Creating Samridh Tejaswanis through livelihood, skilling and entrepreneurship to tackle unemployment and underemployment by building and growing sustainable businesses If a woman is financially independent, the whole family benefits from it Supported by: R ATECHNOS Radix Corporation

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1. INTRODUCTION & BACKGROUND

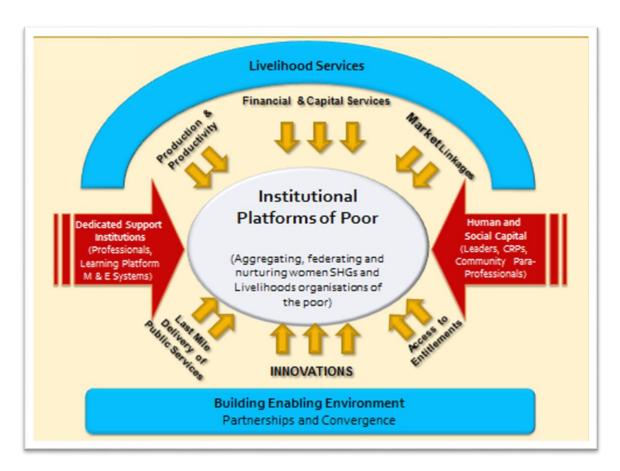
Women in Indian villages remain illiterate, low skilled and are burdened by household chores and economic pursuits for survival. Social and gender barriers to women's mobility and participation limits their empowerment to a great extent. Thus, women livelihood and empowerment activities should provide livelihood options for women to earn by working from home, along with taking care of their children and family members. Self-Help Group (SHG) are informal association of 10-19 members from similar economic backgrounds. SHGs are designed towards diversifying income sources, reducing fluctuation in income, and assuring sustainable income at the household level through poverty reduction, women's empowerment and improving outcomes in health, nutrition, and education. This proposal is intended to implement consolidated approach of trainings, business development, production and market support for women led SHGs in Meerut Commissionerate, Uttar Pradesh ensuing respect, dignity and women empowerment.

2. CONCEPTUAL DESIGN

SHGs are based on the fundamental principles of "helping each other" and "unity is strength", hence we explored and implemented innovative paradigms to promote SHGs using technologic; social and cultural tools in concert within and across peer groups, including Government machinery and other constituents of their communities. SHGs were potentiated as "Change Agents" as part of the process of establishing as well as refining the goals and metrics of advancing interventions for SHGs and enhancing lifelong acquisition of attributes to promote economic independence, dignity and respect. Interventions were sustained for each SHG to achieve a hugely ambitious goal to improve their living conditions and decreasing poverty. We cohesively aligned and brought together resources and funding opportunities in skill development, training and capacity building that are sustainable and contributes to household income with the ultimate impact in employment generation and preventing emigration from villages for economic activities. Real time data capture and data analytics was done to evaluate impact of interventions. Post-successful implementation, the model will be expanded to other SHGs.

The project encompasses the following Sustainable Development Goals (SDGs) in empowering SHGs:





Conceptual design in empowering SHGs based on National Rural Livelihood Mission (NRLM) Model

3. OBJECTIVES OF THE CURRENT PROPOSAL

- To create models for SHG participation to generate income and economic independence
- ❖ To facilitate external dedicated and sensitive support structures to induce the social mobilization, institution building and empowerment process of SHGs

4. IMPLEMENTATION

As of January 2023, there are 6400 SHGs in Meerut district with approximate 65000 members. Meerut Institute of Engineering Technology (MIET) Group of Institutions, SHARE INDIA, India Accelerator & Impact Labs, Radix Corporation, Atechnos, Jijiwisha Society and Himalayan Hemp provided overall leadership to implement a 360-degree approach to build an enabling environment, create partnerships and convergence by multi-stakeholder and community engagement for selected nine SHGs from April 2023-September 2023. Our models encompassed in SHG participation and empowerment nested within Government Programs and policies included the following interventions:

4.1 Community Engagement: The SHGs and the communities were engaged in dialogues to understand community culture; thereby making community participation meaningful with generation of ideas, dialogue, decision making and sharing of responsibility. This in turn fostered trust, build capacities and empowered

SHGs to gain greater hold over their lives; acquire valued resources, basic rights and achieve important poverty reduction metrics.

