



Global Alliance For
Mass Entrepreneurship



SUCCESSFUL MARKET ACCESS STRATEGIES FROM WOMEN COLLECTIVES

COMPENDIUM OF CASE STUDIES



ACKNOWLEDGEMENTS

This report has been co-authored by the **Global Alliance for Mass Entrepreneurship (GAME)** and the **Udaiti Foundation**.

The team members who contributed to this case study research report are Manya Aggarwal, MP Karthick, Prerna Bhardwaj and Samikhsya Nanda.

We are grateful to the following individuals for their invaluable contributions to this study:

- Poulomi Pal and Pooja Goyal for their valuable leadership and guidance at various stages of the research.
- Poornima Menon for her continuous support throughout the study, connecting us to key stakeholders to gather valuable insights and for reviewing the report.
- All the case study partners for sharing information on their initiatives and supporting the development of these case studies.
- Mahima Chaki for reviewing the report and providing valuable feedback.
- Sunakshi Gupta for designing the figures and charts in this report.



ABBREVIATIONS

ABA: Agri Business Accelerator
ADE: Artisan Design Entrepreneur
AE: Agri-Entrepreneur
AGM: Annual General Meeting
ATM: Automated Teller Machine
B2B: Business-to-Business
B2C: Business-to-Consumer
BAU: Business Acceleration Unit
BoDs: Board of Directors
CAGR: Compound Annual Growth Rate
CBBO: Cluster Based Business Organisation
CLAE: Cluster Level Artisan Entrepreneurs
CLF: Cluster Level Federation
CLV: Catalyst Livelihood Venture
CMS: Catalyst Management Services
CSO: Civil Society Organisation
CSR: Corporate Social Responsibility
D2C: Direct-to-Consumer
DBPC: Dunguripali Bunakara Producer Company
DSR: Direct Seeded Rice
EMI: Equated Monthly Installment
ERP: Enterprise Resource Planning
FAQ: Fair Average Quality
FIGs: Farmer Interest Groups
FPC: Farmer Producer Company
FPO: Farmer Producer Organisation
GAME: Global Alliance for Mass Entrepreneurship
GAP: Good Agricultural Practices
GST: Goods and Services Tax
GWWPC: Godavari Women Weavers' Producer Company
ICAR: Indian Council of Agricultural Research
IFFCO: Indian Farmers Fertiliser Cooperative
ISI : Indian Standards Institute
JLG: Joint Liability Groups
KPI: Key Performance Indicators
KVK: Krishi Vigyan Kendra
MIS: Management Information System
MPSRLM: Madhya Pradesh State Rural Livelihoods Mission
MSME: Micro, Small and Medium Enterprises
MSRLS: Meghalaya State Rural Livelihood Society
MT: Metric Tonnes
MVDA: Mount Valley Development Association

NABARD: National Bank for Agriculture and Rural Development
NAFED: National Agricultural Cooperative Marketing Federation of India Ltd
NCDC: National Cooperative Development Corporation
NEDFI: North East Development Finance Corporation Limited
NIFT: National Institute of Fashion Technology
ONDC: Open Network for Digital Commerce
OTP: One Time Password
PG: Producer Group
R&D: Research and Development
RWA: Resident Welfare Association
SFI: Syngenta Foundation India
SHGs: Self-Help Groups
SHLS: Solar Home Lighting Systems
SME: Small and Medium Enterprises
UDC: Urmul Desert Craft
UPI: Unified Payments Interface
URL: Uniform Resource Locator
VLSP: Village Level Service Providers
VO: Village Organisations

ABOUT GAME

The Global Alliance for Mass Entrepreneurship (GAME) intends to unlock the potential of Mass Entrepreneurship in India. Three prolific entrepreneurs, Ravi Venkatesan, Madan Padaki, and Mekin Maheshwari, started GAME in August 2018 as a backbone organisation that aligns the ecosystem and mobilises action to address systemic challenges to job creation in India. GAME intends to bring together a cross-section of alliances, partners, funders, and other players in the ecosystem who can help inspire an entrepreneurial movement across the country. Its mission is to catalyse an India-wide movement of mass entrepreneurship for the growth of both existing and new enterprises, resulting in 50 million new jobs by 2030, where women own 25% of the businesses.

ABOUT WEMAC

Collective action has proven to be a powerful tool for empowering women, particularly in overcoming barriers like access to finance, markets, and networks. In India, women's collectives such as SHGs, cooperatives, and MSME clusters have played a pivotal role in enabling shared learning, resource pooling, and collaboration. For women entrepreneurs, these networks are instrumental in addressing gender-specific challenges, fostering product development, and enhancing market access.

We have been working with women's collectives and private platform players to enable diverse market access.



ABOUT UDAITI

The Udaiti Foundation is committed to drive India's vision of a Vikshit Bharat and a \$30 trillion economy, through two key objectives of increasing India's Female Labour Force Participation Rate to 50% and doubling the number of women owned enterprises in the country. As a force multiplier in the Women's Economic Empowerment ecosystem, we actively provide data-backed evidence to the private sector organisations, state governments and the start-up ecosystem and collaborate with them to drive change on the ground.

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INTRODUCTION

Women-led enterprises account for about 20% of all enterprises in India and play a crucial role in the nation's economy. However, their growth is limited by persistent gendered challenges, including limited access to finance, markets, networks, and other critical resources. Limited market access is a significant barrier, affecting business operations, from sourcing and production to sales and scalability. Social norms restricting women's mobility and visibility in public spaces exacerbate this issue, preventing them from visiting markets for sales and acquiring important market information. Additionally, the smaller scale of women-led enterprises often leaves them unable to meet the volume or quality demands of larger markets. This lack of engagement with buyers and sellers deprives women entrepreneurs of insights into consumer preferences, quality standards, branding, and pricing strategies, which stalls their enterprises' growth.

Collective action has proven to be a powerful mechanism to address these challenges. By enabling shared learning, pooling resources, and fostering collaboration, collectives help women overcome structural and social barriers that are difficult to tackle individually. In India, the concept of collective action is deep rooted, with a history that spans from the pre-independence trade union movement to post-liberalisation efforts to formalise cooperatives and link self-help groups (SHGs) with banks. The government's emphasis on strengthening collective action is exemplified through the establishment of the Ministry of Cooperation in 2021.

Today, a wide variety of collectives, including SHGs, cooperatives, farmer producer organisations (FPOs), trade unions, and MSME clusters, play a critical role in supporting women entrepreneurs. Each type of collective has its own unique characteristics, shaped by levels of formality, geographical focus, and institutional support. For example, while FPOs provide valuable forward and backward linkages, they are rural focused

and often have limited representation from women. Conversely, SHGs have high female representation (88%) and operate in both rural and urban areas but often lack the market linkage mechanisms necessary to enhance entrepreneurial outcomes.

Despite their potential, collectives face significant challenges that limit their impact. Many SHGs and federations lack a strong focus on sustainable livelihoods, while producer organisations often struggle to produce high-quality goods that compete with private players or reach premium markets. Limited branding and marketing capabilities also reduce visibility and demand, particularly in national and international markets. Financial dependence on NGOs, donors, and government support further hinders their sustainability, and inadequate post-harvest infrastructure adds to operational inefficiencies.

For this case study compendium, **15 diverse collectives** from across India that have successfully supported women entrepreneurs in **overcoming market access challenges** are studied. These case studies highlight innovative approaches towards women's entrepreneurship, market access and collectivisation, partnerships, and strategies that have empowered women entrepreneurs to build and scale their enterprises.

METHODOLOGY

The case study process began with a comprehensive literature review of over 30 research papers and articles, which laid the foundation for the development of the WEMAC framework to guide the entire study. Following this, an online call for case study submissions was launched, resulting in more than 50 expressions of interest. Based on their alignment with the framework, 15 case studies were shortlisted. Key informant interviews were conducted with all case study partners to validate the information provided and write the case studies. The information from these case studies was analysed to derive key insights, identifying the enablers and barriers to market access through collectives, along with associated recommendations.

WEMAC FRAMEWORK

The study seeks to illustrate how collective action can enhance market access for women entrepreneurs by presenting real-world case studies and impactful narratives. It features research on 15 case studies from across India, showcasing a variety of sectors, types of collectives, levels of external support, and the number of women involved. These cases demonstrate the broad applicability of collective action and provide key insights and recommendations for advancing women's empowerment.

The WEMAC Framework was developed for the selection of the case studies and for their categorisation and analysis. The framework builds on the work of the existing framework of Oxfam analytical framework for women's collective action in agricultural markets and the sustainable livelihoods framework. It has been further refined by drawing on the wider literature review conducted on collective action in India. The framework of analysis has the following levels:

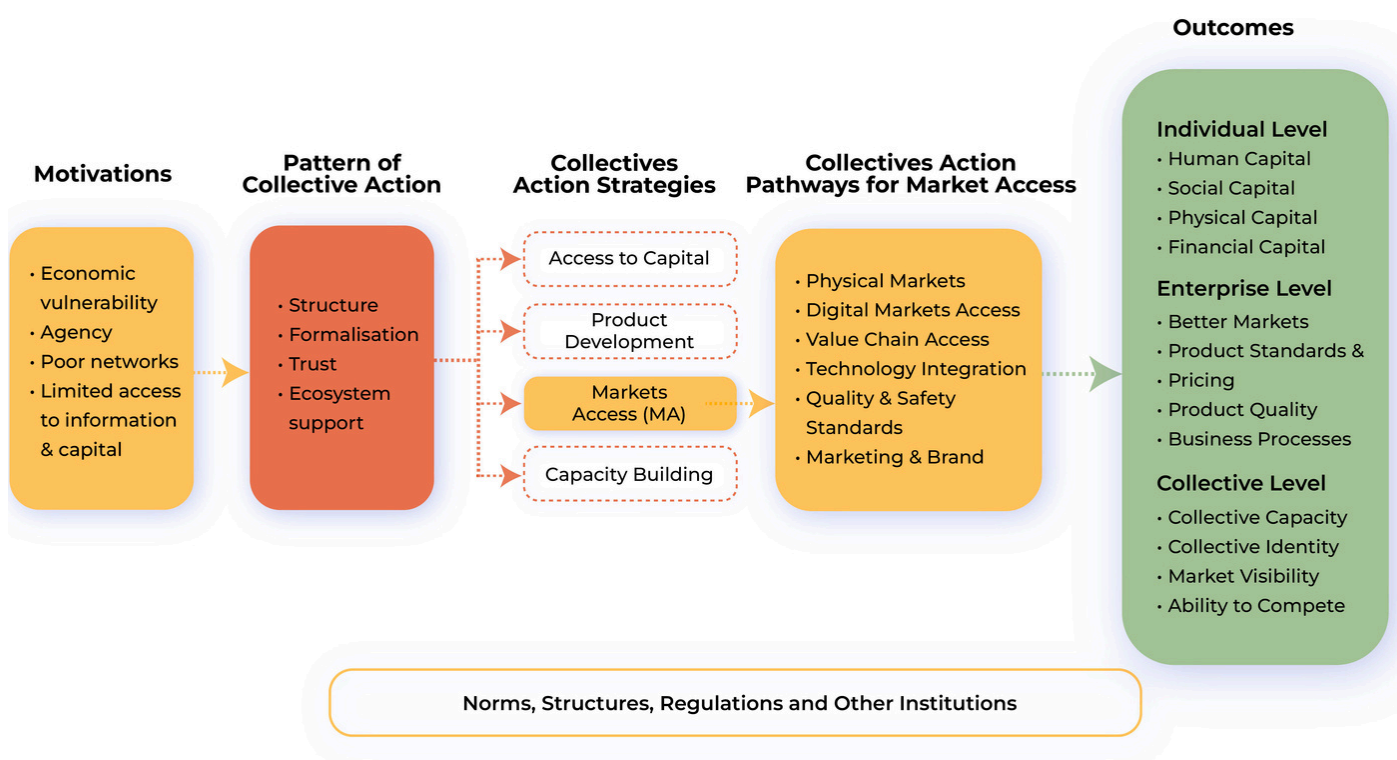
Motivation

Women entrepreneurs are motivated to form or join collectives to overcome vulnerabilities influenced by external environments, personal circumstances such as age, skills, and asset ownership, and their roles within households. Collective action helps reduce these vulnerabilities by fostering resilience and empowerment. Key factors driving motivation include agency, which emphasises women's ability to choose participation; networks, as strong social ties lower barriers to collective action; information, which involves awareness of the benefits and processes of collectives; and capital, which is essential for sustaining involvement.

Patterns of Collective Action

The formation, evolution, and sustainability of women's collectives are shaped by several structural and institutional factors. Democratic, independent, and cooperative governance structures promote trust and mutual benefit, essential for long-term

WEMAC Framework



success. Formalisation, while sometimes increasing entry barriers, can encourage engagement when supported by legislation. Trust is a critical component, fostered through homogeneity among members, small group sizes, and long-term membership. Ecosystem support, particularly from governments and NGOs, plays a pivotal role. Effective interventions should include strategies for enabling collectives to operate independently and sustainably manage resources, with governments and NGOs acting as facilitators rather than direct managers.

Collective Action Strategies

Collectives employ various strategies to address the challenges faced by women entrepreneurs. These challenges primarily fall into four categories: access to capital, product development, capacity building, and market access. Collectives often serve as intermediaries to help members engage with the formal financial sector, thereby improving access to capital.

They also assist in standardising products and refining business processes to enhance competitiveness. Through capacity building, collectives provide training and promotional opportunities, aligning members' skills with industry demands. Market access strategies focus on creating linkages to input and output markets and delivering marketing services to reduce transaction costs.

Market Access Strategies

Collective action plays a crucial role in helping enterprises and producers overcome barriers to market access. By reducing transaction costs, securing vital market information such as quality standards and contract details, adopting new technologies, and reaching high-value markets, collectives enable their members to capitalise on opportunities that might otherwise remain inaccessible to them. These strategies focus on enhancing market linkages and improving access to resources and opportunities.



INSIGHTS & RECOMMENDATIONS

The common themes emerging from the case studies as enablers and barriers to collective action have been outlined below. Additionally, we present recommendations derived from these case studies, offering actionable pathways for governments, civil society organisations, funders, and diverse collectives to enhance market access for their members.

ENABLERS

Digital Platforms to Expand Market Access: Digital platforms have the potential to transform market access for women entrepreneurs. Organisations such as Saath, Karghewale and Tisser are leveraging online platforms for collective purchasing and selling, reducing costs and increasing market reach. Partnerships with e-commerce platforms such as Amazon and Flipkart further improve sales opportunities. By providing training and support for product listings, these platforms empower women entrepreneurs to keep up with evolving market trends, opening doors to both domestic and international customers.

Reducing Risks by Targeting Diverse Markets: Tamul demonstrates the importance of targeting diverse markets to mitigate risks associated with fluctuations in demand. By exporting to global markets and simultaneously tapping into metropolitan consumer bases in India, these collectives ensure steady revenue streams. The strategy of balancing local, domestic, and international markets safeguards the economic viability of women entrepreneurs against regional market shocks.

Linking Entrepreneurs in Remote Areas to National and Global Markets: Collectives and marketing entities such as Tamul and Eriweave play a crucial role in connecting women entrepreneurs in rural and remote areas to customers with higher purchasing power, typically in national and global urban areas. By providing resources, training, and facilitating access to urban and international markets, they can bridge

the divide between local entrepreneurs and artisans and markets far away. This helps realise the economic potential of underutilised resources and skills in remote regions, creating sustainable livelihoods while enabling women's products to reach more lucrative markets.

Building Unique and Attractive Brand Identities: Distinct branding strategies amplify the visibility of products crafted by women entrepreneurs. Initiatives like Karghewale, Aftertaste, and Chitrika emphasise the uniqueness, craftsmanship, and cultural heritage of their products. Shakti Jhola and Tamul highlight the eco-friendliness of their products. Such strategies ensure fair pricing and highlight the social and environmental impact of the products.

Leveraging Corporate Partnerships: Corporate collaborations offer targeted sales opportunities and consistent demand. Programs like Aftertaste and Kriti secure corporate gifting orders and organise exhibitions, connecting women entrepreneurs with high-value clients such as Google.

Federated Structures for Efficient Marketing: Collectives may establish federated structures where marketing entities operate separately from production units. Organisations like Tamul, Chitrika and CMS have taken on the responsibility of quality assurance, marketing, sales, and distribution. This division allows entrepreneurs to focus solely on production while benefiting from professional market linkages. These structures ensure access to broader customer bases.

Encouraging Entrepreneurial Drive: For the success of the collective action, it is critical to sustain entrepreneurial motivation. Artisans working with Karghewale sell their products under a unified brand, but they design, produce, and manage their work independently. Similarly, Tamul shifted its approach from group-based models, with challenges related to free-riding which impacted the productivity, to a hybrid approach where the entrepreneurs are organised into SHGs for support and machinery cost sharing while individually tracking production.

BARRIERS

Regulatory Hurdles and Digital Exclusion:

Collectives have to navigate complex regulatory requirements which impact their ability to access digital marketplaces. Compliance requirements in India such as the GST registration and filing require specialised knowledge, resources, and time that collectives may lack. Newer organisations such as Shakti Jhola find these barriers particularly limiting, as they slowly progress toward leveraging e-commerce and expanding their market reach. Women also face additional challenges due to their limited digital literacy and inadequate access to technology which hinders their ability to engage with modern digital markets. Addressing these challenges requires solutions that simplify compliance processes and offer targeted training to empower women to participate in digital economies.

Infrastructure and Logistical Challenges:

Poor transport and storage infrastructure, especially in remote areas, significantly restricts market reach for women entrepreneurs. Organisations like Umang and Urmul Desert Crafts have to operate in rugged terrain, inadequate transportation, and logistical inefficiencies that delay deliveries and increase costs. These challenges not only limit the operational capacity of collectives but also make it difficult for women entrepreneurs to access training, raw materials, and broader markets.

Market Inconsistencies and Economic Constraints:

Sustaining consistent market access remains a major hurdle for many collectives. Fluctuating market prices, seasonal supply constraints, and difficulties in aggregating quality products create instability for organisations like Vrutti. Limited working capital further exacerbates these issues, leaving many collectives unable to engage in output marketing effectively. Without stable markets or mechanisms to absorb these fluctuations, collectives find it challenging to scale their operations and provide sustainable livelihoods for their members.

Internal Dynamics and Elite Capture: The internal functioning of collectives can sometimes be undermined by free-rider behaviour as seen in Tamul and PRADAN where members exploit collective resources without contributing equitably. For example, some shareholders demand free input materials, straining the financial sustainability of organisations. Additionally, elite capture, often by male members, has historically skewed decision-making, sidelining women's leadership. However, targeted efforts, such as those by Vrutti, to ensure women-led governance have demonstrated the potential to address these challenges and foster inclusivity within collectives.

Socio-Cultural Norms and Gender Bias:

Deep-rooted patriarchal norms restrict women's mobility, leadership opportunities, and participation in entrepreneurial activities. Women often face societal judgment, family responsibilities, and limited bargaining power, which confine them to informal, low-paying roles. For instance, Aftertaste has observed that cultural pressures continue to discourage some women from stepping outside their homes to engage fully in collective activities.

RECOMMENDATIONS

Government

Simplify Regulations and Provide Incentives:

Streamline GST regulations and compliance processes with tailored mechanisms for women collectives like establishing single window clearance systems for regulatory requirements. District level help desks should be set up to help women collectives, thereby making it simpler for them to comply with regulations. Introduction of tax benefits and incentives for timely fulfillments will encourage women entrepreneurs and enhance their business skills.

Infrastructure Development: Prioritise and invest in the development of transportation infrastructure in regions where women collectives operate, while establishing state-supported warehousing and storage facilities to enhance their operations. Creating centralised hubs in remote areas

with improved access to markets and digital tools.

Targeted Financial Support: Create low-interest credit lines and a dedicated fund for working capital support for women collectives. Offer tax incentives for businesses partnering with the women collectives and provide subsidised access to technology and internet services in underserved areas.

Collective Strengthening: Support the formation and adoption of federated structures within existing collectives. While 11 out of 15 case studies have adopted federated structures, not all collectives are following this, despite policy encouraging it. The government could take targeted efforts to ensure compliance, which may enhance marketing efficiency and empower women to transition from individual roles to leadership positions.

Incentivise Local and International Market Access: Provide export subsidies along with introduction of simple export compliances for women collectives to encourage target to international markets. Introducing policies mandating a percentage of public procurement from women collectives, which will support the collectives in sales.

Civil Society Organisations

Capacity Building Programs: Ongoing training and skill development in business operations, digital payment tools, e-commerce platforms, and marketing will empower women to become successful entrepreneurs. Developing digital skill curricula in local languages will enhance understanding and accessibility for women. Additionally, providing trainings on the use of advanced digital technologies and AI tools will equip women with a competitive edge, especially as AI continues to grow in importance.

Gender Sensitisation Programs: Enabling women to be a part of collectives by creating awareness in the communities and addressing the socio-cultural barriers. Community support networks and sharing women role models will also encourage families to support their women.

Initial Handholding Support: Leveraging their extensive on-the-ground experience, CSOs can provide essential support to women collectives at the outset, establishing a strong foundation for their growth. Additionally, they can address specific collective challenges by developing mechanisms such as incentives and ensuring timely communication of prices to maintain a consistent product supply.

Private Stakeholders

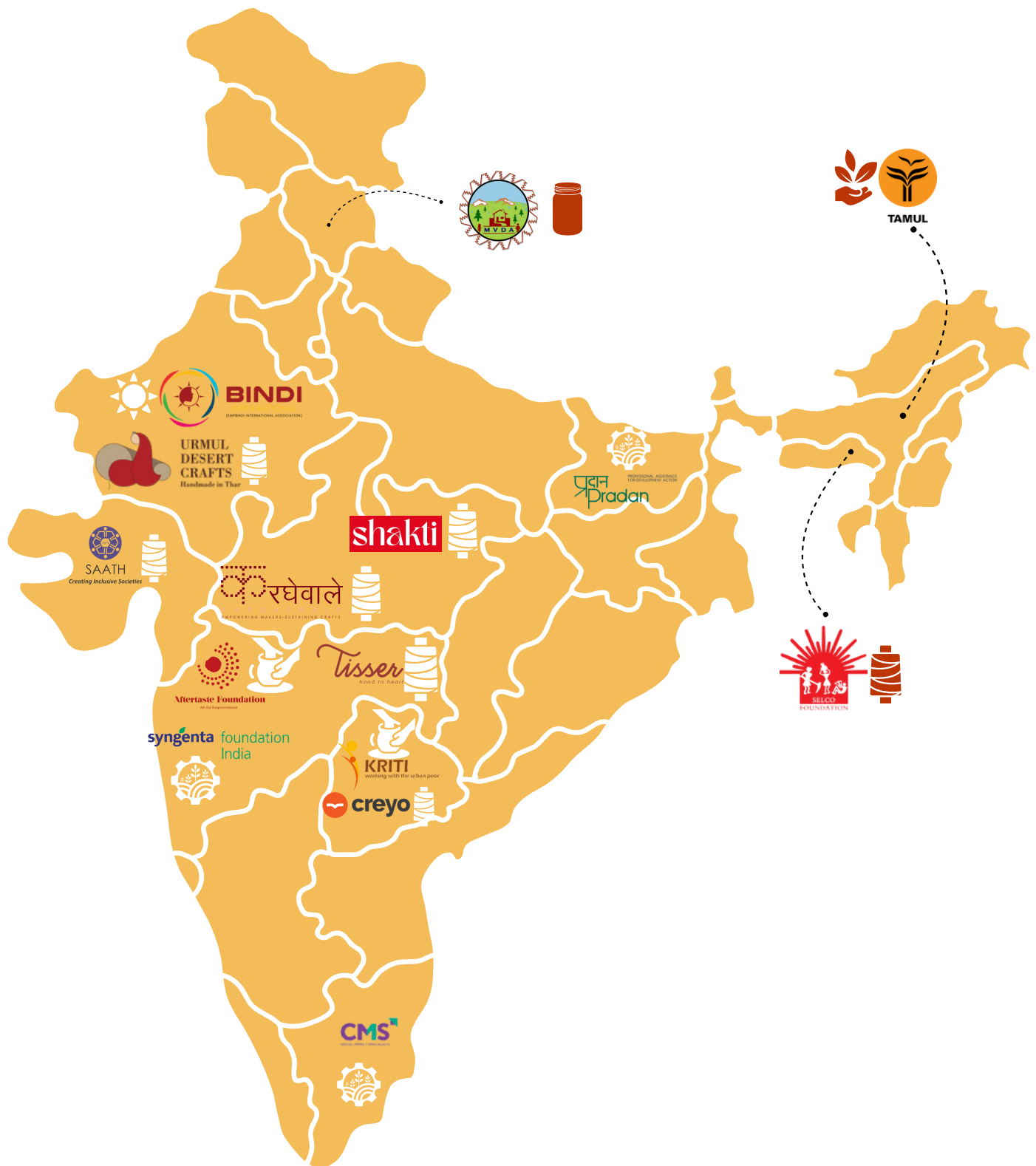
Corporate Partnerships and Branding: Collaborations with women collectives for corporate gifting programs, bulk purchases and exhibitions to ensure steady demand. Corporates should also support collectives in their branding and market positioning. Create dedicated sections for products from women collectives on e-commerce platforms and offer benefits like reduced commission rates and exclusive promotion opportunities.

Technological Support: Develop user-friendly digital platforms tailored for women entrepreneurs, offering technical support and training for digital operations. Create simplified mobile apps for inventory management and sales tracking, and provide digital payment solutions specifically designed for rural areas to enhance accessibility and operational efficiency.

Micro-financing support: Providing micro-financing support, such as funding for mobile phones enables collectives to enhance their digital market access. Corporates can play a pivotal role by offering low-interest loans, grants, or subsidies specifically aimed at improving digital connectivity and operational efficiency for women-led collectives.



SUMMARY OF CASE STUDIES



Renewable Energy



Agriculture



Textiles



Plastic Alternates



Handicrafts



Pickles

Collective Name	Collective Offering	Best Practices	Program Reach	Impact
Tamul Plates	Sells biodegradable tableware produced by enterprises across the north east India which are collectivised into SHGs and JLGs	Individual member production with equipment cost sharing	2500-5000	Monthly earnings can reach up to INR 15,000.
EMP Bindi International Association	A solar energy initiative which empowers women to lead the adoption of renewable energy in their communities by making them Solar Sakhi / entrepreneurs	Digital app for managing sales tracking orders and facilitating digital transactions.	500-1000	Income rise by 35% per family
Shakti Jhola	Provides sustainable livelihood to skilled women tailors in the form of producing cloth bags. Start up by young adults connects with tailors to create a symbiotic relationship.	Aligning enterprise production with unique local demand as plastic bags are banned in Indore.	Less than 100	Income between INR 5,000 and INR 15,000 per month
Aftertaste Foundation	Empowers women to escape cycle of economic and social poverty by teaching them to make handmade crafts	Achieved ISI certification for manufacturing custom products like the HOP Bear for Tata Trent.	Less than 100	Income between INR 10,000-15,000 per month
Chitrika Foundation	Established a brand name, Creyo under which products made by member artisans are sold.	Creyo brand connects artisans with consumers via physical and digital channels.	500-1000	Earnings of INR 100,000 per annum
PRADAN	Addresses the needs of women farmers by providing them access to better resources, agricultural inputs, and collective bargaining power.	Farmers are empowered through input cost reductions through the FPCs negotiations with leading vendors.	500-1000	Additional income between INR 10000 to 15000 per annum

Collective Name	Collective Offering	Best Practices	Program Reach	Impact
Catalyst Livelihood Venture	Established reliable market linkages with large buyers through FPOs yield higher premiums for farmers.	Digital technologies leveraged through tools such digital weighing scales, pocket scales, and moisture meters to ensure procurement accuracy and maintain quality.	2500-5000	Three FPOs generated revenue of INR 4,23,54,736
Tisser Artisan Trust	Works with more than 200 art forms, generating livelihoods in over 1,000 rural clusters, and offering more than 1,000 products made using traditional art forms.	Established retail stores in urban areas and actively participates in national and international exhibitions, providing artisans with platforms to show their work.	5000-10000	Income of INR 5000 to 10000 and above
Syngenta Foundation	Empower rural women by equipping them with the knowledge, skills and resources required to be successful agri-entrepreneurs within their communities.	Agri-entrepreneurs coordinate the packaging and transportation of the produce by farmers in their cluster to help reduce post-harvest losses through efficient delivery to the markets.	5000 - 10000	Annual income between INR 0.8-1.2 lakhs
Umang Swayat Sahakarita	A cooperative model focused on empowering women through production and processing activities where women supply raw materials, primarily from farming, which are processed in Umang's facility.	A physical store in Dehradun has been established under the brand name "Uttaranjali" which has boosted the cooperative's products visibility and customer base.	1000-2500	Made purchases exceeding INR 1.2 crore from women farmers
Kriti Social Initiatives	Provides lac bangle artists a collective platform through SHGs to help them with finance, skills and with market knowledge to gain more power and not be dependent on intermediaries.	Members take on different relevant roles such as bookkeeping, customer engagement etc, when selling products in stalls at local markets which allows them meet the different requirements of local market sales.	250-500	80% of women reported an increase in their income

Collective Name	Collective Offering	Best Practices	Program REach	Impact
Urmul Desert Craft	Economic upliftment of women artisan in clusters through craft production, navigating the challenges of sales and sustainability.	Finished goods of artists are marketed through Samakhaya Sustainable Alternatives Private Ltd., Urmul Desert Crafts marketing unit, which connects products to both national and international markets via exhibitions, boutiques, and online platforms.	1000-2500	Over the years UDCs sales revenue has jumped from INR 16 lakhs to INR 5 crores
Karghewale	A digital incubator and marketplace for artisanal micro-enterprises which unifies weavers and artisans under a single umbrella of identity and mitigates the individual barriers faced by them.	The Karghewale team provides hands-on assistance with training and product listings, ensuring that each artisan's work is optimally presented and aligned with market trends.	Less than 100	Artisans income has increased from INR 5000 to INR 20,000 per month
Saath Charitable Trust	Formal institutions set up tailored to the needs of women in different occupations to address market access, advocacy and training requirements for a need-based group of individuals.	Business Gym platform by Saath is a digital platform that aggregates the purchasing needs of women entrepreneurs from its collectives, enabling them to negotiate better rates with suppliers.	Over 30,000	Loans ranging from INR 5,000 to INR 25,000 per individual
Selco Foundation	Women from rural Meghalaya work together to produce final products such as eri silk stoles and scarfs.	High product quality is maintained through ongoing training and skill development among the weavers. Training sessions led by Kong laisha, who has extensive experience, play a crucial role in ensuring standards.	100-500	On an average the income of weavers has increased by INR 5,000 to INR 10,000 per month

TAMUL PLATES

Redefining Women's Collectives for Sustainable Rural Entrepreneurship



OVERVIEW

Tamul was started by four young graduates on a mission to tackle social inequity in the form of unemployment and underemployment. While skills deficit played a role, the underlying issue stemmed from unequal spatial growth and limited opportunities across different regions. They believed that fostering entrepreneurship—leveraging local resources to enhance livelihoods—was the logical solution. However, turning this vision into reality was challenging, as production and employment can occur locally, yet markets are often far removed from the sources.

The key to overcoming this challenge lay in innovation, rethinking collectivisation as a means of community empowerment, and developing a business model that benefits both the community and the planet while generating profit. This is how Tamul was born, specialising in the production of areca nut tableware. From the outset, the focus was on areas with areca nut plantations, where the bark needed to be collected and processed, requiring local skills and active community involvement.

Over the years, Tamul has mobilised and collectivised 3,950 women across North Eastern (NE) India covering mostly lower Assam, and Golaghat and Tinsukia in upper Assam. Tamul is also present in Meghalaya, Mizoram, Tripura and Nagaland. The founders envisioned a future where they could engage, enable, and empower women while striving to create employment for over 50,000 youth in Northeast India through areca nut leaf plate manufacturing.

CHALLENGES

Tamul operates at the unique intersection of producing eco-friendly disposables and empowering people in remote areas and therein lie the challenges it faces.



Plastic Waste from Disposable Tableware

One of the significant challenges Tamul addresses is the environmental impact of plastic waste. India generates around 15 million metric tons of plastic waste annually, with per capita plastic waste nearly doubling over the past five years. A large portion of this waste is single-use plastic dining cutlery—plates, spoons, and forks—contributing significantly to the country's plastic footprint. As a green enterprise, Tamul is committed to reducing this environmental burden by offering biodegradable alternatives.



Limited Livelihood Opportunities in Remote Areas

Tamul works across the NE India, where livelihood options are scarce. Most women in these villages have minimal formal education and work as farm labourers. The challenge is to create sustainable, dignified employment for these vulnerable populations, ensuring long-term economic empowerment in remote and underserved communities.

OPPORTUNITY

The above mentioned challenges have been taken on by Tamul and turned into opportunities. Tamul utilises eco-friendly raw material—arecanut sheath, a raw material, which previously had no economic value in the local areas. 25,000 arecanut sheaths are used daily to produce 75,000 biodegradable tableware such as plates and bowls from the factory and all the village units spread across the NE region. Tamul's products cater to the key market for biodegradables which is anticipated to grow to almost \$9 billion globally by the end of 2025.

In addition to unlocking this valuable business opportunity, Tamul empowers some of the most vulnerable populations—particularly women, by creating sustainable livelihood opportunities. The value chain process is unique—the local population is heavily involved in all the steps and to sustain women's participation in the production process, Tamul has created women's collectives.

ABOUT THE COLLECTIVE

Tamul operates across the NE region of India, where women play a pivotal role in the production of biodegradable tableware, forming the backbone of the value chain.



Raw Material Collection:

Around 80% of the raw material suppliers are women, who collect naturally fallen arecanut sheaths and supply them to micro-enterprises for producing the biodegradable tableware.



Production of Tableware: The micro-enterprises, often run by members of local women's groups, use heat press machines that use only water and heat to transform the sheaths into eco-friendly tableware. These micro-enterprises hire employees, 70% of whom are women. In addition to the micro-enterprises, Tamul also runs its own factory which is responsible for half of the final production.



Distribution in Markets: Tamul takes over at this stage by procuring the products from the micro-enterprises, conducting quality control, and distributing the finished products, which are sold in both domestic and global markets.



To ensure the smooth functioning of this value chain and create sustainable livelihoods for local communities, Tamul has adopted a collectivisation model. While the women collecting the raw materials work independently, the production and processing are managed by women through SHGs and JLGs. These groups allow the women to pool resources, share responsibilities, and jointly negotiate prices with the marketing company.

Initially, Tamul partnered with pre-existing Self-Help Groups (SHGs) in the area, but this approach saw issues with free-riding behavior from the members, where not all members contributed equally to production. As a result, the more dedicated members became demotivated and the production fizzled, as the group's overall lower output led to reduced earnings for everyone as the revenue was not distributed based on effort but on the basis of membership within the group.

To address this, Tamul shifted its strategy to work with individual women entrepreneurs who are then organised into collectives:

Self Help Groups: There are two SHGs of 30 women entrepreneurs. The entrepreneurs own their production machinery but aggregate the final product supply to Tamul. Each woman's production is tracked and assessed for quality to ensure fair revenue distribution. Tamul pays the SHG collectively, and the SHG distributes the earnings based on their individual contributions. The SHGs also set aside a portion of payments in a group account for any emergency needs. The SHG members meet monthly to discuss emerging challenges and get support.

Joint Liability Groups (JLGs): There are eight JLGs, each consisting of five members. JLGs jointly take out loans of INR 5 lakhs, that are used to purchase production machinery. Machinery is jointly owned and members use it according to their allotted time slots for fair access. This encourages collective responsibility while maintaining individual entrepreneurial drive.

This structure creates a system where individual entrepreneurial drive is encouraged and rewarded, while costs of machinery are shared and entrepreneurs negotiate with Tamul collectively.



COLLECTIVE STRATEGY

Access to Capital: Tamul organises women entrepreneurs into JLGs, where members collectively access credit to establish production units with machinery. Each JLG consists of five members, with each member responsible for an equal portion. Tamul facilitates access to capital through established financial links. Additionally, SHGs formed by Tamul create a financial safety net for the members by saving a portion of their earnings for emergency needs.

Capacity Building: Tamul provides extensive training and technical support to women entrepreneurs with the skills needed to operate production machinery and meet market demand. Through this skilling program, women gain confidence and stability in their production. Over time, peer-to-peer learning within the collective further strengthens capacity building.



Product Development: Guided by their market research and feedback received from buyers, Tamul informs the micro-enterprises on the specific products to be produced. The products are standardised by Tamul, and the collectives act as production hubs, with women handling the entire manufacturing process to meet the specifications.

Market Access: Tamul has created a marketing entity, Tamul Plates Marketing Pvt. Limited, to brand and sell the products across various markets. The micro-entrepreneurs sell their products to this entity at mutually agreed prices, ensuring a stable and reliable market for their production, reducing dependency on unstable external buyers.

