

HANDBOOK FOR PROMOTING WOMEN ENTREPRENEURSHIP



An initiative under “SIDBI - Mission Swavalamban”

Acknowledgement

This handbook for promoting Women Entrepreneurship presents learnings from scalable pilots implemented under Women Entrepreneurship program (for the bottom of the pyramid women entrepreneurs) under the Poorest States Inclusive Growth (PSIG) program supported by UK Government through Department for International Development (DFID) and implemented by Small Industries Development Bank of India (SIDBI).

PSIG has served as testing grounds for demonstrating inclusive and innovative models of financial inclusion. The idea of coming up with this handbook came from the stakeholders and partners such that the learnings can be widely replicated.

PSIG is grateful to DFID, particularly to Ms Mamta Kohli, Senior Social Development Advisor & Ms Anjali Sablok, Programme Manager, for providing necessary guidance and financial support in pilot testing these models. We would also like to thank our partners Cashpor Trust, Utkarsh Welfare Foundation and Udyogini for anchoring these interventions on the ground and developing relevant tools for intervention and OnionDev Technologies Pvt Limited for extending IVRS based technical support to the interventions and helping accelerate the impact. Special thanks to Prime M2i Consulting Pvt Limited for being the eyes and ears to the program and helping in timely corrections and support to the program. For developing this handbook, we have referred the Standard Operating Procedures Report and Evaluation Report developed by M2i.

Team PSIG is grateful to all the beneficiaries who enthusiastically participated and gave feedback, some of which were turning points of evolving the program. It helped us to revisit, refresh and rejuvenate the approaches. SIDBI Vision 2.0 prompted us to be more inclusive and look for out-of-box ideas/approaches. This helped us to take the project achievements to high impact engagement level.

This handbook wishes to salute the resilience and indomitable spirit of the women entrepreneurs. Hope this handbook can help institutes to replicate the models and enhance the Happiness Quotient (HQ) of aspiring and existing entrepreneurs.

TEAM PSIG, SIDBI

“Empowerment of women leads to development of a good family, good society and, ultimately, a good nation.”

Dr. Abdul Kalam

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EXECUTIVE SUMMARY

Women Entrepreneurs need the focus and attention of the policymakers and developmental workers. They have the potential to fuel social change along with economic growth as they tend to blend purpose with profit for the betterment of all. The Indian economy has grown significantly in the past and microenterprises have contributed significantly to it. Of the 58.5 million establishments, 8.05 million are run by women entrepreneurs which engage 10.24% of the total workers engaged in different economic activities as per the sixth economic census released by the Ministry of Statistics and Programme Implementation (MoSPI). However, we find the majority of them in the unorganized sector and the rural areas. They still face multiple social and economic barriers that severely limit their entrepreneurial potential. To mainstream these women-led microenterprises and further boost the economy, there is a need to empower and bring women entrepreneurs at the forefront of our developmental efforts.

The Poorest States Inclusive Growth (PSIG) Program, supported by the UK Government through the Department for International Development (DFID) and implemented by Small Industries Development Bank of India (SIDBI) has strived to demonstrate models of innovation and inclusion in the financial inclusion space. The mission of the program was to support 13 million poor and vulnerable people, especially women, in Low Income States, benefit from economic growth through better access to financial services, livelihoods and enhanced private investment. The program reached out to 13.27 million people, mostly women, forged partnerships with two State Rural Livelihood Missions (SRLMs), more than 30 Micro Finance Institutions (MFIs), 2 Self-Regulatory Organizations (SROs), Self Help Promoting Institutions (SHPIs), Business Correspondent networks and was being instrumental in setting-up of 2 State-level MFI Associations viz., Uttar Pradesh Microfinance Association (UPMA) & Odisha State Association of Financial Institutions (OSAFII).

This handbook presents SIDBI's learnings from demonstrating scalable pilots in particular, *Mahila Udyami Sashaktikaran Program* (MUSP) to empower 9000 women micro-entrepreneurs positioned at the bottom of the pyramid of value chain imbibing local solutions. It aims to provide practical guidance and recommendations to practitioners and entities who desire to address the issue through a similar program. PSIG piloted MUSP in 2 districts of Uttar Pradesh - Ghazipur and Varanasi. It sought to bring the bottom of pyramid women entrepreneurs to the forefront of socio-economic development efforts by providing business-related training, mentoring and handholding support, facilitated credit linkages of women entrepreneurs with formal financial institutions and helped women graduate higher in the value chain by linking them to more buyers and suppliers. The pilot primarily focussed on those women entrepreneurs that fuelled the local economy's 'daily needs' like dairy, grocery, beauty parlour, tailoring (bag and *chunnari* stitching), artificial jewellery, and *Moti Mala* making. The intervention marked the graduation of women from being financially literate to 'Swavalambi' or micro-entrepreneurs. Through this, PSIG resolved to take the hunger pangs of development kindled through its financial literacy and women empowerment program intervention to its logical conclusion of enterprise set-up and development.

Program Design

Designing such intervention demand an understanding of the socio-economic barriers and critical needs of women entrepreneurs during program identification and preparation. Understanding of barriers and needs is essential to guide the implementation of the program. Articulating tangible objectives aimed at improving the business profile, terms and condition of trade, financials of business, income & assets, and self-worth would help in guiding the outcomes of the program. Broad objectives of such intervention could also be i) Increasing efficiency of business operations ii) Improving reach to more markets and market players iii) Improving professionalism/business management skills.

Critical to design/initiation phase is conducting a gender analysis study of existing and relevant businesses to assess the gender differences in access and control of assets, landed properties, literacy, information, finance, skills, mobility, business and financial literacy, skills and business training, legal and social norms that can affect entry, operation and growth of women-led enterprises. Assessment of factors like sustainability, safety, accessibility of location, average time/hours invested by women in their business and the status of women dominated enterprises are also equally important. Forging multi-stakeholder partnerships could further enhance the efficiency of program delivery to meet the different interventions. The SIDBI supported pilot brought together 5 agencies with different competencies with a common goal of setting/scaling-up and diversifying thousands of women-led microenterprises.

Solutions for effective implementation

Undertaking primary research of the market or mapping of the local economy can help devise solutions for effective implementation. Mapping of the market and the value chain of existing microenterprises in the area helps in understanding the potentials and gaps in the enterprises, reveals the health and environmental impact and helps in identifying solutions, particularly, technology based. PSIG, under its pilot, conducted value chain study and market mapping to help women access the market better and demand a fairer price. The pilot screened women-owned enterprises using a screening tool that factored time, understanding, capacity and willingness as indicators for identifying women entrepreneurs targeted under the program.

Capacity building solutions should also factor in business plan development for each micro-entrepreneurs along with training toolkit. Business plan and business tracking tools were developed during the implementation phase, which helped women entrepreneurs in analysing their profit or loss, setting sales targets for desired profits, monthly tracking of sales, cost & profits, and monthly monitoring of inventories, receivables, payable, and cash etc. The same was monitored regularly by the monitoring and evaluation agency. The language and terms used in the business plan should preferably be vernacular and easy to understand. Another solution that the pilot readily offers is detailing of handholding support, which often is left undefined in most programs. Defining such support is crucial for supporting the business growth of women entrepreneurs. For MUSP pilot, it was categorized into 5 major components; 1) Troubleshooting: addressing bottlenecks in setting/scaling up/diversification and helping them achieve break-even; 2) Mentorship: Support for networking in the local market, branding, and linkages with market actors; 3) Confidence building support: for market and public negotiations related to their products; 4) Networking support: Introducing them to associations and platforms both online and offline that increases their product uptake in the market and 5) Convergence: Capacitating

women entrepreneurs with specific trade based skill training in non- traditional enterprises by exploring collaboration with Govt. and non-Govt. programs/schemes like One District One Product (ODOP), National Rural Economic Transformation Project (NRETP), Rural Self Employment Training Institutes (RSETIs) and MSME Samsung Technical School.

The handbook shares guidelines for formalizing and mainstreaming women-led microenterprises based on PSIG learnings. Further, insights from a few innovative interventions/activities adopted by SIDBI to celebrate the evolution of women entrepreneurs and provide them a higher marketing platform in the form of Swavalamban Utsav and Swavalamban Role Model initiatives are illustrated. The Utsav received appreciation from the Honourable Prime Minister for providing a level playing field to these women micro-entrepreneurs. The implementation model adopted by SIDBI is elaborated for a better understanding of readers on critical components to consider. Credit support is often difficult to access for women entrepreneurs; the handbook elaborates on the critical requirements for accessing credit support from formal financial institutions and available government schemes.

Lessons from local market solutions

The most common limitations that women micro-entrepreneurs face is limited bargaining power because they source their supplies from a single supplier or an agent. PSIG explored local market solution to it by organizing buyer-seller meets and exposure visits to wholesaler markets to help women negotiate better deals with market players. Buyer-Seller meets help in increasing their options manifolds. In the Buyer-Seller meets, they got a chance to interact with several suppliers and buyers. The meet enabled them to forge new supply chain relationships and improves the terms of their trade. The orientation of women entrepreneurs on the importance of maintaining a business relationship with buyers and sellers by way of maintaining a register of contacts and initiating dialogues with them should also be encouraged.

Using Information Technology for accelerating impact

Technology is known to transcend physical and social boundaries and addresses complex issues. The program has used technology to reinforce the business related capacity building messages to the women micro-entrepreneurs. This intervention was effective in demonstrating to women entrepreneurs the use of technology for accessing business related information and conducting businesses as well. The intervention resulted in creating a virtual platform for women entrepreneurs. It helped in sharing of information and peer-to-peer learning among women entrepreneurs and receiving direct feedback from them.

Monitoring and Evaluation

The handbook shares details of the monitoring and evaluation mechanism of the program that involved a direct SMS based feedback system, monthly data collection, and report generation using the MIS, monitoring visits and evaluation survey.

PSIG also shares the tools developed under the pilots for reference and the further use and evidence in the form of case studies are shared to showcase these real-life Role Models of their communities.

Abbreviations & Glossary

PSIG	Poorest States Inclusive Growth
DFID	Department for International Development
SIDBI	Small Industries Development Bank of India
MoSPI	Ministry of Statistics and Programme Implementation
SRLM	State Rural Livelihood Mission
MFI	Micro Finance Institution
SRO	Self-Regulatory Organization
SHPI	Self Help Promoting Institution
UPMA	Microfinance Association of Uttar Pradesh
OSAFII	Odisha State Association of Financial Inclusion Institution
MUSP	Mahila Udyami Sashaktikaran Program
ODOP	One District One Product
NRETP	National Rural Economic Transformation Project
RSETI	Rural Self Employment Training Institute
MSME	Micro Small Medium Enterprise
MIS	Management Information System
BC	Business Correspondent
FLWE	Financial Literacy and Women Empowerment
IT	Information and Technology
IVR	Interactive Voice Response
MEL	Monitoring Evaluation and Learning
SRM	Swavalamban Role Model
SFB	Small Finance Bank
NBFC	Non-Banking Financial Company
KYC	Know Your Client
RBI	Reserve Bank of India
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises

MLIs	Member Lending Institutions
RRB	Regional Rural Bank
MUDRA	Micro Units Development & Refinance Agency Ltd.
PMMY	Pradhan Mantri MUDRA Yojana
SLBC	State Level Bankers' Committee
CGS	Credit Guarantee Scheme
NABARD	National Bank for Agriculture and Rural Development
SFCs	State Finance Corporations
SIDCs	State Industrial Development Corporations
ESAF	Evangelical Social Action Forum
LAP	Loan Against Property
MB	Micro Business
ED	Enterprise Development
JLG	Joint Liability Group
FGDs	Focus Group Discussions
MEDOs	Micro Enterprise Development Officers

Overview

Women entrepreneurs tend to fuel social change, along with economic growth and blend purpose with profit for the betterment of all. According to global Women's Entrepreneurship Research, women are 1.17 times more likely than men to create social ventures rather than only economic ventures and 1.23 times more likely to pursue environmental ventures over economic-focused ventures. India has seen remarkable growth of women entrepreneurs in recent times and seen them emerging as role models. Women entrepreneurs have the potential to fuel the rural hyper-local economy. As per the sixth economic census released by the Ministry of Statistics and Programme. Implementation (MoSPI), 8.05 million out of the total 58.5 million establishments were run by women entrepreneurs in India. Total workers engaged in women-owned & run establishments were 13.48 million. Women entrepreneurs in India play a significant role in advancing the economic growth of the country. However, appreciation and recognition for their contribution come late. They still are faced with multiple social and economic barriers that severely limit their entrepreneurial potential. Concerted efforts and initiatives are needed to provide them with solutions that can help them overcome these constraints.

This handbook responds to the demand for documenting best practices and tools to integrate gender in entrepreneurship development programs and address the needs and constraints faced by women entrepreneurs. It is intended that this handbook provides practical guidance and recommendations to practitioners and entities who desire to address the issue and implement a similar program.

This handbook is an outcome of 8 years of engagement of SIDBI implementing the PSIG Program in four challenging states (Bihar, Madhya Pradesh, Odisha & Uttar Pradesh) where it ventured with an agenda to convert women from poor to progressive. Women were at the centre and focal point of our interventions.

The handbook includes:

Guidelines - For planning the intervention, designing solutions for intervention, implementation model, desired monitoring and evaluation framework and outlines, potential stakeholders and evident impacts of such intervention.

Tools for Operations - Easy to use data collection tools for monitoring and facilitating the growth of micro-enterprises.

Evidence of impact - Real-life case stories of women who evolved as entrepreneurs during the program duration and now serve as the Role Models in their communities.

The entire handbook consists of 7 sections:

- Introduction
- Designing solutions for program support and implementation model
- Making market work
- Information technology for imparting business-related training and information
- Monitoring and evaluation
- Tools for operations
- Success stories of impact

Section 1: Introduction

During program identification and preparation, it is essential to understand the socio-economic barriers and critical needs of women entrepreneurs, which guides the design and implementation of the program. This section covers the understanding of constraints, rationale for intervention and recommendations for designing such a program.

1.1 Background and understanding of context:

The full participation of men and women is necessary for economic prosperity and poverty reduction of the country. In India, women's participation in the labour force is less than one third and even lower in entrepreneurship space. Therefore, the potential of women as economic resources is primarily left untapped.

Women-owned microenterprises face various constraints related to limited access to equity and loan funds coupled with the limited capacity of the entrepreneurs to manage these - they continue to remain small. They are mostly found in the informal economy, exposed to a high level of gender disparity and unfavourable terms and conditions of trade. We find women entrepreneurs doing laborious hard work in most difficult circumstances and at the lowest possible margins. Positioned at the bottom of the supply/value chain pyramid, often, their work and contribution are invisible to the economy and its players. They are susceptible to numerous risks which threaten to throw them into outright poverty in case of an unforeseen emergency or disaster. However, the majority of women-led microenterprises tend to be more adaptive, relevant, and resilient to change.

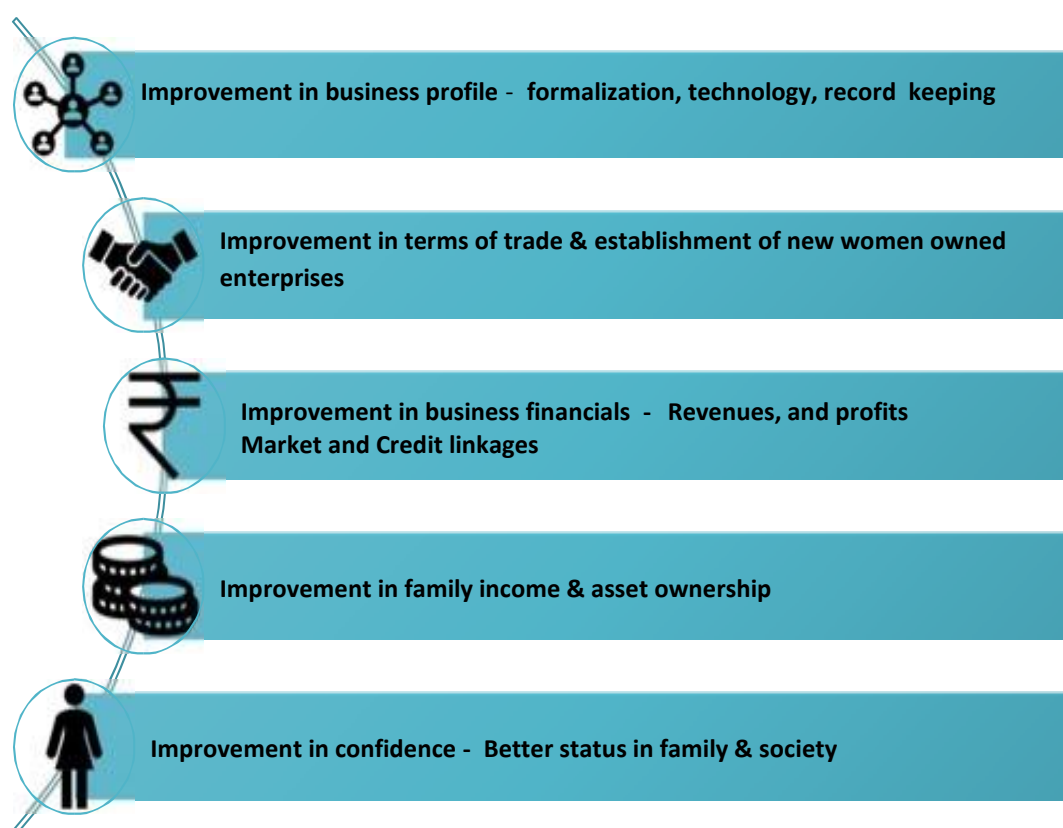
To address some of the core issues that stifle the growth of women entrepreneurs, SIDBI under the PSIG, piloted Mahila Udyami Sashaktikaran Program (MUSP) in 2 districts of Uttar Pradesh -Ghazipur and Varanasi.

Commencing in October 2018 and concluding in January 2020, SIDBI implemented the first pilot in the said districts of Eastern Uttar Pradesh, which are known to be the economic hubs of the region. The majority of the target women participants of this pilot were mature clients of MFIs, who had been obtaining microcredit but faced various constraints in their businesses and were unable to scale their businesses. The pilot tried to help them improve their business practices, their operational scale and step up their position in the business value chain. In doing so, it has also sought to emphasize the importance of business ethics among them, thus, instilling the basics of business governance. Over 15,000 women received business-related training and over 10,000 women received handholding support. More than 9600 women received credit for investments and working capital needs of their microenterprises and new market /buyer linkages established for nearly 6300 women entrepreneurs.