- **4.2 Breaking the silos**: We facilitated utilization of Government social welfare schemes and funds available through State Rural Livelihood Mission (SRLM), Government of Uttar Pradesh. Local authorities and working systems such as Gram Panchayats and village influencers were tapped to support and identify areas of integration.
- **4.3 Resource mobilization:** We connected the dots to adopt workable strategies for longevity and sustainability of SHGs in the long run. We leveraged external funding through Corporate Sponsors for villages, corporate social responsibility (CSR), non-government organization (NGO), non-profit organizations (NPO) and welfare foundations to join hands to help strengthen the interventions.
- **4.4 Synergizing:** We identified and created opportunities for existing entrepreneurs/startups to leverage SHGs as a skilled community to create market driven products with payment per work basis or stable buy back strategy embedded in fair trade principles and payment through bank accounts/cash.
- **4.5** Access to markets: We supported in target segment analysis to identify new markets, export buyers/bulk orders (institutional/corporate), retail channels and e-commerce platforms. Solutions were provided for procurement, production and sales.
- **4.6 Advocacy, communication, digital and social mobilization:** We did branding of SHGs, created communication material including logos, brochures, flyers, leaflets, catalogues and disseminated them through social media channels.
- **4.7 Capacity development:** Additional NGOs and NPOs were engaged to support in promoting leadership qualities and income-generating activities by enhancing technical knowledge, skill training and honing marketing techniques, establishing successful habits, personality development, presentation skills, ability to sell & negotiate and public speaking. Capacity building was undertaken in upskilling in assets creation, execution principles and unlocking meaningful expression of SHG's work.

5. Results

Our endeavours fostered holistic approaches in creating following bouquet of existing and new activities for SHGs:

5.1 Sports goods: As aligned to "one district one product" theme of Government of Uttar Pradesh and Meerut being one of the largest producer in this segment, **Laxmi SHG** was potentiated to produce quality sports goods. We provided support for logo creation, branding, packaging and labelling of products and jump started their access to schools and markets.

Critical enablers: producing good quality products based on good quality of raw material and finished goods, environment friendly packaging in cloth bags, access to markets for sport goods, participation in national

level trade fairs, educational settings and institutes; sales management, creating product catalogue and promotion on social media.



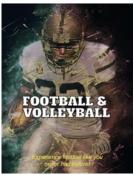
Participation in trade fair



Footballs made by SHG



Logo Designing





Product Catalogue



Cloth bags with logo



New Markets and Enhancing Sales

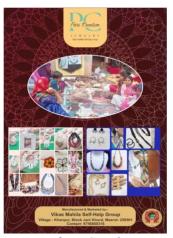
5.2 Handmade jewelry: Jewelry being in demand all-round the year, Vikas SHG was mobilised to make quality handmade jewelry, silk threads, fancy necklaces and jhumkas made of metal charms, beads and stones.

Critical Enablers for Laxmi SHG: Branding, Attractive Cloth Packaging and New Markets

Critical enablers: We extended support in sensitization on new jewellery designs, costing and marketing aspects of handmade jewelry, packaging in environment friendly jute and cotton bags, tie-up with government showrooms, participation in national level trade fairs, online marketing for wider outreach, creating product catalogue, promotion on social media. Vikas SHG was connected with WHSmith retail outlets at metro stations in Delhi-NCR to provide a good value to their handmade products.







Logo Designing Product Catalogue



Jute and Cloth Bags

Critical Enablers for Vikas SHG: Capacity Building, Branding, Cloth & Jute packaging, New Markets and Retail Outlets

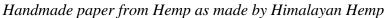
5.3 Paper and cloth based packaging material: Vishwakarma SHG has been upskilled to make tree-free, chemical-free, environment friendly biodegradable paper especially from agro-waste material and jute products to be used as packaging material for all SHGs.