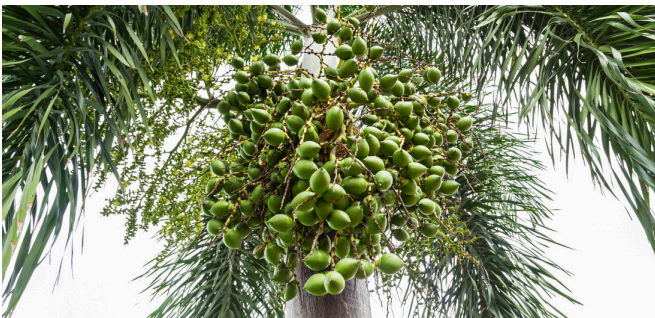
MARKET ACCESS STRATEGY

Tamul Plates Marketing Pvt. Limited, a dedicated marketing entity, provides market access to village-level micro-enterprises producing biodegradable tableware. This entity is responsible for branding and selling the products to both domestic and international markets, after procuring it from micro-entrepreneurs. Some of the key aspects of the market access strategy are as discussed below.

Micro-Enterprise Suppliers: Micro-enterprises working with Tamul fall into two categories

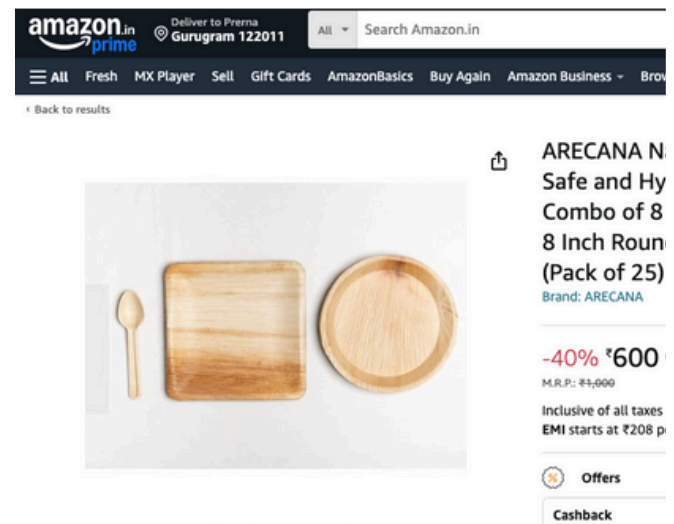
1. Micro-enterprises that exclusively supply to Tamul: With them Tamul has exclusive supply or purchase agreements. This provides a stable market to the micro-entrepreneurs. At times, Tamul has continued to procure products from micro-entrepreneurs in this category when there was no market demand. Tamul also provided them with advance payments to sustain production during market disruptions.

2. Micro-enterprises that also sell in open markets: This group, which sells both to Tamul and in the open market, has more flexibility, and Tamul purchases from them based on demand without an obligation to buy all their stock.



Pricing: Pricing is negotiated annually in April between Tamul and the micro-enterprises, keeping in mind a fair balance between input costs and market conditions. The micro-enterprise SHGs and JLGs collectively negotiate with Tamul to put their points forward. Tamul procures plates from the micro-entrepreneurs at competitive rates which are comparable to other producers in India. However, in some cases, Tamul sells the products at a loss domestically, compensating by leveraging higher margins in global markets.

Marketing Strategy: For selling the products, Tamul uses a marketing strategy that highlights the eco-friendly nature of the products and the social impact of supporting sustainable livelihoods for women in remote areas of India. This narrative works well in export markets and with institutional buyers, who are looking to showcase their commitment to sustainability without compromising on quality and affordability. Tamul currently focuses on offline marketplaces but is slowly building its online marketplaces on various platforms like Amazon.



Market Reach: Tamul exports around 30% of its products to countries like the USA, UK, Australia, and several others, with the remaining 70% sold domestically. Major domestic markets include the North East which is 20% of the domestic market and other regions in eastern and northern India, which constitute 80% of the market. It is important to note here that without Tamul's intervention, most micro-entrepreneurs would only have access to the local market in Guwahati, limiting their growth potential.

Risk Protection: Tamul bears the responsibility of absorbing market shocks and protecting the micro-enterprises from risks such as fluctuating demand or market downturns. This security allows village-level producers to maintain stable production and income.

The creation of Tamul Plates Marketing Pvt. Limited plays a crucial role in connecting rural producers to larger markets, ensuring consistent demand and supporting their long-term business growth.

OUTCOME & IMPACT

The organisation was started with a vision of creating on-ground impact, place based entrepreneurship creating local livelihood, asset creation and local employment. Tamul has successfully been able to mobilise women, both at individual level as entrepreneurs and at the collective level through SHGs and JLGs. Listed below are the outcomes and deep rooted impact:

Individual Level

The collective strategy implemented by Tamul has successfully created full-time employment opportunities and an additional source of income for the villagers. Currently, a total of 4500 rural livelihoods have been generated through Tamul's model of which 80% are for women. These 3600 women contribute as raw material collectors and suppliers. Additionally, 350 women are engaged full time either in manufacturing units or as individual entrepreneurs. Tamul ensures equal pay and opportunity for all people from 20 marginalised segments of NE India. They are included in the value chain and jobs.

Human Capital: Individual women entrepreneurs, driven by their own aspirations, have further enhanced their skills and knowledge through their engagement with Tamul. Their self-confidence has significantly increased—not only by operating heavy machinery but also by maintaining it. Additionally, these women have complete autonomy in selecting dyes and determining the sizes of the plates they produce, empowering them to make independent decisions and take ownership of the production process.

Social Capital: The model's structure fosters a strong network of support by bringing women together through monthly SHG meetings. These gatherings provide a platform for sharing solutions—whether it's addressing challenges with raw materials or redistributing surplus. This mutual support system has strengthened their negotiation abilities and expanded their networks, not only within their SHGs and JLGs but also across different groups.

Moreover, these women are now equipped to make broader decisions that impact their communities. A prime example is their collective advocacy for the education of the next generation—empowering them to serve as village spokespersons, influence village development, and negotiate access to public goods and services—an achievement that highlights their growing leadership and agency.

Financial Capital: The model has led to transformative financial outcomes for women, empowering them through increased access to financial assets. Women's income levels have seen a noticeable shift—from either being in non-remunerative roles or earning around INR 5,000 per month in the handloom sector to an average of INR 8,000 per month through the model. This additional income has enabled many women to contribute more significantly to their families' financial well-being. High-performing entrepreneurs have seen even greater gains, with monthly earnings reaching up to INR 15,000.



Enterprise Level

Women have experienced a skilling pyramid that they traversed, starting from the journey of procuring raw materials to becoming part of the overall manufacturing unit.

Improved Market Access, Pricing, and Quality: SHGs and JLGs aggregate their produce and sell it to Tamul at prices which are negotiated collectively and determined by market conditions. This price negotiation along with sale of products by Tamul in local, national and international markets, provides the entrepreneurs with better prices than they would receive if they sold in local markets. Tamul also absorbs the risks for the entrepreneurs by 100% procurement from the entrepreneurs with whom it has exclusive sale and purchase agreements.

Enhanced Business Processes and Operational Efficiency:

Tamul's innovative hybrid model leverages collective strength while preserving individual entrepreneurial drive. Entrepreneurs benefit from shared resources, flexible production options, and consistent 15-30 day procurement cycles, ensuring steady income. Tamul simplified logistics by collecting products directly from producers and negotiated fair prices annually, providing financial stability. The model's built-in quality control and market access strategies enable entrepreneurs to reach both domestic and international markets.

Collective Level

The Tamul model has significantly enhanced women's empowerment within their families and communities. Regular payments deposited into their bank accounts have given them financial agency, increasing their influence in household and village matters while also supporting local suppliers. During the COVID-19 lockdown, women continued production from home, providing vital income for their families with advance payments from Tamul.

Moreover, operating and maintaining heavy hydraulic machinery for plate production has transformed societal perceptions of women in entrepreneurship, boosting their self-confidence. This shift has fostered greater respect and recognition in their communities. Additionally, women previously overlooked by banks are now actively engaged with financial institutions, with bank managers recognising their contributions and reinforcing their growing leadership and influence.

Scalability

The Tamul model has significantly expanded market access, with 30% of production exported to 15 countries, including the US, Australia, the UK, and South American nations like Colombia and Argentina. Products produced in the villages of Bodoland are now sold in major cities such as London, New York, and Melbourne, showcasing enhanced global reach. Domestically, 70% of sales occur within India, primarily in Eastern and Northern regions, with increasing demand in urban markets like Delhi, Mumbai, and even southern states. Annual turnover for Tamul has grown from around INR 2 crores

Pratima, Rabha: From Solopreneur to Micro-entrepreneur

Late 2018, Pratima Rabha, started her arecanut leaf plate production unit, in a small village of Kamrup Rural District. In the initial days, she faced immense doubt and criticism from her peers and community members as she was the first one to learn and operate an electricity powered hydraulic machine. Till then machines were always owned and operated by the male members of the family. Pratima remained undeterred, even in the face of such odds. She focussed on the training, collected the arecanut sheaths and started her home-based production unit.



At the start, sheath collection was difficult, as many families in her village considered this activity less remunerative and ridiculed her. Pratima continued with production from her home. Even during lockdown, she continued to earn an income. This was at a time when most of the community had lost their livelihoods and jobs. When they showed eagerness to supply the areca sheaths to earn some cash, she readily agreed. Over the years, Pratima has continued to earn an average monthly income of INR 8000-INR 10,000/-. Today she provides employment and livelihood to 12-15 women in her village. This year she has increased her production and added one more machine. She has also employed machine operators who produce regularly in her unit. In her words,

"When I started my production unit, becoming self reliant was obviously the primary aim, but I also wanted the women in my village to become independent and experience financial freedom. And this all has been possible because Tamul never stopped procuring our products even when all markets had shut down."

to an estimated INR 4.5-5 crores, with production reaching 40,000 plates per day—half from in-house operations and half from village units.

Sustainability

While Tamul's products compete with others in the market, their unique selling proposition lies in consistent quality, standardised production, and sustainable sourcing. The model not only meets quality and price expectations but also emphasises the creation of sustainable livelihoods in remote areas, appealing to both export and institutional buyers. This approach not only enhances Tamul's market position but also aligns with growing consumer demand for ethically sourced products, positioning the company for scalability and long-term sustainability.

CONCLUSION

The Tamul model has made significant strides in transforming rural women's lives by turning waste into sustainable products and providing additional livelihood opportunities. It skilfully balances individual entrepreneurial drive with collective benefits, addressing the free-riding issues typical in traditional collective structures. By rewarding women based on their individual efforts and contributions, it fosters motivation and fairness. The model faces a few challenges such as the relatively small size of current SHGs and JLGs and the incomplete collectivisation of all units. Going forward, the focus is on scaling up, increasing exports, and ensuring long-term sustainability of the models and the collective to further enhance its impact.

From Solopreneur to Micro-entrepreneur

We met Alpana for the first time in 2018. Both she and her husband worked as daily wage labourers. Due to the meagre income, she always struggled with the educational expenses of her two daughters. Her eldest was a rank holder in class. She wanted some support with books and coaching classes which Alpana was unable to provide. Later that year, Alpana started her arecanut leaf plate enterprise. Soon she began generating an income and this income ensured her daughters could get the adequate educational support needed to excel further. 2 years later, her eldest was gearing up for her class 10 exams in 2021 and, Alpana was also regularly spending some extra money on coaching classes for her to excel.



But suddenly when the lockdown hit the country, Alpana's husband stopped earning almost immediately. The cash inflows ceased completely. But with the cash support of Tamul (Tamul had raised funds to support their rural communities), the family survived the crisis. Tamul also urged her to continue with the production and assured continued purchase of the products as soon as the lockdown regulations got relaxed. During this period, Alpana's husband also started supporting her in the production unit. This has not only helped the family grow but also ensured that her children remained in school and continued their education.

Alpana's eldest daughter goes to college and aspires to become a teacher. She also takes immense pride in being the only one in her fraternity whose mother is an entrepreneur. The younger one is in class 9. By becoming the arecanut leaf plate entrepreneur Alpana is fulfilling the aspirations of her daughters. This is how the arecanut leaf plate enterprise is changing the socio- economic landscape of rural North East India. If all goes well, in 2 years time Alpana's daughter will be the first one in her family to graduate from a college and become a teacher.

EMP BINDI INTERNATIONAL ASSOCIATION

Empowering Women through
Solar Entrepreneurship



OVERVIEW

EMP Bindi International Association is a Section-8 social enterprise, which collaborates with last-mile rural communities and organisations in over 17 states across India and global south to foster localised self-sufficiency and sustainability. The grassroots solutions holistically address 14 of the 17 UN sustainable development goals through access to renewable energy, education, women's economic and digital participation, agri-livelihoods, enterprise, and women's wellness by and through rural women.

The Bindi Solar Program has been at the core of this mission, enabling women, particularly those from non-electrified rural communities, to become solar engineers and entrepreneurs. With a mission to demystify, democratise and decentralise technology to foster self-sufficiency and sustainability among the rural population, the Bindi's team has empowered over 500 women as Solar Sakhis in rural areas through their Women Prosper Initiative.

CHALLENGES

Rural women in India face numerous challenges, particularly in non-electrified or under-electrified communities



Limited Essential Skills

Since many women in rural areas are illiterate or semi-literate they face compounded barriers such as limited access to skills, technology, finance, and markets which adversely impacts their ability to earn livelihood.



Health Concerns

Health concerns related to traditional cooking methods and the critical need for a reliable source of electricity, especially for daily tasks after sunset, highlight the necessity for affordable renewable energy solutions. There is evidence underscoring the urgent need to transition to renewable energy sources, not only in urban areas but also in rural regions, which constitute about three-fourths of India's population.

OPPORTUNITY

The Bindi Solar Program addresses these challenges through its innovative intervention in the form of a solar energy initiative. By providing technical training in solar engineering and fostering entrepreneurial opportunities, the program empowers women to lead the adoption of renewable energy in their communities. This approach not only resolves energy-related issues but also promotes financial independence and enhances social mobility for women, making them key drivers of change in the rural energy landscape.

ABOUT THE COLLECTIVE

At the heart of the Bindi Solar Program is a strong commitment to women's empowerment. The initiative is exclusively women-led, with no training on technology adoption provided to men. The program is structured around three key models:

Model 1: It focuses on solar electrification, and providing solar power solutions to beneficiary communities. Rural women hailing from the beneficiary communities are trained as solar engineers through a 5-month residential training.

Model 2: It includes solar enterprise livelihoods and skill development, aimed at training women in solar technology and entrepreneurship. Rural women undergo a 3-month residential Solar Sakhi (entrepreneur) training.

Model 3: It addresses the energy gaps for high-ticket systems like hospitals, community centres, and rural enterprises. Rural women are trained as solar operators for maintenance and regulation of the solar micro/mini-grid installed/sold.

The EMP Bindi International Association follows a comprehensive and methodical approach to selecting women for the program.

Selection of an Area: The process begins with selecting a geographical area—either at the block or village level—based on three criteria: purchasing power, a needs assessment, and market surveys.

Identification of a Partner: With the association's presence in 17 states, they collaborate with NGOs and collectives such as Self-Help Groups (SHGs), Cluster Level Federations (CLFs), or Producer Companies within these areas. Once the partner or collective is identified, the Bindi Association briefs the NGO on the program's model. Typically, NGO partners have existing collaborations with an FPO or SHG-level federation, which serves as the collective for the association's work. In cases where no such partnership exists, the NGOs are involved in activities and programs that help them identify suitable women or connect with relevant community groups. This ensures that the program targets the right women and fosters strong community involvement.

Assessment: A brief interview process follows, assessing potential beneficiaries' alignment with the initiative's objectives and their capacity to undertake the work after receiving product training. All data is collected firsthand through field surveys conducted in collaboration with NGO/FPO/CLF/SHG partners, ensuring that the selection process is thorough and community-driven.



Role of Ground Coordinators: To facilitate the implementation, ground coordinators are selected—either from NGOs or collectives, to coordinate with the women, known as Solar Sakhis. The ground coordinator is responsible for managing orders (sales leads), distributing them to Solar Sakhis, and organising demonstration visits, ensuring all resources and facilities are in place. They provide field-intensive support, working closely with the NGO partner or collective and handling logistics and community outreach. Currently, there are 3 female ground coordinators out of 15.

Solar Sakhis: They are women trained in solar technology, sales, and repairs. They sell repairable solar products within their communities and provide maintenance services as needed, ensuring ongoing support for the equipment they distribute. In addition to this, solar committees are governing bodies formed within villages to oversee the solar electrification process. Comprising mainly women, often from SHGs or collectives, their role is to manage the funds contributed by the community, which were previously spent on alternative energy sources like kerosene. These funds are pooled into a joint bank account and used to pay solar engineers for installations and repairs. The committees ensure accountability and sustainability by overseeing payments for maintenance and replacement of solar products.

Structure: Overall, the women collectives under the Bindi Solar Program are decentralised, women-led solar enterprises or individual solar entrepreneurs. These groups are centred around Solar Sakhis—women trained in solar entrepreneurship, who collaborate with local community organisations, NGOs, and government bodies. Trust is built through ongoing engagement, transparent decision-making, and the formation of Solar Committees, where women hold leadership roles.

Ecosystem Support: The program also provides ecosystem support through partnerships with local and national entities, financial inclusion initiatives, and a digital platform for monitoring and collaboration. EMP Bindi International Association provides support by being the technical, marketing, lending (product supply) and training partner in the overall program for Solar Sakhis and Solar Individual Entrepreneurs associated with them.

COLLECTIVE STRATEGY

The program adopts a complete 360-degree collective strategy to enable Solar Sakhis participation and empowerment in rural communities.

Market Access: Women can market and sell solar products locally and digitally, leveraging mobile technology for sales and financial transactions. The collective structure of the program enables women to have both door-to-door and community-led product demonstrations enabling them to reach maximum community members. Additionally, the support from ground coordinators helps in receiving sales leads in their nearby areas.

Access to Capital: The provision of smart subsidies and EMIs, along with assistance in building credit scores, enhances beneficiaries' access to capital, facilitating financial independence and business growth. Bindi International Association currently acts as the lending partner for 90% of the initiative, supplying solar products on EMI ranging from INR 13,000 to over INR 1,00,000 through a revolving fund established over the past three to four years. Once sales are completed, the costs are

recouped, with the remaining 10% of funding sourced from other donors. Currently, a pilot has been initiated where a CLF will loan the customers to avail solar products from the Sakhis. The future plan is to establish linkages with banks to further facilitate loan access for these solar products.

Product Development: The team focuses on creating high-quality solar products that meet the needs of rural households and communities. The unique selling point of these solar products is their reparability feature. Rural women are trained on the products such that after-sales support is available in the nearby vicinity for the customers and this also leads to very low e-waste generation. Torches have a 6-month warranty, lanterns 6-9 months, and home lighting systems 3-5 years. After the warranty, Solar Sakhis offer lifelong repairs for a nominal fee, which they earn directly. For high ticket-size products such as solar pumps, micro-grids, solar street lights, etc the earnings depend on the customised product pricing and their ability to provide after-sales support to respective customers. Only trained Sakhis are capable of providing maintenance and after-sales



Capacity Building: The women are trained in solar technology, specifically focusing on repairable solar products (except the battery), ensuring sustainability. They learn how to repair solar panels, charge controllers, and lamps. Along with technical skills (solar engineering), the training is provided for soft skills (entrepreneurship, financial literacy, digital literacy).

MARKET ACCESS STRATEGY

Improving Access to Physical Markets: Solar products are distributed through a network of Solar Sakhis, who serve last-mile communities, including tribal and semi-

SOLAR TRAINING

The program applies a hands-on, experiential learning model that emphasises “learning by doing” and “doing by learning,” focusing on repetition and collaboration. Training is delivered in groups of 20-30 women, fostering teamwork and peer learning. Upon completion, participants are certified as solar engineers, proficient in creating solar products from the ground up.



Training Types in the Solar Program:

Solar Product Fabrication Training: This involves a 2-4 month intensive course based on the required expertise level. The training ensures a high level of competence in product assembly, electrification, and troubleshooting. Additional modules cover financial literacy, sales strategies, and essential soft skills to equip Solar Sakhis with the knowledge necessary for their roles in the community.

Comprehensive Training: The comprehensive program lasts 3 months for Solar Sakhis and 5 months for Solar Engineers.

Solar Engineer: Focuses on 4 months of in-depth solar technology and product fabrication, followed by field implementation.

Solar Sakhi: Includes 2 months of solar technology and product assembly, followed by 15 days of digital literacy training (each participant receives a smartphone), and 15 days dedicated to women’s empowerment.

The empowerment module is structured around three core pillars: economic empowerment, social empowerment, and health education. It covers critical topics such as financial management, menstrual hygiene, and strategies for women to disseminate this knowledge within their families and communities.

urban areas. Ground coordinators generate sales leads, connecting customers to Solar Sakhis and directing them to warehousing facilities managed by NGO partners or collectives for product purchases. Additionally, the team organises demonstration visits and marketing campaigns, utilising van promotions and promotional materials to raise awareness. Sakhis also conduct village visits, setting up stationary stalls in targeted markets and haat bazaars to allow customers to experience the solar solutions firsthand.

Digital Technologies: Digital tools such as the Sakhi app enable women to manage sales, track customer payments, and facilitate digital transactions, reducing reliance on cash-based systems.

Product Standards and Quality: The program ensures that solar products meet high-quality standards, providing reliable lighting and energy solutions. Solar engineers are trained to service and maintain these products, ensuring long-term durability. **The Bindi solar products - mainly torches, bulbs, lanterns, and DC Solar home lighting systems can be fabricated from scratch and a majority of the components are repairable to ensure sustainability and low e-waste generated.**

Value Chain Services: Women entrepreneurs are supported with decentralised warehousing and logistics partnerships to ensure smooth distribution and maintenance of solar products. The products are provided by the commercial wing as a credit line for now that ensures the growth of associated solar enterprises.

Marketing and Brand Building: The Solar Sakhis serve as brand ambassadors for solar energy in their communities, fostering trust and spreading awareness of the benefits of renewable energy. There is a dedicated Bindi marketing team that works in local NGOs and organises market activation, marketing campaigns, and demand for the Sakhis. All the Sakhis sell products that are Bindi branded given the USP of repairability and a level of after sales service that ensures customer satisfaction.

SAKHI APP

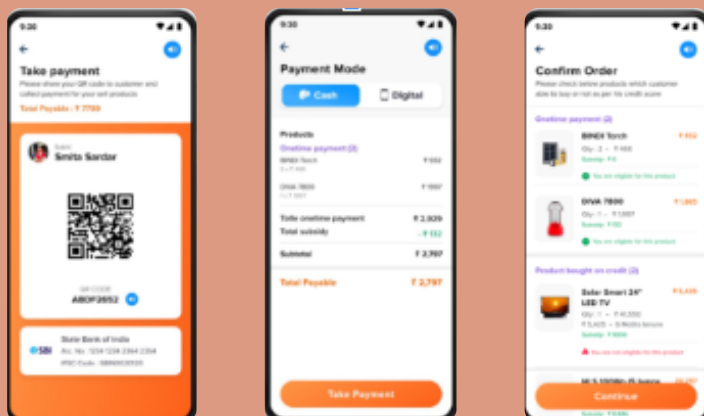
The Sakhi app is an in-house mobile application designed to empower rural women, specifically "Solar Sakhis", by facilitating their involvement in the sale, management, and distribution of solar products. As a crucial digital tool within the Bindi Solar Program, the app supports illiterate and semi-literate women in efficiently managing their solar businesses. A brief two-day training session is sufficient for Solar Sakhis to learn how to navigate and use the app for selling products. Key features are:



Offline Functionality: The app operates offline, enabling women in remote areas with limited internet access to manage transactions, sales, and customer profiles. Each customer has a profile created with verified phone numbers through OTPs, ensuring accurate record-keeping.

User-Friendly Interface: Featuring a user-friendly interface with text-to-speech capabilities, the app supports women with limited literacy. Minimal text input and intuitive pictorial representations allow users to navigate through audio prompts, empowering those who cannot read or write to engage fully in their entrepreneurial activities.

Sales and Inventory Management: Solar Sakhis can track sales, monitor inventory, and manage customer interactions through the app.



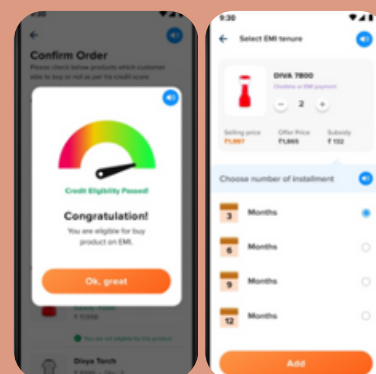
Digital Payments: The app integrates with digital payment systems such as UPI to enable cashless transactions, promoting financial inclusion and allowing customers to scan and pay directly.

Credit Scoring and Smart Subsidies: The app assesses customer credit eligibility, enabling Solar Sakhis to offer products on credit supported by

smart subsidies that enhance affordability. Automated SMS reminders for EMI payments improve accountability, ensuring timely payments.

Monitoring and Evaluation: The app facilitates real-time data collection, tracking sales, customer feedback, and solar equipment maintenance. It records transaction histories, helping Sakhi understand their credit scores and enhancing their capacity to manage sales effectively.

To ensure responsible selling, the app includes a credit eligibility test comprising eight questions. If a customer fails the test, it signals a potential risk of non-payment. Additionally, transaction history aids in decision-making regarding defaulters and late payments. Overall, this technology bridges the gap between literacy and entrepreneurship, empowering women to succeed in selling solar products.



OUTCOME AND IMPACT

The model has a significant impact across all three levels; individual, enterprise, and collective with a network of women entrepreneurs driving local economic growth, environmental sustainability, and community self-reliance through solar technology.

Individual Level

Women acquire solar engineering skills, digital literacy, and entrepreneurial experience, significantly enhancing their human and social capital, while improved financial literacy and access to banking services further bolster their financial independence. The Sakhi app streamlines business processes for Solar Sakhis, enabling them to manage sales, track payments, and engage with customers, resulting in improved operational efficiency

By facilitating digital transactions, the app empowers women to manage their finances online, allowing them to build a credit history and access financial services. Moreover, the app demystifies technology with its practical, user-friendly design, bridging the digital divide and enabling rural women to actively participate in the digital economy.

Impact analysis in 9 Bindi states in 2021-22, shows that individual women's income has risen from INR 1,749.70 per family per month at baseline to INR 2,702.10 by the end-line survey, demonstrating the significant impact of the training program at Bindi International on women's systematic income generation through traditional livelihood skills. Additionally, the availability of bank accounts and mobile banking facilities in women's names increased from 471 households (68.26%) at baseline to 91.08% at the end-line, reflecting

Solar Sakhi: Vrindavati's Journey to Electrifying Rural Jharkhand

Vrindavati is a rural resident from Raidih block, Jharkhand, where 75% of tribal households lacked reliable electricity. It is a community primarily dependent on kerosene lighting, leading to health issues and limited evening activities. Vrindavati was selected by District Administration Gumla and EMP Bindi International for solar engineer training.



Despite being semi-literate, Vrindavati took the bold step of leaving her village for the first time to attend a 6-month solar engineering program in Rajasthan. She has overcome language barriers and cultural differences through hands-on training and practical demonstrations. Together with her fellow Solar Sakhi Birmuni, Vrindavati has made a significant impact in rural Jharkhand. The duo successfully electrified 75 households across with 100W DC solar home lighting systems and established a rural electronic workshop in Karanjkur. For each Household electrified, the one time incentive is INR 500 per household and monthly payment for maintenance is around INR 2000 depending upon the amount decided by village committee. She has also sold a total of 47 qty of 40W repairable solar home lighting systems, 56 repairable Bindi torches and 20 repairable DIVA lanterns. Incentive for SHLS is INR 1000 per unit, Torches is INR 35 and lantern is INR 100-150. Recollection of products sold on EMI is supported by field coordinator and the collective - Mahila Vikas Mandal, Raidih. She has earned over INR 1 lakh through various solar initiatives and has generated INR 50,000 so far through her entrepreneurial ventures.

Committed to a 10-year maintenance and repair support plan, their work has led to remarkable changes in the community: a 99% reduction in kerosene use, improved health outcomes through reduced smoke exposure, and enhanced quality of life through extended evening activities. Beyond the technical achievements, they have broken traditional gender barriers and established themselves as local Solar Sakhis and engineers, proving that empowering women with technical skills can create sustainable livelihoods while transforming rural communities.

increased awareness of the importance of financial inclusion following the training and solar electrification program. Furthermore, the number of households where women participate in decision-making regarding income and expenditures rose from 17 (2.46%) at baseline to 70 (10.07%) at the end-line survey, indicating increased awareness of women's decision-making power as a result of the training.

Enterprise and Collective Level

Women-led solar enterprises have improved access to markets, offering high-quality products at competitive prices. They also experience increased operational efficiency through the use of digital tools. Over 700 women have been trained across 17 states, impacting more than 100,000 families. The model operates with over 20 partners, including NGOs, Section 8 companies, FPO collectives, and SHGs, generating a total sales revenue of approximately INR 2.1 crore. The collective has led to CO2 reduction and increased energy access in rural areas. Additionally, the women in leadership positions in Solar Committees enhance their agency and decision-making within the community. Partnerships with NGOs or collectives help manage billing and accountability, protecting Sakhis from commercial risks through tri-party agreements.

Scalability

The model features a highly scalable, decentralised structure that can be easily replicated across various regions. By integrating digital tools and forging partnerships with local organisations, it significantly extends its reach and impact. EMP Bindi International Association has recently initiated training for women associated with SHGs already having experience in sales or enterprise related activities to have a buy-in from the SHG/CLF to act as lending entity for the customers- wherein an EMI arrangement can be made for improving the affordability.

Sustainability

The solar enterprises foster sustainability through the development of self-sufficient business models, generating revenue from product sales and maintenance services. Risks associated with external market fluctuations are mitigated through robust ecosystem partnerships and ongoing training initiatives. Overall, the Sakhi app plays a crucial role in ensuring long-term sustainability by equipping women with the necessary tools to independently manage their solar businesses, thus creating a replicable model that can thrive in diverse contexts.

From Student to Solar Engineer Master: The Inspiring Journey of Gita Gujjar

Gita Gujjar from Tilonia, Rajasthan, studied till 3rd grade and then started working to support her needs. When she got the chance to learn about solar technology from EMP Bindi International Association, she was initially scared and unsure about her ability to learn, given her limited education.

What started as a challenge turned into an opportunity as Gita slowly realised that formal education wasn't necessary to learn technical skills. She found that having the enthusiasm to learn was more important than having degrees. Through consistent practice and dedication, she picked up the technical knowledge needed to work with solar equipment.

Now a Solar Master Trainer, Gita teaches both Indian and international women about solar technology. Though she does not speak English fluently, she has the expertise to train others effectively. She is proud of how far she has come - from someone who was unsure about learning new skills to becoming a trainer who helps other women transform their lives through solar technology.



The focus is on developing women entrepreneurs and promoting digital transactions through Sakhi app. A key strategy involves enabling creditworthy customers by providing subsidised products on credit, allowing them to build credit histories through EMI payments. The plan is to sell the credit data to partnering banks to facilitate easier loan access in the future. Additionally, the fabrication and sales marketing process incorporates subsidies and evaluates creditworthiness, providing a layer of security for customers and Sakhis. Sakhis and ground coordinators also offer dedicated after-sales support through a technical team for any issues or replacements. In addition to an 8-10% incentive on the selling price of each product, Solar Sakhis earn a nominal fee for providing repair services for the products sold within their communities.

To ensure long-term income generation, the initiative plans to strengthen community ties, offering flexible financing, and scale through collective purchases. Strategies like SHG-backed financing and community-owned micro-grids will be adopted to enhance accessibility to solar products, while leveraging local leaders as Solar Ambassadors for outreach. A robust strategy is underway to diversify product offerings, allowing Solar Sakhis to continue earning income after solar products are introduced in a village. The R&D team and fab lab are actively expanding the range of products and services Solar Sakhis can offer, creating new income streams and responding to evolving community needs. The introduction of products like clean energy cooking solutions, battery assembly services, and water filtration systems will provide ongoing income opportunities. This adaptive approach positions Solar Sakhis as essential providers of sustainable energy and health tools, ensuring ongoing demand and steady income within rural communities.



CONCLUSION

The Bindi Solar Initiative exemplifies the transformative power of women-led renewable energy solutions in rural communities, addressing cultural and social barriers that often limit women's participation in technical fields. Many face challenges such as digital illiteracy, lack of access to finance, and the cultural stigma associated with mobility-intensive roles. Most ground coordinators, for example, are men due to the field-intensive nature of the role, which requires frequent travel and interactions—factors that deter women, particularly in rural or semi-literate communities. Despite these obstacles, the Bindi initiative emphasises continuous capacity building, digital inclusion, and support networks to mentor and resource aspiring women entrepreneurs.



Women participants undergo training to become solar engineers and entrepreneurs, gaining skills to fabricate or repair solar products from scratch. The training is designed to accommodate semi-literate and illiterate women, though applying financial literacy and sales skills after training remains a challenge. However, by providing access to clean energy and economic opportunities, the initiative empowers women while fostering sustainable development in marginalised regions. These solar engagements are strategically designed to promote long-term socio-economic growth and environmental sustainability, demonstrating the significant impact of empowering women in the renewable energy sector.

SHAKTI JHOLA

A Win-Win Opportunity: Connecting Rural Tailors with Aspiring Urban Youth

OVERVIEW

Udhyam Learning Foundation, is a non-profit organisation founded by Mekin Maheshwari, working toward the mission of “Making Bharat Entrepreneurial.” The Udhyam Vyapaar vertical is led by the Co-Founder Krishnan Ranganathan and focuses on empowering nano-entrepreneurs—individuals earning up to INR 25,000 per month—referred to as Vyapaaris. One of Udhyam Vyapaar’s initiatives, Shakti Jhola, is a social enterprise empowering rural women artisans to create handcrafted bags. This initiative provides sustainable livelihoods to skilled women tailors while addressing the challenges faced by young business graduates who are often disconnected from grassroots realities. By bridging these gaps, Shakti Jhola serves as a model for enabling market access and fostering sustainable entrepreneurship.



CHALLENGES



Lack of Market Linkages for Tailors

Despite India’s large pool of skilled women tailors, trained through government and CSR initiatives, their entrepreneurial ventures remain stagnant. These programs often fail to establish sustainable market linkages for the tailors. For instance, in rural Madhya Pradesh, field visits by Udhyam Vyapaar revealed that women tailors receiving significant financial support for equipment earned monthly incomes of only INR 400–500 due to inconsistent work opportunities. This highlights a systemic gap where skilling and financing efforts are not matched by adequate connections to steady market demand, limiting the growth potential of women entrepreneurs.



Disconnect Between Youth and Grassroots

India’s youth unemployment rate, among people aged 21–24 is 44%. The ventures started by young people often fail as they are disconnected from the realities of grassroots markets. This leads them to prioritise ideas aimed at high market valuation over practical, community-driven solutions. This misalignment exacerbates unemployment and the potential for impactful, sustainable businesses to emerge in underserved areas.

OPPORTUNITY

Udhyam devised a solution that connects these two key stakeholders, women tailors in rural areas and aspiring youth in urban areas, in a way that creates a win-win solution. This approach led to the creation of Shakti Jhola, a social enterprise operating on a distributed manufacturing model.

Aparna Pillai, a young BBA graduate from Indore, leads this initiative. Working without a traditional factory setup, Shakti Jhola operates from a small, centralised office in Indore city while working with tailors from neighbouring rural areas. The enterprise identified a strategic opportunity in Indore, where a ban on single-use plastic bags had created demand for eco-friendly alternatives.

By leveraging this opportunity, Shakti Jhola has enabled rural women tailors to produce cloth bags as substitutes for plastic ones. This distributed manufacturing model allows women tailors to work locally while benefiting from earnings that are higher than their usual, due to Shakti Jhola selling the products in larger urban markets. The initiative is driven by practicality and market orientation, ensuring consistent work and sustainable incomes for rural women entrepreneurs.

By connecting rural women tailors with real market opportunities, this initiative not only promotes sustainable livelihoods but also reduces textile waste.

ABOUT THE COLLECTIVE

The model implemented by Shakti Jhola involves two main entities: the aggregator enterprise, based in Indore, and individual women entrepreneurs-tailors operating from neighbouring villages. Currently, 70 tailors across nine villages are associated with Shakti Jhola, working as home-based tailors in informal clusters at the neighbourhood and village levels.

Shakti Jhola acts as an intermediary, connecting rural tailors with urban market demand. Women tailors, often balancing household responsibilities, can work part-time, and informal clustering allows them

to aggregate production locally. However, these clusters lack formal structures for collective decision-making, and the system is entirely market-driven.

The division of responsibilities is clear, tailors stitch bags from pre-cut cloth materials provided by Shakti Jhola, and Shakti Jhola handles design, material sourcing, market connections, bookkeeping, distribution, and sales.