1.2 Project Design: Planning the intervention

1.2.1 Articulating Objectives and goal of the program

First and foremost, it is essential to articulate the goals and objectives of the project. A program for the development of entrepreneurship among women is likely to be envisioned as a holistic intervention that strengthens their capacities in enterprise management, facilitates their credit and market linkages and provides strategic handholding support. The following illustration presents some tangible objectives that can guide the subsequent development of such a program.



Hence, any program of such nature can broadly contribute to achieving the following outcomes:

- Increasing efficiency of business operations,
- Improving reach to more markets and market players and
- Improving professionalism/business management skills.

1.2.2 Using gender-disaggregated data and gender analysis

Collection of data of existing microenterprises owned and managed by women in the region from primary and secondary sources before designing a program of such specific intent is essential. Ongoing partnership of SIDBI with grass-root agencies, in this case, MFIs, helped in collating existing data of

businesses and women entrepreneurs supported by these institutions before the execution of the program. SIDBI recommends a detailed gender analysis study of existing and relevant businesses. To assess the gender differences in access and control of assets, landed properties, information, finance, mobility, business and financial literacy, skills and business training, legal and social norms that can affect entry, operation, and growth of women-led enterprises. The below points also need to be considered while conducting the analysis:

- Years of existence /sustainability of the enterprise
- Safety and accessibility of location
- The average time/hours invested by women entrepreneurs in the business
- Enterprises, primarily dominated by women

1.2.3 Forging key partnerships

The varied nature of activities, including credit linkage, training, technology support that a project of this nature requires, necessitates that different agencies with the relevant skillsets work together. Thus, a critical step for the effective implementation of a microenterprise development project is to bring together diverse competencies by forging fruitful organizational partnerships. The SIDBI supported program brought together 5 agencies with different competencies with a common goal of setting/scaling-up and diversifying 9661 women-led micro-enterprises.

These agencies are listed below:

- 2 implementing agencies with a strong commitment towards poverty alleviation and gender equality, a credible client base and a strong presence in the intervention region.
- 1 Technical Resource Agency with proven competencies and experience in guiding, coordinating, building capacities of grass root institutions and grounding of program.
- 1 IT support agency with a commitment to serve the poorest and provide low cost and scalable solutions to achieve desired outcomes.
- 1 Monitoring and Evaluation Agency to provide an independent lens to monitor and evaluate such an intervention and provide time to time corrective measures in the implementation of the program.

Presented below are the competencies required from each of the agencies in partnering for such an intervention.

Competencies of Technical Resource Agency

The Technical Resource Agency has the responsibility of developing capacity building and advisory inputs to be used by implementing agencies to guide women micro-entrepreneurs to grow their business. Mainly, it should possess the following strengths:

- Demonstrated experience of capacity building and supporting microenterprises and particularly women-led micro-enterprises
- Understanding of local and national markets and experience of establishing market linkages for microenterprises
- Human Resources in the field (feet on the ground) to explore these linkages and establish contacts with big market players and brands
- Capacity to undertake value chain research for prominent sectors that employ micro-entrepreneurs
- Capacity to explore the potential for non-traditional, drudgery reducing and environment friendly microenterprises and establishing market linkages for such microenterprises
- Understanding of business models and capacity to evaluate business performance
- Experience of designing capacity building modules and training for microenterprises
- Experience of providing training of trainers and creating a cadre of grass-root enterprise counsellors

Implementing Agency Competencies

- *Organizational Mission and commitment towards poverty alleviation and gender equality*
- *Experience of working with economically weak women microentrepreneurs*
- *Local presence and wide network*
- *Understanding of the local economy*
- *Gender sensitivity and understanding of gendered barriers faced by women entrepreneurs*

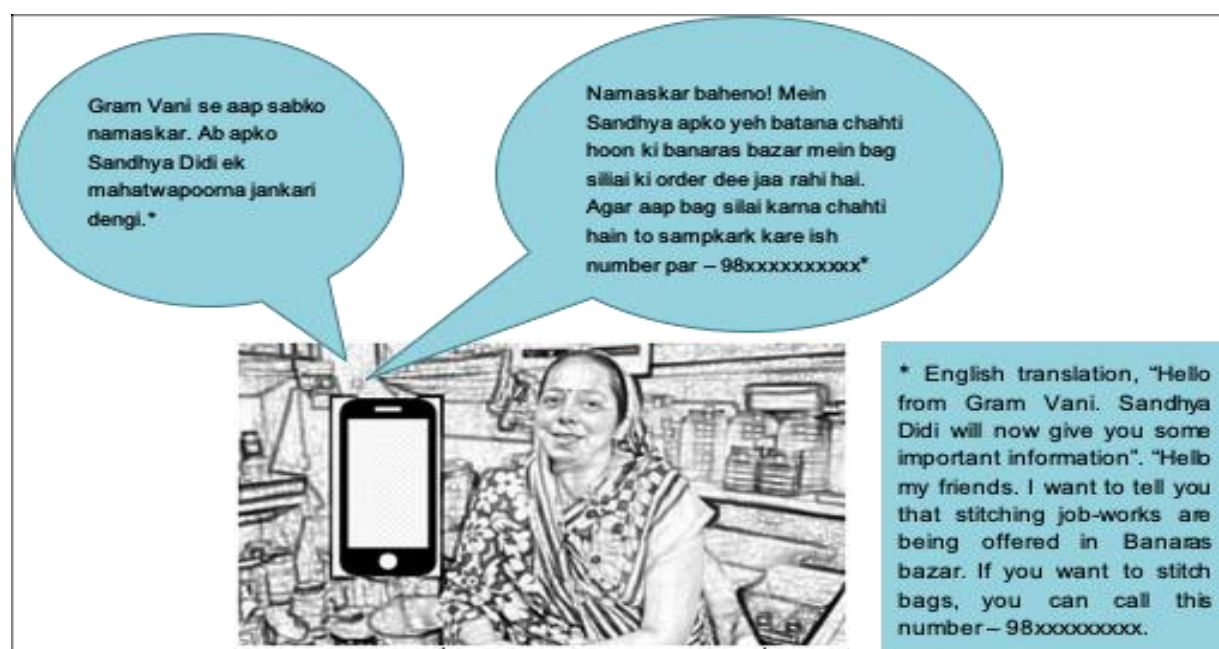
Competencies of Implementing Agency (ies)

The essential characteristics possessed by the implementing agency (ies) that are crucial for the success of any future project with similar objectives are as under:

- Organizational mission and commitment towards poverty alleviation and gender equality.
- Allocating dedicated enterprise team for implementation of the program.
- The experience of working with economically weak women is an essential enabler for the project teams.
- Local presence and existing networks – an extensive network of branch officers and field staff well versed with local terrain is helpful in identifying potential supply chains and marketing opportunities.
- Understanding the local economy at the senior management level of the implementing agencies helps in identifying sectors, industries, and trades that need focus in the project. This is important for devising interventions that have a high potential for success.
- Gender sensitivity and understanding of gendered barriers faced by women entrepreneurs is a must for leadership and as well as the staff of the implementing agencies to break gendered notions and norms that further hinders the program activities.
- Close institutional links of the Implementing Agencies with financial institutions help facilitate credit linkage. In this programming case, partnership with foundation and trust of the MFIs helped in ensuring appropriate credit.

Competencies of Information and Technology (IT) Support Agency

The IT support agency should have experience designing information-technology and telecommunications related solutions to exchange voice and text messages with a large group of persons. Experience in working with rural semi-literate clients is an added advantage. In the MUSP pilot, partnership with a social technology company extended to use its innovative Interactive Voice Response (IVR) model to reach out and capacitate women micro-entrepreneurs with business-related information and audio training content on their mobile phones. A micro-entrepreneur was able to access these messages by dialling a set phone number, which would ring and then disconnect. Subsequently, within a couple of minutes, the micro-entrepreneur would get a call on her phone with the IVR enabled message. The audio messages included useful information related to buyers and suppliers of interest, availability of job work, opportunities to collaborate with other micro-entrepreneurs, engaging audio content in the form of audio episodes with fictional characters on topics like planning a business, market survey, competition, record keeping, and inventory management.



Competencies of Monitoring, Evaluation, and Learning (MEL) Agency

The MEL agency should have experience in designing and implementing a monitoring and evaluation framework that allows for regular checks on the progress of the project. In particular, the agency should possess the following competencies:

- Capacity to undertake impact assessment evaluations including baseline and end-line surveys
- Capacity to put in place a project management information system that is easy to use, transparent, technology-backed and helps monitor the progress effectively
- Capacity to collect feedback from the women entrepreneurs directly with the help of modern Telecommunication Technologies.
- Capacity to provide inputs for mid-course corrections if required
- Capacity to prepare learning reports and documents

Section 2: Designing Solutions for Effective Support and Implementation model

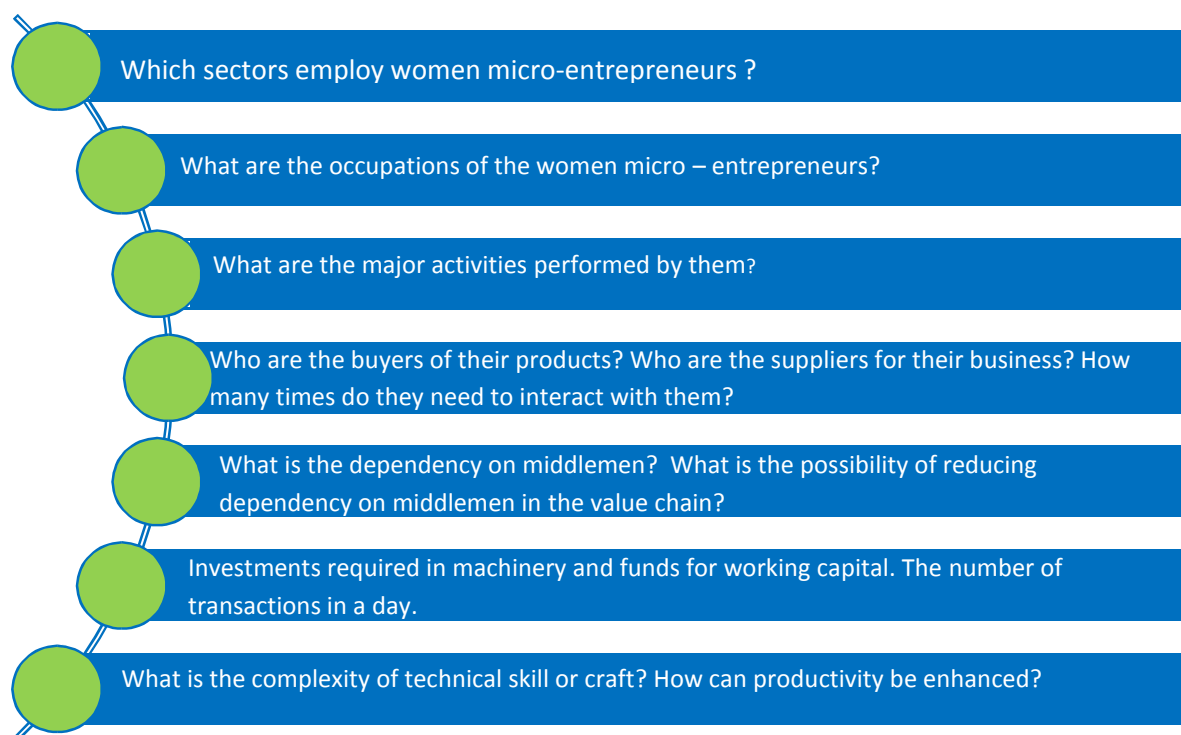
Designing technical solutions in the form of capacity building, handholding and advisory input for providing practical support to women micro-entrepreneurs is essential. Further, the operational team needs to be responsible for training for the delivery of these inputs in the field. Mentioned below are some of the technical inputs that can significantly help women micro-entrepreneurs.

2.1 Researching local economy and market

Primary research or mapping of the local economy provides an understanding of the sectors and occupations that employ the women micro-entrepreneurs. Particularly, it helps in:

- Mapping the value chains of the various sectors
- Gives an idea of the nature of inputs required to help the women micro-entrepreneurs to raise the scale of their businesses
- Reveals the potential of the various sectors that involve women micro-entrepreneurs
- Sheds light on any hazardous practices
- Helps to identify opportunities for non-traditional and environment-friendly enterprises
- Identify opportunities for technology-based solutions for gap areas

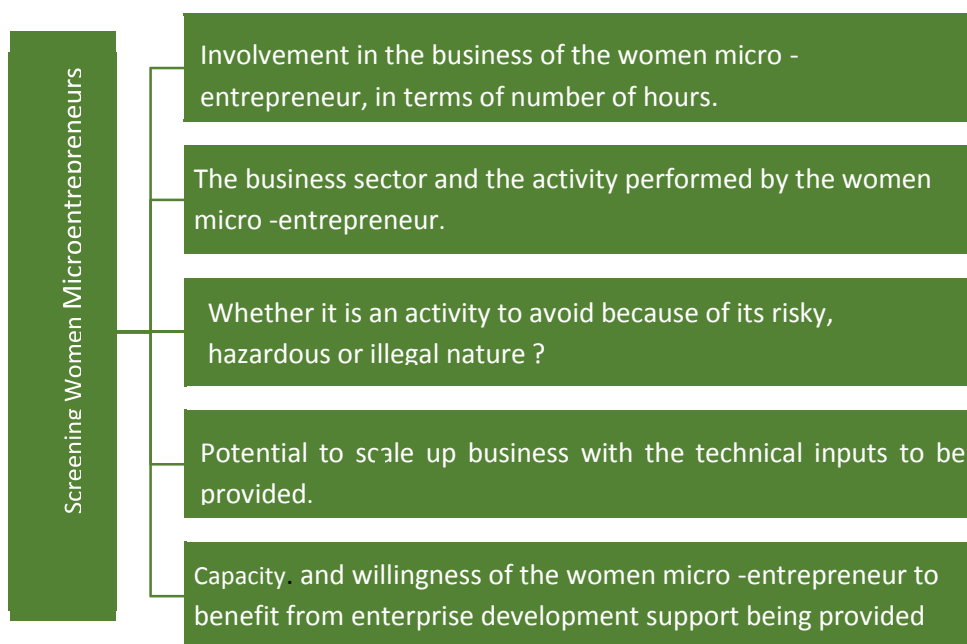
The critical points of exploration for researching the local economy and markets are as under:



The following table presents a differentiation of microenterprises, category-wise, based on mapping exercise under the SIDBI PSIG supported MUSP:

Characteristics	Trading	Processing /light manufacturing	Processing (Job work)	Service (other than trading)
Examples	General Store, Vending, Retailing store for clothes	Milk products, Food processing, Power loom, Flour mill, Papad, Pickle	Zari work, Agarbatti, Handloom, Paper-plate	Tailoring, Construction, Beauty parlor, Training, Transport
Interaction with Buyers	Frequent with many (Customer experience is essential)	Frequent with some	Few - mostly middlemen	Frequent with many (Customer experience is essential)
Interaction with Suppliers or Sellers	Frequent with many	Few	Few - mostly middlemen -Minor purchases are required	Few
Interaction with Agents/Distributor	Few	Frequent with some	Frequent	Few
Investments in Machinery	Few	Moderate where machinery is required	Moderate where machinery is required. Nil in case of handicrafts	Moderate where machinery is required
Funds for working capital	Required in proportion to the scale of business	Required in proportion to the scale of business	Limited requirement	Limited requirement
Number of transactions in a day	Several, complex accounting	Moderate, complex accounting	Few, Low complexity accounting	Several, complex accounting
The complexity of technical skill or craft	Low	Moderate	High	High
Business Promotion	Advertisement, leaflets, word of mouth	Personal meetings, Word of mouth	Personal meetings, Word of mouth	Advertisement, leaflets, word of mouth

Accordingly, the program screened the enterprises and entrepreneurs using screening tools and guidelines. The tool applied a gender lens to select entrepreneurs based on their role, time investment and existing knowledge. The following illustration presents some of the aspects that the screening tool must include.

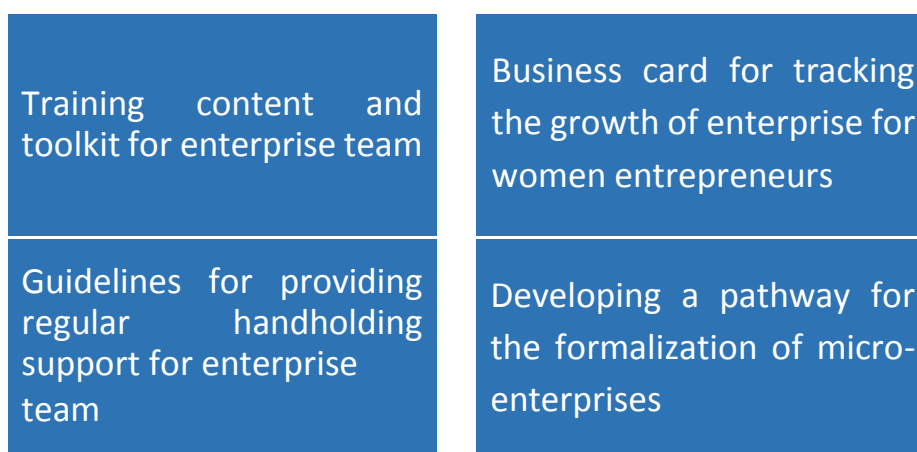


Section 6 provides the screening tools used in MUSP: Tools for Operation

2.2 Design of Capacity Building and Enterprise Development Inputs

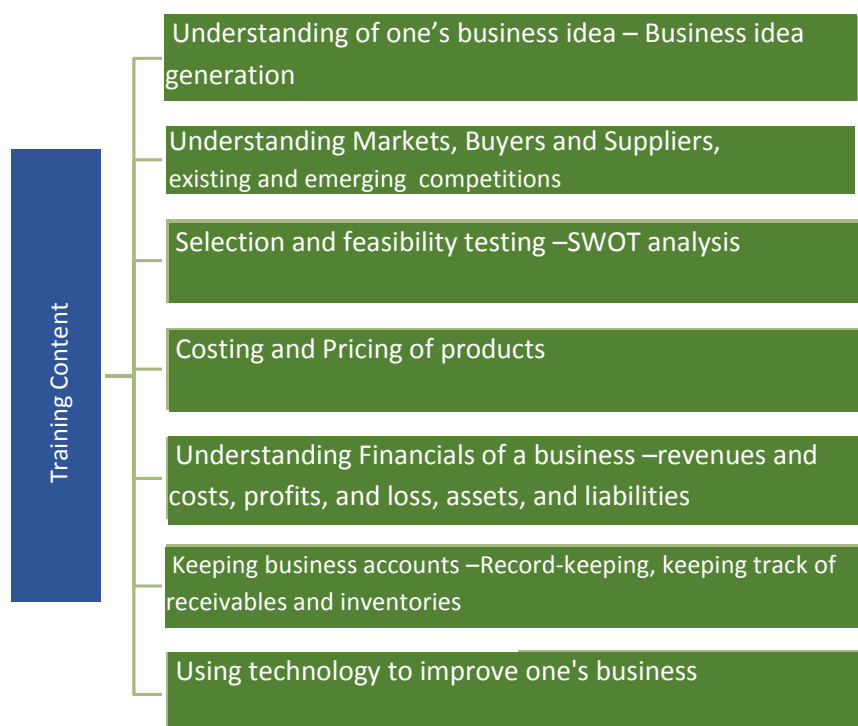
Designing capacity building and handholding inputs are critical for program success. These inputs need to be relevant to the needs of the women micro-entrepreneurs. The program used the findings of the market mapping study and screening survey to keep the capacity building input relevant.