Critical enablers: SHG is already making cotton, jute & woollen items. Our support has been in upskilling, purchase and setting up infrastructure through SRLM funds and trainings to make eco-friendly packaging material that will be supplied to all SHGs, making office stationery, file covers and folders etc. Linkage to paper producing company and MIET startup "Grezo" for market access



Jute items as made by Jijiwisha Society







Logo Designing



Process of Paper Making

Critical Enabler for Vishwakarma SHG: Upskilling to make variety of packaging material, bags and stationery items, Linkages to MIET startup Grezo for market access

5.4 Preparation of traditional pickles and candied fruits: Tara SHG has been provided intensive training on producing indigenous food products, branding, labelling and marketing.

Critical enablers: We build capacity on quality of finished goods, labelling & packaging in glass bottles, publicity-brochures, catalogues and market access, promotion on social media. We linked with Noida based startup "CRA-WALL" for logistic solutions and to increase market access and reach.





Logo Designing

Labelling & Packaging in Glass Bottles





New Markets

5.5 Making Hand gloves: Cotton knit gloves or safety gloves are lightweight disposable gloves used to provide hands protection from scrapes, abrasions, and occasionally increased grip for low-risk environments. Generally used in warehouse, landscaping, maintenance, and light automotive work. A fully computerized high speed machine used to make Glove Knitting Machine was provided to Krishna SHG to set up infrastructure for production of cotton hand gloves through automated machines, trainings, procurement of consumables, packaging and buy back from the vendor.

Critical enablers: Branding and linkage to CSR funds through India Accelerator and startup "FundsCorp" to buy equipment and consumables to make hand gloves, packaging and market access



Logo Designing



Automatic Machine

Cotton Hand Gloves



Demonstration on making cotton gloves on automated machine

Critical Enablers for Krishna SHG: Branding, CSR funding to set up infrastructure to produce cotton gloves, market access

5.6 Mushroom cultivation: Training was provided to **Radhe Krishna SHG** for mushroom production including spawn production, compost preparation, spawning, fruiting, harvesting and packaging and linkage with startup "Valleycarts Natural" for upskilling and cultivation of high priced medicinal mushrooms. We also connected the SHG with a MIET startup "Grezo" to start a new business-making cloth pots that provided fair payment for work done

Critical enablers: Utilization of available land/rooms in villages, skill development in cultivation, post-harvest management, cultivating medicinal mushrooms of high economic value, linkage with startup to market produce including dried mushroom for soups/curries and pickles. Branding and linkage with startup to develop new products to increase revenue.

Radhe Krishna

Self Help Group

Logo Designing





Training on growing mushroom

Oyster mushroom cultivation







Linkages with Startup "Valleycarts Natural" to cultivate medicinal mushrooms, new markets for soups/curries and pickles & Startup "Grezo" for making cloth pots

Critical Enablers for Radhe Krishna Mahila SHG: Branding, Capacity Building, New Business and
Markets

5.7 Spices, honey, vinegar production and packaging: Capacity of **Aradhya Mahila SHG** was developed in enhancing quality of packaged spices, honey and vinegar, packaging in glass bottles with appropriate labels with compliance to Food Safety and Standards Authority of India (FSSAI) standards. Linkage with Noida based startup "CRA-WALL" for new markets.

Critical enablers: Branding, labelling and package in glass bottles, ensuring raw material and good quality end product, promotion on social media and new markets.