Shakti Jhola produces three types of bags:

Common Shopping Bags: Sold at INR 6 each in the market. Tailors earn INR 1.50 per bag, significantly higher than the industry average of INR 0.50 to 0.75. A tailor stitching 100 bags a day can earn INR 150, a notable improvement over their usual daily earnings.

Recycled Cloth Bags: These bags are made using waste cloth collected from the Indore Municipal Corporation. These are typically disposed bed sheets and other cloth that are first cleaned, cut for defects and processed by Shakti Jhola at their end. Cut to size pieces are then sent to the tailors who convert them into shopping bags. Some of the unique initiatives include using the Tie and Dye method to mask some of



the defects in these bags. The final bags get sold from INR 15 to 20 for regular bags to INR 50 to 100 for the Tie and Dye ones. Tailors can earn a much higher amount with these bags of upto INR 4 per bag compared to the common shopping bag, despite more or less the same effort needed for both. Thus the value added products by Shakti Jhola help the tailors earn more for the same effort.

Tote Bags: Premium products priced up to INR 2,000. Only 5–10% of tailors, who possess advanced skills, produce these bags. Tailors can earn INR 300–500 per tote bag, while Shakti Jhola generates a higher profit margin from these premium items which helps sustain its operations.

COLLECTIVE STRATEGY

Shakti Jhola's strategy revolves around market access, with some focus also on capacity building and skill development. The strategy empowers women tailors by addressing urban market demands.

Market Access: Shakti Jhola secures bag orders from various sources, including local wholesale markets, social media platforms, and its website. Women tailors receive pre-cut fabric and detailed cutting instructions weekly, enabling them to focus solely on stitching. The completed bags are collected the following week for distribution and sale.

Product Diversification: To ensure sustainable income for the tailors, Shakti Jhola has collaborated with the Indore Municipal Corporation to repurpose waste cloth into eco-friendly bags. Discarded fabric is processed and cut to size, reducing textile waste. To address issues like fabric stains, Shakti Jhola introduced tie-dyeing techniques, which not only enhance the aesthetic value of the products but also align with eco-friendly practices.

Capacity Building: During its initial phase, the bags produced were of inconsistent quality. To address this, the enterprise introduced standardised processes and provided tailored training to improve craftsmanship. Now that production is standardised, training is no longer routine

but is offered on demand for new techniques like tie-dyeing and block printing, driven by market requirements. Initial training, delivered by Udhyam and Shakti Jhola, was based on specific market needs. These sessions were conducted in small groups (1–4 tailors) and were provided free of charge.

Financial Sufficiency of Tailors

Women tailors do not require upfront capital, as Shakti Jhola provides all necessary raw materials. Even in cases of emergencies, such as sewing machine breakdowns, Shakti Jhola does not offer financial assistance. Instead, tailors are encouraged to treat their work as a business and maintain emergency funds for such contingencies. This approach fosters financial independence and business planning among the women.

MARKET ACCESS STRATEGY

Shakti Jhola's market access strategy focuses on improving physical market engagement, enhancing product standards, leveraging municipal resources, and exploring digital and value chain services.

Access to Physical Markets: Physical markets are accessed for procuring input products and selling output products. To maintain consistency and meet market standards, Shakti Jhola procures high-quality materials through negotiated deals with suppliers. Shakti Jhola has achieved a sizeable reduction in cost through direct sourcing from manufacturers or main distributors. The bags produced are primarily sold in local markets. Although to increase profits, Shakti Jhola sells bags directly to shopkeepers and not to wholesale buyers to improve the value point of Sale.

Improving Product Standards and Quality: Shakti Jhola ensures robust quality control under which only properly stitched bags are accepted. The tailors have to rework the bags which do not meet the quality standards. Furthermore, to ensure consistent and appropriate quality, tailors are categorised by skill level:

Class A tailors produce intricate, high-end products;
Class B tailors handle mid-tier bags; and
Class C tailors focus on generic bags

Initially, the tailors cut fabric themselves, however, this led to significant material waste. Hence, Shakti Jhola provides pre-cut fabric kits, eliminating this issue.

Digital Technologies and Online Markets:

Shakti Jhola has taken initial steps to establish an online presence through its website, which connects customers via WhatsApp. However, challenges related to GST compliance and filing have limited its ability to leverage digital marketplaces fully. Despite having a UIN for the Open Network for Digital Commerce (ONDC), restrictions on interstate sales further constrain market expansion. Approximately 30–40% of leads come through the website, though conversion rates are low. Shakti Jhola aspires to expand its online reach once GST-related barriers are addressed, enabling broader access to customers and markets.

Marketing and Brand Building: Shakti Jhola has plans to expand its marketing efforts through social media platforms like LinkedIn and Instagram. They are already creating a brand story with curated posts featuring the women who form the backbone of this initiative. Shakti Jhola aims to strengthen its brand presence and explore wider opportunities through other online platforms to enhance visibility and market reach, once the GST related challenges are resolved in the coming days.

OUTCOMES & IMPACT

Individual Level

Human Capital: Udhyam initially engaged with one of the villages, only two women identified themselves as tailors. However, as news spread that working with Udhyam and Shakti Jhola could provide a reliable source of income, 19 women came forward. This revealed that many women possessed tailoring skills but had not pursued income-generating activities due to the low earning potential previously available.

The intervention has fostered increased confidence among the women. For example, one tailor began using fabric scraps to create new products, demonstrating entrepreneurial creativity and resourcefulness. Shakti Jhola has also broadened its product range to include various handcrafted items made by these village artisans. Having sold over 18,000 bags in just seven months, the enterprise is now planning to diversify its product offerings once bag production stabilises. This expansion is expected to further enhance their reach and provide even more income opportunities.

Financial Capital: The assurance of consistent earnings has significantly impacted women's participation. Income levels have seen a dramatic increase of 90%–300%. While this may appear remarkable, it is important to note that these improvements started from a very low baseline, with monthly earnings

Prem Lata Revasiya: Livelihood by Making Bags for the Local Market

Before Shakti Jhola's intervention Prem Lata felt under-confident and often doubted her ability to earn money. She would stitch only 2-3 blouses a day and would often hope that work came to her doorstep. Now through the intervention of Shakti Jhola she stitches between 50-60 bags on average in 2-3 days which are given to her to stitch at her doorstep. Working from home allows her to cater to her household responsibilities while meaningfully earning income.



Udhyam Vypar and Shakti Jhola have enabled this success by tapping into the potential and craft of rural women. Through market linkages, product innovation and process oriented guidance, women are moving beyond their limitations. The success of women associated with Shakti Jhola is motivating other women in the village to work with them.

previously ranging between INR 300–500. Today, some of the women associated with Shakti Jhola earn between INR 5,000 and INR 15,000 per month, representing a substantial leap in financial stability.

Enterprise Level

In a very short duration of incorporation, Shakti Jhola has sold an impressive 18,000 bags, demonstrating the viability of its distributed manufacturing model. While operations have temporarily slowed to consolidate the overall efforts, product range and market place models, the enterprise has maintained a steady flow of business. Although the initiative is not yet fully profitable due to the initial expansion phase, it has successfully validated the effectiveness of its model.

Looking ahead, Shakti Jhola is exploring opportunities to expand its product portfolio. Plans are underway to introduce items suitable for local markets as well as premium products tailored for online platforms. These efforts are expected to increase profitability while further enhancing the visibility and market reach of the enterprise.

By addressing challenges in market access, standardising production, and ensuring fair wages, Shakti Jhola has established a strong foundation for scaling its impact and becoming a sustainable enterprise.

BARRIERS & CHALLENGES

One significant barrier faced by Shakti Jhola is the limited use of digital technologies and online markets. While there is a strong aspiration to sell products online to expand market reach, the enterprise encounters challenges related to GST registration and monthly filing requirements. These compliance hurdles have slowed progress toward tapping into the e-commerce space. Despite the non requirement of GST filing for turnover less than INR 40 Lacs, the current law states that anyone transacting online needs to be registered on GST with regular returns filled. This poses challenges for smaller startups like Shakti Jhola who have to both spend resources to be compliant as well as

deal with additional GST burden on their product price.

Currently, Shakti Jhola operates a basic website that connects customers to the enterprise via WhatsApp, facilitating direct communication and inquiries. However, the absence of online sales channels limits the scalability and visibility of the enterprise in the digital marketplace. Overcoming these regulatory and operational challenges will be critical to fully leveraging the potential of digital platforms for growth.



CONCLUSION

Shakti Jhola is an innovative model that is bridging the gap between rural skilled micro-entrepreneurs and urban markets. While tailoring has traditionally been viewed as a local, small-scale enterprise, Shakti Jhola challenges this perception by demonstrating that any business can scale with the right market strategies. It leverages local resources and fosters skill development to empower rural women tailors with consistent and adequate work, and provides a sustainable solution to pressing market demand for eco-friendly bags. With its focus on consistent work and wages, eco-friendly practices, and market-oriented strategies, Shakti Jhola has validated its model's potential to scale. However, while the model has immense potential, addressing the key challenge posed by current GST regulations will be pivotal in unlocking its full potential.

AFTERTASTE FOUNDATION

Struggling Homemakers to Artisans



OVERVIEW

Aftertaste Foundation, piloted under Avanti Foundation in 2013, formally launched in February 2014 to provide sustainable livelihood opportunities for underprivileged women in Mumbai's slums. It began with three artisans crafting sustainable handicrafts, and by 2021 had expanded to two community centres, employing 40 women artisans. With a mission to empower women to escape cycles of economic and social poverty, The model generates income by producing unique, handcrafted products sold to corporate and retail clients. For six years, Avanti Foundation provided financial backing, allowing Aftertaste to stabilise before officially registering as an independent entity in 2019.

Aftertaste operates out of rented community-based centres close to artisans' homes. It enables women to earn a stable income without incurring travel costs, contributing significantly to their household finances. The artisans, who come from daily wage-earning families, create hand-painted paper, cloth, and felt products sold at exhibitions, conferences, and events. This income enhances household stability, particularly for single women who often act as primary breadwinners.

The pandemic led to halting of operations which left Aftertaste's artisans and their families financially vulnerable. The artisans were encouraged to make and distribute masks and gloves. Now Aftertaste has rebuilt its sales-based revenue demonstrating its dedication to creating a dignified, sustainable future for women in the community.

CHALLENGES



Economic Poverty: Migrant men in the community face unstable livelihoods with irregular daily wage jobs in construction, tailoring, or auto driving, resulting in inconsistent family income. Women are restricted by limited skills and mobility due to which they do low-wage and labour-intensive work which keeps the families trapped in persistent economic hardship.



Socio-Economic Barriers: Patriarchal constraints limit women's mobility, confining them to informal, low-paying work. Economic necessity often drives families to involve children in labour, reinforcing the cycle of poor education and skilling, perpetuating economic insecurity.



Social Poverty: Due to the above mentioned challenges related to financial constraints and a lack of awareness, families do not invest in education, leading to low aspirations and limited future opportunities. Families remain dependent on intermittent donations has fostered a "victim mindset".



System Issues: Predatory schemes exploit residents' limited financial literacy, depleting their earnings and discouraging savings.

OPPORTUNITY

Aftertaste Foundation offers a unique community-built platform where women come together each day to work, learn, and support each other. It is a social enterprise which is by the women, of the women and for the women. The organisation organically grows its membership through word of mouth, as each artisan introduces others to this safe and shared space. Women at social enterprise are more than employees, they are part of a supportive network that transforms homemakers into skilled artisans who contribute to their households and financial stability.

As a social enterprise, Aftertaste equips women with artisan skills and a regular income by crafting handmade products. These women, many of whom had never held a job before, now create a diverse range of items, including stationery, home decor, utility goods, and gifts. Aftertaste manages the sales and market linkages for these products, allowing artisans to focus on their work without the added pressure of sales and marketing.

ABOUT THE COLLECTIVE

Aftertaste Foundation runs a community-led platform which is a social enterprise where underprivileged women from Mumbai's Malwani area, one of India's lowest-ranked communities on the Human Development Index, gather daily to create and sell handmade goods. This social enterprise, registered as an independent organisation in 2019, is a safe space for 250 community members, with 45 women currently working as artisans. Since its inception, Aftertaste has trained 70 women over seven years, empowering them with artisanal skills in crafting, stitching, and felt-making. By dividing artisans into specialised departments led by experienced members, the foundation ensures women contribute to production, inventory, and materials management, with skilled trainers also offering expertise to other organisations.

Earnings for the artisans have risen by 60-100% through monthly wages that depend on skill level and time spent rather than sales volume, helping artisans meet financial goals consistently. Around 70% of Aftertaste's customer base consists of corporate clients, while academic institutions, exhibitions, and individual buyers make up the remaining demand. Partnerships further bolster support, as Haqdarshak assists artisans with government schemes, and Rights School offers digital and financial literacy training.

With overhead costs supported by donors,



Aftertaste sustains a sales-driven model that fosters financial stability and personal growth for artisans, allowing them to break free from poverty cycles and build a dignified, sustainable livelihood.

COLLECTIVE STRATEGY

Market Access: Aftertaste has established over 350 corporate partnerships, making a strong impact through collaborative social enterprise. This journey began in 2014 with its first exhibition hosted by the Axis Bank Foundation, which set the foundation for building further connections. The foundation itself manages all market linkages, with 70% of sales coming from corporate clients. Plans to launch on online platforms are underway, with GST registration expected by year-end to enhance sales reach.

The core team of artisans create a wide range of artisanal products where the market linkage for sales of the products is established by the organisation.

Access to Capital: Ensuring financial inclusion for all members, Aftertaste supports artisans not only through regular income but also by providing small loans or grants for healthcare and education. Looking ahead to 2025, Aftertaste aims to enable women who wish to start their own small businesses by facilitating access to capital. This strategy of financial backing helps artisans and their families manage emergencies and build financial stability.

Capacity Building: Skill development is a continuous priority, with artisans receiving seven to fourteen days of initial training before earning income. Ongoing capacity-building sessions occur every 45 days, covering new product development and advanced skills. Additionally, collaborations with partner organisations bring in expertise on design thinking, tools, and innovative techniques, with notable skill acquisition in felt crafting achieved through workshops in 2018. Short-term training programs also ensure that artisans are equipped with the latest skills for evolving product lines.



MARKET ACCESS STRATEGY

At its core, Aftertaste is a women-led social enterprise that empowers artisans through skill development and quality certification.

Physical Markets: Aftertaste has significantly expanded its visibility and customer reach by participating in over 500 exhibitions in 2023. These events provide a valuable platform to showcase Aftertaste's mission and products to a wide audience, increasing both awareness and sales. This regular engagement in physical markets has been pivotal in establishing Aftertaste's brand and building a loyal customer base across corporate and individual clients.

Digital Market Access and Technology Integration: Aftertaste is now preparing to enter digital markets, with a GST registration in process to support future online sales. Leveraging digital platforms will help extend its reach beyond local markets and facilitate direct consumer engagement. By building its online presence, Aftertaste aims to reach new customer segments and improve sales stability.

Product Standards and Quality Control: Commitment to product quality is central to Aftertaste's success, reflected by its achievement of the ISI certification for manufacturing custom products like the HOP bear for Tata Trent. The adherence to high standards not only assures corporate clients but also enhances Aftertaste's reputation for reliable, quality-focused craftsmanship.

Procurement Strategy and Input Markets: To support sustainable production, Aftertaste procures raw materials from local wholesale and upholstery shops, often repurposing materials to reduce waste and costs. Notable partnerships include repurposing linen procured from JW Marriott hotels, enabling Aftertaste to maintain an eco-friendly production model. Efficient procurement through these local channels allows the collective to minimise costs and ensures that resources align with their sustainable values.

Brand Building: Brand building has been strengthened through landmark achievements like securing the largest corporate order to date of INR 10,00,000 from Fast and Up in 2019. This milestone reflects Aftertaste's growing recognition and the trust it has built among corporate clients. Exhibitions and corporate partnerships have bolstered Aftertaste's brand presence, helping to establish it as a reliable supplier of handcrafted goods.

Collectively Operated, Women-Led Manufacturing: Women of Aftertaste's tailoring department are running a manufacturing unit collectively which holds BIS certification for producing soft toys.

OUTCOME AND IMPACT

Individual Level

Human and Social Capital: Aftertaste has empowered women from underserved slums in Mumbai to become skilled artisans, providing them with dignified work and fair wages. These women now exercise greater agency, making decisions about family finances, investments in education, and asset ownership. As a result, 87% of children from Aftertaste families are in school or college, and digital literacy has become the norm, with all members using phones for accessing schemes and digital payment platforms.

Financial Capital: Income levels have risen for 100% of members, with women earning between INR 10,000-15,000 per month for 6 hour of work daily, contributing significantly to household income. For single mothers, the income earned fully sustains their households. Financial inclusion is complete, with all women holding bank accounts and ATM cards, and 90% of families having repayed debts.

30% of the single women's income increased by 100%.

40% of the women's family income increased by 50%.

30% of the women's family income increased from 65% to 70%.

Physical Capital: Increased earnings have allowed 65% of women to improve their homes from makeshift to permanent structures, with many acquiring amenities like gas connections, mixers, and refrigerators.



Enterprise Level

Aftertaste provides members with artisan cards, enabling them to participate in government exhibitions and fairs, creating further market visibility and additional income opportunities. Additionally, team leaders now operate small production units for bulk orders in packaging, signalling a successful model for decentralised community-based enterprise hubs.

The artisans of Aftertaste have transformed into trainers who have trained over 200 special adults and women in various handcrafting and hand painted products.

Collective Level

The women at Aftertaste, by working together, have not only secured better livelihoods but have fostered a supportive community where they negotiate work schedules and manage increased workloads collaboratively. This collective structure has improved each member's financial security and self-sufficiency, creating a stronger communal network of economic and social support. Aftertaste is also engaging with the larger community through the current members which allows them to create impact at slightly increased levels.

Looking ahead to 2025, artisan leaders will be training groups of women in the community for mass manufacturing of packaging products and have successfully completed a pilot run. This might lead to a revised model, a hybrid model of home based + centre-based manufacturing.

BARRIERS & CHALLENGES

Despite Aftertaste's successes in empowering women and fostering economic stability, there are challenges to the scalability and sustainability of its model. Addressing these obstacles is crucial for maintaining growth and ensuring that the collective can continue to provide meaningful opportunities for its members while adapting to changing market dynamics.

Societal Barriers and Self-Efficacy: Initially, women faced significant societal pressure that hindered their ability to step outside the home and pursue work. While progress has been made, ongoing societal judgement may still discourage some women from fully engaging in Aftertaste's activities, limiting the collective's capacity to scale and fully realise its potential.

Bulk Production Challenges: Shifting to a

productivity-based model is essential for ensuring long-term sustainability, but the collective currently faces challenges in bulk production. Without consistent bulk orders, artisans may struggle to maximise their income. The absence of a one-to-one mapping for productivity hampers efficiency and makes it difficult to identify and address areas for improvement.

Market Dynamics and Pricing Compromises: As the collective explores ways to increase business, discussions have arisen about potentially compromising on product pricing to secure larger orders. This could threaten the sustainability of their income if it leads to lower wages for the artisans. Balancing competitive pricing while ensuring fair wages will be essential to maintain motivation and retention among members.

Demand and Supply Volume Improvements: To effectively scale operations, both the demand side and the productivity side must improve. There is a pressing need to enhance demand generation strategies to increase order volumes. Additionally, addressing productivity challenges by ensuring that artisans can produce larger quantities without sacrificing quality will be crucial for meeting market demands.

Haseena Iqbal Shaikh, Artisan of Aftertaste

In her own voice

Seven years ago, I knew myself only to be a homemaker whose purpose in life was to take care of the family. When I joined Aftertaste, I began to discover who I am. It has taught me to live for myself, find my identity and purpose.

All the skills were new for me and I was scared how I would learn all this. But my sisters taught me everything from cutting, to hand stitching to embroidery. Alongside this I learnt how to use an ATM card, learnt Pinterest to get new design ideas, and learnt basic English.

Today I have transformed from a homemaker to an artisan and to a trainer. I felt very proud when last month I went to Jamshedpur and trained 20 women in handcrafting felt products. No one in my family has come this far. I now want to make sure my children go ahead in life just like I did and break the vicious cycle.



Ayesha Sayyed, Artisan of Aftertaste

In her own voice



I grew up knowing myself only to be a daughter, a sister, a wife and a mother. Discovering my identity as an artisan at Aftertaste has been the biggest source of empowerment. I have gained respect through this work and understand the value of education through this. There are many ways to earn a living in this city, but this work at Aftertaste taught me to not just earn but learn many things about life and gain respect in society.

As a child I did not receive the gift of education and saw my brother getting educated. In my village they did not educate girls. When I got married and came to Mumbai, my life was confined within the four walls of the little home, in the slum of Ambuzwadi like every other woman around me.

But my struggles were endless as I tried to educate my children and I decided to look for work. One of the mothers in my children's school informed me about Aftertaste and I joined Aftertaste. There was no entry criterion at Aftertaste. I knew basic stitching, and nothing else. I was trained on art and craft skills by my sisters. Gradually I began to learn complex stitching skills with each new requirement that came our way. It has been eight years and today I stitch 20 to 25 cloth products. I lead the stitching unit of 12 members. I have transformed my life and my children's life through this work.

Through Aftertaste, Ayesha has been able to steer the development of her son and daughter. Her daughter Sana, a bright student herself, her father and family members refused to educate her beyond grade, but Ayesha fought with them and was determined to educate her with her own means. Today, her daughter is a role model for the rest of the girls in her native place. She has completed her graduation in Pharmacy and is working as a pharmacist. Her son is pursuing second year Computer Science Engineering.

"I managed to break the shackle of gender when my mother started working at Aftertaste. She had the courage to imagine a better future and fought with my father to educate me. I am independent today and I want to make my mother proud " Sana Sayyed daughter of Ayesha Sayyed

CONCLUSION

Mumbai's Malwani area is a neighbourhood marked by its low Human Development Index and limited economic opportunities. The situation of women in the neighbourhood was particularly poor and Aftertaste Foundation has transformed their lives by building a collective social enterprise that has converted vulnerable homemakers to artisans. The enterprise has not only provided the women with an income source, but also enhanced their agency and purpose.

The artisans work in centres near

their homes and earn between INR 10,000 -15,000 per month. Despite the substantial success of the model, scaling up to meet bulk orders while maintaining fair wages requires careful balancing which is an ongoing process at Aftertaste.

The enterprise is also exploring digital markets to expand beyond local exhibitions and retail clients. For Aftertaste, finding ways to increase demand, secure fair pricing, and enhance production without compromising on quality is critical—not just for increased income of women, but for overall resilience of the community in the neighbourhood.

CHITRIKA FOUNDATION

**Empowering Women Artisans
Through Collective, Creyo's
Growth**



OVERVIEW

Chitrika is an incubator of Handloom and Artisan enterprises. Started in 2005, Chitrika's Operation Web stands for what small artisan collectives can achieve 'collectively' while also enabling an equitable share across the value chain for both the craft community, its service providers as well as the consumer.

Under Operation Web, three collective enterprises have been incubated in Andhra Pradesh and Telangana, demonstrating the inherent capacity of women artisans to become a key player in the craft economy when supported with the right skills and access to resources. Chitrika's work serves 600 weavers in 300 households and this has aided them to earn INR 100,000 per annum - double the national average annual earnings of weaving households.

The core idea is to transform craftswomen into community-builders and collective-entrepreneurs who continuously observe and respond to the market. To take this ahead, all products

made by artisan members of these collective enterprises are sold through diverse Retail and Wholesale channels under a single brand name called **Creyo**.

Chitrika is part of the wider Access Livelihoods ecosystem that works with more than 65,000 marginalised communities to ensure economic justice, distributive justice for wealth, social empowerment, collective action, self-reliance and self-sufficiency.

By empowering these women artisans and helping them create community-owned enterprises, Chitrika has become a leader in social innovation for the handloom and artisan sectors, ensuring that women artisans not only preserve their crafts but also build sustainable livelihoods and enhance their entrepreneurial capacities.

Chitrika focuses on empowering women weavers in rural areas, addressing the multiple barriers they face, including limited market access, lack of capital, and insufficient training in business operations. Many of these women rely on traditional crafts but struggle to generate a sustainable income from their skills.

OPPORTUNITY

The core of Chitrika's program is to create a fair and self-sustaining value chain that not only improves the financial returns and economic benefits for artisans but also enhances their social well-being.

By developing human resources—through training service providers, professionals, and volunteers—Chitrika enhances the livelihoods of artisans, enabling them to better manage their businesses. Additionally, Chitrika extends its support to other organisations working with artisans across the country, fostering a collaborative approach to improving the sector. Through these comprehensive efforts, Chitrika empowers women artisans to become owners and operators of their businesses, helping them navigate the challenges they face and achieve economic independence.

ABOUT THE COLLECTIVE

Chitrika's artisan collectives are formalised under the cooperative structure, including entities like the **Vamshadhara Weavers' Producer Company** and the **Godavari Women Weavers' Services Producer Company**. Recently, all entities mentioned above are formalised under Chitrika Artisans Producer Company and are run & governed by women artisans who hold leadership roles, ensuring that decision-making power remains with the artisans themselves. This structure empowers the women not only as craftspersons but also as business owners and leaders within their communities.

Key Stakeholders:



Government and Private Sector Partnerships: Chitrika collaborates with both government bodies and private enterprises to secure funding, resources, and market access for its artisan collectives. The involvement of these stakeholders ensures access to critical resources and sustained growth.



Civil Society Organisations: CSOs play a vital role in capacity building by providing essential training, leadership development, and technical knowledge. This includes training in contemporary textile design, marketing, and digital integration, enabling artisans to align their work with changing market demands.



Consumers: Consumers are key stakeholders who support Chitrika's artisans by purchasing handmade products. Through Creyo, Chitrika's marketing arm, artisans are connected directly with consumers, bypassing intermediaries, which ensures fair wages for the artisans and transparent transactions.

Mutual Trust and Governance

Chitrika builds mutual trust among its members through transparent governance and shared responsibility. Leadership within the producer companies is developed through skilling programs such as the Handmade MBA and various technical workshops, which equip the women with the skills needed to manage both craft production and business operations. The collectives also benefit from participatory decision-making, ensuring that the voices of the artisans are heard in all aspects of governance.

Ecosystem Support

Chitrika's collectives are embedded within a broader ecosystem supported by financial resources, technological tools, and market linkages. These elements enhance production processes and expand market reach. The use of digital integration tools, such as an ERP system for handloom production, enables artisans to track production, procurement, and sales efficiently, thus increasing overall operational transparency and efficiency. Through this ecosystem, Chitrika ensures that the collective model is both sustainable and scalable, allowing artisans to focus on what they do best—creating high-quality handloom products—while benefiting from modern business practices and technological advancements.

COLLECTIVE STRATEGY

The process of decision-making in production and pricing for Chitrika reflects a well-structured and centralised approach aimed at ensuring efficiency and alignment with market trends. This system integrates the expertise of weavers, market insights, and technological tools to maintain consistency and competitiveness in the market.

At the core of this process is the decision about what to produce, which is handled centrally by the Chitrika team. Product design and development activities are carefully organised and implemented with the involvement of selected weavers who contribute through their homes or centralised locations. This strategy ensures

that the products resonate with market demands while leveraging the unique skills of the artisan community.

Pricing is a similarly methodical process. The organisation relies on an Enterprise Resource Planning (ERP) system to determine production costs. This system, complemented by internet and market research, forms the foundation for setting prices. These prices are finalised during annual strategic discussions between the marketing team and the producer company. While the prices are largely fixed across wholesale and retail channels, occasional negotiations may take place, particularly for bulk orders. Such negotiations, however, are exclusively managed at the central level, ensuring consistency and fairness across all operations.

Chitrika's collective strategy focuses on improving:

Market Access: Through physical and digital channels under the Creyo brand, Chitrika connects artisans directly to consumers, bypassing intermediaries. The bulk of sales occurs through offline channels, such as exhibitions, wholesale orders, and local retail outlets. These channels represent a significant majority of the revenue. For example, retail and wholesale collectively account for over INR 2.5 crores in revenue during FY 23-24. Online sales remain minimal, contributing less than 5% of the total sales. The organisation recognises this as a growth area but has not yet achieved substantial traction due to limited access to new markets.

Access to Capital: Partnerships with finance providers ensure working capital and grants for the collectives. Chitrika secures working capital loans from

partnerships with finance providers to ensure working capital and grants for the collectives. Chitrika secures working capital loans from financial institutions at interest rates ranging from 10% to 17%, depending on the urgency of funds and the terms offered by lenders. These rates are often at or above market levels, as the organisation lacks leverage to negotiate better terms due to limited financial resources. While funding opportunities are more readily available for agricultural producer companies, access to affordable capital remains a significant challenge for weavers' producer companies like Chitrika. Currently, there is no formal strategy for negotiating interest rates, and grants specifically for producer companies are unavailable, making the organisation heavily reliant on loans to sustain its operations.

Product Development: Chitrika's handloom hub plays a vital role in product development through a centralised and systematic approach. The hub focuses on design development and innovation, driven by a team that creates new patterns, designs, and techniques suitable for contemporary markets. Product development experiments are conducted with identified weavers, each having looms in their homes, allowing them to work on new designs and techniques locally. Currently, six weavers are dedicated to this role across various locations. The hub emphasises hands-on training and capacity building, with structured programs ranging from one-day workshops to month-long sessions. These programs are conducted either at centralised locations or in local clusters, depending on the requirements. Training includes weaving techniques, dyeing, garmenting, quality assurance, and marketing skills, supported by resources like standardised curriculum and digital integration tools.

Additionally, the hub is involved in innovations such as re-engineering fabrics for garments and home furnishings, experimenting with trims, accessories, and unconventional patterns, and utilising new loom technologies. The approach fosters collaboration, aligns designs with market trends, and integrates sustainability principles to enhance the livelihoods of artisans while preserving traditional crafts.



Capacity Building through In-Person Trainings

Women artisans receive training in production, design, business management, and technology, allowing them to manage their enterprises independently. Details of the in-person trainings are:

Types of Training and Duration

- Handmade MBA with 75% practicum and 25% classes run for 6 months
- Weaving Techniques for 7 days
- Soft Technology for 1 day
- Value Addition such as Dyeing, Garmenting, Printing for 10 days each
- Marketing for 2 days
- Quality Assurance for 5 days

Locations & Organisation of Training

Short-duration training (e.g., one-day sessions) are decentralised and conducted in villages.

Longer-duration training (e.g., one-month programs) happen in centralised locations, such as a "Learning Lab" that is equipped with tools and space tailored to women and weaving communities.

Weaving-specific training might occur on-site at individual weavers' looms or in small local gatherings.

This structure ensures accessibility for both short and intensive training while balancing the need for local engagement and centralised expertise development.

MARKET ACCESS STRATEGY

Chitrika's market access strategy focuses on both physical and digital avenues:

Improving Access to Physical Markets:

Artisans sell their products through exhibitions, wholesale orders with retail giants like FabIndia, Taneria, Okhai, Nalli and local retail outlets. Annual events and brand exhibitions help increase visibility. Local village sales also serve as key channels to connect with customers.

Improving Access to Digital Markets:

Creyo's e-commerce platform and social media marketing help artisans reach a global audience. Additionally, the development of an ERP system has enabled efficient stock management and sales tracking.

Product Standards and Quality: Strict quality control measures, from raw material procurement to final checks, ensure high standards. The introduction of modern dyeing technologies has enhanced the reliability of products.

Value Chain Services: Centralised procurement of raw materials and logistics support streamline the process for artisans, reducing costs and quality rejects from 20% to 5% and improving efficiency.

Marketing and Brand Building: The Creyo brand emphasises authenticity, craftsmanship, and affordability, positioning itself as a modern, socially conscious brand. As the offline market is shrinking, Creyo has started its digital marketing journey through their own website and social media channels to reach a wider audience. Artisans and their products are featured prominently on the Creyo platform through curated listings. Products are showcased with detailed descriptions and photographs that highlight their uniqueness. The stories of the artisans are also shared on associated platforms like Instagram to engage potential customers. Furthermore, photos of artisans at work and technology setups are available through their social media or internal archives mentioned in the document. Currently, the ads spend had to be limited as Creyo didn't have much funds allocated to the marketing aspects specifically.

OUTCOME AND IMPACT

Individual Level

Human Capital: Over 300 women artisans have been trained in key areas such as production, design, and business operations. Chitrika's Handmade MBA and specialised skills programs have empowered artisans with leadership and entrepreneurial skills, transforming them into community leaders.

Social Capital: The artisans are part of a strong collective network, which fosters a sense of community and mutual support. These networks strengthen solidarity among artisans and help build long-lasting social ties across the region.

Physical Capital: The establishment of weaving centres and the development of new work sheds have enhanced production capacity. These physical infrastructures, combined with improved access to modern looms and raw materials, have allowed artisans to produce higher-quality products efficiently.

Financial Capital: Artisans now earn double the national average for weaving households, with an annual income around INR 100,000. This increase in earnings provides financial stability for the artisans, enabling them to invest in their households and communities.

Enterprise Level

Market Access: Chitrika's products are now sold through major retail outlets and online platforms, expanding their reach beyond local markets. With collective sales exceeding INR 30 crore in the last 10 years, the weavers have gained better market visibility and access to high-value markets.

Operational Efficiency: The implementation of an ERP system has significantly improved operational efficiency by streamlining production, managing inventory, and reducing errors. This system has ensured on-time delivery of products while enhancing quality control.

Collective Level

Achievements: The artisan collectives have evolved from small, informal cooperatives into fully operational producer companies, with women artisans holding leadership roles. These collectives now have stronger bargaining power and access to more lucrative markets, which has enhanced their income and market presence.

Scalability

Chitrika's model of linking artisans directly to consumers through platforms like Creyo is highly scalable. The collective governance structure, combined with digital tools and market linkages, can be replicated in other regions and states, helping more artisans achieve financial independence and market access.

Sustainability

The business model relies on continuous artisan participation and sustained market demand. While risks such as market fluctuations and resource availability pose potential threats, Chitrika mitigates these with strong financial planning and strategic partnerships that ensure stability over time.

BARRIERS & CHALLENGES

Despite the successes, Chitrika faces several challenges:

Market Competition: Competing with mechanised production is challenging, especially as consumers demand lower prices. This forces artisans to balance quality with affordability, while keeping up with fast-changing trends in an increasingly digital market.

Post-COVID Market Access: The decline of traditional exhibitions and melas post-pandemic has strained market access. Despite being market-ready, finding new sales avenues has been difficult without clear benchmarking for scaling collectives into digital markets.

Access to Finance: While Chitrika has secured funding, long-term financial sustainability remains uncertain. The need

for consistent, structured financial support is crucial for the collective's operations and growth.

Cultural Shifts and Technology Adoption:

Encouraging artisans to embrace new designs and technologies requires ongoing training and support. Many artisans are resistant to shifting from traditional techniques, which adds to the challenge.

These challenges highlight the need for innovative strategies to maintain market access, financial stability, and relevance in a changing world.

CONCLUSION

Chitrika's work with women artisans through collective enterprises has had a profound impact, not just economically, but socially and culturally. The Creyo brand has given women the platform to showcase their craftsmanship to the world, while the collective model has fostered a sense of empowerment and ownership. With continued focus on innovation, market access, and sustainability, Chitrika's model is a beacon of hope for preserving traditional crafts while transforming the lives of women artisans across India.

Ch. Basaveswari – A Journey of Growth and Leadership in Weaving

Background

Ch. Basaveswari hails from the village of Nelaturu, located in the East Godavari district of Andhra Pradesh. She began her weaving career at the age of 15, crafting dobby and checks sarees for local master weavers. Eager to improve her skills and increase her income, she joined the Godavari Women Weavers' Producer Company (GWWPC) in 2014.

Professional Growth

After joining GWWPC, Basaveswari focused initially on weaving checks fabrics. Through dedication and perseverance, she mastered more intricate weaving techniques, eventually producing jamdani fabrics. Recognising her potential, she was appointed as a Board Member of GWWPC in 2015 and later became the President in 2022. In her leadership role, she oversees wage payments and pre-loom preparations, ensuring operational efficiency.

Skill Development

Basaveswari's dedication to learning has made her proficient in multiple weaving techniques, including Kuppadam, Jamdani, and Dobby. She also expanded her skill set to create experimental designs for home furnishings and garments, showcasing her innovative approach.

Impact and Leadership

As President of GWWPC, Basaveswari has been instrumental in ensuring fair wages and timely workflow for the weavers. Her leadership is a source of inspiration to others, reflecting both her personal and professional development within the weaving community.

Financial Success

Through her expertise and leadership, Basaveswari has become the highest wage-earning weaver in her community, with an annual income of INR 1,29,747. Her success is a testament to her hard work and the value she brings to the producer company.