The illustration below depicts the critical capacity building and enterprise development inputs developed during the program.



2.2.1. Training content and toolkit

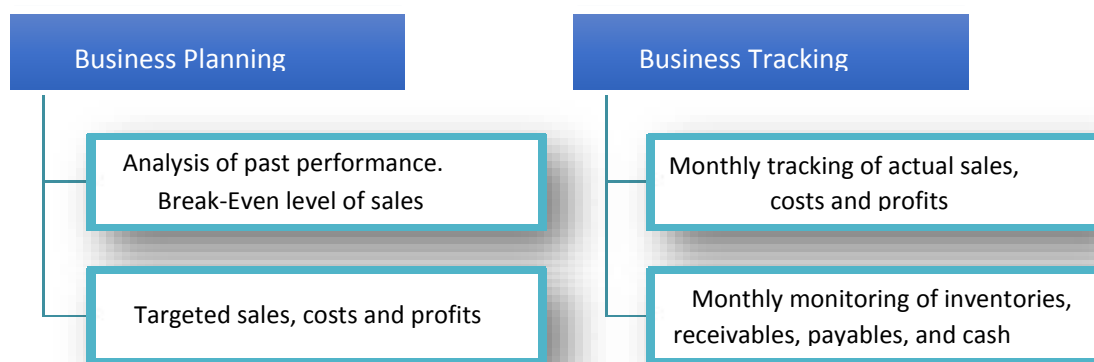
Training of enterprise teams and women entrepreneurs is critical to the success of the intervention. While the enterprise team of the implementing agencies has the responsibility to provide training to the women micro-entrepreneurs, the Technical Resource Agency needs to develop easy-to-use and engaging content in the form of toolkits, workbook, flashcards, and posters. With the advent of technology and media and its vast potential to transcend physical and social barriers and reach out to remotest of the communities and address complex issues. The Technical Resource Agency needs to use audio-visual aids for training content and material development. The following topics needs to be covered for meeting the desired impacts:



2.2.2 Business Planning and Tracking Cards

Helping women micro-entrepreneurs to learn to plan their business establishment and growth in terms of revenues and profits, as well as future costs/investment is an essential capacity-building input and solution that the SIDBI PSIG program provided. Business Planning cards were developed for the women entrepreneurs to conditions them to plan their business and keep track of their achievements as compared to their plans. From the perspective of monitoring, the business plan cards serve as an auditable proof of the support provided on a month to month basis. During the time, the enterprise team helped the women micro-entrepreneurs to plan and track their business. The following illustration presents Business Planning and Tracking framework.

Section 6 presents the format of the business planning and tracking card: **Tools for operation.**



2.2.3 Guidelines for providing regular handholding support for Micro-entrepreneurs

Regular mentoring and finger holding of women entrepreneurs act as a catalyst for accelerating the growth of microenterprises. The SIDBI PSIG supported program unpacked the handholding support provided to women entrepreneurs to define the nature of hand-holding support clearly. It is essential to define the packets of handholding support to be delivered to the women entrepreneurs and setting the expectations right for them. Whether it is customized business development services or relationship/communication management, the information also needs to be collected and converted into a database. Under the SIDBI PSIG supported pilot program categorized the handholding support into 5 major components; 1) **Troubleshooting**: addressing bottlenecks in establishing/scaling up/diversification and helping them achieve break-even 2) **Mentorship**: Support for networking in the local market, branding and linkages with market actors 3) **Confidence building support**: for market and public negotiations related to their products 4) **Networking support**: Introducing them to associations and platforms both online and offline that increases their product uptake in the market 5) **Convergence**: Capacitating women entrepreneurs with specific trade based skill training in non- traditional enterprises by exploring collaboration with government and non-government programs/schemes like ODOP, NRETP, RSETIs, and MSME Samsung School.

The following illustration shows the components of handholding support rendered:



2.2.4 Formalization of Microenterprises

To bring the bottom of the pyramid, women entrepreneurs into the forefront of development. The program devised the pathway for the increased formalization of microenterprises as listed below:

- Obtaining Artisan Cards or Udyog Aadhar
- Municipal registration as vendors
- Bank account in the name of the enterprise
- Encouraged use of mobile banking and digital financial services for business purchases
- Systematic Record-Keeping and wherever possible, audit of accounts
- Decreasing dependence on middlemen, increasing contacts and direct dealing with supplier and buyers
- Capacitating women entrepreneurs on customer and supplier relationship management as enterprises evolve

2.3 Swavalamban Utsav - Celebrating Entrepreneurship

Women Entrepreneur business cripple with issues of exploitative terms of trade, mobility restrictions, severe working conditions, limited family support and limited access to credit and market issues. The SIDBI PSIG intervention tried to address some of these core issues during its 15-month duration intervention and succeeded in improving some of the business and market-related challenges of women entrepreneurs. During the process, we witnessed many stories of women who exhibited resilience & strength and rose above these challenges to improve their business and empower themselves with business and market related skills. Celebrating these journeys and applauding their courage is essential. Accordingly, under the SIDBI's umbrella program of 'Swavalamban,' which aims to promote culture of entrepreneurship across the country, the program organized a 2-day event titled "Swavalamban Utsav" for the women entrepreneurs in the district of Varanasi. The event showcased products & handicrafts of 100 women entrepreneurs with the participation of more than 5000 women. The event marked the celebration of the evolution of women into entrepreneurs or 'Swavalambis' and provided them a platform to share their stories of challenges and triumphs. The event recorded a vast sales of products and a massive footfall of people who came to be part of the program. The event connected them to financiers, trader associations and also refreshed them on digital finance access tools. We recommend such an event to become an integral part of the design of any program that aims to promote women entrepreneurship and women collectivization.

2.4 Recognizing and rewarding role models

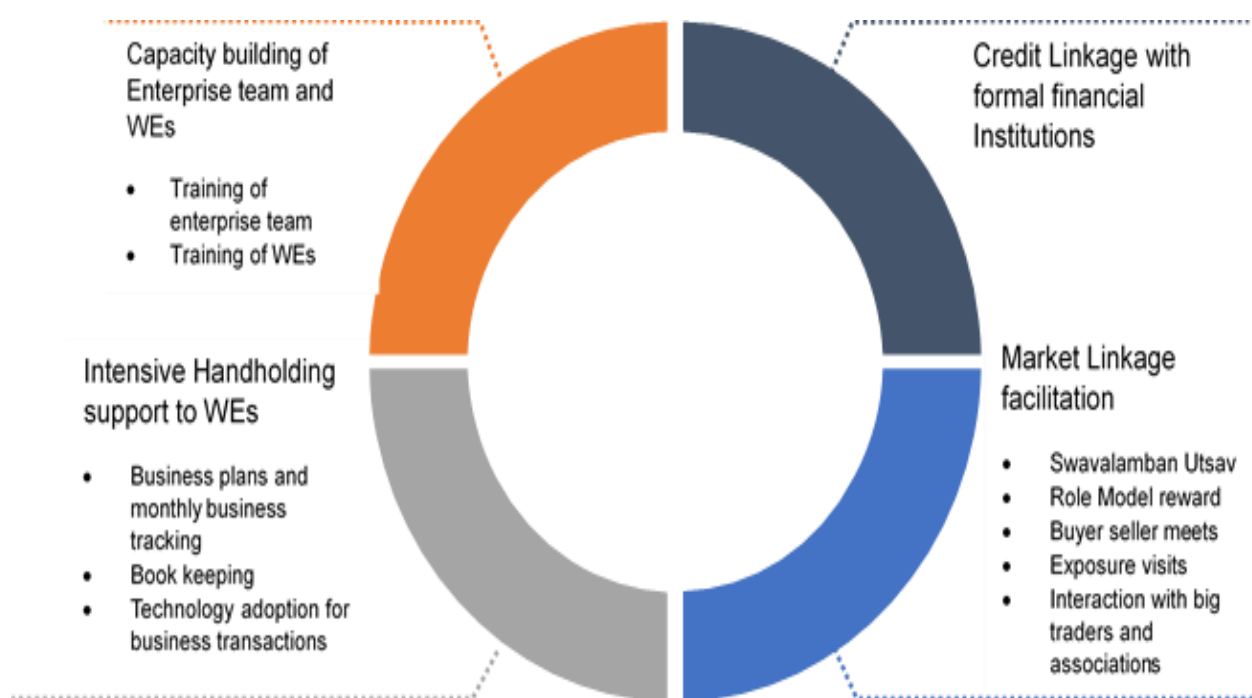
Women are the backbone of any economy and household; still, they are seldom recognized as role models for their contribution to the community. We find their representation to be low in most community leaders/change makers list. Our experience suggests that recognition and reward serve as a great motivator and driver for pushing women as change-makers who are struggling yet are upbeat about their situation. The program under SIDBI's Swavalamban Role Models (SRM) initiative through a jury identified 10 illustrious women entrepreneurs who exhibited strength, entrepreneurial skills and overcame difficult circumstances to run their ventures and required small but strategic support for

getting formalized. The independent/separate jury weighted them on traits of display and presentation, customer dealing, salesmanship, sales, cashless facility, discipline, credit history, etc. The initiative supports the emergence of livelihood heroes as inspirational Role Models who can be followed by youth/others. For appreciating their efforts and enabling them to take the next step forward, Certificate-cum-Redeemable Voucher of Rs.25,000/-were issued by the bank to each of these women for investing in their business growth, such as purchasing machines, improving or setting-up a shop and material purchase for honouring a significant & unique order.

2.5 Implementation Model

The SIDBI PSIG pilot aimed at providing end to end business development services to women entrepreneurs these including capacity building training on business management, access to appropriate credit and linkages with formal financial institutions, facilitating new market and buyers interactions, and providing intensive handholding support for establishing and up-scaling the microenterprises.

The illustration below broadly summarizes the program implementation model:



2.5.1 Establishment of Enterprise Team

Putting together a competent and committed team is foremost to executing a program of such nature. As discussed, commitment to gender equality and understanding of rural livelihoods and context is a must. In the SIDBI PSIG pilot, 2 approaches were adopted, keeping in view the organization policies of the implementing agencies. The first approach consisted of deputing existing institutional staff as program officials for initiatives and second approach consisted of recruiting personnel from the market

on a contractual basis with necessary competence and orientation. Though both the approaches contributed to achieving the desired results; however, in the case of the latter approach, the staff attrition was higher, resulting in multiple recruitments. Implementation required a team consisting of 16-18 Micro Enterprise Development Officers (MEDOs) to reach out to roughly 250- 300 Women Entrepreneurs each. These were supervised and guided by 3 Enterprise Facilitators (1 for 6 officers), 1 Training Facilitator, 1 MIS Officer, and 1 Project Coordinator. The MEDOs being the first point of contact for the women entrepreneurs were responsible for mobilization, training and handholding of women entrepreneurs. The activities of MEDOs were supervised by the Enterprise Facilitator and the Enterprise Facilitator provided the MEDOs necessary guidance and supervision in the field. The Training Facilitator was responsible for maintaining quality of trainings and on field training of MEDOs. The Project Coordinator was responsible for overall management of the team and coordination with SIDBI.

2.5.2 Training of enterprise team

Intensive capacity building of enterprise teams is necessary and recommended for implementing such a program. 22 days of training was imparted to the enterprise team at regular intervals under the SIDBI PSIG pilot, and these included 5 days of orientation training, 10 days of Training of Trainers, 2 counselling workshops, 3 refresher training, and 2 days of advanced training.

2.5.3 Value chain study and local market mapping

A value chain study was conducted at the beginning of the program to understand the actual trades and their value chains. A total of 7 microenterprises viz., artificial decoration items, *chunnari* stitching, *janeu* and *moti mala*, *howa*, incense sticks, and potato *papad* making, were studied. The critical criteria to assess and explore the existing supply chain of microenterprises in the area were viability, available market linkages, scalability and potential to engage more number of women entrepreneurs. A major challenge in conducting the study was getting information from more prominent players involved in the value chain who didn't wish to disrupt the existing channel and feared to lose on their profit margins or skilled workers. The resource agency conducted the study with support from the enterprise team.

2.5.4 Screening of Women Micro-Entrepreneurs

Screening helps to identify women micro-entrepreneurs who have ownership over their business – as evidenced by the amount of time they spend in their business and their involvement in critical decision making, as well as those who would be willing to participate in an enterprise development project. It also helps to rule out hazardous and risky activities. In the MUSP pilot, a majority of the women micro-entrepreneurs selected were spending or willing to spend up to five hours a day in their business. Around 80% of them were involved in businesses that had good potential to scale-up. The rest 20% were willing to try out a new business ideas. All the selected women micro-entrepreneurs had a high willingness to participate in training and receive other handholding support. Nearly all of them needed funds to expand their business.

2.5.5 Training of Women Entrepreneurs

While most women micro-entrepreneurs have experience of doing business, they learn their skills by watching and gained from experience. These, on the one hand, are necessary survival skills; on the other hand, they are seldom adequate for business success. Exposure of the bottom of the pyramid, women

micro-entrepreneurs in business related training are almost non-existent. The MFIs and banks with whom they have relationships mostly discuss with them loan related issues and seldom counsel them on their businesses. The training of women entrepreneurs provides an opportunity to address these issues. The SIDBI PSIG pilot developed the Facilitator Guidebook and Toolkits for training women micro-entrepreneurs. The program provided structured enterprise training to the screened women micro-entrepreneurs for 12 hours spread across three to four days of 3 hours each delivered in batches of 20 – 25 women each.

2.5.6 Handholding support to Women Entrepreneurs

Handholding support proved to be instrumental in accelerating the business growth of women entrepreneurs. The critical activities underlined under handholding support included:

Business growth plan

A business plan is essential for each women entrepreneur to help them understand their business needs and arrive at a target monthly sales or revenue for each entrepreneur. A business plan would mean:

- Targeting higher sales, better margins and better profits in businesses where both buying and selling are involved and
- Targeting more (or better) buyers and better job-rates for those involved in "skilled labour."

The program considered business capacity based targets that the entrepreneur would develop during the project. The business plan recorded the profit targets given to each micro-entrepreneur. The micro-entrepreneur, with the help of an enterprise team, needs to record her monthly revenues, costs, inventories, and receivables every month in the business plan. The MUSP pilot supported more than 10000 women micro-entrepreneurs in making business growth plans.

Simple Record Keeping

The program provided women micro-entrepreneurs with a simple record keeping notebook to record their business transactions daily. These should include:

- Credit Sales and Cash Sales
- Credit Purchases and Cash Purchases
- Receivables Recovered
- Receivables Balance
- Stock & Inventory Value
- Payment made against Payables
- Payables Balance

Further, to determine the costing and pricing of products, the following points need also to be understood and recorded:

- Fixed cost (house rent, depreciation)
- Variable cost (raw material, labour wages, transportation)
- Total cost
- Unit cost
- Total revenue
- Total profit or loss

Business Guidance

After the initial training and business planning exercise, the enterprise team should ideally visit the entrepreneurs twice every month, spending about 45 minutes with them to provide handholding support. Given field realities, these visits should, at the minimum, be once a month for 45 minutes, followed by weekly phone-based interaction between the enterprise team and the women micro-entrepreneur. The regular handholding support involved providing regular guidance to the entrepreneurs in various aspects, including:

- Tracking business plans
- Improving business operations (e.g., procurement, display management, customer servicing)
- Market linkages
- Business diversification
- Help in obtaining loans
- Book-keeping
- Cash management
- Timely repayments and good financial behaviours

2.5.7 Credit linkages with formal financial Institutions

Women Entrepreneurs often face constraints related to limited access to credit and formal financial institutions. Credit connect of the women to help them source funds for investments – for fixed asset creation and working capital – in their enterprises was one of the principal components of program design and program implementation activity. Nearly 80% of the women had the experience of obtaining loans from MFIs but most of these loans were given for general purposes only. In contrast, the credit linkages established under MUSP led to targeted credit support for specific businesses owned by women. These loans provided by MFIs enabled them to meet the requirement for working capital as well as purchasing fixed assets.

As women micro-entrepreneurs experience success, they also become confident in their ability to grow their business. Access to more extensive and more varied loan products, such as term loans for business or line of credit for working capital needs, can significantly help their business to scale up. Several financial institutions, including Small Finance Banks (SFBs), Non-Banking Financial Companies (NBFCs), Peer to Peer (P2P) Lending NBFCs, provide such loans for the MSME sector.

For the women micro-entrepreneurs to be able to access these loans, the following become essential:

- Proof of business – Udyog Aadhaar serves as a proof of MSME registration.
- A separate bank accounts for the business – This helps in loan appraisal by the Financial Institution as they can ascertain the business-related cash-flows.
- Financial records of the business – Financial institutions, as part of their MSME business-loan appraisals, perform a financial analysis of the enterprise. In case well maintained and audited records of financial transactions are available, the possibility of a granting business loan dramatically increases.
- Lenders may also require a business plan – a business plan with projected financial statements for taking a credit decision.
- KYC documents of the entrepreneurs, including valid identity and residence proof.