Logo Designing

Honey and Vinegar; Labelling & Packaging in Glass Bottles



Participation and Sale in International Trade Fair, New Markets

Critical Enablers for Aradhya SHG: Branding and New Markets

5.8 Floriculture: Laxmi Mahila SHG was promoted to cultivate flowering and ornamental plants for direct sale. Floricultural crops like rose, carnation, chrysanthemum, gerbera, gladiolus, orchids, anthurium, tulip and lilies have high demand in national and international markets. We pitched to SRLM to fund polyhouse to grow ornamental flowers. As waste to value initiative, we provided trainings through Karyashala Foundation to make Bioenzymes for foliar spray to prevent insects

on flowers, cleaning utensils, mopping floor etc. The Bioenzyme was packaged in glass bottles for greater market access and sale on Amazon, and e-markets through MIET startup "Grezo"

Critical enablers: Training on leadership, flower trade, production of nursery plants and potted plants, seed and bulb production, micro propagation, access to florist shops, wholesalers, local and domestic markets, amazon marketplace, promotion on social media.







Floriculture

Logo Designing

Packaging and Labelling of Bioenzyme



Trainings on leadership and Bioenzyme making

Critical Enablers for Laxmi Mahila SHG: Capacity Building, Introducing New Products, Branding, Market

5.9 Manufacture of various cleaning items: Vasudhanad Mahila SHG was provided support in creating a brand name, labelling and packaging to selling cleaning items, promotion on social media.

Critical enablers: Branding, labelling, market access



SELF HELP GROUP

Logo Designing





Toilet cleaner and dishwash solution

Critical Enablers for Vasudhanad Mahila SHG: Branding, Market Access

6. Celebration of SHGs as change agents

Three SHGs-Krishna, Laxmi and Aradhya were bestowed the prestigious "Udhmi Samman" award from an NGO "Swedeshi Jagran Manch" for exemplary work in upholding women empowerment and fostering "Samridh Tejaswanis"



"Udhmi Samman" as Change Agents for SHGs

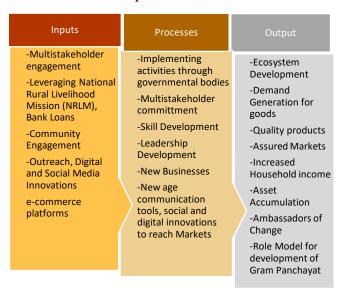
Table 1: Summary of Proposed Interventions

Our holistic solutions intertwined with access to organized skill upgradation and market outreach, significantly enhanced business competitiveness of the SHGs. Our work with nine SHGs, Meerut Commissionerate implemented holistic approaches to improve, diversify and sustain their livelihoods as shown below:

	Name of SHG	Contact Person Name, Mobile	Products (Existing Work)	Monthly Income (before)	Village	Block Mission Manag er (BMM)	New Interventions	Monthly Income (after)
1.	Laxmi SHG	Shiv Kumari, 9720507109	Sport Goods: Football	200- 1000/-	Sisola, Jani Khurd, Meerut	Shyam Sunder (945421 0061)	Cloth bags for packaging; logo, labelling, branding and marketing	4500/-
2.	Vikas SHG	Priyanka, 7417726416	Artificial handmade Jewellery	8000- 10000/-	Sisola, Jani Khurd, Meerut	Shyam Sunder (945421 0061)	New designs, logo, packaging, labelling, branding and marketing	21000/-
3.	Vishwaka rma SHG	Usha, 7409552236 8394898334	Cotton, Jute & woollen items	1500/- per person	Gotka, Sarurpur Block	Kapil Kumar (952844 5618)	Setting up equipment for paper making; items for packaging and stationery for use by all SHGs	Still we are working
4.	Tara SHG	Aruna, 9557910959	Food items	8000/-	Dattawali Block: Rajpura, Meerut	Shyam Sunder (945421 0061)	Healthy local food options, traditional pickles, packaging, labelling, branding and marketing	19000/-
5.	Krishna SHG	Sanyogita, 7452839517	Cloth bags	2000-3000/-	Rasna, Rohta, Meerut	Ashfaq (884043 9841)	Setting up infrastructure for cotton glove making, buy back guarantee for produced goods	Still we are working
6.	Radhe Krishna SHG	Seema, 8791621209	Mushroom	0	Bhalsona, Sarurpur Block	Kapil Kumar (952844 5618)	Upskilling in mushroom production, introduction of medicinal mushrooms, markets, New business	1500/-
7.	Aradhya SHG	Soanpari, 9917157567	Honey and Vinegar	10000/-	Dattawali, Rajpura Block	Vijay Kumar (790605 4727)	Enhancing finished goods, packaging in glass bottles, labelling, branding and marketing	20000/-
8.	Laxmi SHG	Pushpa, 9760726151	Floriculture	4000-5000/-	Pipli Khera, Kharkhon da Block	Amit Tyagi (976165 9222)	New markets, New business production of bioenzymes from flower waste, packaging in glass bottles, logo, labelling, branding and marketing	58000/-
9.	Vasudhan ad Mahila SHG	Rajkaran, 9810669365	Toilet cleaner; Dish wash; Floor cleaner	600- 2000/-	Dhantala, Kharkhon da Block	Amit Tyagi (976165 9222)	Production of high quality items, logo, labelling, branding and marketing	Still we are working