Transforming Gender Roles in Agriculture



OVERVIEW

Panchane Fed Farmers Producer Company Limited, supported by PRADAN and NAFED, is an all-women farmer producer company (FPC) designed to enhance market access for its members. Located in the Nardiganj block of Nawada district, Bihar, the region faces several challenges, including low rainfall, poor infrastructure, reliance on middlemen, lack of produce collectivisation, and difficulty in securing better prices and market access.

The block was chosen due to pressing issues such as the need for women's empowerment, water scarcity, and limited agricultural techniques. The FPC handles crops like green gram, bengal gram, lentils, mustard, wheat, and paddy, focusing on both input linkage and output procurement.

The primary goal is to address the needs of small and marginal women farmers by providing them access to better resources, agricultural inputs, and collective bargaining power, enabling them to organise into Producer Groups (PGs) and establish their identity beyond that of agricultural labourers. By ensuring women farmers actively participate in the agricultural value chain, the FPC empowers them to contribute significantly to local economic growth. Through training, crop planning, and marketing initiatives, the PGs play a key role in capacitating these women and integrating them into the agricultural revolution happening within the block.



CHALLENGES



Low Per Capita Income

Nawada district, where the FPC operates, has a per capita income of INR 3,235 per month. Farmers in the area struggle to generate sufficient returns due to improper crop selection, low productivity, and lack of value addition and processing. This has hindered the growth of farming as a viable livelihood.



Limited Agency of Women

Women, despite their significant involvement in farming play minimal role in agricultural decision making. This is due to the deep-rooted patriarchal norms, skewed land inheritance, and societal biases restricting women's economic participation and recognition as farmers. Women are seen primarily as labourers rather than producers.



Unreliable Input Market

They face a problems due to inflated prices for input materials. Suppliers used to raise prices during high demand by not adhering to government approved rates, causing financial pressure on the farmers.



Moneylenders Problem

Farmers frequently borrowed from informal moneylenders who imposed high interest rates. These moneylenders would then claim a large portion of the farmers' produce as repayment, taking advantage of the informal nature of the transactions.

OPPORTUNITY

In response to these challenges, the Panchane FPC was established with the mission to empower women, enhance their livelihoods, and recognise their identity as farmers. Prior to its formation, a participatory mobilisation process was conducted to ensure the FPC addressed the real issues faced by the community. During this process, potential members identified their key challenges and worked together to devise solutions that the FPC would provide. The main areas where the FPC would support its members included:

Input Provision: The FPC aimed to establish market linkages with agricultural input providers to supply materials at affordable rates, easing the financial burden on members.

Output Market Linkages: To facilitate better sales, the FPC planned to negotiate produce prices before each season and secure market linkages with large mills and companies like ITC, ensuring timely payments at competitive rates for its members.

Inclusive Membership and Leadership: The FPC would bring together women farmers from different castes and classes, empowering them as recognised farmers rather than just labourers. This approach aimed to challenge gender norms and reduce social exclusion by giving women a stronger voice in agricultural economic activities.

Initially, there was resistance to pooling resources due to mistrust and fear of theft, as potential members had long relied on local agri-input providers and moneylenders despite the system's significant drawbacks. The FPC's challenge to this traditional system, without offering credit, initially faced pushback. However, the participatory mobilisation process built trust within the community, as members saw the FPC as an organisation created and led by them, for their benefit.

This inclusive mobilisation strategy allowed women farmers to overcome their initial reservations and come together under the FPC, confident that it would address their concerns and safeguard their interests.

ABOUT THE COLLECTIVE

The FPC was established in March 2021 under the Government of India's CSS 10K FPO Program, with NAFED as the implementing agency and PRADAN serving as the Cluster-Based Business Organisation (CBBO). The FPC is formally registered under the Companies Act, 2013 and adheres to its compliance regulations. It has a membership of 800 women.

Village and Tola Level Producer Groups: Panchane's journey began with the collectivisation of women farmers at the grassroots level into PGs, which are organised at the village or tola level. Each PG has its own identity and operates with elected leaders, including a President, Secretary, and Treasurer, who represent the members (minimum 20, maximum 40

members) and their concerns at the FPC level and play a vital role in maintaining documentation.

Leadership: The governance of Panchane FPC is managed by a Board of Directors (BoD), consisting of five members elected

Existing Collectivisation

Panchane FPC operates across 32 PGs in different villages in the Nardiganj block of Nawada district. Prior to the formation of the producer groups, the women were members of SHGs through the State Rural Livelihoods Mission. While they were collectively organised, they were not engaged in collective economic activities. SHGs served as an entry point for organising PGs, and now these PGs are integral to the FPC's structure.

annually from the membership. This governing body represents all members of the organisation. The FPC tries to ensure inclusive leadership that reflects diverse castes and classes in the villages, though challenges in achieving this remain, as highlighted in the barriers section.

In addition, the FPC employs an accountant responsible for maintaining detailed financial records using Tally software. These financial records are available to all members of the FPC. Each village in the block has a Village Level Representative, appointed by PRADAN, who maintains regular contact with members, assists in resolving challenges, and relays member demands to the FPC. This system of rotating leadership promotes transparency and accountability in the organisation's operations.

Governance: The BoD meets every three months to oversee the FPC's transactions and overall functioning. Business outcomes are presented to all members at the Annual General Meeting, where members from neighbouring FPCs are also invited to promote cross-learning and collective decision-making. There are three BoDs from the disadvantaged community. Individual members voice their concerns during monthly PG meetings, and the PG leadership conveys these issues to the BoD. The BoD, with guidance from PRADAN, decides on input materials to sell and crops to procure each season. While members can participate in the decision-making process, they are not required to. Initially, when trust in the FPC was low, members

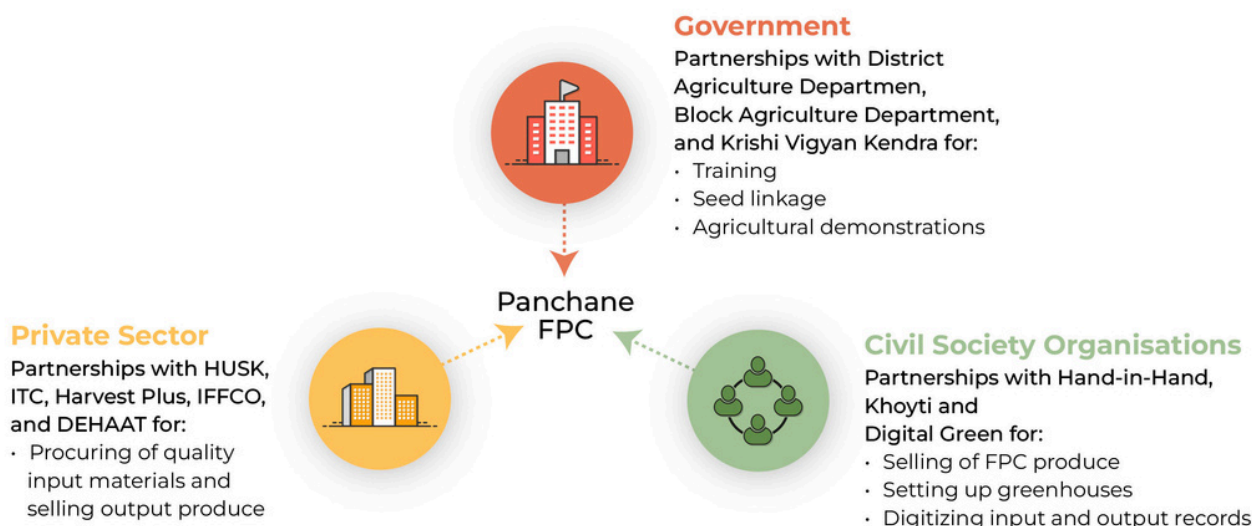
were more active in discussions, but over time, as trust in the BoD's decisions grew, their participation in price discussions has decreased.

Partnerships: Panchane FPC has built strong partnerships with various government agencies, civil society organisations (CSOs), and private sector players for continued development and sustainability of the organisation.

COLLECTIVE STRATEGY

Capacity Building and Training: Improving the technical skills and knowledge of its members is a core part of Panchane FPC's strategy. The FPC provides ongoing training and capacity-building programs to enhance the productivity of its member farmers. These programs focus on crop selection, new cultivation techniques, and productivity enhancement, aimed at increasing both the quantity and quality of the produce.

Panchane FPC has partnered with government bodies such as ICAR and Krishi Vigyan Kendra (KVK) to offer technical training and demonstrations, helping farmers adopt modern agricultural practices. Furthermore, any training or technical assistance that PRADAN provides in the block is provided through the FPC. This helps ensure that the members take up new agricultural practices together as a collective and this helps them feel confident and accompanied in taking a new step.



Digitisation: To improve efficiency and transparency, the FPC has digitised its entire database, which includes details on members, transactions, and production. This digital platform helps in better planning and management, ensuring that accurate and up-to-date information is available for decision-making. Through this digitisation, members are also able to access the records or the sales and purchases and keep track of their income.

Access to Capital: While the Panchane has not enabled direct access to capital for its members, as a collective the FPC has increased its working capital to expand the production and distribution by taking a loan from NABARD through the Nabkisan scheme. The FPC is also attempting to scale up its FPO-Bank Linkage initiatives, which offer farmers access to much-needed credit for agricultural activities, equipment, and expansion.

Access to Markets: A significant focus of FPC is on establishing strong market linkages, both for input procurement and output sales. By collectivising the produce of its members, the FPC enhances their bargaining power which allows them to negotiate better prices and avoid distress sales to local buyers. The FPC ensures timely payments to members, with an agreement to make payments within eight days of procurement. This arrangement helps farmers secure a fair price for their produce, improving their overall income.

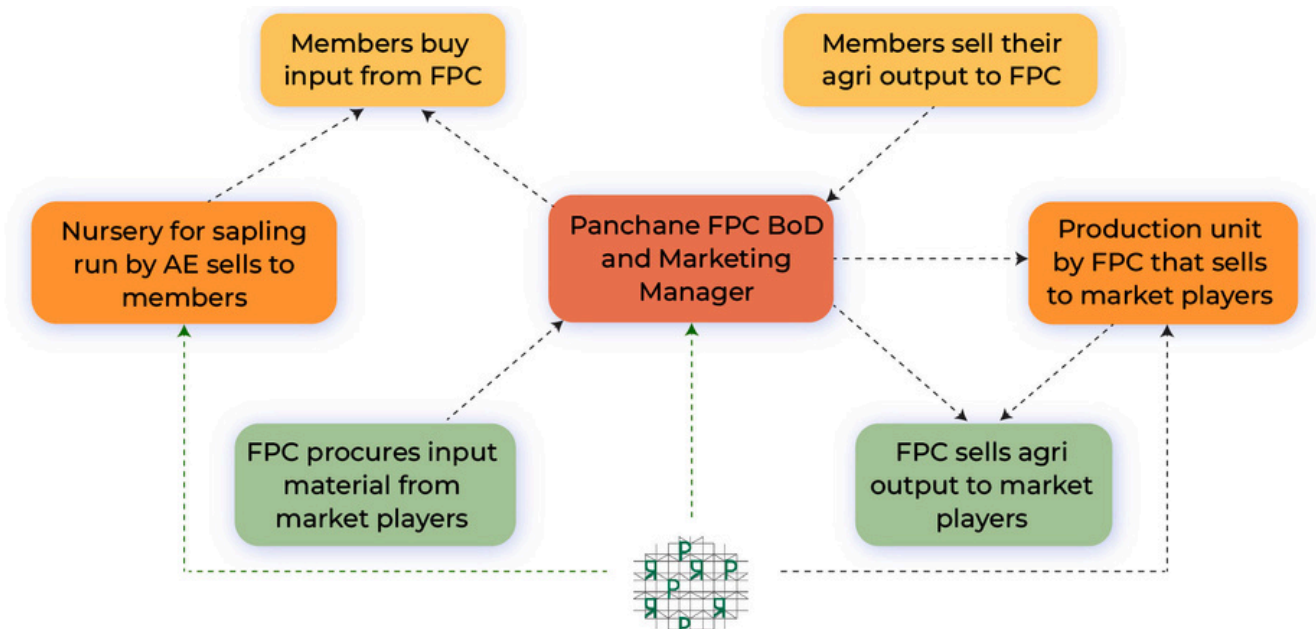
The company enables better planning and

forecasting, helping farmers coordinate agricultural activities and share knowledge. By facilitating direct procurement opportunities from market players, Panchane FPC has increased its members' profitability. Last year, the FPC rotated a share capital of INR 9 lakhs, generating business worth INR 1.78 crores.

MARKET ACCESS STRATEGY

Panchane's primary purpose is building input and output market linkages and it has a well-structured marketing strategy which ensures access to affordable inputs and effective output market linkages. A dedicated marketing manager closely monitors market trends to ensure the FPC remains updated with latest information. This person plays a key role in determining the best vendors to engage with for input procurement and output sales, and facilitates discussions with the BoD and other key stakeholders ahead of each agricultural season. The marketing manager, a man, represents the FPC in negotiations as the market is often resistant to negotiating with women and since the BoD is rotational, their marketing capacities remain limited.

Input Market Access: To address the challenge of high interest rates, the FPC is now playing a crucial role in connecting its members with reliable input suppliers. The FPC negotiates directly with prominent vendors such as IFFCO and DeHaat to procure essential agricultural inputs like



fertilisers, pesticides, and seeds at fixed and affordable prices. By doing so, the FPC shields its members from fluctuating market rates, which helps stabilise input costs and ultimately increases the farmers' margins. This has been useful in decreasing the cost of input by 10%.

Output Market Linkage: Panchane FPC has successfully established market linkages with key buyers like ITC, which procures wheat, and rice mills in Barauni. This year, the FPC is targeting rice mills in Patna, as these mills are known to procure in large quantities and make timely payments, ensuring financial benefits for the farmers. Panchane is one of the first FPC to be able to ensure bulk output marketing at its scale and it does so by procuring produce collectively from the PGs. While the members are not under obligation to sell to Panchane and they are encouraged to explore the market to seek better prices, they rarely sell outside due to

the attractive prices offered by Panchane which is a consequence of their ability to supply large quantities to reputed market players who pay handsomely and on time.

Processed Goods and Panchane Brand:

The FPC has also begun the process of producing processed goods (currently only pulses). The processing unit is solar-powered, and the women who work there are paid for their labour, with plans to introduce fixed income wages through the profits generated from sales. The unit will transform raw pulses into highly nutritious, unpolished products that will be marketed as such. Last year, the FPC did business worth INR 2.5 lakh in pulses, collaborating with Hand-in-Hand India, which procured the pulses for their nutrition programs. Additionally, there are plans for the pulses to be sold through platforms like ONDC and Agri Bazaar by obtaining an FSSAI licence.

Agri Entrepreneurs in Nawada

Supported by PRADAN, the Agri-Entrepreneur model is being promoted in Nawada to empower women as agricultural entrepreneurs. Currently, three agri-entrepreneurs are being assisted in setting up seedling nurseries to provide farmers with high-quality seedlings.

PRADAN plays a key role by first identifying potential women entrepreneurs and providing them with an Agriculture Entrepreneurship Orientation Workshop. This training equips them with the knowledge to manage a seedling nursery. Once trained, these women are given access to credit through the FPC to help them start their enterprises. The entrepreneurs focus on growing disease-resistant and pest-resistant saplings, which are either sold directly to buyers or through the FPC.

If saplings are sold through the FPC, a 10% profit commission is charged, whereas if sold directly, the entrepreneur keeps the entire profit. The saplings, grown in polyhouses or on properly prepared beds or trays, are of better quality than those typically available in the market. After 20-21 days, the saplings are ready to be transplanted into fields. Entrepreneurs grow crops like cauliflower, tomato, and cabbage in their nurseries, which results in healthier plants.

The cost of growing a sapling is approximately 60 paise, and they are sold for INR 1. For creepers or exotic plants, such as capsicum, the cost is around INR 2, and they are sold for 3 rupees. Profit margins are intentionally kept low to ensure that community members can afford to buy these high-quality plants. The FPC and PRADAN actively encourage farmers to buy saplings from these agri-entrepreneurs, ensuring access to better-quality plants.

In addition, the FPC is working to establish a centralised vegetable greenhouse, managed collectively by a local producer group. This greenhouse will supply saplings to other members of the producer group, further supporting the community's agricultural activities.

Future Plans: The FPC is working on further developing its strategy. Currently, the processing unit is focused on pulses, but there are plans to expand into flour processing. This initiative aligns with Nawada's One District One Product focus on pulses, positioning the FPC as a key player in the local market. Moreover the FPC plans on establishing PG level infrastructure for green houses where different kinds of crops can be grown by the members. This opportunity is being explored with Kheyti, an organisation which designs technology solutions for small farmers.

OUTCOME AND IMPACT

Individual Level

Human Capital: Initially, most of the interactions with input suppliers and buyers were carried out by the men in the family. However, over time, the women themselves began taking the lead, participating actively in decision-making processes, procuring inputs, and overseeing their produce. Members have developed their capacity to understand and manage the margins earned on their produce, now use the ledgers and other financial records to track their progress.

Social Capital: The social fabric within the FPC has grown stronger. Members have formed strong relationships within PGs, regularly discussing market rates, margins,

and overall strategies to improve their livelihoods. Initially, discussions were largely trainer-led, but now women actively ask questions and provide valuable inputs, creating a participatory environment where each member feels a sense of ownership.

Financial Capital: At the individual level, access to financial capital has improved. Panchane through its various interventions such as the greenhouse and linkages with departments has been able to yield an additional income of INR 10,000 to 15,000 for the farmers. Moreover, initially, there was resistance from family members to direct payments being made to women's bank accounts. However, this has been mitigated through awareness meetings that included the husbands. This shift has led to more transparent and equitable distribution of earnings, with women now fully in control of their income.

Enterprise Level

Market Access: The FPC has significantly improved market access for its members. By negotiating directly with major buyers like ITC and rice mills in Barauni and Patna, the FPC ensures fair and timely payments for the members' produce. Additionally, the processing and sale of pulses through platforms like ONDC has further expanded their market reach. This access to better markets has helped in securing stable prices, avoiding distress sales, and generating better returns for the members.

Rani Devi, Board Member and a Passionate Advocate for Women's Empowerment

"Five years ago, I couldn't have imagined the changes I've made in my life," says Rani Devi from Pandpa village, Nardiganj block, Nawada district, Bihar. Despite a challenging domestic life that stifled her aspirations, she decided to take charge of her future.

Her journey began three years ago when she joined PRADAN's Direct Seeded Rice (DSR) training. Facing initial resistance from her family, she cultivated DSR on 2500 sq m of land, producing 250 kg more rice than traditional methods and earning an additional INR 6000.

Since then, Rani has become a passionate advocate for women's empowerment and sustainable farming. As a DSR ambassador, she trains farmers, strengthens PGs, mobilises women to join the FPC, and supports shareholders, including members of the LGBTQI+ community.

Elected as a Board of Directors member, she now leads 80 women farmers and works to ensure inclusivity in the FPC. Rani Devi's leadership and resilience continue to inspire women to step out of their homes and create their own identities.

Innovative Women Farmer, Pratima Kumari

Pratima, from Pandupa village, faced many hardships, including child marriage at 16, domestic disputes, and her husband's seasonal migration for work. Determined to improve her life, she joined the FPC through PRADAN, attending trainings and visiting Begusarai to learn about protected farming in greenhouses. Inspired, she began vegetable farming with support from PRADAN and the FPC.

Starting with creepers, she earned INR 18,000, followed by INR 10,000 and INR 12,000 from other vegetables. This rabi season, she is cultivating capsicum, tomatoes, and French beans, expecting earnings of INR 30,000–35,000. Actively participating in trainings, she is exploring non-pesticide management and regenerative agriculture.

Pratima's determination has not only set her on a path to becoming a successful farmer but also ended her husband's reliance on migratory jobs. She aims to earn INR 1.5 lakh through vegetable cultivation.



Business Processes Efficiency: The FPC has streamlined its operations by digitising member records, enhancing demand planning, and ensuring timely procurement and payments. The rotation of leadership within the BoD ensures that operational decisions are made collaboratively, with constant feedback from the members. The role of a dedicated marketing manager also ensures that the FPC remains updated on market trends and is able to respond effectively to market fluctuations.

Physical Capital: Panchane FPC has developed physical infrastructure like solar-powered processing units, which play a crucial role in value addition for products like pulses. These units are operated by the women members themselves, and the tangible assets like the processing equipment have contributed to the FPC's operational capabilities.

Collective Level

Collectively, Panchane FPC has mobilised over 800 women farmers across different villages in the Nardiganj block. The FPC has demonstrated the power of collectivisation by achieving business worth INR 1.78 crore, creating a sustainable livelihood model for its members. The development of solar-powered processing units is another key achievement that adds value to their products, increasing their competitiveness in the market.

Scalability

The success of Panchane FPC's market access strategy lies in its ability to aggregate, produce and negotiate collectively with market players. This model has already been scaled and there are four other FPCs operating in the district, which regularly meet and discuss challenges, and learn from each other. By building robust networks with input suppliers, buyers, and financial institutions, the FPC model can be replicated in different agricultural sectors, creating a scalable solution for improving market access and livelihoods for women farmers.

Sustainability

Panchane FPC's business model has proven sustainable, largely due to its focus on collective bargaining, direct market linkages, and value addition through processing. While external factors such as fluctuating input prices, and socio-cultural norms may pose risks to long-term sustainability, the continuous participation of members, steady growth in business volumes, and partnerships with key stakeholders like private vendors, government bodies, and civil society organisations all contribute to its sustainability.

BARRIERS & CHALLENGES

Despite the progress Panchane FPC has made in empowering women farmers and improving market access, it continues to face several persistent challenges.

Member Loyalty: While the FPC has successfully brought many farmers into its fold, not all members are actively engaging in business transactions with the collective. Some farmers prefer to pursue individual market dealings, which weakens the collective bargaining power of the FPC and hinders its overall growth.

Caste and Social Dynamics: The societal hierarchies and dominance of certain castes have created discord within the community. Families from dominant castes have, at times, resisted the idea of people from disadvantaged communities holding leadership positions within the FPC. This resistance affects the FPC's internal cohesion and slows down the process of full member participation and empowerment.

Access to Capital and Loan Burden: A significant challenge faced by the FPC is accessing affordable credit. The loan from Nabkisan, with an interest rate of 9.75%, is burdensome. While the government has programs aimed at bringing women into collectives, the process of obtaining loans is complex to navigate.

Sustaining Overhead Costs: NAFED provided initial support for covering the salaries of key staff like the CEO and accountant, as well as office rent, for three years. However, now that this period has ended, the FPC struggles to meet overhead costs. With a current profit of INR 3.5 lakh, the FPC requires INR 7-8 lakh to sustain its operations, putting pressure on its ability to scale and remain operational.

Governance and Institutional Barriers: Establishing linkages with Panchayati Raj Institutions (PRIs) has proven to be difficult. There is reluctance from these local governance bodies to support or collaborate with women in leadership or economic roles, reflecting a broader societal challenge in accepting women as active participants in governance and economic development.

Statutory Compliance: Operating under the Companies Act requires the FPC to meet several statutory compliances, which can be difficult for its accountant to manage due to limited capacity.

Free Rider Syndrome: Some shareholders have developed a sense of entitlement, demanding free input materials after having received them for free during initial demonstrations. This "free rider" behaviour creates financial strain on the FPC, which needs members to contribute actively to the collective's financial health rather than draining resources.

CONCLUSION

In India, women play a pivotal role in agriculture, both as farmers and workers, yet their contributions have long been overlooked and undervalued. Panchane is actively addressing this gap in Nardiganj by organising women farmers, promoting female leadership, and ensuring that agricultural inputs and resources are accessible to them. To close the disparity and unlock the potential of women farmers, all transactions within Panchane are conducted directly through the women's accounts. This is a crucial step as Panchane remains committed to sustaining a women's collective, positioning it as a powerful tool for women's empowerment.



CATALYST LIVELIHOOD VENTURE

Building Sustainable Futures



OVERVIEW

Catalyst Management Services (CMS), a for-profit social enterprise established in 1994, addresses societal challenges and promotes sustainable development. CMS incubated Vrutti, a not-for-profit organisation with 20 years of experience in large-scale livelihood transformation, focusing on agriculture, micro and small enterprises, and diverse groups like small farmers, artisanal fisherfolk, and women in sex work. Together, CMS and Vrutti support enterprises and producer collectives through engagement and training in areas such as product feasibility, business planning, financial literacy, operations, marketing, and governance. Their work involves over 105 Farmer Producer Organisations (FPOs), 300+ agri-food and allied enterprises of various scales, 32 women-owned small and medium enterprises (SMEs) in corporate supply chains, and 18 SME clusters under SIDBI.

Catalyst Livelihood Venture (CLV) is a social business aimed at improving the incomes of small and marginal farmers. It is a program undertaken by CMS along with Vrutti. The idea of CLV was sparked by CMS co-founder Raghunathan, who saw an opportunity to create lasting change for smallholder farmers. Launched in 2022, the CLV program's goal was to create strong market linkages for farmers that would boost their incomes. It took two years of careful planning, designing the model, and piloting to see that this approach would work at three levels—the farmer, the farmer collective, and the social enterprise (CLV) itself. The model was initiated with the selection of three FPOs in the district Pudukkottai of Tamil Nadu.

CHALLENGES

FPOs face challenges like member retention, access to capital, and ensuring consistent supply. While some excel in input marketing, output marketing remains a major hurdle.



Issues in Operationalisation

In India, less than 1% of FPOs are fully operational and consistently successful in transactions. They struggle with market price fluctuations, inconsistent supply due to seasonal constraints, difficulties in aggregating quality produce, and limited working capital.



Production Issues

Many rely on saved seeds or cheap alternatives, leading to low germination rates and poor yields, exacerbated by rising labor costs and unpredictable climate conditions. They often depend on high-interest informal credit sources for inputs.



Post-Production Issues

It includes securing fair prices, unethical practices from traders, lack of access to current market prices, payment delays, limited farm gate pick-up services, and no crop insurance, leaving them vulnerable to climate risks. Traditional models like facilitation, auctions, and direct procurement only provide partial solutions.

OPPORTUNITY

Despite significant challenges, FPOs have played a key role in empowering smallholders, particularly by increasing women's participation as shareholders and board members. To strengthen this impact, CMS introduced the CLV as a viable market-access model tailored to support small and marginal farmers. Developed through a year-long pilot program in select locations, the CLV model was refined with hands-on experimentation, resulting in a goal to reach 50,000 smallholder farmers by 2030. Central to CLV's strategy is establishing reliable market linkages with large buyers through FPOs, enhancing value through agricultural processing, and shifting to improved production methods that ensure traceability and yield higher premiums for farmers.

ABOUT THE COLLECTIVE

The CLV model aims to mitigate the initial financial and operational risks faced by farmers and FPOs by transferring these risks to investors. As a risk investor, CMS facilitates sustainable engagement in production, allowing FPOs to concentrate on aggregation, provides working capital and distributes seeds and inputs on credit to farmers. Successfully piloted in 2023-24 with three FPOs in Pudukkottai, Tamil Nadu, this model demonstrated the potential for FPOs to improve market access while alleviating the financial burden on individual farmers.

The key stakeholders in the model include CMS, Vrutti, financial credit provider, and a philanthropic donor. Vrutti with its extensive experience working with farmers, plays a crucial role in identifying challenges and customising the approach to meet their needs.

Vrutti initially focused on gender representation through mixed-gender boards rather than creating women-led FPOs. However, issues of elite capture, where male dominance affected decision-making, led to a stronger emphasis on women's leadership. The model has engaged with three women-led FPOs in Pudukkottai—Karambakudi, Ambuliaaru, and Mukkanicholai. In these FPOs, over 95% of shareholders are women, significantly involving them in decision-making. This focus on women's empowerment aligns with Vrutti's three fold model, ensuring that all FPO Boards of Directors (BoDs) are women-led and reinforcing a commitment

The profile of the three FPOs are as below:

Karambakudi was registered in 2017. It has 803 shareholders (90% women), and 5 BoDs (100% women) along with 38 FIGs.

Ambuliaaru was registered in 2016. It has 2034 shareholders (93% women), and 5 BoDs (100% women) along with 39 FIGs.

Mukkanichola was registered in 2016. It has 733 shareholders (92% women), and 5 BoDs (100% women) along with 40 FIGs.

to inclusivity in the agricultural sector.

Role of BoDs: The FPO, in collaboration with Vrutti's staff, identifies individuals who show genuine interest and support for FPO. Candidates must be farmers or individuals passionate about agriculture and actively involved in FPO operations, are proposed to shareholders and appointed to the BoD pending formal approval at the Annual General Meeting (AGM). Every FPO consists of 5 board members. The board directors have structured monthly meetings and an annual general body meeting to ensure effective governance and shareholder engagement. In the monthly meetings, operational matters like demand, supply, and working capital needs are discussed. Shareholders also meet annually before September 30th for the AGM, where the past year's financials are reviewed, progress assessed, new board members announced, and strategic plans for the upcoming year discussed, ensuring transparency and accountability.

Structure of Collective: Before forming a FPO, various informal groups already existed in different locations, such as FIGs,

Farmer Interest Groups (FIGs)

Farmer Interest Groups (FIGs) are primarily for sharing information related to farming. The formation of FIGs begins with mobilising farmers in the community to become shareholders in the organisation. Once a group of 10-15 shareholders is established, the FIG is officially formed. Membership is strictly limited to shareholders, excluding non-shareholders from participation. Additionally, FIGs can be organised around specific commodities cultivated by farmers, allowing for a focused approach to address crop-specific challenges and opportunities.

FIGs are essential for demand generation, conducting awareness meetings to educate farmers about opportunities and best practices. They address agricultural and livelihood needs by understanding member demands and mobilising resources through collective decision-making. Regular monthly meetings foster engagement, enabling discussions on challenges and improvements. Transparency is ensured through detailed record-keeping of activities. Additionally, FIGs participate in enterprise activities that generate income, opening new avenues for economic growth for their members.

Self-Help Groups (SHGs), or Producer Groups. These groups provide a foundation for creating an FPO, as it is easier to establish one when informal groups are present. Not all members of these groups can be shareholders; typically, only one person from each family can hold that status, while other family members can participate in the group. When assessing demand for inputs, representatives from these groups collect information on behalf of their members. While terminology may vary, their functions within the FPO are largely similar. Three FPOs operate under the social enterprise CLV managed by CMS and Vrutti.

COLLECTIVE STRATEGY

The strategy of the three FPOs focuses on engaging farmers with primary crops such as paddy, maize, groundnut, and black gram, with groundnut identified as a key commodity for its potential value addition and higher margins. However, less than 20% of shareholders actively transact with the FPOs. A baseline survey conducted in August 2023 revealed significant challenges in the groundnut value chain. The average cultivation cost per farmer was INR 30,000, while income averaged INR 10,053, with FPOs procuring groundnut showing only 68% out-turn. Additionally, there was a lack of equipment for quality testing and knowledge about it, an absence of Fair Average Quality (FAQ) standards, and a poor understanding of market requirements.

Success metrics of CLV

- Double net income of farmers through value creation in 5 years (CAGR of 14%)
- Increase the coverage of active number of small and marginal farmers transacting with CLV up to 65% over 5-6 years
- Increase farmer net income as a % of consumer pie over a period of time

With groundnut identified as a key commodity, a collective strategy was implemented for its production. Groundnut is primarily harvested in two seasons: Kharif and Rabi. The 3 FPOs operate under varying irrigation conditions; one is in a rain-fed region while the other two benefit from irrigation, resulting in better quality produce in the irrigated areas. This quality variation among the FPOs impacts buyer negotiations significantly. Maintaining high-quality standards is crucial for FPOs to secure consistent orders from major market players. Although low-quality produce can still be sold in local markets at reduced prices, regular access to broader markets necessitates adherence to strict quality and quantity standards.

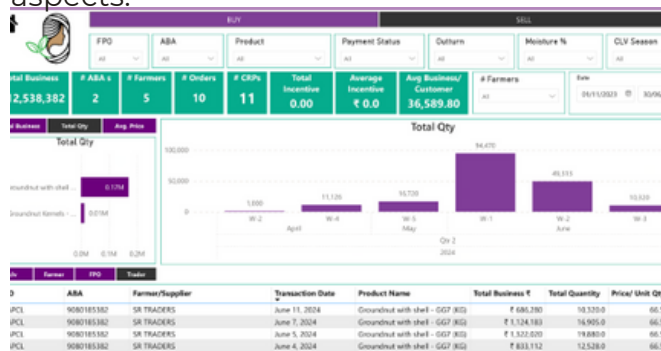
To address this challenge, CLV entered into a commercial agreement with the FPOs with clearly defined roles and responsibilities addressing access to

capital, market, product development and capacity building. CMS took on a dual role as a risk investor and secured working capital for procurement and assured buyers. Vrutti, a technical partner, developed training materials and ensured field staff were well-versed in Good Agricultural Practices for groundnuts. FPOs, as aggregators, ensured that the groundnuts met the FSSAI standards.

MARKET ACCESS STRATEGY

To improve market access, the team first identified key market needs: quality, quantity, and consistent supply. To meet these standards, FPOs had to engage farmers, provide quality seeds, train them in GAP, and offer ongoing support. However, only 20% of FPO shareholders were actively participating, and the groundnut quality was subpar. To boost the engagement, a series of farmer-friendly initiatives were rolled out, as outlined below.

Improving Access to Digital Technologies: Digital weighing scales, pocket scales, and moisture meters were introduced across FPOs to enhance procurement accuracy and quality assurance. In June 2023, recognising the complexity of coordinating operations among CMS, Vrutti, and three FPOs in managing transactions with 219 farmers, overseeing input-output sales while tracking adherence to good agricultural practices, CMS partnered with Commons.farm to develop the IE mobile app. This application tracks transactions, captures sales and purchase details (quality and quantity), and provides real-time updates via a live dashboard, enhancing traceability. The application also records training sessions by field staff, making it an integrated tool for various operational aspects.



Price Declaration: To support farmers, a centralised price declaration system has been established for timely communication of harvest prices. The field staff team evaluates the product quality and shares the quality details with the CLV Team via a dedicated WhatsApp group. Once the quality is verified, the CLV Team uses a pricing calculator to quickly determine prices based on quality metrics and shares the price with the field staff within 15 minutes. This streamlined approach allows field staff to relay accurate pricing information to farmers, empowering them to make informed decisions about selling their harvest to the FPO.

Improving Product Standards and Quality: Pre-dispatch inspections were conducted before supplying 23 MT of groundnut seeds to the shareholders to ensure that only the best seeds were distributed. This resulted in better out-turns where previously it was 68% and now with quality seeds it increased to 74% to the shareholders. Additionally, field staff themselves were incentivised, not just for the quantity of groundnuts brought in, but for the quality of the produce for which GAP training was delivered. Farmers were also involved in the quality check. This enables CLV to ensure that the produce is of high quality which helps in establishing the market base with key market players.

Improving Access to Physical Markets (locally, nationally or global): To improve access to physical markets, FPOs manage logistics by directly collecting produce from farms using standardised 40 kg gunny bags for harvested goods. These products are then aggregated across three FPOs under CLV for bulk sales. In the business-to-consumer (B2C) space, FPOs face challenges such as brand recognition and inconsistent supply, as consumers are often unfamiliar with FPO brands, hindering market penetration. Additionally, maintaining adequate storage for consistent supply incurs significant costs for many FPOs. To tackle these challenges, the model is prioritising business-to-business (B2B) transactions to build credibility and establish reliable supply chains before considering expansion into B2C markets.

Improved Access to Value Chain Services: High-quality seeds are supplied on credit to

farmers, with a promise that if they sell at least 90% of their harvest back to the FPO, the 18% interest would be waived. Additionally, a 1% price premium is offered for produce that meets the necessary quality standards. This helps the model to position itself in the value chain and demand better prices along with regular supply.

Marketing: CLV model involves establishing market linkages with big buyers through FPOs for a viable market access for small and marginal farmers. In this approach, 219 shareholders from three FPOs joined the CLV market access initiative, supported by awareness programs in villages. Additionally, by the end of the procurement season, 170 out of 219 farmers sold their groundnut produce back to the FPOs which helped CLV in aggregating the produce.

OUTCOMES AND IMPACT

The model made it clear that combining access to markets, improving product standards, and introducing value chain services could create lasting change. To get

a clearer picture, an independent end line study was conducted for which over 141 farmers from three FPOs, across 53 villages, were surveyed.

Individual Level

Farmer's Perceptions on CLV: Farmers expressed high levels of satisfaction with CLV, with 97% reporting positive experiences. Many credited CLV for offering fair prices, delivering high-quality seeds, and purchasing produce directly from the fields.

Costs of Cultivation: The cost of groundnut cultivation during the Rabi season of 2023-24 saw a significant reduction. On average, farmers spent INR 25,490 which is about INR 5,000 less than the baseline estimate of INR 30,000. This translated to a 16% reduction in costs, with 70% of farmers benefiting from lower cultivation expenses.