Further, the Govt. of India has several schemes to help micro and small enterprises, which can help women micro-entrepreneurs. Availability of finance is a crucial enabler for economic activity and the growth of entrepreneurship. The government took various policy, regulatory, and institutional initiatives to promote the availability of finance to MSMEs. These include, among others, the credit support mechanisms administered by the government institutions.

Targets to all banks for lending to MSMEs¹

To channelize credit flow to the MSMEs and address the finance gap, the Reserve Bank of India (RBI) mandates bank-specific targets for lending to MSME as part of the Priority Sector Lending norms.

Specialized MSME branches of banks

As per RBI Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector (Updated as on April 25, 2018), "Public sector banks are advised to open at least one specialised branch in each district. Further, banks have been permitted to categorise their general banking branches having 60% or more of their advances to MSME sector as specialized MSME branches in order to encourage them to open more specialised MSME branches for providing better service to this sector as a whole. As per the policy package announced by the Government of India for stepping up credit to MSME sector, the public sector banks would ensure specialized MSME branches in identified clusters/centres with preponderance of small enterprises to enable the entrepreneurs to have easy access to the bank credit and to equip bank personnel to develop requisite expertise".

¹ <https://rbidocs.rbi.org.in/rdocs/notification/PDFs/56MD24072017E50D0ED63F9B4414AA756FF0FC72FB66.PDF>

Collateral free lending

Banks are mandated not to accept collateral security in the case of loans up to Rs.10 lakh extended to units in the MSE sector. Banks are also advised to extend collateral-free loans up to Rs. 10 lakh to all units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC. Banks may, on the basis of good track record and financial position of the MSE units, increase the limit to dispense with the collateral requirement for loans up to Rs.25 lakh (with the approval of the appropriate authority). Banks are advised to strongly encourage their branch level functionaries to avail of the Credit Guarantee Scheme cover, including making performance in this regard a criterion in the evaluation of their field staff.

Specific Government Schemes

1. MUDRA :

The Union Budget presented by the Hon'ble Finance Minister Shri Arun Jaitley, for FY 2015-16, announced the formation of MUDRA. Monitoring of PMMY progress at the State level is done through the SLBC forum and at the National level by MUDRA/Department of Financial Services, Govt. of India. For this purpose, MUDRA has developed a portal wherein the banks and other lending institutions directly feed their achievement details, which are consolidated by the system and generate reports for review.

Name of the Scheme	Pradhan Mantri MUDRA Yojana for lending for loans to enterprises
Eligible Applicants	<p>Businesses/entrepreneurs/units covered would include proprietorship/partnership firms running as small manufacturing units, shopkeepers, fruits/vegetable sellers, hair cutting salons, beauty parlours, transporters, truck operators, hawkers, cooperatives or body of individuals, food service units, repair shops, machine operators, small industries, artisans, food processors, self-help groups, professionals and service providers in rural & urban areas.</p> <p>Bank branches would facilitate loans under the Mudra scheme as per customer requirements. Loans under this scheme are collateral-free loans.</p>
Financial Assistance	<p>Mudra has created the first products and schemes under this umbrella, and the interventions have been named 'Shishu,' 'Kishor' and 'Tarun' to signify the stage of d growth/development and funding needs of the beneficiary micro unit /entrepreneur:-</p> <ul style="list-style-type: none"> • Shishu: covering loans up to Rs. 50,000/- • Kishor: covering loans above Rs. 50,000/- and up to Rs. 5 lakh • Tarun: covering loans above Rs. 5 lakh and up to Rs. 10 lakh
Project Duration	Varies

2. CGTMSE:

The Ministry of Micro, Small & Medium Enterprises (MSME) & Government of India launched Credit Guarantee Scheme (CGS) to strengthen the credit delivery system and facilitate the flow of credit to the MSE sector. To operationalize the scheme, the Government of India and SIDBI set up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). Some key points regarding CGTMSE are as follows:

Lenders: Scheduled commercial banks (Public Sector Banks/Private Sector Banks/Foreign Banks) and specified Regional Rural Banks, NBFCs & Small Finance Banks (SFBs) etc.

Borrowers: Both the existing and the new enterprises are eligible to be covered under the scheme.

Credit Facility: Term loans and working capital facility up to Rs. 200 lakh per borrowing unit, extended without any collateral security and third-party guarantee, to a new or existing micro and small enterprise. Additionally covered under the scheme are any credit facility in respect of which risks, operated by Government or other agencies, are not eligible for coverage under the scheme.

Guarantee Cover: The guarantee cover available under the scheme is to the extent of 50%/ 75% / 80% & 85% of the sanctioned amount of the credit facility. The extent of guarantee cover is 85% for micro enterprises for credit up to Rs.5 lakh. The extent of guarantee cover is 50% of the sanctioned amount of the credit facility for credit from Rs.10 lakh to Rs.100 lakh per MSE borrower for retail trade activity. The extent of guarantee cover is 80% for (i) Micro and Small Enterprises operated and/or owned by women; and (ii) all credits/loans in the North East Region (NER) for credit facilities upto Rs.50 lakh. In case of default, Trust settles the claim up to 75% of the amount in default of the credit facility extended by the lending institution for credit facilities upto Rs.200 lakh.

3. Small Finance Banks providing MSME Loans

Institutions	Products	Features
ESAF SFB, Thrissur	<ul style="list-style-type: none"> Business Loan Loan Against Property 	Business Loan Loan: Rs. 0.5- Rs.10 lakh Tenure: 1-7 years LAP. Loan: Rs,1 lakh-Rs.10 lakh Tenure: 1-7 years
North East SFB, Guwahati	<ul style="list-style-type: none"> Micro Business Loan Enterprise Development Loan 	MB loan Loan: upto Rs.1 lakh No collateral/no income proof needed. ED loan Loan: up to Rs.5 lakh Secured loan Tenure: 12-36 months

Institutions	Products	Features
Jana SFB, Bangalore	<ul style="list-style-type: none"> • Business Loan for individuals • Enterprise loans 	<p>Business loan for individuals Loan: Rs.50,000-Rs.1 lakh No collateral Interest: 25-26%pa</p> <p>Business loan for an entity Loan: Rs.1-10 lakh No collateral up to Rs.3 lakh Loan tenure:12-60 months (Unsecured up to 36 months) Interest: 24%</p> <p>Secured Business loan Loan: Rs.5-10 Lakh Tenure: 5 years</p>
Ujjivan SFB, Bangalore	<ul style="list-style-type: none"> • Individual Business loans 	<p>Loan: Rs.51,000-Rs2 lakh Interest: 23.25% pa Tenure: 6-36 months</p>
AU SFB, Jaipur	<ul style="list-style-type: none"> • Business Loan • Working Capital Loan 	<p>Business loan Secured loans Loan amount: Starting from Rs.2 lakh</p> <p>Working capital Cash credit limit and overdraft</p>
Utkarsh SFB, Varanasi	<ul style="list-style-type: none"> • Business Loan • Utkarsh (JLG) 	<p>Loan: Rs.1-2 lakh for past JLG members Interest: 23% pa Tenure: 2-5 years</p> <p>JLG loans Amount: Rs. 1lakh Tenure: 2 year Interest: 23% pa</p>
Suryoday SFB, Mumbai	<ul style="list-style-type: none"> • Small Loan 	<p>Loan: Rs.0.5 – 4lakh Tenure: 12-36 months Min. monthly turnover: Rs5 lakh</p>

Section 3: Making market work - Lessons from local market interventions

Access to market for women micro-entrepreneurs or any micro-entrepreneurs is understood to be improved mainly by either of these two approaches – first, being working with existing markets and their local value/supply chains and second, by creating new markets or new supply chains by disrupting the existing value/supply chains. In recent times, most applauded is the latter approach and recommended for creating new markets and new business channels. However, this approach rests heavily on technology access, cannot always be replicated in all economies and extensive documentation of its impact on the bottom of the chain players is needed. SIDBI PSIG's pilot adopted the former approach to understanding the local economy, gaps in the value chain and help women graduate up the value chain. It gave us insights into their challenges and propose long term solutions designed locally, replicated at minimum cost. During the planning phase of program intervention, we witnessed how women micro-entrepreneurs face adverse terms and conditions of trade, have limited exposure to markets and are mostly dependent on exploitative middlemen and agents. Still, most continued to work with these middlemen and agents, because, they provide them with assured work and doorstep supply of raw materials.

Value chain study and mapping of the local economy mostly helped us in understanding the local enterprises and the role of women in it. Accessing local market information proved to be a tedious task for most of the enterprise team because of the reluctance of more prominent market players like wholesalers and middlemen to indulge critical information in the trades and margins involved. Various interactions and meetings with big traders finally resulted in them agreeing to be part of the program interventions. Women entrepreneurs displayed exemplary resilience and confidence and when facilitated, established direct contacts with them to get bigger orders and skip the middlemen in the process.

Further, one of the most common limitations that women micro-entrepreneurs face is that they have limited bargaining power. Limited bargaining power is because they source their supplies from a single supplier or an agent. Powerful interventions that can help in establishing market linkages for women micro-entrepreneurs are Buyer-Seller meets and exposure visits. Buyer-Seller meets help in increasing their options manifolds. In the Buyer-Seller meets, they get a chance to interact with several suppliers and buyers. The meet enables them to forge new supply chain relationships and improves the terms of their trade. The implementing agency can facilitate Buyer-Seller meets by asking local suppliers to interact with groups of women micro-entrepreneurs at a mutually agreed location. For the suppliers, the women micro-entrepreneurs represent value chain linkages, which can increase the efficiency of their businesses. Similarly, in exposure visits, women micro-entrepreneurs get to know about newer markets as well as superior business practices.

For sectors that involve job works, such as, garments and bag making, women micro-entrepreneurs often deal with a single buyer or agent. These buyers or agents provide business to women in the

form of job works. Job work involves working on inputs (such as, an unstitched garment), provided by the buyer, who takes back the finished product (e.g., stitched garment) and pays on a per-piece basis. It is possible to improve the job rates that the women get by linking them with more buyers. The Buyer-Seller meets enable women to interact with several buyers and allows them to get more or better work.

The three specific markets connect activities have been explained in detail below:

Buyer-Seller meets – These meets turn out to be reasonably useful in facilitating large scale linkages of women entrepreneurs, overcoming inhibitions and establishing a dialogue between them and the big buyers/traders. We saw women overcoming their inhibitions and understanding the quality and volume requirements of more prominent traders. The locations of the meet and the presence of large buyers/traders are essential for organizing such an event. Make efforts to include at least 5 "buyers" or "distributors" or other value chain operators to attend these meets. The number of women micro-entrepreneurs participating per meet should ideally not exceed 50, although sometimes more participants may be accommodated depending on the demand from the micro-entrepreneurs. The database of local distributors and suppliers relevant to the women micro-entrepreneurs is desirable and maintained at the local administrative unit level of the implementing agency. Over time, make efforts that every woman micro-entrepreneur, who can benefit from these lists, has access to them. The Buyer-Seller meets have resulted in many new market linkages. These also have a multiplier effect since other women micro-entrepreneurs, who may not have participated in the meet, may come to know of the opportunities that exist from those who had participated.

Plan interactions with existing traders associations, collectives or cooperatives relevant to the women micro-entrepreneurs. Help women entrepreneurs to negotiate better terms of trade and also safeguard their rights and entitlements.

Understanding of margins and markets was built by undertaking exposure visits to local and wholesale markets. These visits exposed women micro-entrepreneurs to better business practices and technology by businesspersons, who have a matching business profile. Exposure visits may even be planned in neighbouring states if resources are not a constraint.

Women entrepreneurs need regular orientation on the importance of maintaining a relationship with buyers and sellers. Encouraging them to register contacts and to initiate dialogue with buyers is a must.

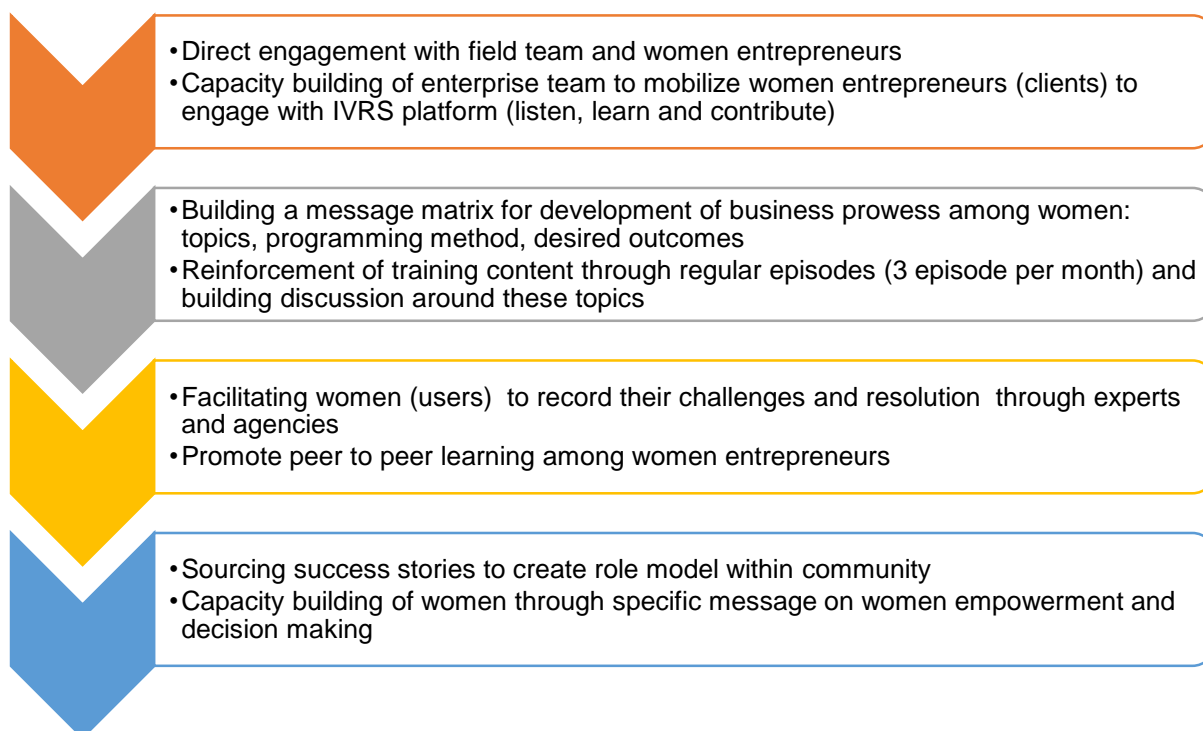
MUSP pilot facilitated over 6,300 new market linkages (including indirect linkages) of women entrepreneurs.

Section 4: Information Technology for business related training and impact

The potential of technology to transcend physical and social boundaries and address complex issues is unlimited. The program used technology to reinforce business related messages to the women micro entrepreneurs. In partnership with OnionDev (technology partner), the program designed an innovative Interactive Voice Response (IVR) model to reach out and capacitate women micro-entrepreneurs with business related information and audio training content on their mobile phones. OnionDev was responsible for developing and broadcasting engaging content relevant to rural realities/context of targeted women entrepreneurs to the women micro entrepreneurs on their mobile phones.

This intervention was also effective in demonstrating to women entrepreneurs the use of technology for accessing business related information and conducting businesses as well. The intervention resulted in creating a virtual platform for women entrepreneurs. It helped in sharing and encouraging peer to peer learning among women entrepreneurs and receiving direct feedback from them. For reinforcement of critical messages of the training to each women entrepreneurs and receiving expert advice and value adds from key market players/agencies for enterprise development to women entrepreneurs. It further aided the enterprise team to effectively handhold and ensure quality inputs to the women entrepreneurs.

The illustration below presents the intervention strategy for grounding the intervention:



The platform evolved into a community media platform for potential and existing women entrepreneurs seeking ways to become financially independent/ empowered through entrepreneurship opportunities. Specifically, it entailed the following activities:

- Reinforcing business management training through innovative and engaging content
- Publishing successful stories of women entrepreneurs for motivation and peer to peer learning
- Creating a platform for women entrepreneurs, leading to the adoption of improved business practices, self-efficacy of women
- Building a query resolution process on the platform for the target group
- Building a “Classifieds” option for potential buyers
- Engaging family members and influencers (other than the target women) to influence social norms

The following illustration summarizes some of the key learnings from the program:



Section 5: Monitoring and Evaluation

Monitoring, evaluation, and documentation of critical learnings help to understand the different facets of project impact and solution. These also help to inform future development programming.

5.1 Development of Monitoring and Evaluation Framework

The context of every enterprise development project is unique. Therefore, a monitoring and evaluation framework needs to be developed based on the specific context of the project. The framework developed for the MUSP pilot included the following:

- Objectives of the Monitoring and Evaluation exercise
- Key activities with identified timelines mapped to the objectives
- Responsible positions/persons for vital activities
- System of reporting

5.2 Project MIS

Indicators to monitor the project activities and targets need to be developed by the MEL agency in consultation with the key stakeholders. The reports generated from these indicators enable the implementing team to evaluate their progress and make mid-course corrections if needed.

5.3 Training of Implementation Team

In the MUSP pilot, SIDBI organized training on the Project-MIS for monitoring for both the implementing partners. Micro-Enterprise Development Officers, staff members involved in the administrative and MIS aspects of the implementing partners – in total, 40 participants – attended this training.

5.4 System of Direct Feedback

The MEL agency needs to establish a system of feedback that allows the women micro-entrepreneurs to participate in the project to voice their satisfaction or concerns. The MUSP pilot established an SMS system for seeking direct feedback from customers benefiting from it. For this purpose, the MEL agency utilized the services of a mobile communication company and an IT company. The SMS based feedback system enabled the MEL agency to reach to all beneficiaries who had mobile phones in their household and seek feedback from them. The enterprise team was required to inform the women micro-entrepreneurs regarding this system and encourage them to provide feedback. The program sent periodic text messages to the project beneficiaries and several responded, showing their satisfaction. In total, over 1.20 lakh SMS seeking feedback sent to all the women micro-entrepreneurs participating in this project. Cumulatively over 7,400 feedback messages were received – around 97% of the messages connoted positive feedback. A few (281 or around 3%) also responded, showing dissatisfaction – mainly on account of not having received loans yet.