7. EXPECTED OUTCOME

Human & social capital, community assets, leadership and resources for SHGs were built through participatory planning and embedded ownership in planning, implementation and monitoring that fostered environment of sustainable innovative enterprises. Our models unleashed the capabilities of SHGs to generate meaningful livelihoods and enabled them to come out of poverty and establish models that can be scaled up to other SHGs across Uttar Pradesh. We endeavored to recognize and celebrate exemplary SHGs as Change Agents at block, district and state level to boost their morale for taking initiatives and fostering relationships based on trust and common interests. Both qualitative and quantitative was collected in consultation with inline Government Departments to measure impact of interventions.



7. ASSESSMENT & MONITORNG

7.1 Assessment: Assessment of impact on SHGs (Table 2) was done by interviewing members of SHGs and checking documented records.

Table 2: Assessment of impact on SHGs

Factors	61-80%	41-60%	21-40%	Less than 21%
Improvement in economic status	$\sqrt{}$			
Improvement in quality of life				
Improvement in decision making	$\sqrt{}$			
Development of collective wisdom	$\sqrt{}$			
in organising and managing their				
own finance and distributing the				
benefits among themselves				
Improvement in leadership quality				

Improvement in respect and	V		
recognition in the family			

7.2 Monitoring and Impact indicators for holistic interventions

With the aim of establishment of self-sufficient and self-reliant systems encompassing holistic interventions for SHGs, the measurement of the success of current interventions (Number of SHG's) was done on the indicators as described in Table 3.

Table 3: Number of SHGs engaged in holistic activities

	Particulars	Number of SHG
1	Total SHGs Engaged	9/9
2	Linked to local and existing systems	9/9
3	Linked to social schemes	9/9
4	Linked to bank loans/credits/funding	1/9
5	Linked to markets	9/9
6	Linked to existing entrepreneurs and vendors	8/9
7	Promoted through communication tools	9/9
8	Recognised and awarded as Change Agents	3/9

7.3 Timelines

All activities were implemented in 6 Months as per timelines in Table 4.

Table 4: Timelines

S.	Activity	M1	M2	M3	M4	M5	M6
No							
1	Selection of SHGs and consultations with divergent stakeholders (Government Departments, community leaders, NGOs)						
2	Purchase of equipment/ inventory/ raw materials						
3	Skill development, training, capacity development, Go-to-markets						
4	Recognition & reward as Change Agents						

Key Team Members:

- Mr. Shashank Chaudhary, Chief Development Officer (CDO) Meerut, Government of Uttar Pradesh
- Mr. Ambrish Kumar, District Development Officer (DDO), Meerut, Government of Uttar Pradesh
- Mr. S. N. Chaurasia, Deputy Commissioner (DC), NRLM Meerut, Government of Uttar Pradesh
- Mr. Deepak Tewatiya, Block Development Officer (BDO), Jani & Kharkhonda Block, Meerut
- Mr. Prabhat Kumar Srivastava, Block Development Officer (BDO), Rohta Block, Meerut
- Mr. Rajendra Prasad, Block Development Officer (BDO), Sarurpur Block, Meerut
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