Income: When it came to income, the median earnings per farmer stood at INR 15,000—a 50% increase compared to previous seasons. However, there was notable variation across the different FPOs. Farmers associated with the Ambuliaaru

Enhancing Farmers' Resilience through Strategic Training Support and Technology

Vrutti's threefold model aims to triple farmers' incomes while fostering responsibility, wealth, and resilience, recognising that income increase is just one part of the equation. To achieve this, Vrutti has established a Business Acceleration Unit (BAU) consisting of a head, subhead, supply chain specialists, activators, and agribusiness accelerators (ABAs), with each ABA managing 100 farmers and mobilising them for seed sales and training.



The process starts with ABAs identifying farmers' seed and input needs, which are communicated to the BAU head for assessment of working capital requirements. Once seeds are obtained, ABAs distribute them and train farmers on good agricultural practices (GAP), conducting regular visits (at least twice a month) to monitor adoption and provide ongoing support. They also track planting dates to aid in efficient procurement planning.

With around 1,000 farmers involved, Vrutti's model faces challenges due to a limited number of ABAs—only 16 available. To address this, Vrutti has created instructional videos in Tamil outlining best practices, shared via WhatsApp to efficiently communicate key information, such as seed treatment reminders. Additionally, 219 farmers have been trained extensively in Good Agricultural Practices by 16 staff members and monitor the adherence and adoption of GAP by farmers throughout the season. This dual strategy combines personal interaction and technology, enhancing Vrutti's capacity to educate a larger farmer base effectively.

FPO fared particularly well, largely due to better access to irrigation and more efficient cost management. These factors allowed them to outperform their peers in other FPOs.

Economic Benefit: The below table shows the economic benefit farmer is able to realise by being part of the CLV Market Access Initiative:

Economic Benefit	
Savings: purchase of seeds from FPOs	
CLV (INR/40 kg bag):	INR 4200
Trader (INR/40 kg bag):	Rs 4400
Savings (INR/40 kg bag):	INR 200
Savings: sales of output to FPOs through Interest Waiver	
CLV (INR/40 kg bag):	INR 0
Trader (INR/40 kg bag):	INR 729
Savings (INR/40 kg bag):	INR 729
Gains: sales of output to FPOs - 1% premium	
CLV (INR/40 kg bag):	INR 2549.7
Trader (INR/40 kg bag):	INR 2524.5
Savings (INR/40 kg bag):	INR 25

Collective Level

At the collective level, FPOs achieved significant results under the CLV model during the 2023-24 season. Farmer engagement saw a remarkable increase, with 80% of farmers who procured seeds through the CLV program selling their harvest back to the FPOs, a substantial rise from just 20% the previous season. Additionally, 70% of these farmers adhered to the recommended package of practices, which greatly contributed to the initiative's overall success. The overall revenue distribution across the three FPOs from all the products was as follows: Ambuliaaru FPO generated INR 1,87,73,554, Mukkanicholai FPO earned INR 1,11,07,525, and Karambakudi FPO reported INR 1,24,73,657.

By following the procurement protocols established by CMS, the FPOs successfully aggregated 145 metric tons of groundnuts, with prices determined based on quality. From November 2023 to May 2024, total revenue reached INR 1.2 crores, comprising INR 96 lakhs from groundnut sales and INR 24 lakhs from high-quality seed sales.

Scalability and Sustainability

As the CLV team prepares to expand in Pudukkottai, they are also exploring opportunities in other regions. The model's scalability is underpinned by strong market access, value addition, and robust farmer engagement. While the pilot phase has demonstrated significant potential, proving the long-term sustainability of the CLV model will take 3–4 years, with post-harvest value addition and a solid buyer assortment strategy as critical drivers. The program will remain a blended finance program for 3-4 years to reach break-even and sustainability. The current focus is on deepening the value chain across the three FPOs, using this success as evidence to support expansion into additional locations.

CHALLENGES & BARRIERS

One of the major challenges the CLV model has encountered is climate unpredictability. Erratic weather patterns, such as irregular rainfall, extreme

Kalaivani's Journey as an Organic Farmer and FPO Director

Kalaivani is an organic farmer attached to the MAPCL FPO in Pudukkottai. She is also a chairman and part of the BoDs of the FPO. She lives along with her husband, a son who is in college and her father in law. Her husband splits time between the farm and a local wine shop as a supervisor. She grows groundnuts on 1 acre of her land. Kalaivani and her husband needed some help at the farm after her husband had a major surgery, thus they employed farm labourers at their farm last season. She speaks about how they faced issues retaining the labourers to work at the farm. Her husband mentions that the labourers find better work opportunities as part of the NREGA programs which the government announces. Both report that despite the reported water deficit, they have been able to manage with the borewell they have on their farm.



Two aspects which stood out for Kalaivani of the program was that she received inputs at 0% interest and a better assured price for her produce. Additionally, she mentions that her organic farming practice resulted in a good output across other crops like paddy too. Her cost of cultivation went down by INR 5000 too. Kalaivani also elaborated on her history with the FPO- she became part of the board of directors in 2019. When the CEO and the FPO leadership at that time tried misusing resources and reported incorrect financial information, she stepped up, reported on this and volunteered to help steer the FPO in the right direction. She now regularly monitors the monthly income and expenses and the information sharing in the FIGs.

temperatures, and sudden storms, have adversely affected crop yields and quality. For instance, excessive rainfall during the sowing period led to increased crop diseases for farmers in one FPO, resulting in significant yield declines.

To address these challenges, CLV plans to pilot a parametric insurance product to provide financial protection against climatic shocks. Additionally, the team has begun gathering regular market intelligence, including price updates and forecasting data, to make informed selling decisions. CMS is also developing a market guarantee fund to shield FPOs and farmers from income instability during price fluctuations. Rising labor costs in Pudukkottai have further squeezed profit margins, prompting CLV to promote machinery use, such as seeders, to reduce reliance on manual labor.

CONCLUSION

CLV has emerged as a transformative force in the agricultural landscape, dedicated to enhancing the incomes of smallholder farmers through innovative market solutions. Following the success of the pilot, CMS is poised to take significant strides in scaling its operations to benefit more farmers in Pudukkottai. In addition to expanding its farmer base, this year marks the establishment of a groundnut processing unit, with the goal of procuring approximately 700 metric tons of groundnuts. The processed produce will be sold to modern trade buyers. Scaling the model to other regions is heavily reliant on replicating the value chain improvements. This ambitious plan requires substantial investment, and both debt and philanthropic donors to support CLV's journey to enhance farmers' incomes and improve market access.



Karthika's Experience as a Peanut and Corn Farmer with AAPCL FPO

Karthika is a peanut, corn and maize farmer based out of Paramanagar in Pudukottai. She is attached with the AAPCL FPO. Karthika is also part of an FIG which the FPO facilitated. Her and her husband report that floods and droughts have been a problem in their area which has led to their crops dying. During such an incident, they have relied on a gold loan through their local bank. They also mentioned that though they have availed a personal insurance and a state govt health card, they heard that crop insurance claims are difficult so they did not avail any.



Karthika reported that she and her husband received multiple benefits through the CLV program in the previous season:

- She received INR 3000/bag (40kg bag) where she used to get INR 2600/bag of produce.
- Her Input cost went down by INR 2000 through the regular follow ups from the field team and the discounted inputs.
- Most importantly, an assured procurement also gave her confidence.

She now continues to refer the program to farmers in her locality. She has already referred 4 other farmers to the program.

TISSER ARTISAN TRUST

Empowering Women Artisans

OVERVIEW

Tisser Artisan Trust, founded by Dr. Megha Phansalkar, is a pioneering social enterprise dedicated to preserving and promoting India's rich heritage of rural arts and crafts. Established with the vision of creating sustainable livelihoods for artisans, particularly women, Tisser operates across 18 states in India, impacting over 10,000 artisans, groups, and SHGs across South Asia. It works with more than 200 art forms, generating livelihoods in over 1,000 rural clusters, and offering more than 1,000 products made using traditional and cultural art forms.

The word 'Tisser' means 'weave,' and the organisation bridges the gap between rural craftsmanship and contemporary markets by providing artisans with the necessary resources, training, and market access. Tisser's initiatives focus on reviving traditional crafts while simultaneously addressing the socio-economic challenges faced by rural women, making it a unique model of inclusive development. Through professional training, innovative models, and technological solutions, Tisser has created a diverse market for both the modern consumer and the rural artisan.



CHALLENGES

Artisans face socio-economic challenges which impact the sustainability of their livelihoods and result in a decline in traditional crafts.



Limited Access to Basic Needs and Opportunities:

Traditional artisans and craftspeople, despite their unique talents, often face exploitation and marginalisation. Rural women artisans, in particular, have been historically disadvantaged and encounter numerous barriers, such as limited access to education, healthcare, and economic opportunities.



Lack of Direct Market Access:

Artisans' lack of direct market access further increases their vulnerability, as intermediaries often exploit their skills by offering minimal compensation for their intricate and valuable work.

OPPORTUNITY

Tisser was established to address the challenges faced and provide women artisans with the tools and opportunities to become self-reliant. Its programs are designed not only to enhance artisans' skills but also to empower them with the knowledge and confidence needed to succeed in the marketplace. The organisation's mission is rooted in recognising the value of traditional craftsmanship, preserving ancient arts, promoting environmentally sustainable practices, empowering women, and fostering entrepreneurship.

ABOUT THE COLLECTIVE

Tisser Artisan Trust has established a network of women-led collectives which are organised as clusters- geographical areas where artisans share a common craft or skill set. For example, a Madhubani cluster includes multiple blocks and villages within the Madhubani district, where artisans practise similar crafts. Within each cluster, various institutions such as Self-Help Groups (SHGs), producer groups (PGs), producer companies (PCs), and SHG federations are formed and supported, as per requirement, to drive collective growth.

Collective Structure: These collectives are formalised through clear governance structures, including leadership roles for women, ensuring that artisans' voices are central to decision-making processes.

Strengthening Existing Collective Structures: Tisser engages in both establishing these institutions and strengthening the existing ones wherever possible with necessary tools. It is usually based on the clusters' requirements, funders' requests and geography. For instance, in clusters where PGs were lacking, Tisser has set up over 50 PCs. The governance structures for these groups adhere to established government guidelines—for example, SHGs consist of 10-12 women, while PCs operate like private limited companies, complete with formal boards and audits.

Membership Rules: Membership in these groups is governed by internal rules set by the respective SHGs or producer groups, which may involve a nominal shareholding fee as stipulated by the government. It ensures democratic participation and shared ownership among its members, along with each group operating with autonomy and transparency.

Role of Women Artisans: Women artisans manage day-to-day operations and sales while Tisser focuses on building the institutional and market capacities. Tisser partners with local leaders and existing SHGs to mobilise new members,

organising camps to spread awareness about the benefits of becoming a part of the cluster. Once artisans are mobilised, Tisser facilitates access to artisan cards, social security benefits, digital literacy, and other social services. Overall, the model ensures that women are managing their own institutions and Tisser will be empowering and facilitating those institutions.

Ecosystem Support: Key stakeholders in Tisser's programs include government agencies, private sector partners, civil society organisations (CSOs), and academic institutions. These stakeholders provide critical support in areas such as funding, training, and market access. The linkages with the government play a crucial role in terms of accessing social security benefits and incentives for various artisan collectives.

Mutual Trust: Tisser has also cultivated a strong sense of mutual trust among its members by fostering a collaborative environment where artisans share their experiences, challenges, and successes, thereby strengthening the collective's cohesion.



COLLECTIVE STRATEGY

Tisser's network consists entirely of women-led producer organisations, SHGs, and women's centres, with over 100 producer groups and more than 200 SHGs across India. While the registered members and primary beneficiaries are women, men may participate in supporting roles within the supply chain, such as production, dyeing, and cutting. The level of support Tisser provides varies depending on funding—ranging from intensive engagement over 3-5 years to project-based assistance. Regardless of the funding model, Tisser ensures continued support tailored to the needs and dynamics of each group.

Tisser's approach to collective empowerment is multifaceted, with collectives supported by providing training, connecting them to financial resources, and ensuring market access. The organisation empowers these groups through capacity building, market linkages, and institutional development.

Market Access: Tisser has developed a comprehensive strategy to connect artisans with local, national, and global markets. This includes participating in fairs and exhibitions, partnering with retail outlets, and establishing an e-commerce platform to reach customers worldwide. Additionally, Tisser leverages technology-driven interventions like KOSHA on loom to help artisans adapt to modern business methods, ensuring they are well-connected and equipped to engage with new-age markets confidently.

Product Development: Tisser works closely with designers to innovate and diversify the product offerings, ensuring they meet contemporary consumer demands while preserving the authenticity of traditional crafts. These designers collaborate with the artisans to develop market-ready designs that are easier to sell and more aligned with current trends. Additionally, artisans are empowered to create and market their own products independently as well.

Capacity Building: Ongoing training programs at Tisser focus on enhancing artisans' skills in traditional crafts and

business management, fostering business acumen, bookkeeping, decision-making, customer outreach, and product design at both individual and collective levels. While Tisser provides design training and market insights, artisans are encouraged to leverage these skills for Tisser's orders as well as their own ventures. This approach prioritises sustainable development and self-reliance, focusing on livelihood enhancement rather than limiting artisans to Tisser's production needs.

Access to Capital: Partnerships with microfinance institutions, enabling artisans to invest in raw materials, tools, and other necessary resources enable the women artisan clusters an easy access to capital. Various financial mechanisms such as revolving funds, government schemes (e.g., MUDRA, Khadi Village Programme), and partnerships like Rang De, P2P platforms and Mahila Money also help in seeking loans. Revolving funds are released based on order fulfilment, while direct loans range up to INR 2 lakhs at an individual level as per RBI norms, with some projects extending up to INR 20 lakhs group loans. In one project with Microsoft, the focus was on digital and financial empowerment, helping artisans access small loans based on their needs. Financial support varies depending on funding availability and the specific needs of each project.



MARKET ACCESS STRATEGY

Tisser has developed a comprehensive market access strategy that addresses the diverse needs of rural artisans in a globalised economy. The organisation recognises that improving market access requires more than just connecting artisans with buyers—it involves creating an entire ecosystem that supports sustainable growth.

Improving Access to Physical Markets:

Establish retail stores in urban areas and actively participates in national and international exhibitions, providing artisans with platforms to showcase their work. They also take up B2B and corporate gifting orders. Tisser operates at multiple retail locations across cities like Bhubaneswar, Delhi, Mumbai, and Nagpur, with a dedicated team primarily composed of women. While these stores are not managed by artisan groups, they provide a space for artisan products to be showcased and sold.

Improving Access to Digital Markets:

The digital strategy focuses on creating a comprehensive online marketplace that significantly broadens the customer base for artisans. By enabling real-time feedback, artisans are empowered to continuously refine their products based on consumer preferences. The marketplace operates across both B2B and B2C channels, leveraging its own web platform along with prominent digital marketplaces such as ONDC, Amazon, Flipkart, Etsy, and Meesho. This multi-channel approach enhances visibility, drives sales, and ensures that artisans can tap into a wide array of market opportunities while maintaining direct access to customer insights and feedback.

Improving Product Standards and Quality:

Quality control is crucial at Tisser, with rigorous checks and adherence to industry benchmarks. Artisans comply with IP rules and quality standards, especially for client-specific designs. Quality is enforced across the entire supply chain, from clusters to production units. Although lapses can occur, customer feedback from online platforms and stores helps maintain high standards. A dedicated team manages both online and offline processes to ensure consistent quality.

Improved Access to Value Chain Services:

The implementation of KOSHA on loom offers a holistic solution for enhancing value chain services. It captures key aspects such as product authentication, content generation, supply chain management, traceability, and consumer engagement. This system ensures transparency throughout the production process, helping artisans build trust with consumers while maintaining a high level of product integrity. By providing detailed traceability and authenticating the origins of the products, KOSHA enables artisans to secure fair prices, enabling equitable market access and improving the overall efficiency of the value chain.

KOSHA on Loom

KOSHA is Tisser's digital initiative that enhances product traceability for consumers and is on a mission to make 'handmade' the most reputed brand across the world. By integrating this technology at the loom level, KOSHA enables consumers to track the entire journey of a product—from raw material to the finished piece, ensuring trust, transparency and authenticity. This initiative not only builds consumer trust but also highlights the intricate craftsmanship behind each product, helping artisans secure fair prices. Utilising AI and blockchain technology where authentication systems leverages IoT, AI and cloud computing,, KOSHA stands out as a key focus to promote community-led innovation in the artisan sector with 6 KOSHA devices on their looms.

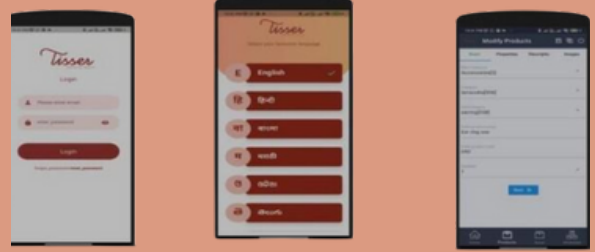


Tisser has invested in various technologies over the years, leading to challenges due to multiple vendors. To address this, the organisation is focusing on collaborating with a single agency to create a cohesive platform that promotes seamless communication between systems. It seeks funding to enhance its technology initiatives and aims to position itself as an ecosystem player in the handicraft tech space, recognising that technology is crucial for scaling market access in the craft sector. Currently, Tisser is partnering with organisations like Karya and Samhita to simplify technology use in regional languages.

TECHNOLOGY AS AN ENABLER

Tisser recognises the importance of technology in enhancing market access and sales for artisans. By utilising tech tools like the Artisan app and Sukhast.com, Tisser aims to empower artisans and facilitate efficient sales processes.

The integration of technology is viewed as crucial for scaling impact and improving the overall craft sector.



Artisan Onboarding Platforms

South Asian Artisans: An independent platform (southasianartisans.com) that enables artisans from all seven South Asian countries to onboard themselves easily, utilising a user-friendly app available in local languages. The products are showcased and marketed through the website across digital platforms and offline promotional activities as these products are uploaded by artisans directly from their mobile application-Artisan app. The data comes here in the PHP Admin dashboard driven for any changes.

Artisan App: Allows rural artisans to upload their products directly onto the platform. This app facilitates easy access, enhances their visibility and connects them with the globe. A simple multilingual app with a user friendly interface, it enables easy operations by artisans for inventory liquidation. The app is also linked to the South Asian Artisans' website which is solely dedicated to artisans.

E-commerce Platforms

Tisser actively collaborates with leading e-commerce platforms such as Amazon, Flipkart, and Meesho to promote and sell artisan-made products. Although Tisser itself may not operate on a large scale, it plays a crucial role in enabling NGOs and artisan-led brands to access these digital marketplaces. By providing a platform for these organisations, Tisser helps expand their reach, allowing artisans to showcase their products to a broader audience and tap into new market opportunities.

Merabill App: It is a free, easy to use, android app that helps small and micro business owners understand, plan and grow their business. Tisser uses this app as well to ensure that its artisans are well connected through different apps and get support from the existing interventions available for them.

Verdentum: It is used as a robust and flexible tool to measure the impact of Tisser's projects. Its user-friendly interface enables the field staff and volunteers to efficiently collect and upload data, while the associates and employees can access real-time data analysis from the mobile-based application.

Bharathrath: A digital platform that connects local producers with consumers. The platform allows producers to sell their products online, and it provides consumers with a convenient way to purchase local, high-quality products.

Tisserindia.com: the organisation has its primary websites- tisserindia.com and tisser.in. They run their B2B and B2C business from there. Tisserindia.com also has its own Marketplace for the brands to run their own shop independently.

Sukhast.com: A platform for producer groups and companies to upload their products, facilitating a seamless supply chain and inventory management. Training is provided to ensure efficient use of this platform. This equips them in supply chain management.

Marketing and Brand Building:

Considerable investment in brand building is done by highlighting the stories of artisans, emphasising the cultural significance of their crafts, and promoting the ethical and sustainable practices involved in their production. Tisser is also open to white labelling, as generating livelihoods is their primary focus. Building a brand is crucial but the focus remains on ensuring sustainable income for artisans.

Market Suppliers: Tisser enables the artisans to independently sell their products and generate their own revenue, which in turn instill entrepreneurial mindset and growth. Therefore, both producer companies and individual artisans are encouraged to seek orders.

To support their success, capacity-building sessions are provided to producer companies, which then cascade this knowledge to artisans. This enables artisans to pursue larger B2B orders and expand their market reach on their own.

Market Reach: Currently active in 18 states across India, Tisser has connected various artisan clusters—including pottery, textile weaving, and bamboo—to national and international markets. While exact sales outside Tisser's platforms are not tracked, efforts are underway to measure these indirect sales for improved impact assessment. Products are barcoded and monitored by channel, product type, producer group, or SHG, ensuring structured data collection and transparent invoicing.

OUTCOME AND IMPACT

The impact of Tisser's collective program can be observed at multiple levels—individual, enterprise, and community. Currently, with all women as the beneficiaries in the clusters across 18 states, the model has been successful in enabling an additional source of livelihood for traditional crafts people.

Individual Level

Human Capital: Women's confidence and self-esteem is boosted through participation in community and

collaborative efforts. Around 88% of the beneficiaries are trained by Tisser for various art forms, enabling them to achieve self-sufficiency in quality production, marketing, bargaining, supply chain and linkages to new markets.

Social Capital: Capacity-building sessions improve their craftsmanship and social standing, while showcasing their work at exhibitions increases recognition and breaks social barriers. The formation of producer groups fosters teamwork and mutual support among women, creating a robust community network. 100% of women provide advice to family,/ neighbours or friends regarding financial concerns and 38% reported that they have sometimes expressed their thoughts in front of the community.

Financial Capital: The model has significantly transformed women's financial outcomes by increasing their access to financial assets. Women's income in different models has risen in the handloom sector to an average INR 5,000 per month. This increase has allowed many women to contribute more to their families' finances. 88% of women experienced the empowerment of financial stability in society. Almost all the beneficiaries are getting an income of INR 5,000 to 10,000 and above, indicating the strategies applied by Tisser are empowering the women financially.

Enterprise Level

Improved market access, enhanced product standards, and increased operational efficiency have led to greater sales and higher profitability for the collectives. They have achieved several significant milestones, including expanding operations into new regions and developing scalable business models that can be replicated nationwide.

With the opening of retail stores and the ability to navigate various online platforms and applications, women at both the enterprise and cluster levels have gained the empowerment needed to make independent decisions, such as determining annual membership fees within the SHG structure. These fees are

discussed and decided collaboratively, varying based on the specific collective and its structure. Additionally, women in the producer company are now not only able to supply their produce to Tisser but also actively seek new orders through their efforts.

Collective Level

The model provides a wide range of services and linkages to its women beneficiaries. By operating under a structured framework and working at the cluster level, the collective empowerment has enabled women artisans to achieve independence, supporting both their families and the overall model. According to Tisser's Annual Report for 2022-23, significant strides have been made in empowering communities through various initiatives. Over 50 clusters have been strengthened, leading to the formation of more than 100 producer groups and benefiting over 10,000 artisan families.

Economically, Tisser has facilitated the transfer of over INR 5 crore to artisans' accounts and has invested more than INR 10 crore in these clusters. Additionally, these initiatives have generated approximately INR 1 crore in annual revenue, highlighting the positive economic impact on the artisan community.

Sustainability

Tisser's model emphasises sustainability by generating consistent income for artisans, even in challenging economic conditions. Through effective risk management, including diversifying income streams and building strong community connections, the resilience and longevity of the collectives are enhanced. Tisser's collaborative approach empowers artisans, allowing them to create and sell their own products beyond Tisser's orders, fostering self-reliance. While artisans are not required to work exclusively for Tisser, they must follow intellectual property rules when

Empowering Transformation: Shabana's Journey Through Warli Art Training

Shabana lives in Angaon, a small village in Maharashtra with limited job opportunities for women. Married young, she focused solely on household responsibilities, rarely stepping outside her home or interacting with neighbours. When Tisser launched its program in Angaon, Shabana learned about the Warli Art training through her family. After some hesitation, she was encouraged by her husband to join, marking the start of a significant change in her life. Shabana attended all training sessions and practised diligently. Within two months, she began contributing to the production of Warli products, which were sold at various exhibitions.



The Warli project has significantly contributed in Shabana's life, leading to both social and economical upliftment at her home and in the community. Shabana now holds an Artisan Card from the Central Government, which enables her to price her products competitively in niche markets. This achievement has translated into a stable income of INR 3100 per month, allowing her to make a down payment on a flat. In addition, she has actively engaged with her community by attending several exhibitions, including the prestigious Kala Ghoda Arts Festival in Mumbai, which has broadened her social interactions. As part of Tisser's network of over 18,000 artisans, Shabana has gained the skills necessary to produce high-quality Warli products. Most importantly, her journey has instilled a profound sense of confidence and purpose, empowering her to contribute meaningfully to her family's income.

Shabana's story exemplifies how skill development and community support can transform lives. From a restricted home life, she has become a confident artisan, demonstrating the profound impact of programs like the Warli Art training in empowering women and changing futures. The program has helped her explore new aspects of her personality and gain confidence as well.

Transformation through Dunguripali Bunakara Producer Company

Smt. Kasturi Meher, an ST weaver from Beheramal village, traditionally wove Sambalpuri sarees sourced through a trader, earning around 5,000 monthly. With no land and limited income, her family struggled to meet basic needs, including her son's education. "Despite our hard work, it was hard to make ends meet," she recalled.

In 2019, Dunguripali Bunakara Producer Company (DBPC) was established to bring together marginalised weavers in the region. The collective aimed to holistically address their challenges, focusing on capacity building, improved production processes, marketing, soft skills, and revolving fund assistance. As part of the technical training and support, Kasturi's loom was upgraded to weave higher-count fabrics. She was introduced to



modern designs, which allowed her to weave 2/120 count cotton sarees, enhancing the value and demand of her products. To meet her growing financial needs, DBPC facilitated a MUDRA loan of INT 5,000 from Bank of Baroda, along with an additional exposure of 35,000. With these funds, she could independently procure raw materials and market her sarees directly through DBPC's network.

This intervention resulted in an incremental monthly income of INR 3,000-4,000, enabling her to repay her loan within a year. She expanded her operations, adding 2 more looms and involving other family members in weaving. This expansion significantly boosted her household income, and invest in her son's education. Kasturi Meher's journey exemplifies the transformative impact of collective support and accessible financing on traditional artisans. Through DBPC, she shifted from dependence on intermediaries to self-sustained, profitable weaving practices, building resilience and securing her family's future.

handling specific client designs. For instance, in a project involving DIY kits with traditional Madhubani and Kalamkari art, artisans earn royalties on each kit sold. This flexible model prioritises employment generation and livelihood enhancement, tailored to support artisans' growth.

BARRIERS & CHALLENGES

Despite the significant progress made by Tisser, the collectives continue to face several challenges. One of the primary barriers is the difficulty of reaching artisans in remote areas, where infrastructure is often lacking and logistical costs are high. Ensuring consistent quality across all products is another challenge, as it requires continuous training and strict adherence to quality control measures. Financial sustainability remains a concern, particularly during economic downturns

when consumer spending on nonessential items like handicrafts may decrease. Additionally, cultural barriers, such as resistance to change and the persistence of traditional gender roles can hinder the full participation of women in Tisser's programs. To address these challenges, Tisser is investing in capacity building, strengthening its partnerships, and exploring new markets and funding sources to ensure the long term sustainability of its initiatives.

CONCLUSION

Tisser Artisan Trust serves as a beacon of hope for rural women artisans in India, showcasing the transformative potential of social enterprises. Through its holistic approach, Tisser has revived traditional crafts and empowered thousands of women to achieve financial independence

and social mobility. The organisation's success lies in its ability to adapt to changing market dynamics while remaining committed to preserving cultural heritage and promoting sustainable development. As Tisser continues to expand its reach, it offers a replicable model for other social enterprises aiming to uplift marginalised communities. Tisser's story reflects the resilience and creativity of India's rural women, who, with the right support, can become architects of their own futures. With a strong foundation and experience, Tisser has embraced technology-driven initiatives that enable artisans to navigate changing market dynamics and grow their businesses.

SYNGENTA FOUNDATION

Transforming Lives of Rural Women: Agri Entrepreneurship

OVERVIEW

Established in 2005, Syngenta Foundation India (SFI) aims to support the sustainable livelihood of small and marginal farmers by extending technical knowledge, quality inputs and market facilities. The Agri-Entrepreneur Model (AE Model), launched in 2014 is SFI's flagship initiative. The unique model was designed to empower women and youth in rural areas by equipping them with the knowledge, skills and resources required for them to be successful entrepreneurs within their communities and play an active role in agricultural development in their region.

Over the years, SFI has put a lot of emphasis on ensuring women participation into the AE model due to the crucial role they play in agriculture. The program targets women farmers who are more vulnerable, marginalised, less recognised and less empowered in terms of resource access.

Through the model, women are being enabled to not only enhance their income status, but also have a positive multiplier effect by training and empowering other women farmers. This is also in line with the AE model's objective of addressing the gender parity in the agricultural sector, empowering the women and eventually enhancing the development of rural economies.



CHALLENGES

The motivation to work with women and enabling to be successful AEs derives from the following factors:



Low Leadership of Women in Agriculture

Women play a prominent role in agriculture, contributing 80% of the labour. Despite this, their access to crucial resources such as land, credit and markets is low. These disparities are further aggravated by socio-economic factors that limit women participation in leadership and decision-making.



Demographic Shifts in Rural Areas

With men and youth migrating to cities in search of non-farming jobs, women's role is changing with them becoming increasingly responsible for managing farms. The program recognises this shift and opportunity and in response, seeks to equip women with the tools, skills and networks required for becoming productive agricultural entrepreneurs. This can result in changes in perception of women from agricultural labourers to business-minded entrepreneurs.

OPPORTUNITY

The program targets women in Bihar and Madhya Pradesh, states with high levels of feminisation of agriculture. This program empowers them through training, capital support and market linkage which helps them increase farm productivity, generate multiple sources of income resulting in improved financial liberty, agency and economic status.

ABOUT THE COLLECTIVE

The model has trained and operates with 7000 women AEs from across 7000 SHGs (a women per SHG) in Bihar and Madhya Pradesh. The AEs are mostly members of local SHGs, formed under the state rural livelihood missions. The model followed involves the following steps:

Selection of AEs Cohorts: AEs are selected for training by identifying candidates from a cluster of 150-200 farmers spread across 4-5 villages. Selection criteria include village residency and a minimum Class 10 level education. A cohort has 25-30 trainees, which in Bihar and Madhya Pradesh are composed exclusively of women.

Training and Mentoring: AEs undergo a 21-day residential course in Bihar and a 36-day online course in Madhya Pradesh. The training is carried out in partnership with organisations like the Bill & Melinda Gates Foundation, JEEVIKA, and MPSRLM.

Ecosystem Support: The model connects the AE to numerous key stakeholders including government agencies, private sectors, financial institutions, traders, and agri input companies. These partnerships aim to foster an overall environment that promotes women participation in the agricultural sector.

Enterprise Creation: AE's are then enabled to start a viable enterprise through the knowledge and ecosystem support they have received. These enterprises focus on advisory support, agri input and output linkages, digital banking services, and services related to other allied sectors.

The AE model is designed to serve as a "one-stop solution" for smallholder farmers by delivering four essential services: crop advisory, agricultural input sales, market linkages, and credit facilitation. This model ensures that these services extend to remote rural areas. By providing these services, AEs earn commissions for helping farmers avail credit, optimise harvest schedules to attract traders or ensure transport to markets. The activities of AEs are closely monitored by SFI to maintain strict oversight to ensure ethical practices.

COLLECTIVE STRATEGY

The overall approach of the AE program is to support women AEs in market linkages, fund, product development and skills. The rationale of this strategy is to empower women and provide them with the right tools, knowledge and resources to help them establish themselves as agricultural entrepreneurs. By applying this structured approach, the AE program assists them in the provision of sound business decisions and, thus, running of viable business ventures in their communities.

Market Access: A key function fulfilled by the AEs is assisting farmers in organising the produce, educating them on quality standards and linking them to reliable buyers. This improves the prices received by and fair-trade practices followed by them. AEs also focus on market access by assisting the women use the technology to search for market prices and market their produce online thus expanding their market.

Access to Capital: One of the pillars of the AE program is the focus on enhancing women's financial capital. The program organises financial literacy programs and links them with the various financial institutions, through which the women can access the necessary financial capital for expansion of their businesses. This access to credit enables women to expand their businesses and pursue other income generating activities.

Furthermore, AEs having gained financial literacy pass it on in their cluster and act as business correspondents by linking small and marginal farmers to agricultural credit through partnerships with IDBI Bank. AEs receive commissions on the credit they facilitate, with farmers required to spend 60-80% of their credit at AE-run shops. This ensures that credit is directed towards agricultural use while also generating income for AEs.

Product Diversification: AEs are trained on product diversification with emphasis on the generation of income from sources other than farming. This entails agri-allied activities like livestock, vermicompost, and digital banking services. Also, managerial

training focuses on enhancing the quality of products through sorting, grading and packaging to meet the market standards.

Capacity Building: AEs attend residential or online training, which includes field exposure visits for enhancing their technical, business and leadership skills. This training is provided by the qualified trainers of SFI and AEs secure certificates from the National Institute of Agricultural Marketing upon their successful graduation. On graduating, the AEs receive continuous mentoring support from SFI staff for guidance and peer learning and idea-sharing. Two-week need-based refresher sessions are also conducted as and when required.

The technical training equips AEs to provide crop advisory and agronomy services, link farmers to agricultural inputs and outputs, facilitate digital banking, and deliver services related to allied sectors, all within their designated farmer clusters. They are also empowered to participate in decision-making processes within their clusters.

Overall, 60-80% of AE revenue comes from farm input sales and 10-20% from market linkages. Credit facilitation brings in 10-15%, with up to 5% from crop advice. SFI helps the AE through capacity building, the development of SOPs, and partnerships with agribusinesses.

MARKET ACCESS STRATEGY

The AE program follows the 'Panchasutri' market access model which aims to provide smallholder farmers with access to sustainable markets. The program empowers women AEs to be in between the local and national market hence increasing the ability of farmers to make more income. The strategy aims at making use of brick and mortar as well as online markets for fair trade and reasonable prices for small-scale farmers, especially women.

Improving Access to Physical Markets:

AEs are involved in facilitating farmers to access physical markets at the local and national level. Since they work with small and marginal farmers, they are able to provide enough volumes to their buyers. The AEs also get into a bargaining position between the farmers and the customers, pushing for better prices, exclusion of intermediaries, and proper price negotiation. The AEs coordinate the packaging and transportation of the produce, thereby playing a vital role in the reduction of post-harvest losses through efficient delivery to the markets.

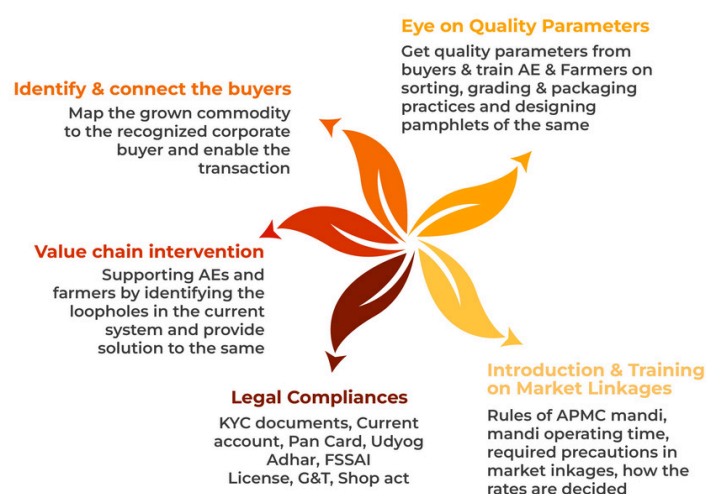
Improving Access to Digital Technologies and Markets:

A critical pillar of AE program are digital tools. AEs enable the farmer to use their smart phone or any other digital tools to access real time market information for price, buyers and demand. This helps the farmers make decisions on when and where to sell their produce. Farmers are also able to access e-markets which helps their products reach beyond the local markets. This gives the farmers a chance to sell their products in the national markets or international markets.

Improving Product Standards and Quality:

AEs are equipped with quality assurance measures, and these are taken to farmers so as to achieve the quality requirements of markets. This involves undertaking training on sorting, grading and packaging of produce so that the agricultural products meet the buyers' specifications and thereby increasing the value and marketability of the produce. Higher quality also assists farmers to get better prices and be able to sell their products in better markets.

'Panchasutri' for AEs



Improved Access to Value Chain Services:

The program assists the farmer right from the pre-harvesting stage through to the post-harvesting stage. AEs give farmers recommendations on what crops to grow, when to use inputs and how to control pests that affect their produce to meet market standards both in quality and quantity. In the same way, AEs assist farmers in the acquisition of other services such as storage, transport and processing that are vital in enhancing quality of the products and minimising losses.