5.5 MIS analysis and reporting

As the project progresses, the MIS data starts flowing in on a monthly and quarterly basis. The project expects that SMS based feedback is received from the customers periodically. These data need to be analysed and reports shared with the key stakeholders.

The MUSP pilot analyzed the MIS data and, MIS reports were prepared and shared with the implementing agencies every month. As an enterprise team on an average could visit every woman micro entrepreneur being supported by them once in two months. The program analysed the MIS data for the previous two months. The data showed that the enterprise team had been touching base with almost all women micro entrepreneurs at least once every two months. The MIS data also included assessments made by MEDOs regarding the constraints being faced by the women micro entrepreneurs in growing their business. The MIS data was consolidated in the monthly reports and was used by the implementing agencies to design and time interventions such as "Buyer-Seller" meets and "exposure visits."

5.6 Periodic Monitoring Visits

Periodic monitoring visits need to be performed by the MEL agency to monitor the progress of the project. During these visits, the monitoring team held discussions with the team responsible for implementation. Additionally, a few randomly chosen customers should be visited and interviewed to get first-hand information regarding the impact of the project. Reports prepared based on the monitoring visits need to be shared with the key stakeholders.

In the MUSP pilot, quarterly visits were undertaken by the MEL agency to monitor progress. They analysed the impact based on a primary survey of a small sample (around 30) of the women micro-entrepreneurs. The first quarterly monitoring visit revealed that women micro-entrepreneurs had not been using mobile phones for business purposes. The MEL agency highlighted this and subsequently, the enterprise team asked to encourage the women micro-entrepreneurs to use their mobile phones for business related communications.

The first monitoring visit, as well as analysis of new MIS data, revealed deficiencies in understanding of the enterprise team on issues related to finance such as sales, cost of goods sold and inventories. The MEL agency sought to address these gaps by developing a case-study (**presented under Section 6: Tools for Operation**). Implementing partners used the case study in their training and the same resulted in considerable improvement in the understanding of the enterprise team.

5.7 Impact Evaluation: Design and Tools

SIDBI planned with the evaluation design and tools of the project during the initial stages of its activities. Presented below are the design elements for such an evaluation.

- **Baseline and End line Surveys** - These are the most critical components of the evaluation. These need to be a combination of quantitative and qualitative research. In the MUSP pilot, these surveys included quantitative as well as qualitative research methods.
- **Time and duration of the surveys** - The program planned the time and duration of the baseline and end line surveys. It needs to be ensured that there is sufficient time for impact elements to become tangible. The MUSP pilot conducted the baseline survey after the screening of

women micro entrepreneurs before they had received capacity building training. The program planned an online survey after the implementation phase of the pilot.

- **The program drafted the questionnaires** for quantitative research, Interview templates and Agenda for Focus Group Discussions (FGDs) for Qualitative Research with the agreement of all the key stakeholders. **Section 6 : Tools for Operations** - represents the formats used in the MUSP pilot.
- **Sampling technique** and scope need to ensure that the evaluation is representative of the micro entrepreneurs. The sample size for the quantitative survey should be adequate. Similarly, the program needs to plan an adequate number of focus group discussions to triangulate the findings of the quantitative survey.
- **Sample Size** – In the MUSP pilot, both the baseline and the end line samples included 800 randomly chosen women micro entrepreneurs, distributed across the project area and the implementing agencies. Further, 100 respondents who had not participated in the project were sampled at the end line stage to act as the control group.
- **Training of survey team** – the survey team should be trained on each item of the questionnaire and interview agenda. Training is necessary for accurate capture of information during the surveys and FGDs. The program trained the enumerators on administering the baseline and end line questionnaires and conducting FGDs.

5.8 Data Analysis for Impact Assessment

The program analysed the data collected during the baseline and end line surveys for assessing the impact of the project. The program performed the following analysis to evaluate its impact.

- Comparison of baseline sample with end line sample
- Comparison of the treatment group and control group in the end line sample
- Comparison of the online sample with MIS data on the respondents in the end line sample
- Analysis of MIS data for critical trends on important indicators
- Analysis of feedback received from participants (customer benefiting from the project)
- Baseline-end line comparison of FGD transcripts

5.9 Learning Documentation

Each entrepreneurship development project is unique with its own set of learnings. A learning document should be prepared to disseminate the lessons emerging from the project. The learning documents should also include some case studies that illustrate the nature of the impact derived from the project.

The MUSP pilot prepared the following learning documents:

- Screening data report
- Baseline survey report
- Quarterly monitoring reports
- Standard Operating Procedure or SOP document
- MUSP pilot evaluation report
- Completion report

Section 6: Tools for Operations

This section presents the tools developed during the program implementation for better targeting of women entrepreneurs, business planning, tracking of business growth, evaluating the impact and training enterprise team on collecting relevant information related to business development of women entrepreneurs. The tools were developed by the implementing and resource agencies and used extensively by the MEDOs for targeting and tracking business growth.

6.1 Tool for Screening Women Micro-entrepreneurs (Existing Businesses)

मास्टर प्रशिक्षक (MT/MEDO)का नाम _____

महिलाउत्तरदाताके राजस्व गांवका नाम _____ ब्लॉक : _____ जिला: _____

तारीख महीना वर्ष फॉर्मेट संख्या **MT/MEDO**किस संस्था से जुड़े हैं?
2018

घोषणा: हमारी टीम महिला व्यवसायीके बारे में अध्ययन कर रही है। हम इस अध्ययन से आपकी आजीविका को समझना चाहते हैं। आप किसी भी सवाल का जवाब न देने के लिए स्वतंत्र हैं। हम आपके जवाबों को गोपनीय रखने का आश्वासन देते हैं। क्या आप हमें 30 मिनट का समय देने को तैयार हैं? हाँ नहीं अगर हाँ तो ही आगे बढ़ें।

1.1. उत्तरदाता का प्रकार (Tick) ऋण लिया हुआ है ऋण लेने वाले हैं फ्लेक्सी टॉप अप

1.2. अगर ऋण लिया है तो उत्कर्ष/ केशपोर से पिछले ३-५ वर्षों में कितने ऋण लिए हैं?(ऋणों की संख्या) _____

1.3. अगर अभी ऋण चल रहा है तो कौन से व्यसाय के लिए लिया था? _____

1.4. इस ऋण की बकाया राशि कितनी बची है चुकाने के लिए? _____

1.5. ऋण चुकाने का अवधि क्या है?

हर हफ्ते हर 15 दिन में महीने में 3 महीने में 6 महीने में साल में

1.6. क्या आप या आपके परिवार ने पिछले 3-5 वर्षों में लिए गए इन ऋणों का उपयोग व्यसाय हेतु किया है? हाँ नहीं

अगर नहीं तो इस बातचीत को समाप्त करें और अगली महिला के पास चले। अगर हाँ तो आगे बढ़ें।

1.7.उत्तरदाता का विवरण

महिला कीव्यक्तिगत जानकारी(Tick/ Write)

नाम _____ उम्र _____ वर्ष फ़ोन : _____

वैवाहिकस्थिति: अविवाहिक शादीशुदा विवाहच्छेदन तलाक शुदा विधवा अन्य _____

Client ID _____ VOTER card अगर हो तो _____

1.8. अन्य ऋण दाता संस्थाओं से कितने ऋण लिए हैं? ____ b. इन में से कितने ऋण अभी पूरे नहीं भरे हैं? ____

1.9. क्या आप को लोन चुकाने में किसी तरह की दिक्कत या परेशानी का सामना करना पड़ता है?

- व्यवसाय में बचत नहीं हो पाती पर्याप्त कमाई नहीं है कच्चा माल नहीं मिल पाता
- माँग के अनुसार उत्पादन नहीं होता कच्चा माल महँगा है उत्पादन बढ़ाने हेतु मशीन नहीं है
- पूँजी की व्यवस्था नहीं हो पाती अन्य (विवरण दें) _____

1.10.क्या आपने किसी और व्यवसाय के लिए भी ऋण लिया है? हाँ नहीं

1.11.अगर हाँ तो यह दूसरा व्यवसाय क्या है/ था? _____

1.12.यह दूसरा व्यवसाय चल रहा है या बंद हो गया है? चल रहा है बंद हो गया है

1.13.अगर बंद हो गया है तो इसका कारण बताएँ _____

2. मौजूदा व्यसाय की जानकारी

2.1. आपका व्यसाय किस वर्ष में स्थापित हुआ/ कब से चल रहा है? _____ (वर्ष)

2.2. मौजूदा व्यसाय में कार्य का विभाजन

मुख्यकार्य	येकार्यकौनकरताहै?(टिक करें)	इस कार्य में दिन में लगभग ता है? (घंटे)
धन/ ऋण की व्यवस्था करना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
व्यापारी से कच्चे/माल की व्यवस्था करना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
माल/उत्पाद तैयार करना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
तैयार माल/उत्पाद को ग्राहक/बाज़ार ले जाना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
तैयार माल/उत्पाद की कीमत तय करना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
तैयार माल/उत्पाद का प्रचार प्रसार/ मार्केटिंग	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
माल के स्टॉक के बारे में हिसाब रखना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
नए डिज़ाइन बनाना/ लाना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
अन्य कार्य जो ऊपर नहीं हैं(विवरण दें)	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	

जोड़ें (टोटल करें) - व्यसाय में एक दिन में पुरुषों द्वारा कितना समय दिया जाता है?(घंटे)	जोड़ें (टोटल करें)- व्यसाय में एक दिन में महिलाओं द्वारा कितना समय दिया जाता है?(घंटे)

अगर उपरोक्त बातचीत से लगता है पुरुष मुख्य व्यवसायी है तो सर्वे समाप्त करके अगली महिला से बात करने चलें।

2.3.निर्णय प्रक्रिया

2.3.1. निम्न विषयों के ऊपर निर्णय कौन लेता है?

- | | | | |
|--|--------------------------------|---------------------------------|---|
| a. व्यसाय की नक़द किसके पास रखी जाती है? | <input type="checkbox"/> पुरुष | <input type="checkbox"/> स्त्री | <input type="checkbox"/> दोनों मिल कर |
| b. व्यसाय में खर्च का निर्णय | <input type="checkbox"/> पुरुष | <input type="checkbox"/> स्त्री | <input type="checkbox"/> दोनों मिल कर |
| c. घर में खर्च का निर्णय | <input type="checkbox"/> पुरुष | <input type="checkbox"/> स्त्री | <input type="checkbox"/> दोनों मिल कर |
| d. व्यसाय में माल की ख़रीद | <input type="checkbox"/> पुरुष | <input type="checkbox"/> स्त्री | <input type="checkbox"/> दोनों मिल कर |
| e. माल के स्टॉक के बारे में हिसाब रखना | <input type="checkbox"/> पुरुष | <input type="checkbox"/> स्त्री | <input type="checkbox"/> दोनों मिल कर <input type="checkbox"/> कोई नहीं |
| f. उत्पाद कब और कहाँ बेचना है | <input type="checkbox"/> पुरुष | <input type="checkbox"/> स्त्री | <input type="checkbox"/> दोनों मिल कर |
| g. उत्पाद या सेवा की कीमत तय करना | <input type="checkbox"/> पुरुष | <input type="checkbox"/> स्त्री | <input type="checkbox"/> दोनों मिल कर |
| h. नए उत्पाद/ व्यवसाय शुरू करना | <input type="checkbox"/> पुरुष | <input type="checkbox"/> स्त्री | <input type="checkbox"/> दोनों मिल कर |

अगर निर्णय प्रक्रिया की बातचीत से लगता है कि पुरुष मुख्य व्यवसायी है तो सर्वे समाप्त करके अगली महिला से बात करने चलो।

3. मौजूदा व्यवसाय की आर्थिकी

3.1. आपके मौजूदा व्यवसाय में आपके ग्राहक कितने दूर से आते हैं या आप कितने दूर अपने उत्पाद को बेचते हैं ?

_____ किलो मीटर

3.2. कितने परिवार/ व्यक्ति हैं जो आपकी सेवाएँ लेते हैं?(संख्या) _____

3.3. वर्तमान में व्यवसाय में आपने कुल कितनी लागत (रकम) लगाई है?(रु) _____

3.4. आप कितना उत्पादन कर पाते हैं? _____ (संख्या/ वजन) _____ दिनों में

3.5. आपके व्यवसायसे आपकी आमदनी कितनी होती है (रु) _____

किस अवधि में? हफ्ते में मासिक १५ दिन वर्ष में

3.6. आप अपने व्यवसाय को चलाने में किस तरह के नुकसान/रिस्क का सामना करते हैं?

पैसे का इंतेजाम समय पर नहीं हो पाता है समय पर उत्पाद न बिका तो माल सड़ जाता है

उत्पाद के दाम अचानक गिर जाते हैं कच्चा माल कुछ ही महीने उपलब्ध रहता है

क्वालिटी ठीक न हो तो उत्पाद वापस आ जाता है ज्यादा उत्पादन करने हेतु मशीन नहीं है

इस काम को करने से स्वास्थ्य पर बुरा असर पड़ता है अन्य (विवरण दें) _____

3.7. क्या आप इन नुकसानों / रिस्क से बचने हेतु बीमा योजना कराई है? अगर हाँ तो किस हेतु?

कोई नहीं जीवन बीमा आग चोरी प्राकृतिक आपदा

पशुधन अन्य _____

3.8. आपके व्यसाय हेतु क्या आप लिखित हिसाब किताब व दस्तावेज़ रखते हैं? हाँ नहीं

3.9. क्या आप अपने व्यसाय में किसी और व्यक्ति/व्यसाय से competition महसूस करते हैं? हाँ नहीं

अगर हाँ तो किस से? _____

3.10. इस competition से निपटने के लिए आप क्या करते हैं? _____

3.11.a. क्या आप के व्यवसाय से आपके/ परिवार के स्वास्थ्य पर बुरा असर पड़ सकता है? हाँ नहीं

अगर हाँ तो क्या बुरा असर पड़ सकता है? _____

b. आप अपने/ परिवार के स्वास्थ्य को इस बुरे असर से बचाने के लिए क्या करते हैं? _____

3.12. क्या आप के व्यसायसे आपकी आय बढ़ी है? अगर हाँ तो कितनी बढ़ी है:

व्यसाय शुरू करने से पहले परिवारकी वार्षिक आय _____ अब की आय _____

3.13. आपने जिस व्यवसाय के लिए ऋण लिया है, वह व्यवसाय परिवार की कुल आय का कितना % (percent) देता है?

(100 में से कितना) _____

3.14. पिछले १ वर्ष में आपकी कुल वार्षिक आय लगभग कितनी थी? (टिक करें)

25,000से कम

25,000-50,000

50,000-75,000

75,000-1,00,000

1,00,000-2,00,000

2,00,000से ज़्यादा

3.15 क्या आप अपनी आय से किसी तरह की बचत कर पाते हैं? हाँ नहीं

अगर हाँ तो कितनी बचत कर पाते हैं? (₹) _____

4. नए व्यवसाय/ विविधिकरण की जानकारी

- a. क्या आप अपने व्यवसाय को बढ़ाना चाहते हैं? हाँ नहीं
- b. अगर हाँ, तो आप क्यों अपना व्यवसाय बढ़ाना चाहते हैं? नए व्यवसाय में जाना चाहते हैं?
ज्यादा आमदनी के लिए
ताकि ज्यादा बिक्री कर पाएं
अब मेरे पास ज्यादा साधन और कर्मी है
व्यवसाय बढ़ाने के लिए और जगह ले ली है
अन्य (विवरण दें) _____
- c. क्या आप इस व्यवसाय के अलावा किसी और (विविधिकरण) हाँ नहीं
- d. अगर हाँ तो किस व्यवसाय में जाना चाहते हैं

- e. कृपया बताएँ कि इस व्यवसाय में क्यों जाना चाहते हैं?

नए व्यवसाय हेतु महिला की तैय्यारी

4.1. नए व्यवसाय को बढ़ाने या नए व्यवसाय में जाने हेतु आपकी योजना या तैय्यारी क्या है?

4.2. आपके ग्राहक कितने दूर से आएँगे या आप कितने दूर अपने उत्पाद को बेचने जाएँगी? _____ किलो मीटर

4.3. कितने परिवार/ व्यक्ति हैं जो आपकी सेवाएँ लेंगे? (संख्या) _____

4.4. आप कितना उत्पादन कर जाएँगी? _____ (संख्या/ वज़न) _____ दिनों में

4.5. आपके व्यवसाय से आपकी आमदनी लगभग कितनी होगी? (रु) _____

किस अवधि में? हफ़्ते में मासिक १५ दिन वर्ष में

4.6. आप अपना व्यवसाय कहाँ पर चलायेंगी? घर से बाज़ार में दुकान/जगह किराए पर

अन्य (विवरण दें) _____

4.7. आपके अनुमान से क्या आपको अपने व्यवसाय में किसी और व्यक्ति/व्यवसाय से competition हो सकता है?

हाँ नहीं

अगर हाँ तो किस से? _____

4.8. इस competition से निपटने के लिए आप क्या करने का सोच रही हैं?

4.9. आपके व्यवसाय हेतु क्या आप लिखित हिसाब किताब व दस्तावेज़ रखेंगे? हाँ नहीं - अगर नहीं तो कारण बताएँ:

मुझे पढ़ना-लिखना नहीं आता है

मेरे घर में कोई पढ़ा लिखा नहीं है

हिसाब रखने की ज़रूरत नहीं है

अन्य _____

4.10.a. क्या आप के व्यवसाय से आपके/ परिवार के स्वास्थ्य पर बुरा असर पड़ सकता है? हाँ नहीं

अगर हाँ तो क्या बुरा असर पड़ सकता है? _____

b. आप अपने/ परिवार के स्वास्थ्य को इस बुरे असर से बचाने के लिए क्या करेंगी? _____

5. पूँजी निवेश

5.1. इस व्यवसाय को बढ़ाने या नए व्यवसाय में जाने हेतु आपको कितने धन की आवश्यकता होगी? (₹) _____

5.2. आप स्वयं इस व्यवसाय में कितना पैसा लगाएँगी? _____

5.3. बाक़ी पैसा आप कहाँ से लाएँगे?