Marketing and Brand Building: Women AEs help farmers in enhancing their market presence by helping them to develop their brand image. This is achieved by better packaging, labeling and branding the products especially those that are entering the new specialised market segments such as organic foods and fruits. Thus, by promoting farmers' products as high-quality and sustainable, AEs contribute to creating a better brand image that helps attract more well-off clients.

This broad market access strategy helps expand the market access by women farmers as well as gives them worthy remunerations for their work. The AE program aims at addressing the entire value chain making it possible for women to access sustainable livelihoods in agricultural markets.

OUTCOMES AND IMPACT

The AE program has brought several impacts at individual, enterprise and collective levels with priority given to women in the rural areas. All these outcomes owe their existence to the multi-faceted approach of the program in capacity development, market and financial liberalisation.

Individual Level

Human Capital: Women AEs have gained core business, leadership, and technical competencies which allows them to be independent business persons. More

Khushboo Dangi: Breaking Ground with Soil Testing Entrepreneurship

In 2023, Khushboo joined the AE program offered by SFI. Through her training, she developed skills in soil health management and entrepreneurship. With support from the program, she established a state-of-the-art soil testing laboratory in her village. Her lab equipped farmers with the information they needed to apply the right fertilisers and amendments, resulting in improved crop health and yields.

Khushboo's initiative quickly gained traction in her community, attracting the attention of both farmers and the Government of Madhya Pradesh, approaching her for soil testing sampling services. The farmers of Sakroli now have access to extensive soil testing services in their own village. With this information, farmers were able to make informed decisions about fertiliser application and soil modification, ensuring optimal conditions for crop growth and maximum yields. By tailoring actions to the specific needs of their soil, farmers were able to improve the quality and quantity of their crops, thereby increasing incomes and improving livelihoods.

Her success has not only improved local agricultural practices but also positioned her as a leader in rural entrepreneurship and women's empowerment in the entire Vidisha district. Now, she aims to expand her services and reach more than 400 farmers by providing them with proper input services. She is also in the process of adding an input shop to her business.



- Farmers Served: 150
- Earnings from Soil Testing Services: INR. 2,25,153 in 8 months
- Increase in Crop Productivity: Significant improvements due to optimised soil management

than 54% of the active women AEs have branched into secondary sectors like rearing of livestock, composting, vermicomposting and market linkages. These skills have improved their decision-making skills in the management of their households thereby positively impacting on their income and wealth.

Social Capital: The fact that women are participating in the AE program means that they will be able to stand for stronger networks in society. Such networks assist in building the trust amongst women as well as ensure that they come together to address similar issues. Women AEs have also assumed more recognition and authority in the matters concerning homes and communities. An impact evaluation has found that 64% of the interviewed AEs reported communicating with the farmers they were responsible for either daily, 2-3 times a week, or once a week.

Financial Capital: There are some financial changes in the result of the program; the average net annual income of the active AEs is INR 1.2 lakhs while the other women with the same socio-economic background earn less than INR 0.8 lakhs. Most women AEs have been able to obtain formal credit to expand their businesses, hence enhancing their financial management and exercising greater control over family expenditure. Additionally, an impact evaluation study of the program uncovered that 56% AEs interviewed reported increased income.

Enterprise Level

Improved Market Access: Women AEs have improved the market access of smallholder farmers, especially the women farmers, since they pool their products and sell them in better markets. This has led to enhanced quality of products and hike in prices for the farmers. Moreover, the new generation of women AEs are actively involved in providing market information and connecting farmers to markets as well as enhancing their market beyond the local market.

Enhanced Business Processes: The AE program has brought about better business like; more transparent trade pract-

ices, better packaging and quality. This has led to improved price realisation for farmers with the value chain being enhanced and shortened thereby reducing post-harvest losses and increased operation efficiency.

Collective Level

Collective Achievements: The AE program has registered increased performance in productivity, leadership, and income. Through consolidation of resources and information sharing these women AEs have a higher bargaining power and negotiation capability to obtain better offers to her fellow farmers. These AEs have also played a role in enhancing social relations within the rural communities especially among women where they support each other.

Scalability

SFI is working in 13 states and there is a possibility of duplicating the same model in other regions and states. The AE program has served more than 2 million farmers out of which 45% are women farmers. The relative advantage of the model is in its flexibility in fitting with other government programs and networks of SHGs across the rural spectrum.

Sustainability

AE program has shown the ability to be sustainable in the long run by developing a considerable financial and operational base. AEs have also invested in other income generating activities, meaning they do not rely as much on crops or markets. Continuous financial backing is guaranteed through collaborations with financial institutions, NGOs and government. To move to the next level of scale-up, SFI created a social enterprise called the AE Growth Foundation. This joint venture with the Tata Trusts has an ambitious plan to develop 100,000 AEs over the next five years and serve 20 million smallholders.

BARRIERS & CHALLENGES

The AE program has made significant progress, however, challenges remain which limit its full potential in empowering women and transforming rural economies.

A key barrier is the limited access to credit and capital, where women AEs have highlighted facing long waiting time, unreasonable interest rates, complex processes which constraints business growth. Socio-cultural norms also pose a challenge as they are deep-rooted gender biases which restrict women's independence, leadership ability and business potential. Addressing these cultural barriers through periodic awareness efforts is critical. Additionally, market and value chain constraints, such as poor transport and storage infrastructure, and limited access of women AEs to modern technology and online markets hampers opportunities for them. Lastly, retention of women AEs is a major challenge, as due to personal reasons, marriage and migration, women drop out which breaks the continuity of business and weakens. Hence, stronger support systems, mentorship and continuous engagement are required to retain them.

CONCLUSION

Syngenta Foundation India's AE program is a transformative model of women's empowerment in rural India. By equipping women with the necessary tools, resources, and knowledge, the program addresses the unique challenges faced by women in agriculture, fostering sustainable livelihoods and contributing to the larger goal of gender equity in rural development. The program has driven a significant shift in the way women participate in and benefit from agriculture. This has not only improved the income and independence of women but also strengthened their position within the community. Looking ahead, Syngenta Foundation remains committed to scaling up its efforts and expanding the reach of the AE program to more women across the country.

Rukmeena Devi: Champion of Agricultural Prosperity in Bihar

Rukmeena Devi, from the East Champaran block in Bihar, grew up in a farming family and contributed to their agricultural activities while also selling masala powder in the local market. By 2022, she found it increasingly difficult to support her family, which motivated her to seek new opportunities. Rukmeena joined SFI's AE program, where she completed a 21-day residential training program that introduced her to modern agricultural practices and entrepreneurship. This experience proved transformative for her, providing her with the tools to take control of her financial future.



Post training, she began registering local farmers and assessing their agricultural needs. Armed with this information, she made a business plan that included providing agricultural inputs, crop advisory services, nursery operations, vermicomposting, and mushroom cultivation. Her first major step was establishing a nursery and obtaining licenses to sell fertilisers and seeds. She conducted meetings with farmers to discuss modern farming techniques, soil health, and crop management, and conducted soil testing for over 43 farmers.

Rukmeena's dedication quickly bore fruit. By showcasing modern techniques such as wide and narrow row paddy transplanting, she impacted over 204 farmers. Her business activities, including the nursery and agri-input services, generated over 39 lakh transactions during 2023-24. She also expanded her operations into goat farming by securing a loan, which further diversified her income. Today, she plays a pivotal role in improving the livelihoods of farmers in her community. 250 farmers are registered with her, 204 are directly impacted. Furthermore, she has secured a loan of INR 7 lakhs and earns a monthly income of INR 35,000.

UMANG SWAYAT SAHAKARITA

Empowering Rural Women Through Sustainable Livelihoods and Collective Action in Himalayas

OVERVIEW

The success of Umang Swayat Sahakarita is a powerful example of transformation, empowerment, and sustainable development. Established under the Uttarakhand Self-Reliant Cooperative Act of 2003 and supported by the Mount Valley Development Association (MVDA), Umang set out to provide livelihood opportunities for rural women traditionally limited to domestic roles and subsistence farming. What began as a modest initiative has grown into a transformative force, reshaping communities through its focus on women's empowerment and economic sustainability.

At its core, Umang believes that empowering women is key to comprehensive rural development. The cooperative has introduced innovative livelihood options like mushroom cultivation, spice processing, and homestays, to diversify income sources and reduce economic uncertainties for its 465 women members. The adoption of digital platforms has further expanded their reach, opening new markets and enhancing their economic opportunities. Umang's story is not just about economic progress but also about social change. With support from MVDA, rural women have redefined their roles, embraced new opportunities, and set a precedent for sustainable development and empowerment.



CHALLENGES

Women in rural Uttarakhand face significant barriers in economic independence and social recognition due to socio-economic structures. The challenges are worsened by



Insufficient Income:

Traditional livelihoods provide insufficient income, confining women to household duties. This also results in women being excluded from decision making.



Remote Location: The region's rugged terrain and poor infrastructure lead to isolation which restricts market access, and reduces women's empowerment.



Limited Financial Autonomy:

Dependence on male family members for money and a general lack of access to credit, limit women's ability to invest in businesses or personal growth.



Lack of Training: The absence of education and training opportunities hinder women's ability to improve productivity and diversify income sources.



Lack of Shared Spaces to Connect:

Such spaces can help women to connect, share ideas, and engage in community issues, leaving them with little awareness of their rights or opportunities for self-improvement.

OPPORTUNITY

In rural Uttarakhand, there were some existing SHGs. They were struggling to work as independent groups as they were unaware of the government schemes or presence of a cohesive operating framework. Umang Swayat Sahakarita with its mission to empower women facing challenges like migration, unemployment - mobilised women into new SHGs and unified them with the existing SHGs into a co-operative society, registered in 2011. The society provided a framework for operations and governance that enabled Umang to support women in diversifying income and finding community support.

ABOUT THE COLLECTIVE

Formalisation of the Collective: Umang operated under the Uttarakhand Self-Reliant Cooperative Act of 2003 and is structured around SHGs of 15-20 women across Tehri Garhwal region under one collective.

Decision Making: The cooperative follows a democratic governance model, with board and leadership roles held by women from the SHG community, and follows the principles of collective decision making.

Accountability Mechanisms: Regular meetings, audits ensure operational transparency. Women leaders oversee daily operations, financial management, and strategic planning, while financial audits, member feedback, and external monitoring ensure continuous accountability.

Common Goals: Shared goals of economic empowerment fosters group solidarity and strengthens cohesion within the cooperative. This is further strengthened by a culture of collective savings which ensures financial interdependence. As everyone participates, the trust levels are high.

Production Activities by Women: The cooperative model focuses on empowering women through production and processing activities. Women supply raw materials, primarily from farming, which are processed in Umang's facility. Grewia Optiva products, spices, pickles etc. are processed at Umang's unit and raw materials associated with them are collected from farmers in the village.

Expanding Reach: Annually, Umang procures raw materials from around 450

women, who are then employed in processing tasks like sorting, grading, and manufacturing. The model prioritises expanding reach to more women over individual wealth creation, using profits to involve more women in the cooperative. Only SHG members can work in the processing unit, and they are paid based on their daily labour.

Village Level Service Providers (VLSPs): They serve as representatives for specific villages, acting as a link between SHGs and the community. Instead of interacting with every individual in a village, Umang communicates through these designated representatives. VLSPs streamline coordination, ensuring smooth communication and support for the women involved. They meet regularly, typically every 15 days or more frequently if needed, to address issues and provide updates. This system simplifies management and strengthens the connection between SHGs and local communities, making coordination more efficient.



Ecosystem Support: Umang collaborates with government bodies like NABARD for funding, training, and SHG formation. Private sector partnerships, such as Tata Tea's "Gaon Chalo Abhiyan," enhance market access for women's products. MVDA provides technical and financial support and local banks and micro-finance institutions offer credit access. Partnerships with digital platforms like Amazon expand market access. Collaboration with environmental organisations promotes sustainable farming and eco-friendly practices, aligning Umang's business model with sustainability goals.

COLLECTIVE STRATEGY

Capacity Building: A key function undertaken by Umang is providing training for skill development, entrepreneurship, leadership and networking. These trainings provide the members with:

- Vocational skills such as food processing, mushroom cultivation, and handicraft. Designers from National Institute of Fashion Technology (NIFT) provided training for producing handicraft from locally available materials.
- Knowledge of hygiene standards, packaging, and e-commerce ensures products meet market demands.
- Entrepreneurial skills such as financial management, digital literacy, and marketing to manage their businesses more effectively.
- Leadership and networking skills which enables members to take on managerial roles within SHGs and cooperatives. Networking through SHG groups builds social capital, enhancing their collective bargaining power in the market.

SHG members wishing to run homestays have received training in digital technologies which has enabled them to run successful businesses.

Product Development: Umang develops the products to be sold through various channels (further discussed in the following section). The product development strategy prioritises producing premium natural products such as spices, jams, pickles, and baked goods. To maintain high standards of hygiene and incorporate organic and traditional methods that ensure authenticity, Umang hires technical experts who conduct thorough research to identify market demand. Furthermore, Umang has procured rope-making machines and sought guidance from designers from the NIFT for designing new products such as baskets, key chains, pen stand from locally available raw materials such as pine needles and Grewia optiva.

Access to Capital: The SHGs under Umang have been linked to banks and financial institutions with programs like Charalaabh

through which women from 83 SHGs have received cash credit limit of INR 1,53,90,000 with an interest rate varying from 9.75 to 12% across different banks. Furthermore, through its partnership with NABARD, the cooperative has received financial assistance worth INR 4,48,500 which enhanced the cooperative's capacity for market access and sustainable farming practices.

Market Access: For selling the products produced at Umang, various routes are undertaken. A local store in Dehradun sells the cooperative's products under the brand name "Uttaranjali". Umang has also participated in exhibitions in Srinagar and Dehradun. Furthermore, Umang is in the process of launching its products on Amazon and expanding its business to digital markets.

MARKET ACCESS STRATEGY

Improving Access to Physical Markets: To access local markets, Umang has strengthened partnerships with local retailers, cooperatives, and national distributors, and actively engages in exhibitions, fairs, and regular stalls with Residential Welfare Association. This approach has helped secure consistent demand, ensure fair pricing, and expand B2B market opportunities.



Improving Access to Digital Technologies and Digital Markets: Umang has launched its products on Amazon before the Covid-19 pandemic for a short span of 2-3 months, through which it has been able to make sales close to INR 20,000. Furthermore, there are plans to list products on social media websites such as Instagram for promotion. Umang conducts capacity-building workshops focused on digital marketing for its members and maintains an ERP system to streamline operations.

Improving Product Standards and Quality: Umang ensures robust quality control measures, adopts eco-friendly packaging, and trains members in hygiene, production techniques, and certification standards. These practices in addition to Umang's sorting, and grading processes allow it to meet global market requirements and continuously improve product quality.



The opening of a store in the capital city of Dehradun marks a significant milestone in the journey of Umang Swayat Sahakarita.

By establishing a physical presence in a central and bustling urban hub, the cooperative has not only boosted its visibility but also taps into a larger and more diverse customer base. Dehradun, known for its mix of traditional and modern consumers, provides an ideal environment for the cooperative to showcase its wide range of products under the brand 'Uttaranjali'.

Marketing and Brand Building: To establish a brand identity for its products, Umang has established the brand "Uttaranjali" under which it sells its products both in physical and online marketplaces. Furthermore, Mount Valley Development Association and Umang utilise their social media platforms to boost brand visibility for their products. Moreover, exhibition events, which have been held across locations such as, Dehradun, Srinagar, Delhi, not only improved sales but also enhanced the cooperative's visibility and reputation.

Wider Market Presence: Expanding into cities like Delhi, Bangalore, Pune, and Mumbai allows the cooperative to tap into major metropolitan markets. These areas have high consumer demand for authentic, organic products, making them ideal for spreading the cooperative's mission.

OUTCOMES AND IMPACT

Umang has made a notable impact on the lives of women across three levels: individual, enterprise, and collective. The case stories included here illustrate the transformative effects Umang has had as a cooperative, highlighting the positive changes in rural women's lives.

Individual Level

Human Capital: Women have acquired skills in food processing, mushroom cultivation, spice production, and digital marketing. Training in entrepreneurship and e-commerce has improved their capacity to manage businesses autonomously.

Social Capital: Strong networks have formed through SHGs, fostering collaboration and mutual support. Relationships built through cooperatives have led to women assuming leadership roles such as ASHA workers in their community.

Physical Capital: Infrastructure improvements include food processing units, mushroom farms, retail outlets, and community seed banks. Homestays initiated by women are another tangible asset enhancing income generation. Additionally, earlier women had limited market access and had to travel up to 100 km to sell their produce. With Umang, they can sell directly from their doorstep, which not only saves time and travel costs but also provides a reliable market for their goods.

Financial Capital: Women have gained access to formal credit systems through SHG-bank linkages. Umang has supported over 1,353 women by purchasing raw materials, providing a steady revenue stream for them. The cooperative's foray into e-commerce has boosted individual income potential. Through individual empowerment, women have taken the initiative to operate small businesses, such as stitching, running flour mills, and managing general stores, thereby earning their livelihoods independently.

In the last four years, Umang has made

purchases exceeding INR 1.2 crore from women farmers, significantly impacting their livelihoods. This amount translates directly into revenue for these farmers, enhancing their income.

Enterprise Level

Umang's products, including natural food items and handicrafts, are now available in metro cities and through online platforms. Product quality has improved through training on hygienic packaging and sustainable production practices. Before Covid-19 non-farm products like different handicrafts were also sold. The adoption of eco-friendly packaging, natural farming techniques, and technology integration (e-commerce) has enhanced overall business processes. Umang's expansion into new products like jams, pickles, and bakery items has diversified the enterprise. The setting up of stalls in RWAs, retail stores, and exhibitions have aided in building a

physical brand of the cooperative while adhering to climate practices.

Collective Level

Currently, the cooperative serves 2,500 women, providing them with direct and indirect employment in activities like food processing, tailoring, and mushroom cultivation. The seed bank initiative, covering 60 villages, has preserved over 100 indigenous seed varieties, promoting sustainable agriculture. The cooperative has also garnered national recognition, including co-operative excellence award from National Cooperative Development Corporation (NCDC) in 2023. Umang's shift towards e-commerce, market diversification, and eco-friendly practices reflects collective progress. Their achievements in linking SHGs with markets and creating sustainable enterprises underscore the success of the cooperative model.

Sunita's Story: Finding Strength Through Umang

Sunita is a 32-year-old woman from Syalkund village. She lost her husband and now takes care of her 2 school-going children. Sunita works in farming and sometimes gets work through a government programs. She also has heart problems. Sunita faces financial struggles to support her family, worries about her health and her children's future, and has limited job skills. Umang reached out to Sunita and taught her new skills and helped her earn money in by making rope from a local tree called Bhimal (*Grewia optiva*), processing spices like ginger and turmeric, growing mushrooms and running a homestay.



She now contributes to her family's income and has improved her own well-being by doing many different jobs and which helps her feel more confident and contributing to her family by ensuring her children continue their education, and take care of her health.

Sunita, now, earns INR 200-400 daily through the various income-generating activities she undertakes. Sunita's story shows how teaching new skills and providing opportunities can really help women in villages. With support from Umang, Sunita went from struggling to make ends meet to having several ways to earn money and take care of her family.

"My name is Sunita and I am from Syalkund village. I have been associated with the Mount Valley Development Association for the past four to five years. This organisation has provided me with a wonderful opportunity to become aware and empowered. Over these four to five years, we have formed several groups where women contribute their savings. We have learned a lot from the MVDA. We work with ginger, turmeric and other spices. We have worked to grow mushroom, made ropes from Bhimal fibre. I am deeply grateful to the MVDA because they have raised our awareness and brought significant changes to our lives"

GROWING SUCCESS: THE MUSHROOM FARMING STORY

36 women farmers from Thaladhar and Pokhal villages joined this project. They were mostly dependent on farming for money, taking care of homes and farms alone (as men often move away for work) leading to a lot of work and no free time, and they struggled to make enough money which could be used for healthy food for their families. The MVDA initiated a mushroom farming project aimed at empowering local women. They provided essential materials to start mushroom farms, offered training on cultivation techniques, taught proper packaging methods to enhance presentation, and assisted with marketing and selling the mushrooms. It led to some significant changes in their lives:

- **Increased Income:** Each family now produces between 0.5 to 3 kg of mushrooms daily, enabling them to earn an additional INR 100 to 370 per day. This translates to an extra income of INR 3,000 to 10,000 per month.
- **Improved Nutrition:** Families benefit from consuming the mushrooms they grow, enhancing their diet with healthy and nutritious food.
- **Acquired Skills:** Women have learned essential skills in mushroom cultivation, packaging, and sales. They also have access to ongoing support through a WhatsApp group.
- **Easier Farming:** Mushroom farming is less labour-intensive than traditional farming methods, allowing for better financial returns with reduced effort.



The project team discovered that mushroom farming effectively addresses financial, time, and food challenges simultaneously. They recognise the need to identify better markets to sell mushrooms at higher prices. Farmers are eager to continue learning about mushroom cultivation and may explore creating different mushroom products in the future. This initiative demonstrates how a simple concept like mushroom farming can significantly impact people's lives.

Meena Devi, who owns a small shop: "I wanted to try mushroom farming but didn't know how. MVDA taught us everything. Now I grow and sell mushrooms. I even help other women sell theirs. This extra money means I can rest a bit more."

Sunita Devi, a single mom: "Mushroom farming uses my spare room to make money. It's easier than my other work and gives healthy food for my kids."

On average, Umang has collaborated with approximately 400 to 450 women farmers each year, totaling around 1,400 to 1,500 unique farmers over the last 4 years. This consistent engagement demonstrates Umang's commitment to supporting local women and improving their financial stability. Due to the impact of COVID-19, Umang has experienced a dip in sales, which the collective is actively working to overcome. Despite these challenges, Umang has managed to maintain profitability year after year, demonstrating resilience in its financial performance.

Scalability of the Collective

Scalability for Umang is driven by partnerships with other FPOs, strengthening its supply chain and expanding its product range to include more crops, herbs, and vegetables. This collaboration enhances both supply and demand. Regional and national expansion is facilitated through replicable models and established partnerships, allowing Umang to adapt to local markets while maintaining quality. Digital platforms, such as e-commerce and digital marketing, help broaden market reach and connect with consumers across geographies. Capacity-building initiatives further equip members to manage larger operations and meet growing demand effectively.

Sustainability of the Collective

Umang's sustainable business model diversified income through activities like mushroom cultivation, spice processing, handicrafts, and homestays, reducing dependence on a single livelihood. Its flagship brand, 'Uttaranjali,' caters to the demand for eco-friendly, organic products, boosting market resilience. Digital platforms for marketing have expanded its reach and improved revenue. For individual members, Umang provides financial independence through skills development and direct income opportunities, while regular training equips them with entrepreneurial skills, fostering long-term growth, self-reliance, and empowerment.

BARRIERS & CHALLENGES

Geographical barriers, cultural resistance, and resource limitations significantly hinder women's empowerment and their journey toward becoming entrepreneurs. Rugged terrain and inadequate transportation infrastructure restrict women's mobility and access to broader markets, making it challenging to expand their operations and fulfil larger orders. Traditional views on women's roles create obstacles to their full participation in economic activities. The volatility of agricultural product prices directly impacts their incomes, making financial stability elusive. These barriers prevent women's pathways to empowerment and entrepreneurship. Umang is actively working to address these issues by investing in climate-resilient farming practices, forming partnerships with logistics providers, and promoting gender equality.



CONCLUSION

Umang exemplifies the power of resilience and empowerment in rural development. Initially established to support women in Uttarakhand, it has transformed into a cooperative that fosters financial independence and community growth through diverse livelihood options, eco-friendly practices, and digital platforms. By equipping women with essential skills and confidence, Umang enables them to seize new opportunities and take on leadership roles. Its flagship brand, 'Uttaranjali', highlights local culture while prioritising sustainability. Umang's journey showcases the effectiveness of collective action in driving meaningful change, serving as a model for similar initiatives across rural India and beyond, and demonstrating how empowering women enhances the well-being of entire communities.

KRITI SOCIAL INITIATIVES

Empowering Women Artisans: The Impact of Project Pehchaan

OVERVIEW

Kriti Social Initiatives, founded in 2009, has aimed to serve as the pillar of support for the urban poor in Hyderabad, India. The organisation has consistently worked towards the empowerment of women and the education of children. Over the past decade, Kriti has positively impacted the lives of thousands. Specifically, the organisation has provided scholarships to more than 4,000 children, vocational training to more than 1,700 women, and has reached out to more than 6,000 children in government schools.

A flagship program of the organisation is Project Pehchaan, which works with women home based workers in Talabkatta, the oldest colony of Hyderabad. Home based workers are either self employed or work as contractors for an intermediary which results in minimal profits for them. They are also scattered across the neighbourhood and have no collective bargaining power. To rectify the situation, empower women and give them a sense of identity, Kriti Social Initiatives launched Project Pehchaan in 2021. Since the beneficiaries of the program primarily work as lac bangle makers, the program is supported by sister organisation, Kriti Kala which is a for-profit. Kriti Kala sells sustainable apparel and lifestyle products created by women from low-income communities in Hyderabad.

CHALLENGES

Women living in the Talabkatta neighbourhood form an integral part of the lac bangle making value chain prevalent in old Hyderabad. They decorate the lac



bangles. However despite being critical to the production process, they are not able to improve their socio-economic status. To understand the causes of this, Kriti Social Initiatives conducted a survey which identified the following challenges:



Conservative Cultural Norms

Due to societal norms and family responsibilities, women's mobility is severely restricted and so is their ability to meaningfully partake in livelihood activities. Most of these women work from home, finding themselves isolated and in un-regulated environments. They work for minimal wages and have no bargaining power.



Poor Access to Markets

Women work with the intermediaries, known locally as the *karkhanedars*, who sell the bangles in the markets at profits. They do not have digital access that results in even poorer access to markets, and the reliance on intermediaries limits direct market access and reduces profit margins.



Poor Access to Finance

The majority of women in the neighbourhood rely on informal money lenders who charge exorbitant interest rates ranging from 10% to 30% per month. To avail these loans they give their gold ornaments as collateral which they often end up losing the loans. This limited access to financial severely restricts their ability to procure the necessary raw material for their work

OPPORTUNITY

Project Pehchaan was initiated to provide women with a collective platform through SHGs that helps them cultivate the habit of savings, access low-interest loans, and gain training for marketable skills. It was designed for women to gain more power and not be dependent on intermediaries. By organising women artisans into SHGs, Kriti aims to foster a sense of community, financial independence, empower women by providing training, enhancing design skills, and facilitating market access through exhibitions and direct sales. Project Pehchaan helps women gain financial literacy, access to microfinance, and a platform to collectively negotiate better terms with intermediaries and improve demand and profitability, with design interventions.

ABOUT THE COLLECTIVE

In response to the above mentioned challenges, Kriti Social Enterprise's Project Pehchaan has successfully formed 40 SHGs (of 8-15 members each), comprising 500 women in total.

Five core principles of SHGs:

- Regular meetings
- Regular savings
- Regular inter-lending
- Regular repayment
- Regular bookkeeping

The process of collectivising women into SHGs involves:

Formation and Structuring of SHGs: Once women are mobilised, the SHGs are formed and linked to a local bank, such as HDFC for registration. The members meet on a monthly basis for networking and for depositing their savings in the common SHG fund (known as Mudra Box). SHG Leadership is established by selecting two representatives from the 8-15 member community. The leaders are responsible for administrative tasks such as opening bank accounts, liaising with banks, and internal coordination and ensuring loan repayments.

Capacity Building and Financial Linkages: The leaders undergo leadership training to develop the necessary skills for managing the SHG. The SHGs open savings accounts and engage in saving and lending activities. This ensures members have access to formal financial systems, improving their economic stability.

Livelihood Development and Sustainability: After the financial setup, SHGs begin exploring livelihood opportunities. Support from organisations like Kriti Social Enterprises and Kriti Kala helps SHG members engage in sustainable income-generating activities, ensuring long-term economic viability. As earlier mentioned, in areas such as Talabkatta, lac bangle making is identified as a primary profession and around 90 SHG women have been trained in new design techniques and for quality improvements.

Lac Bangle Making Initiative

Lac Bangles are hand-crafted from natural resin, are exquisite accessories known for their intricate designs and vibrant colours.

The Lac Bangle Making Initiative seeks to empower women artisans by reviving and sustaining their traditional craft. Previously, women would decorate lac bangles for intermediaries, earning a small amount that made it difficult to achieve a sustainable livelihood.

To address this, Kriti Social Initiatives started offering capital and SHG loans to women interested in launching their own lac bangle businesses. As the member's ventures grow sustainable, Kriti gradually steps back, empowering the women to take full ownership. This shift enabled the lac bangle makers in the SHGs to gain control over the value chain, a space where they had previously been nearly invisible, despite their key contribution. This initiative improves their skills, financial independence, and preserves the craft while improving livelihoods.

COLLECTIVE STRATEGY

Project Pehchaan employs a holistic strategy to implementation approach to empower women artisans, especially under its lac bangle initiative by undertaking activities for the following intervention areas:

Access to Capital: SHG serves as a financial unit and builds access to formal capital sources for the members. This reduces their dependence on informal sources of finance such as local money lenders. The SHGs begin savings at the outset of their formation, with members contributing to the savings pool in every monthly meeting. The contribution is mutually decided, however all SHGs have a minimum contribution amount of INR 200. After six months they are provided loans in the form of a revolving fund from the organisation. The interest rate for this loan is 1.2%, with 0.8% going to the bank and the remaining 0.4% being returned to the group.

Over 4 years SHGs have accumulated a corpus INR 17,08,431, enabling women to access loans totalling INR 41,22,200. This access to affordable credit has reduced their dependency on high-interest loans from moneylenders.

Capacity Building: Capacity-building activities form a core component. They have been conducted to empower SHG members through skill development, financial literacy, and health awareness. The project has organised 300 awareness meetings to educate women on the benefits of SHGs and financial independence, followed by comprehensive training sessions covering leadership, financial management, and entrepreneurship.

Over 200 women have been trained in tailoring through Kriti Social Enterprises, with machines provided to support their business ventures. Additionally, 40 women learned embroidery, and 90 women received training in lac bangle making, including on new design techniques and quality improvements, to sustain this traditional craft. Financial literacy and leadership training benefited over 500 women.

Health and Social Support: Project Pehchaan also focuses on the complete well-being of women. Health awareness programs on topics such as menstrual health, cancer awareness, infant care, and immunisation reached another 500 women, significantly improving community health practices.

The Rahat Scheme is an insurance program under Project Pehchaan that offers financial support to SHG members during emergencies, such as the death of a family member or health crises. Managed within the SHG framework, the scheme provides quick financial aid to affected families, ensuring they do not fall into debt traps.

Product Development: Regular training programs introduce women to innovative techniques in lac bangle making, tailoring, and other crafts. These interventions have helped artisans maintain the cultural heritage of traditional crafts while adapting to modern market needs. Furthermore, Kriti Kala also provides the bangle makers with designs which it features on its websites. By organising workshops and design interventions to improve product quality and meet market demands, the program has facilitated the creation of new lac bangle designs and secured market orders, allowing 10 women to earn INR 2,500 together.

Market Access: A new and fast emerging component of Project Pehchaan's strategy is that of enabling market access, especially for members preparing lac bangles. They are enabled to sell their products through the online marketplace of Kriti Kala, corporate events facilitated by Project Pehchaan and presence in local marketplaces.



MARKET ACCESS STRATEGY

The market strategy of Project Pehchaan, has multiple routes for enabling market access for women. Women who are interested in lac bangle making or have previous experience in the same have been trained and upskilled to make market-ready products. The members either sell the lac bangles collectively or individually based on their preference. Selling bangles collectively enables the members to take on different functions such as raw material procuring, decorating bangles, and selling the products based on their existing abilities. It also helps them navigate the familial restrictions they face. Members also produce products on behalf of Kriti Kala for which they earn an income. The different routes for market access are as follows:

Access to Input Markets: When operating in groups, which is the modality adopted by most SHG members involved in the initiative, members who already have market knowledge of procuring lac bangle raw materials take on the task.

Sale at Local Markets: Collectively and individually members sell the bangles they make at stalls in Charminar neighbourhoods. When selling collectively,

members play different roles and divide the costs. Kriti trains them on skills such as bookkeeping which help them keep track of their business. From a stall and the local markets, members are able to earn up to INR 5,000 per month. Furthermore, Kriti is facilitating access to local retailers who buy traditional lac bangles crafted by SHG members and sell them.

Sales at Corporate Events: Kriti engages with corporate offices, such as Microsoft and Greenko, to organise exhibitions, especially during the festive season. Women producing the bangles represent their SHG and conduct the sales. Members have been able to earn up to INR 13,000 through such corporate events, which provides a sustainable source of income. Each event generates up to INR 60,000 in revenue with gross margin going up to 70%.

Digital Technologies and Markets: Future plans involve utilising digital platforms to broaden the reach of SHG products. Platforms like Shopify and Kriti Kala will be used to help members access and sell their products. This approach will empower members to connect with a larger audience, improve visibility, and increase sales, ultimately strengthening their market presence through online channels.

Ayesha: From Struggle to Empowerment

Ayesha, a young woman from Talabkatta, faced significant challenges due to financial constraints and personal hardship. Born into poverty, she was unable to pursue an education. After marriage, her struggles continued, but with her husband's support, she pursued tailoring and lac bangle making.

Ayesha's involvement in 'Project Pehchaan' was transformative. After attending the training sessions, she began participating in exhibitions and corporate events where she showcased her lac bangles. She soon became an active member of Kriti's SHG, which provided her with financial literacy and business skills.

In just six months, Ayesha's income grew by 150% (INR 2,000-5,000), allowing her to contribute significantly to her household. She also began selling her products through e-commerce channels, which opened up new markets beyond her local community. Ayesha credits these market access opportunities for helping her become more financially independent.

- Income increase: Income grew from INR 2,000 to 5,000
- Key Participation: Five corporate events and three local markets, generating 'INR 1.8 lakhs' in revenue
- E-commerce Success: She now sells her lac bangles nationwide, gaining customers outside Hyderabad.



OUTCOME AND IMPACT

Individual Level

Women have significantly benefited through skill enhancement, financial literacy, and improved social standing. From the loans that came as an outcome of savings of over INR 17 lakhs, women were able to support their craft and families, without being dependent on the high interest capital from local money lenders.

Impact of Loans on SHG Members: The loans provided to women through the SHGs have significantly impacted their lives in various positive ways. The following chart highlights key areas where these loans have made a difference:

Increase in Income: A remarkable 80% of women reported an increase in their income after utilising the loans for income-generating activities. This has helped them achieve greater financial stability.

Business Growth: ~60% women have either started new businesses or expanded their existing ventures using the loans, leading to improved economic status and self-reliance.

Improved Standard of Living: 75% of women experienced an improvement in their standard of living, with better access to healthcare, education, and household necessities.

Empowerment and Independence: 85% of women feel more empowered and financially independent due to the access to loans, which has fostered a sense of confidence and self-worth.

Enterprise Level

Improved market access and product quality have led to higher demand and better pricing for artisan products. For example, after receiving structured training, women artisans refined their skills in making lac bangles. This improvement enabled them to secure new orders and collectively earn more, showcasing the positive impact of skill development on their income and market opportunities.

Collective Level

SHGs have grown into cohesive units that

foster a sense of community, well-being, confidence, empowerment and financial stability among members. Regular training and awareness sessions have strengthened group functioning, leading to better management of savings and loans.

Scalability

The market access strategy of Project Pehchaan is still nascent, however some of the steps undertaken highlight the model's sustainability:

Training and Capacity Building: The project has established comprehensive training programs in financial literacy, vocational skills, and leadership. These programs can be replicated for new SHGs, allowing the model to be scaled in other areas with similar socio-economic conditions. By building local capacity, the project ensures that new SHGs can become self-sufficient over time.

Market Linkages and Partnerships: By creating market linkages and partnerships with entities like local retailers, exhibitions, and even digital platforms, the project can expand the reach of its products. This opens up opportunities to integrate more women artisans into these markets as the project grows, thereby scaling the economic benefits.

Proven Success and Community Trust: The success stories and trust built within the community serve as a foundation for scaling. As more women see the benefits of joining SHGs, it encourages expansion. The project can leverage these success stories to mobilise more women in other communities, fostering organic growth.

Sustainability

Financial Independence and Literacy: The project promotes financial literacy and independence among women, enabling them to manage their finances, savings, and loans effectively. This financial empowerment ensures that women can continue to sustain their economic activities without ongoing external support.

Regular Savings and Loan Cycles: SHGs are built on the principles of regular savings

and inter-lending. This creates a self-sustaining financial ecosystem where women can access low-interest loans from their collective savings. The regular inflow of savings and repayment of loans ensures long-term sustainability.

Diverse Income-Generating Activities: By training women in various skills such as tailoring, embroidery, and lac bangle making, the project diversifies income sources. This reduces dependency on a single income stream, making women and their families more resilient to economic fluctuations and enhancing the sustainability of their livelihoods.