सरकारी बैंक _____ सरकारी परियोजना _____ व्यापारी से _____

रिश्तेदारों से _____ अन्य (विवरण दें) _____

5.4. ऋण लेने के कितने समय के बाद आप अपनी पूँजी वसूल कर पाएँगे? _____ महीने/ वर्ष

5.5. आपको अपने व्यवसाय में किस तरह की नुकसान/रिस्कका सामना करना पड़ सकता है?

- | | |
|--|--|
| <input type="checkbox"/> पैसे का इंतज़ाम समय पर नहीं हो पाएगा | <input type="checkbox"/> समय पर न बिका तो माल सड़ सकता है |
| <input type="checkbox"/> उत्पाद के दाम अचानक गिर जाएँगे | <input type="checkbox"/> कच्चा माल कुछ ही महीने उपलब्ध रहता है |
| <input type="checkbox"/> क्वालिटी ठीक न हो तो उत्पाद वापस आ सकता है | <input type="checkbox"/> मशीन के अभाव में मैं ज़्यादा उत्पादन नहीं कर पाऊँगी |
| <input type="checkbox"/> इस काम को करने से स्वास्थ्य पर असर पड़ सकता है <input type="checkbox"/> | अन्य (विवरण दें) _____ |

5.6. क्या आप इस नुकसान/ रिस्क का खतरा उठाने को मानसिक रूप से तैयार हैं? हाँ नहीं

5.7. क्या आप इन नुकसान/ रिस्क से बचने के लिए बीमा कराएँगी? अगर हाँ तो किस हेतु?

- कोई नहीं जीवन बीमा आग चोरी प्राकृतिक आपदा
- पशुधन अन्य _____

5.8. इन नुकसान या रिस्क के खिलाफ अपने आप को तैयार करने के लिए आपको किस तरह की मददकी जरूरत पड़ सकती हैं?

- जरूरत पड़ने पर पूँजी की व्यवस्था माल नहीं बिका तो बेचने का आश्वासन
- कच्चा माल मिलता रहे क्रीमियों के उतार चढ़ाव में न्यूनतम मूल्य
- उत्पादन बढ़ाने हेतु मशीन की सहायता पूँजी इकट्ठा करने बचत योजना
- नुकसान से बचने के लिए बीमा अन्य (विवरण दें) _____

5.9. आपके व्यासाय को सफल बनाने में ऋण के अतिरिक्त आप किस तरह के मददचाहते हैं?

- तकनीकी प्रशिक्षण बाज़ार के बारे में समझ बैंक से ऋण कैसे लें बैंक से लेन देन
- उत्पाद बेचने में सहायता खरीदारों से मिलाना उत्पादन कैसे बढ़ाएँ हिसाब कैसे रखें
- अन्य (विवरण दें) _____

6. महिला व्यवसायी के बारे में अन्य जानकारी

6.1. मुख्य उद्यमी की शिक्षा का उच्चतम स्तर: (Tick)

- कभी स्कूल नहीं गए प्राथमिक विद्यालय(वर्ग1-5) उच्च शिक्षा (स्नातक/ स्नातकोपरांत)
- मध्य विद्यालय(वर्ग6-8) उच्चविद्यालय(वर्ग 9-10) उच्चतर विद्यालय(वर्ग11-12)
- तकनीकी /व्यावसायिक शिक्षा

6.2. यह परिवार किस जाति का है? SC _____ / ST _____ / OBC _____ / GEN _____ (Tick)

6.3. आप की आय व जीवनयापनके मुख्य स्रोत क्या हैं? (पहले 1, 2, 3 आजीविकाएँ चुने व मात्र 1, 2,3 लिखें)

व्यवसाय	श्रेणी	व्यवसाय	श्रेणी	व्यवसाय	श्रेणी	व्यवसाय	श्रेणी
दूध उत्पादन		(कालीन) कारपेट बनाना		किराणे की दुकान		फल बेचना	

मुर्गी/ मीट/ मछली बेचना		प्लास्टिक के खिलोने		अगरबत्ती		मिखी काम	
जानवरों की खरीद/ फ़रोख्त		मिट्टी के बर्तन		सब्जी बेचना		फूल/ माला	
पटरी-बल्ली किराए पर देना		पावर लूम (बिजली वाला करघा)		बीड़ी बनाना		ब्यूटी पार्लर	
मूर्ति बनाना		सजावट का सामान		ट्रान्सपोर्ट (सामान ढुलान)		कपड़े बेचना	
खोया/ मिठाई		रिक्शा चलाना		गहनों की थैलियाँ बनाना		गहने/ हार बनाना	
शादी में सजावट/ टेंट हाउस		जनरल स्टोर		काम के लिए पलायन		सब्जी उत्पादन	
सरकारी नौकरी		प्राइवेट नौकरी		कृषि में मजदूरी		फूल उत्पादन	
बकरी पालन		रोज़गार गारंटी (मनरेगा) में मजदूरी		मुर्गी पालन		कृषि	
शिल्प कार्य (विवरण दें)							
लघु व्यवसाय (विवरण दें)							
अन्य (विवरण दें)							

6.4. पिछले १ वर्ष में आपकी कुल वार्षिक आय लगभग कितनी थी? (टिक करें)

25,000 से कम

25,000-50,000

50,000-75,000

75,000-1,00,000

1,00,000-2,00,000

2,00,000 से ज़्यादा

6.5. क्या आप अपनी आय से किसी तरह की बचत कर पाते हैं?

हाँ

नहीं

अगर हाँ तो कितनी बचत कर पाते हैं? (₹) _____

किस अवधि में?

हफ्ते में

मासिक

१५ दिन

वर्ष में

6.6. क्या आप उत्कर्ष या काशपोर के अलावा अन्य बैंक से भी लेन-देन करती हैं?

हाँ

नहीं

6.7. इस अन्य बैंक का नाम बताएँ _____

6.8. अन्य बैंक से आप कौन सी सुविधाएं लेती हैं?

बचत खाता लोन बीमा निवेश फिक्स्ड डिपॉजिट

रिकरिंग डिपॉजिट (RD) अन्य _____

6.9 मास्टर प्रशिक्षक (MT/MEDO) इस महिला के बारे में अपना विश्लेषण यहाँ लिखें। क्या आपको यह महिला व्यवसायी कार्यक्रम के उद्देश्यों को पूरा करने में सुपात्र लगी? अपने निष्कर्ष के कारण दें।



6.2 Tool for Screening Women Micro-entrepreneurs (New Businesses)

मास्टर प्रशिक्षक (MT/MEDO) का नाम _____

महिला उत्तरदाता के राजस्व गांव का नाम _____ ब्लॉक : _____ जिला: _____

तारीख महीना वर्ष फॉर्मेट संख्या MT/MEDO किस संस्था से जुड़े हैं?
2018

घोषणा: हमारी टीम महिला व्यवसायी के बारे में अध्ययन कर रही है। हम इस अध्ययन से आपकी आजीविका को समझना चाहते हैं। आप किसी भी सवाल का जवाब न देने के लिए स्वतंत्र हैं। हम आपके जवाबों को गोपनीय रखने का आश्वासन देते हैं। क्या आप हमें 30 मिनट का समय देने को तैयार हैं? हाँ नहीं अगर हाँ तो ही आगे बढ़ें।

1.1. उत्तरदाता का प्रकार (Tick) - ऋण लिया हुआ है ऋण लेने वाले हैं फ्लेक्सी टॉप अप

1.2. अगर ऋण लिया है तो उत्कर्ष/कैशपोर से पिछले ३-५ वर्षों में कितने ऋण लिए हैं? (ऋणों की संख्या) _____

1.3. अगर अभी ऋण चल रहा है तो कौन से व्यसाय के लिए लिया था? _____

1.4. इस ऋण की बकाया राशि कितनी है चुकाने के लिए? _____

1.5. ऋण चुकाने का अवधि क्या है?

- हर हफ्ते हर 15 दिन में महीने में 3 महीने में
 6 महीने में साल में

1.6. क्या आप या आपके परिवार ने पिछले 3-5 वर्षों में लिए गए इन ऋणों का उपयोग व्यसाय हेतु किया है?

- हाँ नहीं

1.7. क्या आप कोई नया व्यसाय करना चाहती हैं? हाँ नहीं अगर हाँ तो आगे बढ़ें नहीं तो सर्वे समाप्त करें।

1.8. उत्तरदाता का विवरण

महिला की व्यक्तिगत जानकारी(Tick/ Write)

नाम _____ उम्र _____ वर्ष फ़ोन : _____

वैवाहिक स्थिति: अविवाहिक शादीशुदा विवाहच्छेदन तलाकशुदा विधवा

अन्य _____

Client ID _____ AADHAR card अगर हो तो _____

1.9. अन्य ऋण दाता संस्थाओं से कितने ऋण लिए हैं?(संख्या) _____ b. इन में से कितने ऋण अभी पूरे नहीं भरे हैं?
संख्या) _____

1.10. क्या आपको ऋण चुकाने में किसी तरह की दिक्कत या परेशानी का सामना करना पड़ता है?

- व्यवसाय में बचत नहीं हो पाती पर्याप्त कमाई नहीं है कच्चा माल नहीं मिल पाता
 माँग के अनुसार उत्पादन नहीं होता कच्चा माल महँगा है उत्पादन बढ़ाने हेतु मशीन नहीं है
 पूँजी की व्यवस्था नहीं हो पाती अन्य (विवरण दें) _____

1.11. क्या आपने किसी और व्यवसाय के लिए भी ऋण लिया है? हाँ नहीं

1.12. यह दूसरा व्यवसाय क्या है/ था? _____

1.13. यह दूसरा व्यवसाय चल रहा है या बंद हो गया है? चल रहा है बंद हो गया है

1.14. अगर बंद हो गया है तो इसका कारण बताएँ _____

2. नए व्यवसाय की जानकारी

2.1. आप कौनसा व्यवसाय शुरू करने का सोच रही हैं? _____

2.2. इस व्यवसाय में आप क्यों जानना चाहते हैं?

- मुझे उत्पाद को बेचने का आश्चस्त खरीदार मिल गया है ज्यादा आमदनी के लिए इस उत्पाद की माँग बहुत है
 मुझे/ मेरे परिवार में इस व्यवसाय का पूर्व अनुभव है अन्य (विवरण दें) _____

2.3. क्या आपको इस व्यवसाय को शुरू करने की पहले से कोई जानकारी है? हाँ नहीं अगर हाँ, तो क्या?

- व्यवसाय समन्वित प्रशिक्षण लिया है हाँ नहीं पहले व्यवसाय कर चुके हैं हाँ नहीं
घर/ परिवार में कोई ये व्यवसाय करता है हाँ नहीं पड़ोस में अन्य महिलाएँ करती हैं हाँ नहीं
अन्य (विवरण दें) _____

2.4. आप नया व्यवसाय कितने दिनों में शुरू करने की सोच रही हैं? ____ साल ____ महीने ____ दिन

2.5. व्यवसाय में कार्य का विभाजन कैसा होगा?

मुख्य कार्य	ये कार्य कौन करता है?(टिक करें)	इस कार्य में दिन में कितना समय लगेगा? (घंटे)
धन/ ऋण की व्यवस्था करना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
व्यापारी से कच्चे/ माल की व्यवस्था करना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
माल/उत्पाद तैयार करना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
तैयार माल/उत्पाद को ग्राहक/ बाज़ार ले जाना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
तैयार माल/उत्पाद की कीमत तय करना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
तैयार माल/उत्पाद का प्रचार प्रसार/ मार्केटिंग	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
माल के स्टॉक के बारे में हिसाब रखना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
नए डिज़ाइन बनाना/ लाना	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	
अन्य कार्य जो ऊपर नहीं हैं (विवरण दें)	<input type="checkbox"/> पुरुष <input type="checkbox"/> स्त्री <input type="checkbox"/> दोनों मिल कर	

टोटल करें - व्यसाय में एक दिन में पुरुषों द्वारा कितना समय दिया जाता है?(घंटे)	टोटल करें - व्यसाय में एक दिन में महिलाओं द्वारा कितना समय दिया जाता है?(घंटे)

अगर उपरोक्त बातचीत से लगता है पुरुष मुख्य व्यवसायी होगा तो सर्वे समाप्त करके अगली महिला से बात करने चले।

3. निर्णय प्रक्रिया

3.1. निम्न विषयों के ऊपर निर्णय कौन लेता है?

- a. व्यसाय की नक़द किसके पास रखी जाती है? पुरुष स्त्री दोनों मिल कर
- b. व्यसाय में खर्च का निर्णय पुरुष स्त्री दोनों मिल कर
- c. घर में खर्च का निर्णय पुरुष स्त्री दोनों मिल कर
- d. व्यसाय में माल की खरीद पुरुष स्त्री दोनों मिल कर
- e. माल के स्टॉक के बारे में हिसाब रखना पुरुष स्त्री दोनों मिल कर कोई नहीं
- f. उत्पाद कब और कहाँ बेचना है पुरुष स्त्री दोनों मिल कर
- g. उत्पाद या सेवा की कीमत तय करना पुरुष स्त्री दोनों मिल कर
- h. नए उत्पाद/ व्यवसाय शुरू करना पुरुष स्त्री दोनों मिल कर

अगर निर्णय प्रक्रिया की बातचीत से लगता है की पुरुष मुख्य व्यवसायी है तो सर्वे समाप्त करके अगली महिला से बात करने चले।

4. नए व्यवसाय हेतु तैय्यारी

4.1. नए व्यसाय को बढ़ाने या नए व्यसाय में जाने हेतु आपकी योजना या तैय्यारी क्या है?

4.2. आपके ग्राहक कितने दूर से आएँगे या आप कितने दूर अपने उत्पाद को बेचने जाएँगी ? _____ किलो मीटर

4.3. कितने परिवार/ व्यक्ति हैं जो आपकी सेवाएँ लेंगी ?(संख्या) _____

4.4 आप कितना उत्पादन कर पाएँगी? _____ (संख्या/ वज़न) _____ दिनों में

4.5. आपके व्यसाय से आपकी आमदनी कितनी होगी? (रु) _____

किस अवधि में? हफ़्ते में मासिक १५ दिन वर्ष में

4.6. आप अपना व्यवसाय कहाँ पर चलाएँगी? घर से बाज़ार में दुकान/जगह किराए पर
 अन्य (विवरण दें) _____

4.7. आपके अनुमान से क्या आपको अपने व्यसाय में किसी और व्यक्ति/व्यसाय से competition हो सकता है?

हाँ नहीं

अगर हाँ तो किस से? _____

4.8. इस competition से निपटने के लिए आप क्या करने का सोच रही हैं? _____

4.9. आपके व्यसाय हेतु क्या आप लिखित हिसाब किताब व दस्तावेज़ रखेंगे? हाँ नहीं

अगर नहीं तो कारण बताएँ:

मुझे पढ़ना-लिखना नहीं आता है मेरे घर में कोई पढ़ा लिखा नहीं है हिसाब रखने की ज़रूरत नहीं है

4.10. क्या आप इन नुकसान/ रिस्क से बचने के लिए बीमा कराएँगी? अगर हाँ तो किस हेतु?

जीवन बीमा आग चोरी प्राकृतिक आपदा पशुधन अन्य

4.11.a. क्या आप के व्यवसाय से आपके/ परिवार के स्वास्थ्य पर बुरा असर पड़ सकता है? हाँ नहीं

अगर हाँ तो क्या बुरा असर पड़ सकता है? _____

b. आप अपने/ परिवार के स्वास्थ्य को इस बुरे असर से बचाने के लिए क्या करेंगे?

5. पूँजी निवेश

5.1. इस नए व्यवसाय को शुरू करने में आपको कितने धन की आवश्यकता होगी? (रु) _____

5.2. ऋणदाता संस्था से आप कितना ऋण लेने की सोच रही हैं? _____

5.3. आप स्वयं इस व्यवसाय में कितना पैसा लगाएँगी? _____

5.4. बाक़ी पैसा आप कहाँ से लाएँगे?

सरकारी बैंक _____ सरकारी परियोजना _____ व्यापारी से _____

रिश्तेदारों से _____ अन्य (विवरण दें) _____

5.5. ऋण लेने के कितने समय के बाद आप अपनी पूँजी वसूल कर पाएँगे? _____ किस अवधि में? _____ महीने, _____ वर्ष

5.6. आपको अपने व्यवसाय में किस तरह की नुकसान/रिस्क का सामना करना पड़ सकता है?

पैसे का इंतज़ाम समय पर नहीं हो पाएगा

समय पर न बिका तो माल सड़ सकता है

उत्पाद के दाम अचानक गिर जाएँगे

कच्चा माल कुछ ही महीने उपलब्ध रहता है

क्वालिटी ठीक न हो तो उत्पाद वापस आ सकता है

मशीन के अभाव में मैं ज़्यादा उत्पादन नहीं कर पाऊँगी

इस काम को करने से स्वास्थ्य पर असर पड़ सकता है

अन्य (विवरण दें) _____

5.7. क्या आप इस नुकसान/ रिस्क का खतरा उठाने को मानसिक रूप से तैयार हैं? हाँ नहीं

5.8. क्या आप इन नुकसान/ रिस्क से बचने के लिए बीमा कराएँगी? अगर हाँ तो किस हेतु?

कोई नहीं

जीवन बीमा

आग

चोरी

प्राकृतिक आपदा

पशुधन अन्य _____

5.9. इन नुकसान या रिस्क के खिलाफ़ अपने आप को तैयार करने के लिए आपको किस तरह की मदद की जरूरत पड़ सकती है?

ज़रूरत पड़ने पर पूँजी की व्यवस्था

माल नहीं बिका तो बेचने का आश्वासन

कच्चा माल मिलता रहे

क्रीमों के उतार चढ़ाव में न्यूनतम मूल्य

उत्पादन बढ़ाने हेतु मशीन की सहायता

पूँजी इकट्ठा करने बचत योजना

नुकसान से बचने के लिए बीमा

अन्य (विवरण दें) _____

5.9. आपके व्यवसाय को सफल बनाने में ऋण के अतिरिक्त आप किस तरह के मदद चाहते हैं?