Health and Social Support: The project addresses holistic well-being through health and social support initiatives like anemia awareness and the Rahat Scheme. By enhancing the overall well-being of SHG members, the project ensures that women are healthier and more capable of participating in economic activities, thereby sustaining their growth.

Community Empowerment: Project Pehchaan fosters a sense of community and ownership among SHG members. This collective empowerment encourages mutual support, shared learning, and active participation, creating a strong foundation for sustainable development. Women who feel empowered are more likely to continue their participation and contribute to project.

Capacity Building for Self-Management: Initiatives like the Bookkeeper program train selected women in bookkeeping and financial management, reducing dependency on external support. By

building the capacity of members to manage their group finances, the project ensures that these groups can sustain themselves in the long term.

BARRIERS & CHALLENGES

Financial literacy among participants remains low, despite ongoing efforts. Additionally, the primary product, lac bangles, faces fluctuating demand and stiff competition from mass-produced alternatives, making it difficult for artisans to secure steady income. Moreover, the socio-cultural constraints in the communities, particularly restrictions on women's mobility, limit their ability to fully engage in economic activities. These factors continue to pose obstacles to the project's goal of transforming the lives of women artisans.

CONCLUSION

By organising women into SHGs and providing them with access to training, credit, and markets, the project has laid a foundation for sustainable economic development of women artisans in. While challenges such as market fluctuations, cultural barriers, and financial constraints persist, the project's adaptable strategies and holistic approach have positioned it as a model for women and community development. The project continues to work towards building a future where women are financially independent, socially empowered, and active contributors to their communities.

Shaheen Begum: Journey to Financial Independence

Shaheen Begum's life in Talabkatta was marked by her husband's alcoholism and the family's financial instability. After becoming part of the SHG, Shaheen learned how to craft lac bangles and took part in market access programs as an early adopter. Through her participation in exhibitions and regional fairs, she saw her income surge. Between 2022 and 2023, her earnings increased from INR 4,000 to INR 13,246 due to consistent participation in corporate events. With her newfound skills and business acumen, Shaheen has not only improved her financial situation but also repaid her loans and gained independence.



Her income has increased by 230% over a year as she participated in four major exhibitions, generating 'INR 2.5 lakhs' in revenue.

URMUL DESERT CRAFT

Urmul Desert Craft: Empowering Women Artisans in the Thar Desert



OVERVIEW

The Urmul Trust began in 1984 as a dairy cooperative in Lunkaransar, Rajasthan, initially focusing on health and education for rural milk societies. However, the devastating drought of 1987 drastically altered its course. With agriculture in collapse, traditional handicrafts—such as spinning, weaving, and embroidery—became a lifeline for the desert communities. This pivot toward crafts enabled Urmul to promote livelihood security, creating sustainable socio-economic opportunities for the people of the Thar Desert.

In the early 1990s, Urmul underwent a significant decentralisation phase. Inspired by Gandhian philosophy, Urmul chose not to become a centralised entity, instead empowering its individual campuses to operate autonomously with their own governing boards. This decentralisation strategy was designed to prevent the organisation from becoming overly large and concentrated, reflecting a conscious decision to maintain a community-driven, decentralised model of governance.

During this period, Arvindji set up the Seemant Samiti Self-Help Groups (SHGs), further enhancing Urmul's impact on local women through microfinance initiatives.

By adopting a decentralised approach and integrating traditional crafts as core components of their mission, Urmul evolved into an ecosystem of autonomous entities. Each entity focuses on community-driven development, addressing the specific needs of its region while maintaining strong local leadership. This model has allowed Urmul to continuously innovate, sustain, and transfer ownership of its initiatives to the communities themselves.

By 2016, Urmul Desert Craft (UDC) and Urmul Seemant Samiti began functioning as separate entities, each embarking on its own journey to further empower local women. Urmul Seemant Samiti, an all-women's group, played a key role in continuing the mission of economic upliftment through craft production, navigating the challenges of sales and sustainability.

MOTIVATION

UDC focuses on marginalised women from desert communities, many of whom face socio-economic barriers such as poverty, lack of education, and limited livelihood options. The organisation saw craft as a means to empower these women by providing them with a stable source of income while preserving traditional skills. The collective approach gives them an opportunity to earn dignified livelihoods, thus enhancing their decision-making power within their families and communities.

ABOUT THE COLLECTIVE

UDC operates through a decentralised network of artisan collectives that form the backbone of the organisation. The process begins with identifying clusters in villages that already possess traditional craft skills. These are typically communities where art forms such as embroidery, weaving, or bandhani are part of their cultural heritage. The clusters are chosen based on their innate knowledge of the craft, allowing for deeper and more effective skill enhancement through UDC's specialised training programs.

Once a cluster is identified, UDC sends field workers to map the craft potential and initiate basic training in both technique and product design. Field workers spend over 15 days in the communities, mapping potential and offering training that blends traditional techniques with modern market needs.

Once trained, artisans are provided raw materials sourced by UDC's central design team, which coordinates with village nodal centres for distribution. Villages specialise in tasks like weaving or embroidery, and semi-finished products are sent to UDC's central facility for stitching and final touches.

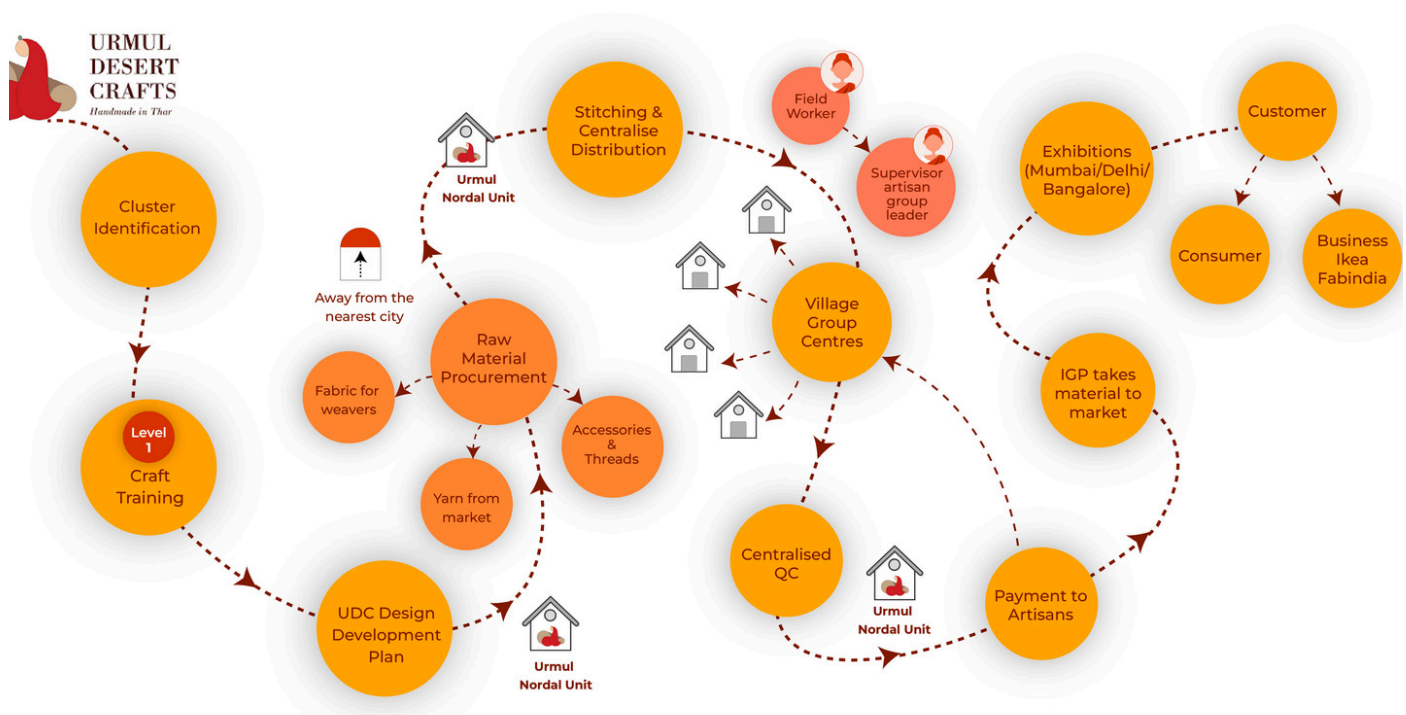
Every product undergoes strict quality control for design and craftsmanship before artisans are paid directly, ensuring transparency.

Finished goods are then marketed through Samakhya Sustainable Alternatives Private Ltd., UDC marketing unit, which connects products to both national and international markets via exhibitions, boutiques, and online platforms. Samakhya manages both B2B and B2C sales, ensuring diverse market access and sustainable incomes for artisans. This integrated value chain links rural Rajasthan to global markets, sustaining livelihoods and promoting traditional crafts.

COLLECTIVE STRATEGY

UDC has adopted several strategies to improve various aspects of its operations:

Market Access: UDC has a two-fold market access strategy, focusing on expanding to both physical and digital markets. Locally, our products are available at exhibitions, fairs, and urban retail spaces. Nationally, we leverage e-commerce to reach broader audiences. Expanding both B2B and B2C channels, participating in exhibitions, and establishing partnerships with major designers and marketplaces like GoNative, Okhai, and Amazon.



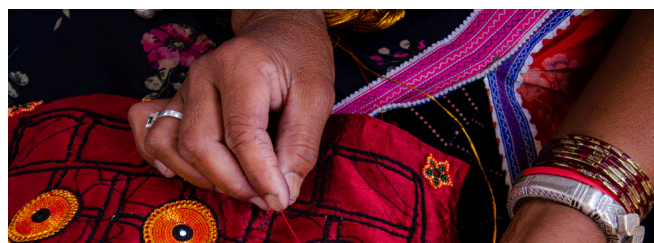
Access to Capital: We are exploring financial structures that ensure fair and timely payments for artisans. To scale production, there is a need for larger working capital to establish bigger production units. However, a lack of significant funding and high operational costs present ongoing bottlenecks that hinder growth and efficiency.

Product Development: Continuously innovating in design and expanding product lines, with a focus on environmentally conscious products such as natural fibres and sustainable materials. UDC is deeply involved in product development, blending traditional techniques with contemporary aesthetics to appeal to broader markets. Our designs emphasise heritage crafts like Sindhi embroidery and Soof embroidery, and we continually train artisans in quality control and market trends.

Capacity Building: Training is a continuous priority at UDC. We conduct skill-development workshops in embroidery, stitching, design, and quality standards, alongside training in operational efficiency. This not only enhances each artisan's expertise and confidence but also results in higher-quality products and more consistent income streams. In addition, we offer programs that build both artisanal skills and business management capabilities. Our artisans and locally employed staff receive training in digital and financial literacy, as well as in daily operations for managing online sales. This has expanded their reach to digital marketplaces. By utilising our website and social media platforms, we are able to connect directly with consumers, bypassing traditional middlemen and broadening our market access.

MARKET ACCESS STRATEGY

To improve market access, UBC has developed a robust digital strategy including partnerships with online marketplaces and investments in digital marketing. Additionally, we participate in



exhibitions that bridge local and national markets, positioning UDC as a trusted name in sustainable, artisanal products. UDC has diversified its market approach by focusing on both physical and digital channels:

Physical Markets: The collective participates in national exhibitions and boutique shops, helping connect artisans directly to urban consumers. Partnerships with boutique shops and collaboration with designers further expand market access.

Digital Markets: UDC has shifted focus toward online sales through its website, third-party platforms like GoNative, and e-commerce platforms like Amazon, Flipkart and Okhai. However, high commissions from third-party platforms pose a challenge, making the collective rely more on its direct-to-consumer (D2C) model.

Product Standards: Continuous improvement in quality control and product innovation, with a focus on ensuring traditional craftsmanship meets modern market demands. Regular quality assessments by the QC team and product development training ensure that our artisans meet and exceed market expectations. This has helped establish UDC as a reputable brand in handcrafted, high-quality goods.

Marketing and Brand Building: Rebranding efforts have focused on positioning UDC as a socially conscious brand known for artisanal quality. This includes the strategic development of products such as kurtis and menswear tailored to the specific needs of their target market. Our marketing strategy emphasises the story of each collection, highlighting the artisanal journey, craft and cultural heritage. We engage in social media campaigns, storytelling, influencer partnerships, meta ads and offline exhibitions to build a distinct brand identity.

OUTCOME AND IMPACT

Individual artisans undergo significant transformations that elevate their human, social, physical, and financial capital:

Individual Level

Human Capital: Building the skills and capabilities boosts artisans' competencies as they learn modern design techniques, entrepreneurship, and digital marketing, which increases their productivity and market readiness. Through trainings, artisans gain higher proficiency, leading to improved artisanal quality and market relevance. Some artisans have evolved to be designers, moving away from mere labourers. The increased earning potential has increased women's decision-making power within their household.

Social Capital: Artisans' groups are pivotal in enhancing social ties. As women's leadership and judgement improve, women artisans take on leadership roles and create stronger community networks.

As artisans' financial stability grows, their roles in family and community decision-making processes strengthen. Many artisans have risen to positions of leadership within their villages, which improved their social status and led them to be the focal points of their community.

Physical Capital: Artisans are introduced to multimedia modules, mobile devices, and technical tools that enhance the production process. This creates better access to technology and physical infrastructure that helps them scale up.

Financial Capital: Through new market linkages and exposure, artisans can now access more diversified market channels. Individual payments for their products lead to increased income and financial security. Financial literacy and management skills enable artisans to secure better deals and manage finances effectively, increasing their economic independence.

Enterprise Level

At the enterprise level, the focus shifts to collective gains in market access, efficiency,

Mohini: Crafting a Journey of Independence and Recognition

Mohini's story is one of determination and passion for learning. Growing up in Deli Talai, Bikaner, her longing for education was met with resistance from her grandfather, who made her leave school after 7th grade. When he traveled elsewhere for a year, Mohini seized the opportunity and with her mother's support, she attended school for a year.

At 19, Mohini was married into a conservative household where financial independence was out of reach. Her husband, bound by family expectations, had no control over his earnings. To find a new path, Mohini left her in-laws' house and UDC became her refuge and a catalyst for change. Both she and her husband found work at UDC, and her husband later advanced to a better position after completing a computer course.

Over the years, Mohini has mastered Kashida embroidery and also learned stitching and design. She now trains and empowers other women from her village. She has inspired countless women, encouraging them to attend workshops and learn new skills. Her enthusiasm for new people and designs is a testament to her enduring passion for her craft.

Her dedication earned her national recognition in 2013, when she traveled to Mumbai to receive an award from Bollywood actress Priyanka Chopra and Indian boxer Mary Kom. Through hard work, she has built a house and now wants to give her daughter the best education and opportunities.



and recognition:

Market Access and Sales Growth: The introduction of digital marketing, unique product designs, and innovative supply chain systems enables artisans to access larger markets, both domestically and internationally.

Sales Growth: With these advancements, enterprise-level collectives witness a dramatic increase in sales revenue, jumping from INR 16 lakhs to INR 5 crores over the years.

Economy of Scale: Artisans leverage their collective bargaining power to reduce costs, improve efficiency, and expand market reach, leading to improved performance.

Operational Efficiency: The integration of

sophisticated communication and ERP systems streamlines operations, making order handling, inventory management, and production more efficient. Furthermore, the use of solar-powered production systems is introduced at the enterprise level, promoting both operational efficiency and sustainability.

Brand Identity & Policy Advocacy: By scaling operations and building a collective brand identity, enterprises gain recognition and become able to advocate for policy changes, such as the institutionalisation of traditional crafts.

Stronger Ownership & Leadership: Artisan ownership of enterprises fosters greater respect and ensures that the leadership and decision-making power stays with the artisans themselves, leading to a stronger sense of belonging and empowerment.

Rangoo Bai: A Trailblazer in Courage and Community Empowerment

Rangoo Bai was in a vulnerable position, relying solely on her brother to support her and her two daughters. Despite the challenges of her circumstances, she carried a spirit that refused to be subdued. When UDC conducted their initial artisan training sessions, Rangoo Bai's exceptional talent was immediately evident. She was quickly recognised as a Class A artisan, and what followed revealed the depth of her extraordinary character.



In an area where women are often expected to remain in the shadows, Rangoo Bai defied the odds. Refusing to accept the constraints imposed on her, she took the bold and unconventional step of confronting the men in her village, including the craft center manager. With unwavering determination, she went to Urmul Desert Crafts and demanded work, asserting her right to provide for her family. Her bravery was a striking departure from the traditional expectations placed on women, and it marked the beginning of a transformative journey.

Rangoo Bai's perseverance paid off in remarkable ways. By participating in the Accenture Product Development training provided by Urmul Desert Crafts, she not only refined her craft but also secured a groundbreaking order worth INR 7 lakhs for her village artisan group. Her success did more than provide financial stability—it paved the way for other women in her community to believe in their own potential and pursue their aspirations.

Today, Rangoo Bai stands as a beacon of hope and a catalyst for change. She shattered barriers, challenged long-held norms, and proved that one determined woman has the power to uplift an entire community. Her journey is a shining example of courage, empowerment, and the incredible impact of fighting for one's dreams, inspiring women across the region to step forward, take charge, and shape their own destinies.

Collective Level

At this stage, individual artisans consolidate into collectives, enhancing group performance, market access, and leadership within the community:

Sustainable Business Models: Through collective efforts, traditional crafts are institutionalised. By setting up craft collectives, the business model becomes sustainable, blending traditional techniques with modern business practices.

Better Market Understanding and Group Leadership: Artisans gain leadership and negotiation skills, allowing them to manage collectives and negotiate for better market terms as a group.

Smart Craft Centers: These centres serve as learning and production hubs, improving product quality, output, and collective decision-making.

Ownership of Collective Initiatives: Artisans involved in the collective assume greater control over their work, fostering ownership of the processes and results. This strengthens their stake in the success of the business.

Leadership & Representation for Policy: By taking ownership and leadership roles within their collectives, artisans gain greater respect and representation at community and policy-making levels.

Respect for Artisanship: As the collectives scale and institutionalise their craft, the work of artisans gains wider respect and recognition both within their communities and in broader markets.

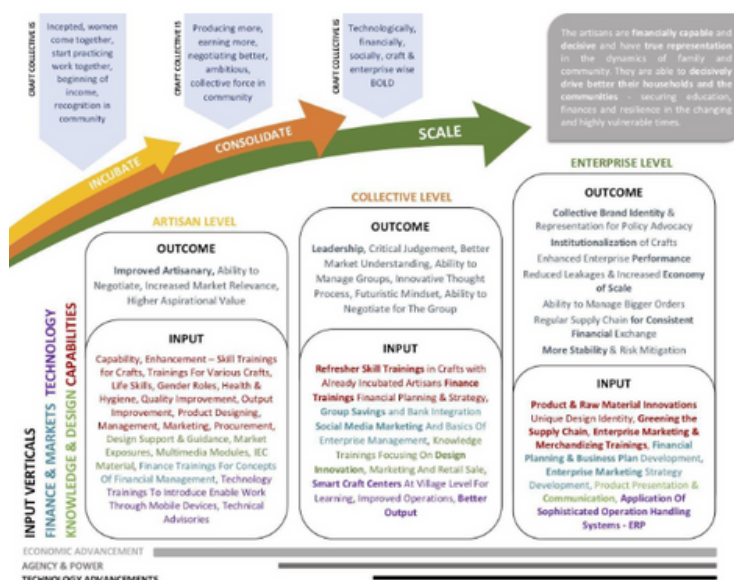
Stable Income & Risk Mitigation: Collectives provide artisans with more stable income streams, reducing individual risks and enhancing overall group resilience.

Scalability

The UDC model is designed for easy replication across regions and states. By organising artisans into collectives and setting up Smart Craft Centers, the model pools resources and provides essential training. This enables local artisans to access broader markets, driven by digital marketing and social media, making it scalable across diverse geographies. Standardised training ensures high-quality production, while economies of scale reduce costs and improve market access as the network expands.

Sustainability

The model has demonstrated remarkable sustainability, with sales soaring from INR 16 lakhs to INR 5 crores. This growth is fuelled by diversified revenue streams and a strong presence on digital platforms. By institutionalising traditional crafts, we ensure their long-term relevance while empowering artisans with ownership over production and decision-making. This autonomy, combined with a commitment



to continuous innovation, solidifies the model's financial viability without dependence on external funding. UDC has taken significant steps to create a sustainable future by establishing innovation centres dedicated to developing local talent and nurturing the next generation of artisan leaders. Additionally, the creation of an artisan fund from sales not only supports the community but also provides essential services like health camps. This comprehensive approach fosters resilience and empowers artisans, ensuring a thriving ecosystem that benefits everyone involved.

External risks like market fluctuations are mitigated by diversifying sales channels, tapping both domestic and global markets. Supply chain risks are minimised by focusing on local sourcing and raw material innovations. Ongoing digital training ensures artisans stay competitive, while policy advocacy provides institutional support to guard against broader economic shifts.

BARRIERS & CHALLENGES

Despite its growth, UDC faces several challenges:

Preconceived Notions: Many artisans come with preconceived ideas about working in collectives, often shaped by previous negative experiences with SHGs. Younger artisans may prefer individual opportunities over collective models, requiring Urmul to adapt and provide platforms for both.

Sustainability Risks: The organisation must avoid past mistakes, such as the over-centralisation that led to tensions with partner organisations. To mitigate these risks, UDC is investing in education and skill development, focusing on grooming future leaders.

Market Competition: High competition from mass-produced goods limits market share.

Financial Constraints: Lack of funding and high operational costs, need of working capital.

Infrastructure: Inconsistent access to transport and logistics in remote areas affects timely delivery and market reach and difficulty to find right resources at the admin and management level due to the extremes of geography.



CONCLUSION

The journey of UDC exemplifies the transformative power of collective effort, community support, and sustainable practices. Through our work, we have empowered women artisans of the Thar Desert, providing them with skills, market access, and a means to preserve their cultural heritage. By addressing barriers such as financial constraints, digital literacy, and infrastructure challenges, we have established a brand that not only generates income for artisans but also fosters social cohesion and recognition within the community.

The success of Urmul's model—built on mutual trust, ecosystem support, and a strong market access strategy—demonstrates that artisan-led businesses can achieve sustainable growth and create positive socio economic impact. As we continue to grow, our focus remains on expanding our reach to new markets, improving our artisans' capabilities, and scaling our model to empower more communities across rural India.

UDC remains committed to its mission, ensuring that every product carries the story of resilience, heritage, and the enduring spirit of the Thar Desert's women artisans.

KARGHEWALE

Empowering Artisans Through Digital Marketplace Innovation



OVERVIEW

Karghewale, a digital incubator and marketplace for artisanal micro-enterprises, is a brand based in Maheshwar in Madhya Pradesh. It is promoted by Loomers India Pvt. Ltd. It works with 140 young weaver entrepreneurs spread across 13 states, most of whom are graduates of WomenWeave, The Handloom School initiative.

With an aim to empower the creators of textiles- a talented community of young and aspiring weaver entrepreneurs, the brand's aim is to build robust businesses for them. Karghewale distinguishes itself within the handloom sector through its innovative approach to artisan engagement and value chain restructuring. The brand's core differentiation lies in its conceptualisation of weavers as equal business partners rather than mere wage labourers who have to weave the asked design and are paid per metre wages.

This case study delves into the role of the marketplace- Karghewale as an enabler, expanding market access for women weavers and its impact.

CHALLENGES

The aspiring weaver community, despite their unique talents, often face exploitation and marginalisation.



Limited access to local markets: Women weavers and artisans face compounded disadvantages due to social, cultural, and economic disparities, which limit their ability to move beyond local markets.



Erosion of Agency: The shift from traditional roles, where women weavers were central players in the value chain, to their employment as labourers in handmade manufacturing units has significantly eroded their agency and creative freedom.



Attrition of Artisans: They are left disconnected from global fashion trends and have to be reliant on subsistence-level incomes, forcing many to abandon the craft. Such attrition disrupts their community networks and perpetuates their economic vulnerability, despite favourable demand conditions.

OPPORTUNITY

Karghewale is an incubator and marketplace for artisanal micro-enterprises. It unifies weavers and artisans under a single umbrella of identity, effectively mitigating the individual barriers faced by them. The Karghewale line encapsulates all such products that were not only woven by young artisan partners but designed by them as well.

ABOUT THE COLLECTIVE

The weaving happens at their own individual home workshops, and it is the weavers themselves who manage and bear the entire cost of the production, from purchase of raw materials to finishing of products. Every “Karghewale” product, thus, narrates a “coming-of-age” story where an artisan dreams of overcoming neatly stacked odds to realise their potential as proud ambassadors of the Indian handloom weaving tradition. Now the artisans set the price of the products they make, which has shifted their status from weavers to makers of the products.

Geographical Coverage: The model brought together 140 weavers and artisans from 13 states—Arunachal Pradesh, Bihar, Chhattisgarh, Gujarat, Madhya Pradesh, Nagaland, Ladakh, Uttarakhand, Uttar Pradesh, Maharashtra, Rajasthan, Odisha, and Telangana.

Residential Training Programs: To enhance their understanding of the value they could collectively create in the handloom sector, 10 batches of residential training programs were conducted. These sessions focused on equipping the participants to leverage their skills and resources under the unified Karghewale brand. The training program was gender diverse, with women constituting 50% of the weavers.

Revenue Structure: The current revenue model is that of an aggregator, where Karghewale adds a nominal mark-up on the price offered by artisans and sells it wholesale to B2B customers. This aggregator mark-up is the primary revenue source. However, Karghewale plans to phase out this model and shift to a long-term service-based revenue approach.

COLLECTIVE STRATEGY

Karghewale adopts a tailored approach through its training programs and web application platform, highlighting the rich nuances of traditional weaving styles while empowering artisans, particularly women, to become successful entrepreneurs. By helping weavers recognise the intrinsic



value of their talent and unique skill set, Karghewale nurtures their potential for growth and self-sufficiency. The collective strategy focuses on enhancing product development, strengthening capacity, and expanding market access. To achieve these objectives, the brand engages in the following key activities:

Product Development: The Artisan MIS is an “easy-tech” online management information system that has been designed for artisan entrepreneurs to be able to manage their manufacturing, and dispatch & selling processes end-to-end for higher efficiency. The residential training program enables them to understand the national and international market demands. Additionally, the web platform helps them reach diverse customers.

Access to Market: Karghewale aims to provide immediate, albeit ad-hoc, relief by marketing the products of artisans and weavers to the B2B sustainable fashion market. The initiative seeks to enhance market access for individual artisans and collectives. This approach helps secure critical linkages for future growth stages, while generating initial traction among artisans, ultimately enabling them to move to the next level of enterprise development.

Capacity Building: The residential training program enhances the capacity of weavers and boosts their confidence to become central players in the handloom value chain. Through the introduction of the Karghewale brand, web platform, and Artisan MIS, weavers are equipped to independently manage their inventory and track orders. Furthermore, the brand empowers artisans by giving them the freedom to select their own designs and set market prices—critical steps towards becoming successful entrepreneurs and gaining greater decision-making power over their products.



building an individual customer base, allowing weavers to focus on their craft. This collective approach enables artisans to directly access both national and international markets, bypassing commission agents and other intermediaries. The result is greater visibility, increased sales, and a more equitable share of market opportunities for the artisans.



Marketing and Brand Building: Karghewale serves as a powerful brand platform for weavers, providing them a credible identity to sell their products directly in the market. By unifying these talented artisan entrepreneurs under a single brand, Karghewale elevates their market presence and reassures customers about the quality and authenticity of their products. This strategic positioning helps artisans ensure fairer prices and better market access as every product speaks for the unique design sensibilities of the artisan themselves.

MARKET ACCESS STRATEGY

Karghewale acts as an enabler for weavers in accessing markets through its digital approach by connecting eligible artisans directly with B2B clients.

Sales and Visibility: Karghewale promotes its artisan partners' products within the B2B fashion industry, providing vital support through established networks and connections. It removes the burden of

Improving Access to Digital Technologies and Markets: Karghewale leverages its web platform to showcase the products of its artisan and weaver partners, offering them a gateway to larger markets. The Karghewale team provides hands-on assistance with training and product listings, ensuring that each artisan's work is optimally presented and aligned with market trends. This digital presence not only enhances visibility but also empowers artisans to adapt to changing market demands, ultimately expanding their reach.

Web Platform: Karghewale

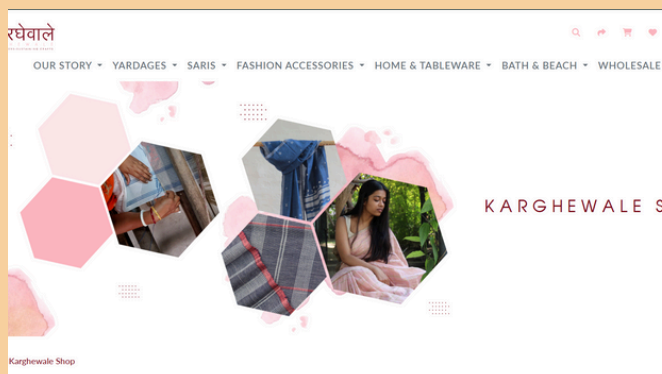
Karghewale.com is a dynamic web platform that bridges the gap between artisans and markets by serving as both a B2B marketplace and a digital showcase.

It features a diverse range of handwoven products from 140 artisan partners across 12 states, with a vision to expand and include more artisans in the future. The platform

allows artisans to create their own e-portfolios, presenting their craftsmanship—much like a creative social media platform akin to Bēhance. This enables artisans to directly connect with customers and share their unique design journeys through easy-to-share URLs.

In addition to its marketplace function, Karghewale.com offers an extensive directory of traditional weaves from different regions of India, providing customers with a rich tapestry of choices all in one place. The platform also caters to retail consumers by featuring curated, limited-edition collections through its Karghewale shop feature. Additionally, it offers a unique feature that allows customers to compare products side-by-side, making it easier for them to choose the best option.

Karghewale.com isn't just a platform for buying and selling; it's a digital identity that empowers artisans to showcase, create, and thrive in an increasingly digital world.



OUTCOME AND IMPACT

The model adopts an innovative approach to collectivisation by connecting artisans through a digital platform, fostering both individual and brand-level growth. This strategy has led to meaningful outcomes, as artisans benefit from shared training opportunities and collaborative learning. The outcomes are:

Individual Level

Improved Decision Making: Engaging with Karghewale empowers artisans and weavers to make their own decisions regarding designs and styles. They have the freedom to set their own production processes, which has significantly enhanced their decision-making skills in management. This newfound autonomy positively impacts their income and overall wealth.

Enhanced Financial Outcomes: Karghewale has also led to substantial financial improvements for artisans. Previously, individual artisans earned an average of INR 5,000 per month. Now, after 2-3 years of entrepreneurship, their monthly income has risen to around

INR 20,000 average, demonstrating the brand's positive effect on their financial outcomes.

Gains in Digital Skill and Knowledge: The in-house MIS allows artisans to access product prices, track their sales, and manage procurement. This valuable resource enhances their existing business skills, equipping them with essential digital knowledge to navigate the marketplace more effectively.

Collective Level

Growth in Sales Performance: Since launching sales in 2021-22, the revenue has shown impressive growth, reaching INR 45 lakh, INR 56 lakh, and INR 91 lakh in the subsequent years. This year, the target is set at INR 1.8 crore, highlighting a significant increase in the artisans' business skills and their ability to drive sales.

MIS Data: The MIS data plays a crucial role in driving strategic business decisions. By tracking key performance indicators (KPIs) quarterly, it enables the team to monitor progress, identify bottlenecks, and implement timely corrective actions to stay on course. Additionally, a dedicated team of

six women in quality assurance ensures that product standards are consistently met throughout the production process. The MIS provides a comprehensive overview, offering comparisons between projected and actual performance in critical areas such as sales, revenue, expenses, income, and the onboarding of new artisans. This data-driven approach supports informed decision-making, helping the business maintain its growth trajectory while ensuring operational efficiency.

The Karghewale initiative has been able to impact a total of 663 lives directly and indirectly through Artisan design entrepreneurs (ADEs), ADE associated artisans and ancillary workers at a household level.

BARRIERS & CHALLENGES

Karghewale is actively working to attract more women artisans, but several significant barriers hinder their journey into entrepreneurship. One of the primary obstacles is limited access to capital—many women weavers lack the collateral and credit needed to start or expand their businesses, a gap that is yet to be factored into Karghewale's model. This challenge is compounded by a lack of financial independence, as they often do not receive family support for entrepreneurial ventures.

Moreover, women artisans typically prioritise stable income and employment over the financial risks associated with entrepreneurship. This preference for

Mamta Choudhary: A Weaver's Story of Resilience and Entrepreneurship

Mamta Choudhary, a weaver from Maheshwar, Madhya Pradesh, was born in 1982 to a traditional weaving family. She learned weaving from her mother at an early age and continued practising even while pursuing her education. However, her academic journey was cut short when she married at 20, just after completing her bachelor's degree. Mamta's marriage soon turned difficult when her husband abandoned her and their two-year-old daughter, Nikita.

Determined to provide a better future for Nikita, Mamta returned to her roots in Maheshwar, where the local handloom industry was thriving. She started a small weaving unit with her mother working on commissioned orders for local traders. In 2017, Mamta joined The Handloom School, run by WomenWeave Charitable Trust, where she received formal training in advanced weaving, design, business management, and information technology. This experience transformed her perspective, motivating her to pursue her own creative designs. However, she faced challenges in breaking away from commissioned work, as it meant losing a steady income.

In 2020, Mamta joined Karghewale's artisan incubation program, which provided her with critical support in marketing, credit access, and raw material sourcing. With Karghewale's backing, she was able to grow her business, eventually establishing a five-loom unit that employs four other women weavers. Her enterprise now generates over INR 1,30,000 in monthly revenue, with her personal earnings reaching INR 26,000 per month. Mamta plans to expand to a 10-loom unit, partnering with more women weavers and diversifying her client base. Her journey showcases her resilience and entrepreneurial spirit, driven by her desire to secure a bright future for her daughter, who is now pursuing a B. Tech. degree.

Mamta's story is one of empowerment and determination, illustrating the transformative potential of support systems in enabling women artisans to thrive as creative entrepreneurs.



security discourages many from exploring their potential, particularly since most are in the 18-30 age group and bear additional household responsibilities, making it difficult to prioritise professional growth. Mobility restrictions further limit their ability to attend training sessions, develop new skills, and build essential networks. These constraints leave women artisans disconnected from contemporary market trends and the business knowledge needed to thrive as successful entrepreneurs.

CONCLUSION

Karghewale's initiative serves as a pivotal stepping stone in overcoming the critical challenges artisan entrepreneurs face within the dynamic realm of global sustainable fashion. Transitioning from a wholesale aggregator model to a subscrip-

tion-based approach, Karghewale will introduce Cluster-level Artisan Entrepreneurs to facilitate knowledge sharing and portfolio creation among artisans. This structured governance aims to empower more artisans while nurturing existing ones to become successful entrepreneurs. By enhancing market linkages with direct access to B2B clients and offering vital services—such as sourcing raw materials, providing technological support, and facilitating legal compliance—Karghewale is set to strengthen its value chain. Furthermore, the promotion of bespoke retail collections will highlight the exquisite artistry of its artisans, paving the way for greater market visibility and opportunities. In essence, Karghewale is not just fostering individual growth; it is revolutionising the handloom sector to ensure a sustainable and thriving future for artisans.

Shraddha Khedekar: A Weaver's Path to Financial Independence

Shraddha Khedekar, a creative entrepreneur from Maheshwar, Madhya Pradesh, has carved a unique path in the weaving industry, driven by her desire for financial independence. Unlike many others in her community, Shraddha did not grow up in a weaving family. Instead, she decided to pursue weaving as a means to achieve the self-sufficiency she always sought.

After completing her Bachelor's degree and marrying Narendra Khedekar, a sales representative, Shraddha became fascinated by Maheshwar's thriving handloom market. Determined to learn the craft, she enrolled in a three-month training program at the government's handloom centre. Her passion led her to further her education by joining the all-women cohort at The Handloom School, run by WomenWeave Charitable Trust. There, she learned advanced weaving techniques, business management, and presentation skills, which helped shape her entrepreneurial aspirations.

After working for WomenWeave and earning INR 5000 per month, Shraddha decided to step out on her own. In 2022, she joined Karghewale's incubation program, which offered marketing, credit, and raw material sourcing support. Over two years, Shraddha honed her skills in multi-shaft weaving and began selling her self-designed cotton textiles through Karghewale's platform. Currently, Shraddha produces 60-70 metres of textiles per month, earning INR 13,500 monthly. Her goal for the coming year is to expand her enterprise by hiring two more weavers and increasing her client base beyond Karghewale's platform.

Shraddha's story is one of perseverance and growth, embodying the spirit of entrepreneurship and the drive to create opportunities for herself and others in her community.



SAATH CHARITABLE TRUST

The Collective Path to Women's
Economic Empowerment



OVERVIEW

Founded in 1989, Saath is an NGO based in Ahmedabad, Gujarat, registered as a Public Charitable Trust. It is a collective of organisations, founded with the vision of creating inclusive and empowered communities and individuals. Saath's work covers various aspects of urban life, such as education, health, livelihoods, housing, and access to affordable finance, impacting more than 15 lakh lives since its inception.

To achieve its objectives, Saath operates through its institutional partner entities, each serving a distinct purpose. These entities are interconnected, forming a continuum where a cohort graduates from one entity and transitions to the next. Each entity is governed independently with its own dedicated governing body. These entities include:

Saath Livelihoods Services which focus on

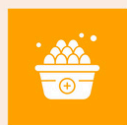
improving the quality of life of vulnerable urban and rural populations by training, supporting, aiding and facilitating them.

Saath Facilitators Private Limited helps the beneficiaries with income generation activities once they are trained.

Saath Savings & Credit Cooperative Society provides financial services to the socially marginalised and economically deprived sections of society.

Saath Janvikas Multipurpose Cooperative Society focuses on supporting the diverse needs of informal sector groups, tailored to their specific needs, occupations, and geographies.

To provide the necessary support, Saath operates through its collectives, which are supported in different capacities by the entities mentioned above. The different collectives with their unique characteristics are mentioned below:



Nutripreneur

- Dedicated training program on marketing skills
- Access to online markets and training in their utilisation
- Branding and packaging support



Beautypreneur

- Access to advanced training in beauty and wellness business management
- Marketing support
- Access to platform and networks aesthetics



Urmila Home Managers

- Matching home managers and employers
- Support fair wages and benefits
- Service delivery and workplace safety training



Artisans & Tailor

- Access to digital and physical B2B markets.
- Digital Business and Product Management Support
- Access to Capital

OPPORTUNITY

The entities under Saath are formal institutions set up tailored to the needs of women in different occupations. This multipurpose platform was set up in May 2023 with an aim to address market access, advocacy and training requirements for a need-based group of individuals.

CHALLENGES

Women artisans face gendered challenges to improve their socio-economic status by moving from wage employment to entrepreneurship.



Limited Decision Making

Apart from restrictive social norms, lack of mobility and networks, women artisans face trade specific challenges. Confinement to passive roles in decision making both at household and enterprise level restrict women's access to knowledge resources and technology.



Lack of Access to Digital Devices

Women have limited or no access to smartphones, limited digital skills restricting them to basic functionalities and prevailing beliefs that digital engagement is more suitable for men, deepening gender disparities, discouraging women to engage in digital platforms.



Limited Agency

Fear of scams and security concerns deters family's confidence and leave no choice and agency with women to expose themselves for better economic opportunities through digital medium.



Lack of Information

Lack of awareness about using digital payment platforms discourage women primarily engaged in domestic transactions. For example, while some women in customer-facing roles might use Google Pay, they may not utilise other forms of social media for business purposes.

ABOUT THE COLLECTIVE

The cooperative model ensures a structured approach to governance. It also includes different community leaders like STEM trainers, elderly group trainers, community leaders specifically for infrastructure development. The members registered under the cooperative have to pay an annual fee of INR 250. The cooperative offers workshops to both members and non-members.

Key Stakeholders: The main stakeholders in the collectives include government bodies, private sector partners, CSOs, and other institutions.

- Government support comes in the form of linkages to various schemes that provide financial and social security benefits to the women members.
- CSOs collaborate in delivering training, mentorship, and advocacy services, while other institutions help with certification, quality assurance, and promoting inclusive practices.
- Saath's microfinance institution in Ahmedabad has partnered with Vivo to provide subsidised mobile phones to women artisans, enabling them to access and use the digital platforms

Building trust and cohesion among members of the women artisans is a priority for Saath. It is achieved through regular interactions, peer learning sessions, and joint activities that foster a sense of community and shared purpose. The support provided by Saath through need-based interactions, training programs offering personalised guidance and support to actively engage in digital platforms aid in overcoming the listed barriers and becomes another layer of motivation for women to engage in collective actions. It empowers women entrepreneurs to navigate the digital space, fostering opportunities for learning, networking, and economic growth.

COLLECTIVE STRATEGY

To enable women's enterprise growth, Saath serves as an aggregator for its members who are women entrepreneurs. While Saath works with women entrepreneurs across different sectors, skills and crafts, it identifies women performing similar activities and collectivises them. Currently Saath works with a network of 30,000 micro-entrepreneurs and enriches their enterprises by collectivising them. The collective empowers their members to start and grow their business by enabling their participation in the digital economy through social media and e-commerce platforms. The strategy includes improving access to capital, supporting product development, building capacity and improving market access. To achieve these goals, the collectives undertake the following activities:

Access to Capital: The collective connects women entrepreneurs from its membership to local Cooperatives for initial capital requirements thereby enabling access to affordable finance. Furthermore, the collective provides financial literacy training to its members. Efforts are also underway to facilitate access to microloans that will help women entrepreneurs scale their businesses and stabilise income.

Business Management Support: Through the Business Gym platform by Saath, members are able to manage their finances better through the streamlining of business operations through tools to manage cash inflows and outflows, track daily accounts, store essential business

documentation, and generate receipts, thereby functioning as a digital wallet.

Product Development: The collective offers workshops to support design interventions that help create products aligned with urban market demands. Additionally, the collective provides support in preparing product catalogues to diversify inventory and reach diverse customers.

Capacity Building: The collective conducts workshops to offer mentorship and guidance on business management, and support for product development through designers, photography, and platform onboarding. Moreover, the business gym platform of Saath provides hybrid skill training, accessible both online via a mobile app and offline, members receive mentorship on business management, product development, and digital literacy. The beautypreneur collective members have provided advanced workshops in beauty skills, product development, and branding to align services with current trends. Similarly, 20 nutripreneurs from Ahmedabad have received WhatsApp Business Training last year.



Business Gym Platform

The Business Gym Platform empowers urban micro-entrepreneurs by enhancing entrepreneurial skills, providing mentorship, and improving business processes to increase revenues. Through its mobile application, it supports 250 user members of Saath's collectives with services such as business and skill training, business management, and market linkages.

Access to Markets: The collective improves market access by offering entrepreneurs the opportunity to showcase their products at offline exhibitions, workshops and festival events. Collective members have been onboarded to the business gym platform through which members are being connected to suppliers for better rate negotiation. Platform users who are service providers are being connected to customers through the app which facilitates customer requests for services.

MARKET ACCESS

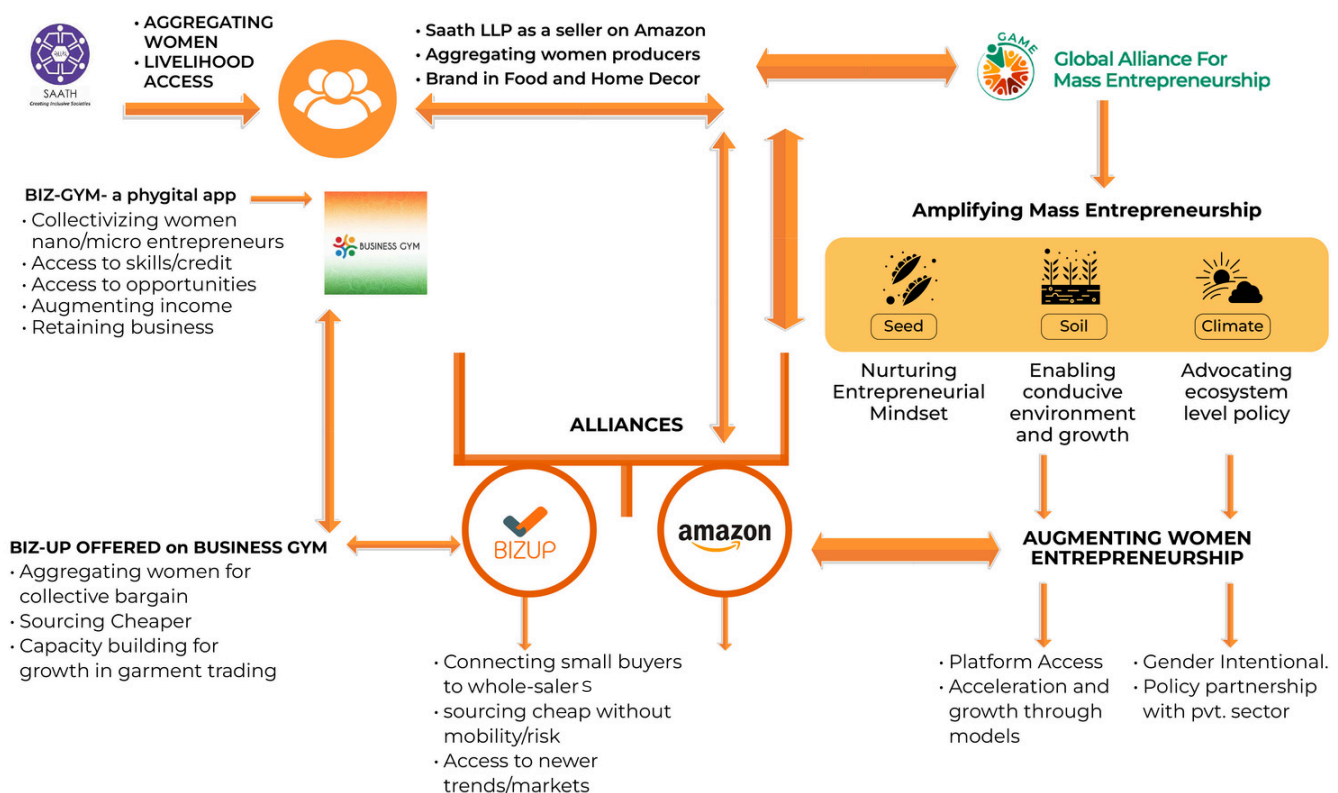
Saath employs a comprehensive strategy to improve market access for its members that includes the utilisation of both offline and online market channels for both forward and backward linkages.

Access to Physical Markets: To enable access to offline and physical markets, Saath connects women entrepreneurs in its collective to exhibitions, workshops and festive events, which currently form the primary customer base for many of the women-led enterprises. Saath provides logistics and branding support for attending these physical markets. In the case of Urmila Home Managers, the collective connects the home manager with potential employers through an Offline Channel of Urmila Home Managers and establishes a formal network under MPC. Offline sales have amounted to approximately INR 4,50,000 for nutripreneur cluster and INR 2,06,000 for Rweaves cluster.

Support in Branding: A key challenge for market access is inadequate brand identity,

as it affects a product's visibility, recognition, and customer trust. Saath identified it as a major challenge, with 6 out of 10 entrepreneurs lacking proper branding for their businesses. For example, the nutripreneur cluster, which produces nutritious snacks, faces difficulty in scaling its sales beyond local offline channels because of inadequate digital marketing and branding. Many women are unfamiliar with tools like Canva for branding or how to create compelling online content, leaving them dependent on word-of-mouth and local markets. Hence, the collective assists and trains its members in utilising tools such as Canva, choosing business names, and developing essential materials such as contact cards, catalogs, logos, and setting up e-shops.

Digital Enablement: Key to Saath's market access strategy is its digital enablement strategy which is designed to support women micro-entrepreneurs by leveraging technology to enhance market access, streamline business operations, and develop entrepreneurial skills. The Business Gym platform is central to this strategy as it integrates digital tools, training, and e-commerce opportunities.



Aggregating Input Demand for Better Sourcing:

Business Gym platform aggregates the purchasing needs of women entrepreneurs from its collectives, enabling them to negotiate better rates with suppliers. This bulk sourcing mechanism ensures access to quality inputs at more affordable prices. A key element of Saath's digital strategy is its partnership with BizUp, a social commerce startup. This collaboration provides women micro-entrepreneurs, particularly in ready-made garment trading, with better and more reliable sourcing options. It also offers capacity-building support, further enhancing their business viability.

Amazon Marketplace Access: Saath has developed an aggregator enterprise that collectivises products, such as food and home decor items, produced by members. Through Saath's support, these products are listed on Amazon, providing broader market access. Amazon has played a vital role in enabling this digital integration by assisting with storefront creation, product listing, and navigating the e-commerce platform. Nutripreneur cluster receives support through Saath's digital enablement strategy as its products are listed on the Amazon e-shop.

Business Management Tools: The platform also includes tools to help entrepreneurs streamline their business operations. Features such as cash flow management, daily accounting, receipt generation, and document storage help micro-entrepreneurs maintain organised and efficient business processes. The app functions as a digital wallet, enabling smoother financial transactions.

OUTCOMES AND IMPACT

Since the entrepreneurs within the clusters run their businesses independently, the advantages of being part of a collective through the cooperative society are mostly at individual level. The outcomes are:

Gains in Business and Digital Skills: In the nutripreneur cluster around 150 women have received training in digital skills and business management. These entrepreneurs have also received support

for aligning their products to market and better pricing. Future plans include providing support for executing transactions via the Business Gym application to further enhance their digital competencies.

Access to Physical and Digital Assets: In terms of physical capital, the programs have provided tangible assets and improved infrastructure for participants. Nutripreneur, Amazon Saheli Clusters and BizUp have equipped participants with access to essential e-commerce tools, digital technologies, and co-working training spaces. The members also get access to subsidised mobile phones which increases their asset ownership.

Increase in Social Networks: The strengthening of social capital is another significant outcome of these programs. The collectives have fostered connections among women entrepreneurs across regions, allowing for peer learning, mentoring, and the formation of joint inventories to set up products on digital platforms. Participants regularly engage in workshops, community forums, and networking events that promote collaborative learning. In the BizUp program, a cohort-based approach encourages collaboration among startups, leading to strategic partnerships and resource sharing.

Enterprise Level

At the enterprise level, the collective has been successful in positive outcomes for the individual enterprises in terms of:

Access to Affordable Raw Materials: Through bulk purchasing and connections to suppliers and wholesalers, the cost of acquiring raw materials has been reduced by 10-15% for women entrepreneurs.

Access to Diverse Output Markets: In 2024, the members have organised 12 exhibitions and 20 community-based stalls to sell their products. Through these events, they are able to generate revenue between INR 10,000-65,000. Additionally, 15 orders have been received through Amazon.

Women Entrepreneur (WEE-BizUp) from Shahwadi, Ahmedabad

Neha, a 24-year-old entrepreneur, has achieved remarkable success through her determination and hard work. She has established herself as a multifaceted businesswoman, offering beauty services as a skilled beautician while running a thriving stitching and ready-made clothing business.

To further grow her business, Neha enrolled in the Saath Entrepreneurship Program, which equipped her with valuable business development skills. She learned essential skills such as market analysis, financial management, and marketing strategies—knowledge that enabled her to expand her product offerings and increase her earnings. In addition, Neha leveraged the BizUp online wholesale clothing app to source products, allowing her to start earning profits. The app provided her with access to a wide range of products, enabling her to offer a broader selection of clothing to her customers. Through her participation in the Saath Entrepreneurship Program and the use of the BizUp app, Neha has achieved significant milestones, including:

- Developing essential business skills, such as financial management and marketing strategies
- Expanding her product offerings to cater to a wider customer base
- Increasing her earnings, leading to financial independence
- Gaining the ability to make choices and shape her own destiny
- Becoming a proud and confident entrepreneur, inspiring others with her success



Neha's journey is a testament to her entrepreneurial spirit and resilience. She has taken control of her financial future, and her success continues to inspire others to pursue their own entrepreneurial dreams. With her newfound independence, Neha is confident in her ability to make decisions and shape her future. With her earnings, Neha takes pride in making decisions for herself, whether it's purchasing something she wants or traveling to new places. Her success has given her the freedom to pursue her passions and live life on her own terms. Neha's story serves as a powerful motivation to others, demonstrating that with the right support and resources, anyone can achieve financial independence and success. Her determination and hard work have paid off, and she continues to inspire others with her entrepreneurial spirit and resilience.

Access to Financial Capital: The development of financial capital is a core aspect of these initiatives. 580 members in the Beautypreneur program have received zero-interest "rebooting loans" amounting to INR 58,00,000. These loans, ranging from INR 5,000 to INR 25,000 per individual, were primarily issued to Beautypreneur clusters post-COVID and are being circulated through rotation.

Increase in Business Revenue: At the enterprise level, there have been significant advancements in market access, product standards, pricing, and quality which has resulted in an increase in the revenue of the

enterprise members. Revenue increases vary, with most members experiencing a 10-15% increase. For tailoring, textile, and some other entrepreneurs, revenue increase of 15% were seen.

Collective Level

At the collective level, the programs have driven significant achievements by promoting collaboration, collective action, and mutual support among participants. The collectives have created a community of empowered women entrepreneurs, leading to increased household incomes and community development.

CONCLUSION

The Saath Initiative and the collective action have improved the lives of women artisans by expanding their market reach among other outcomes. The initiative's concerted focus on improving digital literacy and access to digital markets enables the women artisans to reach a larger market segment and thus improving their income. There still challenges prevail for sustained growth of these artisans and Saath is working to address them. Despite efforts to utilise platforms such as Business Gym, BizUp, local exhibitions, and digital tools, many women entrepreneurs struggle to gain significant traction in competitive markets.

They find it difficult to compete with more established textile brands due to their limited digital presence and the absence of targeted marketing strategies. A major challenge for many women in the collective is their limited familiarity with digital tools essential for business growth. For example, few members have experience with platforms like Canva to develop branding, or understand how to create online content. The long-term sustainability of women enterprises within collectives relies heavily on initial grants or backing from organisations such as Saath or digital platform partnerships. Saath is working towards ensuring skill building, steady influx of customers and sustained sales, to enable these women to run high growth enterprises and be self-sustainable.

Women Entrepreneur (WEE Amazon Saheli) from Shivnagar, Tharad

Tulsi Ben, a skilled artisan and entrepreneur, has dedicated her life to empowering women in her community through traditional craftsmanship. With over 15 years of experience in Soof embroidery, she has worked for the past four years alongside a group of 30 skilled women who excel in the traditional art of Soof work. Together, they have established Kala Sakhi Mandal, a thriving enterprise that specialises in creating homemade spices and handicrafts. Their small yet vibrant home-based business has become a hub for innovation and creativity, where they combine traditional techniques with modern ideas to produce unique and authentic products.



Through their collective efforts, they aim to preserve their cultural heritage while empowering women in their community to become financially independent and confident entrepreneurs. Together, they create exquisite handmade products, including stalls, bags, mufflers, sarees, wall hangings and small decorative items. Tulsi Ben's pioneering effort has not only helped preserve the ancient art of Soof embroidery but also generated a steady income stream for women in her community. To further amplify her impact and reach a broader audience, she aspires to launch her products on online platforms, harnessing the power of e-commerce to showcase the vibrant cultural heritage of her community. By doing so, she aims to:

- Increase global visibility for her community's traditional craftsmanship
- Expand her customer base and revenue streams
- Empower more women in her community through economic opportunities
- Promote cross-cultural understanding and appreciation

Through her online venture, Tulsi Ben is poised to revolutionise how her community's rich cultural heritage is shared with the world, while creating a sustainable and prosperous future for its women artisans. By supporting Tulsi Ben's initiative, customers can directly contribute to the empowerment of women in her community while also acquiring unique, handmade products that showcase India's rich cultural diversity.

SELCO FOUNDATION

Threads of Change: Women-Led Eri Spinning Collectives through Renewable Energy



OVERVIEW

EriWeave, founded in 2018 by Kong laisha in Kdonghulu village in Raid lapngar, Ribhoi district, Meghalaya, is on a mission to revive the ancient tradition of Eri silk weaving. Inspired by the pioneering efforts of Kristina Dris Lyngdoh Thaiang, who introduced silk spinning to the region, Kong laisha recognised the need to enhance local weaving skills after facing production delays due to yarn shortages. In response, she partnered with the Raid lapngar Handloom Weaver Cooperative Society, transforming EriWeave into more than just a brand and it became a movement. EriWeave aims to empower women, promote sustainable fashion, and safeguard traditional handloom artistry. Its mission is to uplift women in Meghalaya by creating economic opportunities through sustainable silk production while preserving the region's cultural heritage.

To further strengthen its ecosystem, EriWeave collaborated with MOSONiE, a grassroots partner of the Selco Foundation. MOSONiE plays a pivotal role in training and mobilising last-mile entrepreneurs (weavers) on eri spinning machines. Their contributions extend beyond training, including conducting sessions for women, sourcing resources and trainers, partnering with stakeholders for long-term sustainability, and coordinating with vendors for procurement and servicing. MOSONiE's efforts foster strong connections and lasting relationships within the community. Founded in 2010, Selco Foundation promotes climate-smart solutions for poverty alleviation and environmental sustainability. It builds ecosystems for innovation, inclusive

financing, and enterprise incubation, improving access to clean energy and energy-efficient technologies for over 2 million people through 4,000 healthcare facilities. Selco has implemented over 5,000 innovative solutions in partnership with state livelihood missions and collectives in Karnataka, Odisha, Assam, Meghalaya, Mizoram, and Manipur, empowering women in SHG collectives across food processing, retail, and home-run enterprises, enhancing their efficiency and income opportunities.

Over the course of five years, the Eriweave collective has grown from 10 to 100 members, with key stakeholders supporting and fostering their empowerment and capacity building.

CHALLENGES

Eri weaving has long been part of women's daily chores in Meghalaya, practised at a household level without being seen as an income-generating activity.



Limited Commercialisation

Women primarily produced yarn, occasionally selling it to the sericulture department, but were not involved in weaving or product development for external markets. They viewed it as a routine activity rather than a source of additional income



Lack of Initial Funding

Despite women's willingness, the lack of funding emerged as a significant challenge in starting the collective.

OPPORTUNITY

Kong laisha with her forward looking and entrepreneurial mindset, introduced the idea of transforming the traditional skill into a livelihood, helping the women see its potential for income generation. With the support of the Eriweave collective and training, more women have started monetising their skills, moving from household production to participation in external markets, thereby gaining economic independence.

ABOUT THE COLLECTIVE

The role of the collective was to formalise and organise these efforts into a collective, improving their work. The inception of Eriweave was through an initial investment of INR 30,000 – 40,000 that Kong laisha accumulated from her personal funds after getting inspiration from her mother. She mobilised 5-10 women and brought them together under a common shed for eriweaving. The collective was formally registered as a for-profit entity in 2022 with the support of PRIME Meghalaya program and Vi Sanghi Associates who helped in the registration process and formalities. It has since partnered with the Meghalaya State Cooperative Society and local handloom collectives to revive traditional weaving practices. It is under this common shed area that women received training and performed eriweaving.

The EriWeave collective operates across three key stages: rearing and spinning of yarn by individual women which are later converted into final products after weaving and dyeing.



All women are working together to produce final products such as eri silk stoles and scarves. Eri Weave is a for profit flat organisation working with artisans and Kong laisha is the founder/director. Most of the artisans' time is dedicated to weaving yarn, while embroidery, a specialised skill, is mastered by only a few within the group.



Decision-making within the collective is minimal, with no formal structure for collective input on design or market strategies. It's important to recognise that this collective operates in a remote village near Shillong, where Kong laisha has mobilised local women to revive traditional weaving practices. This is not a hierarchical setup; instead, the women are community members who have come together for a common purpose. However, key decisions particularly concerning design and market access are currently made by Kong laisha and her daughter, who manages the website.

Since the collective operates with a division of roles in rearing, spinning and weaving, tasks are skill-based and compensated on an hourly basis. For example, there are 18 skilled weavers among the 100 members, and they receive higher hourly rates for their contributions, which are then distributed accordingly. Additionally, multiple models coexist within this system; some women procure and process the raw yarn, while there's a buyback arrangement. There is no single model in use, rather, various approaches

are employed to meet the collective's needs.

Stakeholder Engagement: Additionally, recognising the potential of mobilising women to revive the traditional art of Eri weaving, the Cooperation Department also facilitated a grant for EriWeave, further supporting its expansion which aided in acquiring solar machines and building an initial shed where women could receive training and work collectively, though initially without advanced machinery. Over five years, the collective has expanded with the support of key stakeholders like Selco, the Meghalaya State Rural Livelihood Society (MSRLS), MOSONIE, Meghalaya Cooperation Department and the Sericulture Department. These stakeholders have provided essential training programs and exposure visits, significantly contributing to the collective's growth and development. Another stakeholder are the Village Organisations (VOs) that function with a unique governance framework in North East India. These VOs function as collectives of Self-Help Groups (SHGs) and manage federation funds to provide loans. The hierarchy is structured as follows- District-Level Federation, Block-Level Federation, VOs, SHGs.

COLLECTIVE STRATEGY

Access to Capital: EriWeave secured a government grant of INR 5 lakhs under the PRIME scheme, along with loans from the Northeast Development Finance Corporation Limited (NEDFI). This financial support has been instrumental in scaling operations and driving the collective's expansion efforts. The government grant also helped them acquire an infrastructural space- a shed to work collectively. These resources facilitate access to capital that individual women may not have been able to obtain alone.

Product Development: In 2022, key stakeholders conducted assessments to evaluate business needs, resulting in the recommendation of a suitable business model and the procurement of 12 Eri silk spinning machines for weaver training. This included financial support, with a 40% subsidy for 4 of the machines. Additionally, EriWeave plans to install 25 new machines, which are expected to triple its production capacity. This investment will help the collective meet growing market demand, maintain high product quality, and accommodate its expanding membership.

THE BUYBACK MODEL

The buyback model allows women associated with EriWeave to produce eri silk independently at home using their own equipment. A woman may purchase raw materials from Kong laisha and produce as much as her capacity allows, mindful of her other livelihood activities and commitment to traditional practices. Once she completes her production, she sells the yarn back to EriWeave at an agreed price. The rearing and spinning activity involves producing cocoons and making it into yarn which is then woven by weavers into final products like stoles.

100 women are participating in this buyback option with 18 weavers and remaining 82 as spinners and rearers. Eri weave directly buys all the yarn for weaving from these spinners and rearers who own the spinning machines. The buyback model is accessible to both collective members and individual entrepreneurs within the community. Some women have procured spinning machines in partnership with MOSONiE and Selco Foundation with a 60% credit support and the remaining are end user contributors via Eriweave. Traditionally, weaving was a manual process done alongside daily chores, but with the introduction of machinery, this practice has evolved. Apart from the collective's 12 spinning machines for communal use, individual entrepreneurs may also own single spindle machines, enabling smaller-scale production. The buyback structure functions like a B2B model, where the women produce the yarn and sell it back to EriWeave. Weavers then produce final products and Eriweave markets these products. This flexible approach ensures that traditional practices continue while supporting individual entrepreneurial endeavours.

Capacity Building: EriWeave has prioritised capacity building through regular training sessions in partnership with MOSONiE, MSRLS, and other ecosystem partners. As its core strength, Kong laisha has always invested in training in partnership with various organisations to women across various districts, offering residential programs. Women from different handloom groups, initially focused on cocoon production, are now exploring weaving and yarn production. A recent participant in a month-long training with Kong laisha has returned to educate others in her community, promoting collaboration among handloom groups. While these efforts have significantly improved skills within the collective, there remains an urgent need for additional training in spinning techniques, yarn quality enhancement, and design innovation.

Funding Mechanisms for Machinery

Acquisition: There are various funding mechanisms for acquiring machinery within the collective and for individuals. The Meghalaya government provided grants contributing to the collective's resources. Additionally, individual women can obtain spinning machines through personal savings or by securing low-interest loans, typically around 2%, from VOs. These VOs facilitate access to affordable financing, enabling women to invest in machinery. Furthermore, bank loans are available, in collaboration with on ground partner MOSONiE which is exploring and unlocking other inclusive financing options as suitable for the solution. Together, these various avenues empower women to enhance their production capabilities.

Market Access: Although EriWeave is unable to provide direct capital support, it ensures funding mechanisms are in place with the support of key stakeholders in order to meet the market demand. Eriweave has mobilised funds via government grants and other loans. Additionally, it alleviates the need for individual members to seek market linkages for the yarn produced by them, as the buyback model allows them to sell their yarns directly to Kong laisha, eliminating the burden of finding the market for it.

MARKET ACCESS

EriWeave follows a Business-to-Business (B2B) sales model, generating 80% of its revenue through selling products to shops. The Business-to-Consumer (B2C) model accounts for 20% of sales, via social media platforms like Facebook, Instagram and WhatsApp business.

Physical Markets: The physical market is ensured through participation in state-sponsored exhibitions and fairs both locally and across the state, to showcase their products. They have also connected with retailers in Shillong and Guwahati. Additionally, their sales strategy includes business-to-business transactions, with partnerships involving organisations like AVA Creation and the Sericulture department procuring products from EriWeave for government events.

Digital Markets: The founder has showcased the final products on a website, developed with the help of her daughter. Currently at a catalogue stage, the aim is to enhance the site and transform it into a sales platform, which will require specific training in online business management.

Product Standards & Quality: High product quality is maintained through ongoing training and skill development among the weavers. The process starts with sourcing quality yarn, which is woven into items like stoles. Training sessions led by Kong laisha, who has extensive experience, play a crucial role in ensuring standards. While there's no formal certification, the founder's expertise allows her to evaluate yarn and finished products, providing feedback for improvement. Investing in training, often using trial and error, which, despite being costly, aims to elevate overall skill levels. Quality assurance relies on trainers and skilled members who assess work during production. State-sponsored training programs also set specific quality criteria. Although EriWeave doesn't partner with external organisations for quality checks, its internal framework and collective expertise significantly uphold product quality.

Marketing & Brand Building: Participation in government-sponsored events and trade fairs enhances EriWeave's brand image, reflecting the traditional practices of Meghalaya. Collaboration with entities like DIRC in Diwon, Eri Village, AVA Creation, and retailers associated with the sericulture department, along with participation in government events, has significantly strengthened market linkages. These efforts ensure that products are sold at fair prices, making them accessible even if they do not command premium rates.

OUTCOME AND IMPACT

EriWeave has played a vital role in preserving Meghalaya's traditions by transforming traditional practices into income-generating opportunities and capacity-building for women. The impact of these sustained efforts is evident at both the individual and collective levels.

Individual Level

Individual skills among the women have significantly improved through regular

training sessions focused on weaving, spinning, and product finishing. Initially, participants completed a comprehensive five-day training program within the first five months, equipping them with the expertise needed to enhance their craftsmanship and productivity. The women involved in EriWeave often rely on multiple sources of income, with weaving typically being a secondary or tertiary income stream rather than the primary one. Many members previously worked on farms or engaged in other agricultural activities. EriWeave has provided these women with an additional source of income, contributing to their financial stability. While the income generated from weaving may not yet be substantial enough to replace their primary earnings, it has allowed them to invest in education, healthcare, and improve their quality of life. Prior to joining Eriweave, spinners and rearers earned around INR 2,000 monthly from labour work and spinning manually. Post-involvement with Eriweave, their monthly income, on average, has increased between INR 5,000 and INR 10,000 (based on skill and working hours).

Linda Lamare's Journey to Empowerment and Sustainable Livelihoods through Solar-Powered Eri-Spinning

Linda Lamare, a dedicated mother of five from Liarkhla village, has always been her family's primary provider, balancing daily labour with Eri silkworm rearing and traditional spinning. Using a traditional tool Takli spindle, Linda struggled with the time-consuming process of spinning, often leading to physical strain. Despite her hard work, traditional spinning yielded only 50 grams of yarn per day—taking nearly three months to produce just 1 kilogram.

Recognising her challenges, Linda embraced a new, sustainable solution: a solar-powered Eri spinning machine. Equipped with 60 Wp solar panels and 40 Ah batteries, this machine significantly transformed her work. Leveraging inclusive financing, Linda contributed INR 6,228 towards acquiring an Eri spinning machine valued at INR 24,000.

Now, with the solar-powered setup, Linda can spin 4 kilograms of yarn each month—boosting her productivity and income substantially. Linda's monthly earnings jumped from INR 3,000 to between INR 9,600- 12,000 after joining Eriweave. As part of Eriweave and after participating in multiple training sessions, Linda Lamare advanced to become a master trainer, empowering and training women in her community. Linda's journey exemplifies the transformative power of eco-friendly technology, not only enhancing her livelihood but also contributing to sustainable practices in traditional occupations. Through this solar solution, Linda has forged a path toward financial stability, greater productivity, and a brighter, more resilient future for her family and community.



Collective Level

EriWeave currently produces 30 kg of yarn per month, with plans to expand capacity to 90 kg to support increasing production needs. As the enterprise grows, it aims to elevate weaving from a tertiary to a secondary income source, enhancing the financial stability of the women involved. Initially funded through bank loans and government grants, EriWeave has since utilised equity-debt financing from the North East Development Finance Corporation Limited (NEDFI) to scale operations effectively. The collective has improved market access by building connections with retail stores and enhancing product finishing through training. EriWeave has expanded from 10 to 100 women artisans now producing 200 stoles per month, up from 10-15 and generating approximately INR 4 lakhs in revenue. This growth highlights the collective's significant impact on the livelihoods of its members.

BARRIERS & CHALLENGES

EriWeave faces several challenges, particularly in market linkage and digital capacity. While there's an improvement in its digital visibility and secured loans for machinery, selling products remains difficult due to limited digital and business management skills. The website functions more as a catalogue, lacking the capability to facilitate sales. Collaborations with digital e-commerce platforms and training to sell on these platforms could aid in resolving the issue which Eriweave is thinking to take upon. Initial funding and capital for

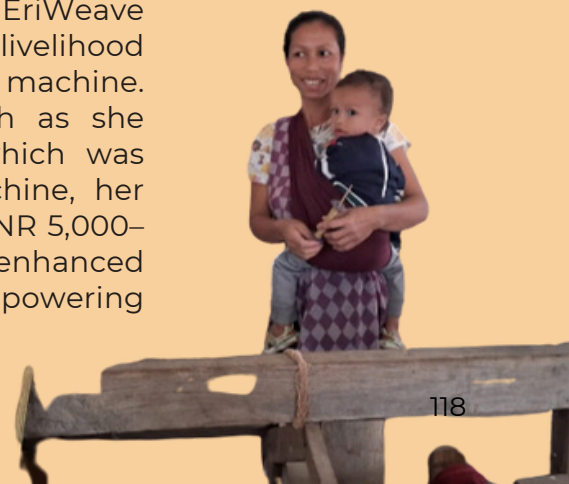
infrastructure and machinery were other major barriers, with Kong laisha initially raising from personal resources. Securing grants and loans, as well as learning about spinning machines and financial tools, required significant individual effort. Trust-building within the community and finding reliable partners were also early hurdles. Collaborating with MOSONiE and Selco Foundation helped address some of these issues by procuring spinning machines and providing training. Additionally, sourcing cocoons has become challenging due to low production caused by limited feed availability for the Eri worms, affecting raw material availability. Moving forward, the collective may require support in digital marketing, online sales platforms, and supply chain management to overcome these barriers and sustain growth.

CONCLUSION

The success of EriWeave demonstrates how bridging tradition with innovation can create sustainable livelihoods for rural women. By reviving the art of eri spinning and weaving through collective entrepreneurship, supported by renewable energy solutions and strategic market linkages, EriWeave has empowered over 100 women weavers and spinners. The initiative preserves traditional craftsmanship while contributing towards income opportunities through modern tools and capacity-building programs. The scalable and sustainable model of EriWeave highlights the potential of community-driven enterprises to transform local economies while fostering social and economic inclusion for women in rural India.

Kysoilang Rymbai's Transformation through Solar-Powered Eri-Spinning

Kysoilang Rymbai, an Eri-spinner and master trainer at the EriWeave Training Center, has experienced a significant uplift in her livelihood through the adoption of a solar-powered Eri spinning machine. Previously, Kysoilang's income was INR 2,500 per month as she managed labour work alongside manual Eri spinning, which was labour-intensive and time-consuming. With the new machine, her productivity has improved, leading to improved income i.e. INR 5,000–10,000 per month. This advancement has provided her with enhanced financial stability and a stronger role in her community, empowering her to support her family more effectively.



CONCLUSION

India has one of the largest networks of collectives globally, shaped by the unique skillsets across states. The collectives have played a significant role in transforming the lives of women. This compendium of 15 case studies highlights the potential of collectives to enhance market access, build capacities, and foster economic independence for women entrepreneurs.

While these case studies showcase notable progress, they also underline the challenges collectives face, including access to credit, and infrastructural limitations. Some collectives have successfully addressed these bottlenecks, while others continue to navigate their way toward sustainable market integration. It also points to the critical role of ecosystem support and the collaboration of government, private sector, and civil society in addressing these challenges to scale the impact of collectives.

The compendium provides evidence to support discussions on strengthening collaboration among stakeholders to enable women's transition from individuals to entrepreneurs. By bringing together all 15 collectives to share their stories and exchange ideas, the launch event will emphasise the importance of fostering peer learning and creating platforms for collective growth. This compendium serves as both a record of achievements and a resource to inform and inspire further efforts to empower women entrepreneurs through collectives.

If you know of a collective creating innovative solutions for market access, we would love to hear from you. Reach out to us at: wee@massentrepreneurship.org



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