- तकनीकी प्रशिक्षण बाज़ार के बारे में समझ बैंक से ऋण कैसे लें बैंक से लेन देन
 उत्पाद बेचने में सहायता खरीदारों से मिलाना उत्पादन कैसे बढ़ाएँ हिसाब कैसे रखें
 अन्य (विवरण दें) _____

6. महिला व्यवसायी के बारे में अन्य जानकारी

6.1. मुख्य उद्यमी की शिक्षा का उच्चतम स्तर: (Tick)

- कभी स्कूल नहीं गए प्राथमिक विद्यालय(वर्ग 1-5) उच्च शिक्षा (स्नातक/ स्नातकोपरांत)
 मध्य विद्यालय(वर्ग 6-8) उच्चविद्यालय(वर्ग 9-10) उच्चतर विद्यालय(वर्ग 11-12)
 तकनीकी /व्यावसायिक शिक्षा

6.2. यह परिवार किस जाति का है? SC ____ / ST ____ / OBC ____ / GEN ____ (Tick)

6.3. आप की आय व जीवनयापन के मुख्य स्रोत क्या हैं? (पहले 1, 2, 3 आजीविकाएँ चुने व मात्र 1, 2,3 लिखें)

व्यवसाय	श्रेणी	व्यवसाय	श्रेणी	व्यवसाय	श्रेणी	व्यवसाय	श्रेणी
दूध उत्पादन		(कालीन) कारपेट बनाना		किराणे की दुकान		फल बेचना	
मुर्गी/ मीट/ मछली बेचना		प्लास्टिक के खिलोने		अगरबत्ती		मिखी काम	
जानवरों की खरीद/ फ़रोख्त		मिट्टी के बर्तन		सब्जी बेचना		फूल/ माला	
पटरी-बल्ली किराए पर देना		पावर लूम (बिजली वाला करघा)		बीड़ी बनाना		ब्यूटी पार्लर	
मूर्ति बनाना		सजावट का सामान		ट्रान्सपोर्ट (सामान ढुलान)		कपड़े बेचना	
खोया/ मिठाई		रिक्शा चलाना		गहनों की थैलियाँ बनाना		गहने/ हार बनाना	
शादी में सजावट/ टेंट हाउस		जनरल स्टोर		काम के लिए पलायन		सब्जी उत्पादन	
सरकारी नौकरी		प्राइवेट नौकरी		कृषि में मजदूरी		फूल उत्पादन	
बकरी पालन		रोज़गार गारंटी (मनरेगा) में मजदूरी		मुर्गी पालन		कृषि	
शिल्प कार्य (विवरण दें)							

लघु व्यवसाय (विवरण दें)		
अन्य (विवरण दें)		

6.4. पिछले १ वर्ष में आपकी कुल वार्षिक आय लगभग कितनी थी? (टिक करें)

- 25,000 से कम 25,000-50,000 50,000-75,000
 75,000-1,00,000 1,00,000-2,00,000 2,00,000 से ज़्यादा

6.5. क्या आप अपनी आय से किसी तरह की बचत कर पाते हैं? हाँ नहीं

अगर हाँ तो कितनी बचत कर पाते हैं? (₹) _____

किस अवधि में? हफ्ते में मासिक १५ दिन वर्ष में

6.6 क्या आप उत्कर्ष या काशपोर के अलावा अन्य बैंक से भी लेन-देन करती हैं? हाँ नहीं

6.7. इस अन्य बैंक का नाम बताएँ _____

6.7 अन्य बैंक से आप कौन सी सुविधाएं लेती हैं?

- बचत खाता ऋण बीमा निवेश फिक्स्ड डिपॉजिट
 रिकरिंग डिपॉजिट (RD) अन्य _____

7. मास्टर प्रशिक्षक (MT/MEDO) इस महिला के बारे में अपना विश्लेषण यहाँ लिखें। क्या आपको यह महिला व्यवसायी कार्यक्रम के उद्देश्यों को पूरा करने में सुपात्र लगी? क्यों? अपने निष्कर्ष के कारण दें।

6.3 Format of Business Tracker

Section 1. General Information		2. Total investment and its Break-up (Current Enterprise)	
Name of the Micro Entrepreneur	_____	Estimated capital employed (Rs)	_____
Years of business experience	_____	Source of Funds	_____
Address	_____		Loan Amount (Rs)
Brief description of present enterprise	_____	1st MFI _____	Date of Loan _____
Experience in present enterprise	_____	2nd MFI _____	Date of Loan _____
Entrepreneur wants to: Grow Business/ Diversify Business/New Business	_____	3rd MFI _____	Date of Loan _____
		Other Sources-Self-----, Relatives-----, Neighbour-----	(Tick)
		Amount (Rs)	_____
3. Breakeven Analysis (Calculation of Monthly Revenues for Full Cost Recovery)		4. Loan payment details	
3.1 Rent	_____	Monthly instalment Amount (Rs);	_____
3.2 Wages	_____	Monthly Interest Expenses (Rs);	_____
3.3 Other Necessary Monthly Business Expenses of Fixed Nature	_____	No of instalments;	_____
Total Monthly Fixed Expenses (A)	_____	Total loan paid:	_____
Estimated Average Gross Margin in Enterprise (B)	_____	Balance loan to be paid:	_____
Monthly Sales Required to Cover Monthly Expenses (A/B)	_____		
Section 5. Bottlenecks		Section 6. Risks Encountered	
	Solutions		
Stock/Inventory management	_____	Major illness or death in the household	Yes/No
Liquidity (Receivables/Payables/Loan repayment)	_____	Major unplanned expenditure for the entrepreneur due to household emergency:	Yes/No
Input/raw material procurement	_____	Major losses due to fraud suffered by the entrepreneur:	Yes/No
Customer Footfall	_____	Significant decline in sales:	Yes/No
Record Keeping	_____	Significant rise in wage or raw material cost	Yes/No
Quality issues-wastage/damage/loss	_____	Loss of inventory or stock because of theft, pilferage, fire etc.	Yes/No
Competition issues	_____	Any other risk (please state):	_____

Monthly Business Achievements

Items	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
1. Target Monthly Sales										
मासिक बिक्री लक्ष्य										
Actual Figures (वास्तविक आंकड़े)										
वास्तविक आंकड़े										
2. Monthly Sales										
मासिक बिक्री										
3. Cost of Goods Sold										
बेच गए सामान की कुल लागत										
4. Wage Expense										
वतन के खर्च										
5. Interest Expense										
दूसरे प्रचालन के खर्च										
6. All other business expense										
ब्याज का खर्चा										
7. Total Expense										
कुल खर्च										
8. Profit										
प्रॉफिट										
9. Stock & Inventories										
स्टॉक और इन्वेंटरी										
10. Receivables										
प्राप्त होने योग्य राशि (प्राप्य)										
11. Payables										
वापस करने योग्य राशि (देय)										
12. Purchase of Machinery or Fixed Assets										
Fixed Asset और मशीन की खरीद										

6.4 Monthly MIS Form

Date of report: _____

- Unique identifier for the respondent (Mobile Number): _____
- Member continues to be an active participant in the project: a) Yes; b) No
- Member wants to: a) Start new business, b) Grow existing business, c) Offer more product or service in existing business (Product diversification)

Achievements against Business Plan for the last month:

- Approximate investment made in Business in last month (Rs): _____
- Is this in line with Business Plan of the women entrepreneur: a) Yes b) No
- No. of buyers (Demand): _____
a) Many (retail); b) Over 10; c) Between 5 & 10; d) Between 3 & 5 e) 2 or fewer
- Is this in line with Business Plan of the women entrepreneur: a) Yes b) No
- No. of employees (Employment): _____
- Monthly wage expenses of employees (Rs): _____
- Is this in line with Business Plan of the women entrepreneur: a) Yes b) No
- Monthly expenses other than wages such as purchases (Rs): _____
- Is this in line with Business Plan of the women entrepreneur: a) Yes b) No
- Approximate Monthly Sales value (Rs): _____
- Is this in line with Business Plan of the women entrepreneur: a) Yes b) No
- What is the approximate cash profit (Loss) for the month (Use negative for loss) (Rs): _____
- Is this in line with Business Plan of the women entrepreneur: a) Yes b) No

Support & Improvement in Bottlenecks Identified in the Business during the last month

- Enterprise Development Training Received: a) Yes; b) No
- During the last month system and process related inputs and improvements:
 - i. Stock/inventory management:
 - Is still a constraint or bottleneck: Yes/No
 - Considerable improvement in MEDO's assessment in last one month: Yes/No
 - Received mentorship support or advice: Yes/No
 - ii. Cash management:
 - Is still a constraint or bottleneck: Yes/No
 - Considerable improvement in MEDO's assessment in last one month: Yes/No
 - Received mentorship support or advice: Yes/No
 - iii. Input/raw material procurement:
 - Is still a constraint or bottleneck: Yes/No
 - Considerable improvement in MEDO's assessment in last one month: Yes/No
 - Received mentorship support or advice: Yes/No
 - iv. Customer Footfall:
 - Is still a constraint or bottleneck: Yes/No
 - Considerable improvement in MEDO's assessment in last one month: Yes/No
 - Received mentorship support or advice: Yes/No
 - v. Record Keeping:
 - Is still a constraint or bottleneck: Yes/No
 - Considerable improvement in MEDO's assessment in last one month: Yes/No
 - Received mentorship support or advice: Yes/No
 - vi. Quality issues-wastage/damage/loss:
 - Is still a constraint or bottleneck: Yes/No
 - Considerable improvement in MEDO's assessment in last one month: Yes/No
 - Received mentorship support or advice: Yes/No
 - vii. Competition issues:
 - Is still a constraint or bottleneck: Yes/No
 - Considerable improvement in MEDO's assessment in last one month: Yes/No
 - Received mentorship support or advice: Yes/No

Record Keeping for the last month:

- Records and Accounts for the business have been maintained
a) No records are maintained; b) Irregularly kept records c) Only sales records are maintained systematically d) Only purchase records are maintained systematically
- There is an updated record of inventories: a) Yes; b) No
- There is an updated record of receivables: a) Yes; b) No

Borrowing related information for the last month:

- Any new loan obtained from MFI:
a) None b) Less than Rs 20,000; c) Between Rs 20,000 & Rs 50,000; d) Between Rs 50,000 & Rs 100,000; e) Over Rs 100,000
- Any new loan obtained from Bank:
a) None b) Less than Rs 20,000; c) Between Rs 20,000 & Rs 50,000; d) Between Rs 50,000 & Rs 100,000; e) Over Rs 100,000
- Any new loan obtained from relatives and friends:
a) None b) Less than Rs 20,000; c) Between Rs 20,000 & Rs 50,000; d) Between Rs 50,000 & Rs 100,000; e) Over Rs 100,000
- What is the total monthly installment you had to pay last month (Rs): _____

Significant Materialization of Risk in the last month

- Major illness or death in the household: a) Yes; b) No
 - Major unplanned expenditure for the entrepreneur due to household emergency: a) Yes; b) No
 - Major losses due to fraud suffered by the entrepreneur: a) Yes; b) No
 - Significant decline in sales: a) Yes; b) No
 - Significant rise in wage or raw material cost: a) Yes; b) No
 - Loss of inventory or stock because of theft, pilferage, fire etc. a) Yes; b) No
32. Any other risk (please state): _____

6.5 Survey Questionnaire

Surveyor's introduction: Namaskar. This survey is related to the Mahila Udyami Project being implemented by Cashpor/Utkarsh. We want to ask you some questions about your business to better understand the opportunities and challenges faced by women entrepreneurs. During this survey, the information collected from you will not be shared with any unauthorized party, and will solely be used for analysis to determine impact of this project.

Section 1: Introduction

- Name of the respondent: _____
- Address of the respondent: _____
- Contact Number: _____ 3. Partner MFI: a) Cashpor; b) Utkarsh
- Age of the respondent:
Below 18/Between 18-25/Between 25-35/Between 35-45/Between 45-55/Over 55
- Educational Qualification:
Below 10th Class/Between 10th-12th or Intermediate/Graduation/Post Graduation +
- Size of the respondent household: 2/3/4/5/more than 5
- No. of dependents (including children and old aged):
1/2/3/4/more than 4
- No. of people working in the household:
1/2/3/more than 3
- Whether children are studying or not? Yes or No
- Average annual income of the family:
Less than Rs 1 Lakh/Rs 1 Lakh-2Lakh/Rs 2 Lakh- 3 Lakh/Rs 3- 5 Lakh/ Rs 5 lakh-7.5 Lakh/Over 7.5 Lakh 10b. You want to:
a)Start new business, b) Grow existing business, c) Diversify business, d)_____

Section 2: Nature & Form of Business

- What is your experience in business:
a)< 1 year, b)1-3 years, c) 3 - 5 years, d) > 5 years 12.
- Who owns the business:
a)Myself; b) Husband or other male member of family; c) Jointly owned by me and husband/male member
- What is the time given by the woman entrepreneur to the business in a typical working day?
a) Less than 1 hour; b) Between 1 & 3 hours; c) Between 3 & 5 hours; d) Over 5 hours 14.
- What is the form of your business (Level of formalization of the enterprise):
a) Sole proprietorship; b) Informal partnership; c) partnership by deed d) Registered company
- Nature of the enterprise/business (Enumerator to determine):
a) retail-trading; b) wholesale; c) value-add in production; d) service provision
- Business Sector (Enumerator to determine):
i) Agri-agri allied (food processing, dairying, trading of agri-commodities), ii) Textile, iii) Construction (including real estate), iv) Tourism, v) Hospitality (Hotel/Eatery), vi) Telecommunications, vii) Media & Entertainment, viii) Energy, ix) Pharmaceutical, x) Plastic, xi) Metals, xii) Mining, xiii) Consumer goods and durables, xiv) Engineering goods, xv) Financial services, xvi) Education and training, xvii) E-commerce xviii) Trading of FMCG (General Store), xix) Traditional crafts (Floral garlands, handicrafts etc.), xx) Any other (please specify)

- Do you have a PAN Card:
a) No, don't have; b) In own or partner's name; c) In the name of my enterprise
- Do you have a Savings or Current Bank Account:
a) No, don't have; b) In own or partner's or joint name; c) In the name of my enterprise

Section 3: Business Scale

- No. of buyers (Demand):
a) Many (retail); b) Over 10; c) Between 5 & 10; d) Between 3 & 5 e) 2 or fewer
- No. of employees (Employment): _____
- Monthly wage expenses of employees (Rs): _____
- Monthly expenses other than wages such as purchases (Rs): _____
- Approximate Monthly Sales value (Rs): _____
- Have you obtained loan for business from MFI (Yes/No)
- What is the average cash balance in the bank account (Rs): _____

Section 4: Borrowing for Business

- What was the amount of the last loan obtained from MFI (Rs): _____
- Have you obtained loan for business from Bank: (Yes/No)
- What was the amount of the last loan obtained from Bank (Rs): _____
- Have you obtained loan for business from relatives or friends: (Yes/No)
- What was the amount of the last loan obtained from relatives or friends (Rs): _____
- What is the monthly installment you need to pay on all your borrowings (Rs): _____

Section 5: Record Keeping

- Have Records and Accounts for the business been maintained for the past 6 months:
a) No records are maintained; b) Irregularly kept records c) Only sales records are maintained systematically d) Only purchase records are maintained systematically
- The accounts of the business have been audited: a) Yes; b) No
- Tax returns of the business have been filed: a) Yes; b) No
- There is an updated record of inventories: a) Yes; b) No
- There is an updated record of receivables: a) Yes; b) No

Section 6: Capacity Building Need 37. I

need support in my business for:

1. Sales and marketing: a) Yes; b) No
2. Operational skill related to quality of my product or service: a) Yes; b) No
3. Operational skill related to my productivity and efficiency: a) Yes; b) No
4. Accounting and bookkeeping: a) Yes; b) No
5. Getting loan funds: a) Yes; b) No
6. Getting capital: a) Yes; b) No
7. No idea: a) Yes; b) No

6.6 Agenda for Focus Group Discussions

- Socio economic background of women entrepreneurs.
- Experience in Business - Why are they involved in a particular business activity?
- Expectation on future of their business/enterprise
- Success in getting debt funds
- How easy it has been to get loans from 1. MFIs 2. Small Finance Banks 3. Private Banks 4. Government banks, 5. Cooperative Banks 6. Other Banks
- Other sources of funds 7. Capacity building needs:
 1. Sales and marketing: a) Yes; b) No
 2. Operational skill related to quality of my product or service: a) Yes; b) No
 3. Operational skill related to my productivity and efficiency: a) Yes; b) No
 4. Accounting and bookkeeping: a) Yes; b) No
 5. Getting loan funds: a) Yes; b) No
 6. Getting capital: a) Yes; b) No

6.7 Training Case Study - The Case of Kamla Didi

सितम्बर के आरम्भ में उनके पास स्टॉक और इन्वेंटॉरी Rs 10,000 और बिज़नेस अकाउंट में कैश भी रुपए 10,000 था। साथ ही सितम्बर के आरम्भ में कमला दीदी के पास प्राप्य (Receivables) में रुपए 70,000 थे, और रुपए 60,000 देय (payables) थे।

कमला दीदी ने सितम्बर में रुपए 50,000 नगद (कैश) में और रुपए 80,000 उधार (क्रेडिट) में बिक्री (sale) की। बेचे गए सामान की कुल लागत (cost of goods sold) रुपए 100,000 थी।

उन्होंने सितम्बर में रुपए 60,000 नगद (कैश) में और रुपए 60,000 उधार (क्रेडिट) में खरीदारी की।

साथ ही उनके बकाएदारों ने सितम्बर में रुपए 70,000 उन्हें लौटा दिए। कमला दीदी को रुपए 50,000 कर्जदारों को भी लौटना पड़ा।

इसके अतिरिक्त यह खर्च भी हुए, जिन्हें कमला दीदी ने नगद में किए।

Item	Item	Sep (Rs in Thousands)
वेतन इत्यादि	Wages	5
दूसरे प्रचालन के खर्च	Other Operational Expense	5
ब्याज का खर्चा	Interest Expense	10

पिछले लोन के मूल के रूप में उन्हें रुपए 10,000 भी लौटने पड़े। कमला दीदी को नगदी की कमी महसूस हो रही थी। साथ ही अक्टूबर में होने वाले बिक्री के लिए अधिक खरीददारी भी करनी थी। इन कारणों से उन्होंने रुपए 100,000 का कर्ज बैंक से लिया।

अक्टूबर की कहानी

अक्टूबर माह में, जैसे की उम्मीद थी, अधिक बिक्री हुई। इसका ब्योरा निम्न टेबल में है।

बिक्री

Item in Hindi	Item	October (Rs in Thousands)
नगद बिक्री	Cash Sales	70
उधार बिक्री	Credit Sales	100
कुल बिक्री	Total Sales	170

बेचे गए सामान की कुल लागत (cost of goods sold) रुपए 119,000 थी। कमला दीदी को अक्टोबर में खरीददारी भी अधिक करनी पड़ी। इसका ब्योरा निम्न टेबल में है।

खरीददारी

Item in Hindi	Item	October (Rs in Thousands)
नगद क्रय	Cash Purchases	100
उधार क्रय	Credit Purchases	100
कुल क्रय	Total Purchases	200

बैंक से प्राप्त ऋण का उपयोग खरीददारी के काम में हुआ। अक्टोबर में उनके बकाएदारों ने रुपए 76,000 कमला दीदी को लौटा दिए। कमला दीदी को रुपए 54,000 कर्जदारों को लौटाना भी पड़ा। इसके अतिरिक्त यह खर्चे भी हुए, जिन्हें कमल दीदी ने नगद में किए।

Item	Item	October (Rs in Thousands)
वेतन इत्यादि के खर्चे	Wages	5
दूसरे प्रचालन के खर्चे	Other Operational Expense	5
ब्याज का खर्चा	Interest Expense	10

लोन के मूल के रूप में उन्हें रुपए 20,000 भी लौटने पड़े।

नोवेम्बर की कहानी

नोवेम्बर के आरम्भ में कमला दीदी ने पाया कि उनके पास रुपए 1,11,000 का स्टॉक और इन्वेंटॉरी है। साथ ही उनके पास रुपए 42,000 नगद (कैश) था।

उन्होंने इस माह कम खरीददारी की। इसका ब्योरा निम्न टेबल में है।

खरीददारी

Item in Hindi	Item	Nov (Rs in Thousands)
नगद क्रय	Cash Purchases	10
उधार क्रय	Credit Purchases	10
कुल क्रय	Total Purchases	20

नोवेम्बर में बिक्री का ब्योरा निम्न टेबल में है।

बिक्री

Item in Hindi	Item	Nov (Rs in Thousands)
नगद बिक्री	Cash Sales	60
उधार बिक्री	Credit Sales	90
कुल बिक्री	Total Sales	150

बेचे गए सामान की कुल लागत (cost of goods sold) रुपए 105,000 थी।

नोवेम्बर में उनके बकाएदारों ने रुपए 98,000 उन्हें लौटा दिए। कमला दीदी को रुपए 91,000 कर्जदारों को भी लौटना पड़ा। इसके अतिरिक्त यह खर्चे भी हुए, जिन्हें कमल दीदी ने नगद में किए।

Item	Item	Nov (Rs in Thousands)
वेतन इत्यादि	Wages	5
दूसरे प्रचालन के खर्चे	Other Operational Expense	5
ब्याज का खर्चा	Interest Expense	10

लोन के मूल के रूप में उन्हें रुपए 20,000 भी लौटने पड़े।

नोवेम्बर के अंत में कमला दीदी के बिज़नेस की स्थिति कुछ इस तरह थी:

Item	Item	Nov (Rs in Thousands)
माह के अंत में कैश	Closing Cash	59
क्लोजिंग स्टॉक	Closing Stock	126
माह के अंत में प्राप्य	Closing Receivables	96
क्लोजिंग देय	Closing Payables	35

कमला दीदी ने पिछले 3 महीनो में बहुत महंत की थी। वो जानना चाहती थीं कि उन्होंने कितना मुनाफा कमाया है। उन्होंने इसके बारे में अपने मित्र से पूछा। उनके मित्र ने बताया:

“जितनी बिक्री हमने नगद में की है और जितना बकाएदारों से नगद हमें वापस आया है, इन 3 महीनो में वो हमारी असल बिक्री है। जितना हमने नगद में खरीदा है और जितना हमने नगद में कर्जदारों को लौटाया है, वो हमारी असल खरीददारी है। साथ में अन्य खर्चे जिनका भुगतान हमने कैश में किया है, वो हमारे असल खर्चे हैं। असल बिक्री से असल खरीद और असल खर्चे को घटा दें तो असल मुनाफा का पता चलेगा”।

कमला दीदी ने अपने मित्र के बताए तरीके से हिसाब किया, तो कुछ इस प्रकार का परिणाम निकला।

Item (Rs in Thousands)	Item (Rs in Thousands)	Sep	Oct	Nov	Total
नगद बिक्री	Cash Sales	50	70	60	180
बिक्री उधार की प्रप्ती	Receivables Realized	70	76	98	244
कुल	Total	120	146	158	424
नगद क्रय	Cash Purchases	60	100	10	170
क्रय उधार की वापसी	Payments against Payables	50	54	91	195
कुल	Total	110	154	101	365
ग्रेस प्रोफिट *	Gross Profit*	10	-8	57	59
वेतन इत्यादि	Wages	5	5	5	15
दूसरे प्रचालन के खर्चे	Other Operational Expense	5	5	5	15
ब्याज का खर्चा	Interest Expense	10	10	10	30
घटाएँ मूल धन की वापसी	Principal Repaid	10	20	20	50
नेट प्रोफिट *	Net Profit*	-20	-48	17	-51

*According to the first friend (Rupees in Thousands)

मित्र के बटए गणित से कमला दीदी ने इन 3 महीनो में पचास हज़ार रुपए से अधिक का नुकसान बनाया था।

इतनी मेहनत के बाद भी, भारी नुकसान से कमला दीदी बहुत दुखी थी और अपने बिज़नेस को बंद करने का सोच रही थीं। क्या उनकी सोच सही है?

उनके एक और मित्र ने उन्हें ऐसा करने से मना किया है। दूसरे मित्र ने निम्न गणित किया: “आइए देखते हैं बिज़नेस के कुछ मानकों में सेप्टेम्बर के आरम्भ से नोवेम्बर के अंत तक क्या बदलाव है।

Item (Rs in Thousands)	Item (Rs in Thousands)	Sep	Oct	Nov
माह के प्रारम्भ में कैश (नगद)	Opening Cash	10	90	42
माह के अंत में कैश	Closing Cash	90	42	59
ओपनिंग स्टॉक	Opening Stock	10	30	333
क्लोज़िंग स्टॉक	Closing Stock	30	111	26
आरम्भ में प्राप्त होने योग्य राशि	Opening Receivables	70	80	104
माह के अंत में प्राप्य	Closing Receivables	80	104	96
ओपनिंग देय	Opening Payables	60	70	116
क्लोज़िंग देय	Closing Payables	70	116	35
ओपनिंग लोन आउटस्टैंडिंग	Opening Loan Outstanding	10	100	80
क्लोज़िंग लोन आउटस्टैंडिंग	Closing Loan Outstanding	100	80	60

इन्हें देख कर क्या लगता है कि बिज़नेस में नुकसान है?

- कैश अधिक है, स्टॉक भी अधिक है। (Opening cash plus opening stock in Sep = 20,000; closing cash plus closing stock in Nov = 85,000)
- Receivables भी बढ़े है (Opening Receivables in Sep = 70,000; Closing Receivables in Nov = 96,000)
- क्लोज़िंग देय घटे है। परंतु आउटस्टैंडिंग लोन बढ़े है। इन दोनों को जोड़े तो कुल योग में बढ़ोतरी है (Opening Payables plus Opening loan outstanding in Sep = 70,000; Closing Payables plus closing loan outstanding in Nov = 110,000)

इन आकड़ों को देख कर ऐसा नहीं लगता है कि बिज़नेस में नुकसान है”।

आपके विचार में कमला दीदी के बिज़नेस में नुक़सान है या मुनाफ़ा?

Solution

Let us look at the sales first in each month.

Item in Hindi	Item (Rs in Thousands)	Sept	Oct	Nov
नगद बिक्री	Cash Sales	50	70	60
उधार बिक्री	Credit Sales	80	100	90
कुल बिक्री	Total Sales	130	170	150

Now let us look at purchases.

Item in Hindi	Item (Rs in Thousands)	Sept	Oct	Nov
नगद क्रय	Cash Purchases	60	100	10
उधार क्रय	Credit Purchases	60	100	10
कुल क्रय	Total Purchases	120	200	20

Let us look at receivables and payables.

Item in Hindi	Item (Rs in Thousands)	Sept	Oct	Nov
बिक्री उधार की प्रप्ती	Receivables Realized	70	76	98
क्रय उधार की वापसी	Payments against Payables	50	54	91

Note how closing stock is determined → Closing Stock = Opening Stock plus Purchases minus Cost of Goods Sold.

Movement of stock and inventories is as follows.

Item (Rs in Thousands)	Item (Rs in Thousands)	Sept	Oct	Nov
ओपनिंग स्टॉक	Opening Stock	10	30	111
कुल क्रय	Purchases	120	200	20
बेचे गए माल की कीमत	Cost of Goods Sold	100	119	105
क्लोजिंग स्टॉक	Closing Stock	30	111	26

Movement of Receivables and Payables are as follows:

Item (Rs in Thousands)	Item (Rs in Thousands)	Sept	Oct	Nov
आरम्भ में प्राप्त होने योग्य राशि	Opening Receivables	70	80	104
जोड़ें उधार पर की गयी बिक्री	Add Credit Sales	80	100	90
घटाएँ प्राप्त हुई राशि	Reduce Receivables Realized	70	76	98
माह के अंत में प्राप्य	Closing Receivables	80	104	96
Item (Rs in Thousands)	Item (Rs in Thousands)	Sep	Oct	Nov
ओपनिंग देय	Opening Payables	60	70	116
जोड़ें उधार पर किया क्रय	Add Purchases on Credit	60	100	10
घटाएँ क्रय उधार की वापसी	Reduce Payment made against Payables	50	54	91
क्लोजिंग देय	Closing Payables	70	116	35

We can determine Gross Profit by using information about "Cost of Goods Sold". Net Profit can be calculated by deducting all expenses. This is shown below.

Item (Rs in Thousands)	Item (Rs in Thousands)	Sept	Oct	Nov
ग़ोस प्रोफ़िट	Gross Profit (Sales - Cost of Goods Sold)	30	51	45
वेतन इत्यादि	Wages	5	5	5

दूसरे प्रचालन के खर्चे	Other Operational Expense	5	5	5
ब्याज का खर्चा	Interest Expense	10	10	10
नेट प्रोफिट	Net Profit	10	31	25

Finally, let us take a look at the cashflows for the three months.

Cashflow (Rs in Thousands)	Cashflow (Rs in Thousands)	Sept	Oct	Nov
माह के प्रारम्भ में कैश (नगद)	Opening Cash	10	90	42
जोड़ें नगद बिक्री	Add Cash Sales	50	70	60
जोड़ें वापस आए उधार को	Add Receivables Realized	70	76	98
घटाएँ नगद में किए क्रय को	Reduce Cash Purchases	60	100	10
घटाएँ लौटाए गए उधार को	Reduce Payments against Purchases	50	54	91
घटाएँ वेतन इत्यादि के खर्च को	Reduce Wages	5	5	5
घटाएँ दूसरे प्रचालन खर्च को	Reduce Other Operational Expenses	5	5	5
घटाएँ ब्याज के खर्च को	Reduce Interest Expense	10	10	10
जोड़ें बैंक से लिया ऋण	Add Borrowing from Bank	100	0	0
घटाएँ मूल धन की वापसी	Reduce Principal repayment	10	20	20
माह के अंत में कैश	Closing Cash	90	42	59

Section 7: Success case stories

7.1 Mamta Devi's Eatery

Mamta Devi manages a small eatery in Mishra Bazar, Ghazipur. She received enterprise training on identifying business opportunities, business selection, and feasibility testing, understanding markets, costing and pricing, understanding financials of the business, keeping business accounts and use of technology for business transactions. The handholding support she got from the enterprise team has helped her increase her business profits by over 50%. The support helped improved her status within her family.



Mamta Devi has benefitted most from the discussions she had with the enterprise team regarding improvements she could make in her business.



She has completely changed the way she manages her receivables – she now only allows credit to her loyal customers and her focus is on providing better service to them.



She has also focused on hygiene. Her sales and profits have improved. She has plans to hire a staff as she wants to start home delivery service for her customers.



On the flip side, she has not been able to maintain systematic records of her business transactions. She believes that with a new staff she would be able to improve upon this aspect.



Mamta Devi has planned to renovate her house and is confident that she will have the economic means to do so as she makes a profit of over Rs 10,000 per month as compared to Rs 6,000 to Rs 7,000 before the project.

Mamta Devi



“Credit Ka Kam Kum ho Gaya, Nagad se labh mila hai. Staff rakhana hai. Kam badha hai.”
Mamta Devi says, she has reduced giving credit and insists on cash payments. She plans to hire a staff. The scale of her business has improved.

7.2 Beautician Renu Ray

Renu Ray is a beautician who lives in Rampur Lathia, Varanasi. She has received enterprise-related training on identifying a business opportunity and business selection and feasibility testing. On understanding markets, costing and pricing, understanding financials of the business, keeping business accounts and use of technology for business transactions. She had regular discussions with the enterprise team during handholding support regarding her business growth. These interactions motivated her to diversify her business and start selling cosmetics. The enterprise team has been visiting her periodically and continues to advise her on business. The diversification of her business has helped her improve her profits by at least 50% - from Rs 6,000 – Rs 7,000 earlier to Rs 10,000 at present.



Earlier Renu Ray used to manage a beauty parlour for women. Analysis of her business potential with the help of the MEDO convinced her that she could earn more if she could sell cosmetics.



In addition to cosmetics, Renu Ray started selling general store items, given the availability of space. She has seen an increase in customer footfall.



She understands the importance of customer experience in her line of business. She also realizes the importance of networking for business growth.



On the flip side, there is considerable scope to improve her accounting and record keeping. Also, her stock levels are not ideal and she is not able to fully meet the demand she has.



While there is high seasonality in her income from this business, she hopes to earn atleast Rs 10,000 per month, which can go upto Rs 25,000 during the peak season months. Earlier she could barely earn Rs 7,000 per month.

Renu Ray



“kaushal me aur himmat me kafi eजाfa hai.customer dealing me asani hua hai.”

Renu Ray says, there has been considerable improvements in her business competence as well as confidence. Dealing with customers has become easier.

7.3 Saroj Devi – Regular Income from Business

Saroj Devi stays in Aurangabad locality of Varanasi with her family. While previously, she sporadically got job work for stitching clothes, she now gets regular job work to make paper packets besides. Saroj owns this to partner's enterprise team, who linked her to a wholesale buyer of paper packets and also motivated her to work regularly. She received training on identifying business opportunities, business selection, and feasibility testing, understanding markets, costing and pricing, understanding financials of the business, keeping business accounts and use of technology for business transactions under the program. Earlier, she could hardly earn Rs 500 a month, and now her earning has gone up to Rs 2,500 every month – a five-folds increase.



Saroj Devi, on the advice of her MEDO, learned to make paper packets. The enterprise team linked her with a wholesale buyer of paper packets.



There is high demand for paper packets. As a result Saroj Devi gets regular work for making paper packets.



She continues to get stitching job sporadically. She is now gainfully engaged on most days.



Making paper packets is labour intensive. Her income therefore is limited by the number of paper bags she is able to make in a month.



Still, Saroj Devi is able to earn around Rs 2,500 per month from this activity. This is a significant addition to her household's income. The increased income has helped her son join coaching classes.

Saroj Devi



“Pahale sirf silai karane se kai kai din bekar rahana hota tha, ab paper pocket banane se niyमित काम होने लगा है।” Saroj Devi says, earlier she went many days without work. Now when she makes paper packets, she has regular work.

7.4 Sandhya Devi's Business Diversification

Sandhya Devi had a small general store in Harahua, Varanasi. She has received enterprise training on identifying business opportunities, business selection, and feasibility testing, understanding markets, costing and pricing, understanding financials of the business, keeping business accounts and use of technology for business transactions. An Enterprise officer has helped her in making business-related targets and has also visited her regularly. Most importantly, he has linked her to a wholesale buyer of fruits and vegetables.



Discussions with enterprise officer made her realize that she could improve her profits if she also started selling fresh vegetables alongside her store.



The enterprise team helped her establish linkage with wholesale traders of fresh vegetables and fruits.



The diversification in her business has added to her revenues and profits.



Sandhya Devi has started keeping records of her business transactions. However, this is irregular and needs to improve further.



She has been able to increase the monthly savings of her household. Her quality of life has improved. Her profits are over Rs 8,000 per month from around Rs 5,000 per month earlier.

Sandhya Devi



“Do business ho Gaya, Ghar me standard me antar aaya hai, Bachat ho raha hai.” Sandhya Devi says, she has 2 businesses now. There is a difference in her living standard. There are savings.

7.5 Nirmala Devi's General Store

Nirmala Devi is a micro-entrepreneur who manages her general store now. However, this had not always been the case. Around one year ago, it was her husband – Sri Sarwan Kumar, who ran the general store. Although Nirmala Devi had been a client of a partner agency since 2012 and had obtained several loans for business, she did not herself manage the shop.

Her situation changed in February 2019. She now independently manages the general store, which gives scope to her husband to manage another business. Her household income thus has doubled.



Training and the hand-holding support have given enough confidence to Nirmala to manage the affairs of the general store.



By March 2019, she had started taking greater interest in the shop and in a period of one-month, ie by April 2019, she was managing the entire shop on her own.



As she was able to manage the store on her own, her husband started operating a snack centre. Over time the snack centre has started generating an income nearly equal to the general store.



Nirmala Devi's household income has almost doubled, and she contributes 50% of it. Without participating in the Mahila Udyami Sashaktikaran Project, she would never have had the confidence to work independently in her store.



Nirmala Devi earns over Rs 5,000 from the shop. Her husband earns another Rs 5,000. She is confident that she will be able to provide good education to her children. Notably, before the project, her contribution to her household income was negligible.

Nirmala Devi



"Mera aur mere pati ka bhi kaam badha hai". Nirmala Devi says, her as well as her husband's business has improved.

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During a felicitation session at SIDBI and on being asked “What would not have happened that you would not have been here?”, a SIDBI supported Jeevika (SRLM, Bihar) Bank Sakhi spoke thus :-

सही समय पर सही व्यक्ति/संस्था ने हाथ थाम कर ये एहसास नहीं जगाया होता कि “तुम कर सकती हो” मैं यहाँ नहीं होती। If at the right time, a right person/Institution would not have hand holded and made me realise that “You can do”, I would not have been here.

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DISCLAIMER

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