



Dear All,

The monsoon progressed in June and both IMD and Skymet have predicted a normal monsoon on the whole. However, global warming has also caused the monsoon to be erratic and uneven, and often delayed, in the last few years.

Our project partner teams in water conservation in rural areas were actively engaged in pre-monsoon planning and activities. We look forward to implement the integrated data system to support smart farming for marginal farmers in a progressive manner.

WIN Foundation's goal is to bring sustainable social impact. The late Harvard Professor, Clayton Christensen showed extensive evidence that grassroots entrepreneurship is far more effective in bringing sustainable and scalable change as against charity / handout based supply side models. We also have clear historical evidence of skill based microentrepreneurship in India as root of its past economic wealth. Microentrepreneurs providing solutions for the community improves the quality of life and quality of work, leading to a vibrant circular economy. Also these local micro-entrepreneurs become part of the knowledge led economy with high potential for scaling and replicability.

Micro-entrepreneurship at grassroots level is the theme for this issue, as a major tool for sustainable development.

WIN Foundation has supported micro-entrepreneurship through many of its projects. These include Women nutritious food entrepreneurs and, Bhujal Jankar in village providing increasing services to create sustainable business model. We also recently completed a multi-NGO, multi-location WhatsApp business training for 35 microentrepreneurs, who implemented their pages during this experiential training. We are happy to add that Mr. Ruyintan (Ron) Mehta, President, WIN Foundation, received the "Social Entrepreneur" award for promoting Social Entrepreneurship at the World Zoroastrian Congress 2022, held recently at New York.

In this issue two senior NGO founder-directors have contributed an article each, under our Science in Action series, for microentrepreneurship, and its strong impact.

Among our ongoing projects, Participatory Ground Water Management (PGWM) activities were started in Little Rann, Surendranagar villages and are being planned in Gandhinagar. RRWH activities have been initiated in Ahmedabad and Kutch.

We organized more field health worker training programs. Our skillingtwin platform continues to make steady progress and it is now used for actual training in blended mode. The Vishwakarma innovation contest, for water and sanitation, enters its final stage now.

Feel free to forward to your feedback on this issue or any suggestions for collaboration, or articles, at [info@winfoundations.org](mailto:info@winfoundations.org).

With Warm Regards

Paresh Vora  
Director, India Operations

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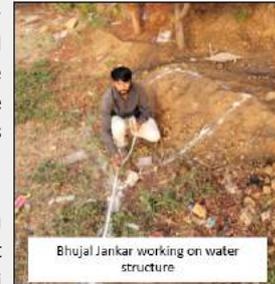


## **Water and Sanitation**

### **Participatory Ground Water Management :-**

Pre-monsoon intense activities were conducted in Mandvi, Kutch and Khambhaliya, Dwarka District, as well as in new added project areas in Abdasa, Kutch for water conservation as well as pre-monsoon data collection.

In Little Rann, Surendranagar, a new PGWM project was started under multi-stakeholder approach, under partnership with Arid Communities and Technologies (ACT) and Jhaleswar Philanthropic Charitable Trust (JPCT), the local NGO. It has initial focus on Bhujal Jankar training, water recharge structures in 3 villages and RRWH in schools, with aim to expand to 14 villages in near future.



Participatory Ground Water Management (PGWM) - Gandhinagar - is being initiated under IIT Gandhinagar - ACT - WIN partnership with project demonstration areas on IIT Gandhinagar Campus and 2 villages on Sabarmati river-bank within 40 km of IITGn, with aim to bring greater research inputs to field level activities and vice versa.

Many training programs were conducted, including several using our skillingtoWin.org platform.

In Kutch and Khambhalia, as a logical extension to health and nutrition - Kitchen garden in Kutch and Field Health Worker training in Khambhalia were conducted.

With Samerth, a project to implement RRWH in 5 schools in Rapar taluka, Kutch, was initiated, which also includes training local Bhujal Jankars (Jaldoots) in those villages to initiate PGWM planning and practices. Additional rain water harvesting projects include RRWH projects in 2 economically weaker section housing societies, initiated **in collaboration with Mahila Housing Trust and Sujalam**

Aishani Goswami, Sr. Project Associate, WIN Foundation, has co-authored an article: "From the walk along River Sindh, under the Moving Upstream": under Sindh fellowship, , which has been translated in Hindi and Spanish also.

Link for reading: <https://www.thethirdpole.net/en/livelihoods/walking-shadow-of-sindh-river-devastating-floods/>

## **Mother and Child Health**

Under the Samerth led Sanand Nutrition project, Mr. Nikesh Ingle concluded the formal part of training for women microentrepreneurship groups. The women microentrepreneurs have introduced their initial products locally. They will be supported over the coming 12 months for seed funds and further entrepreneurship related hand holding support.



The Saath led nutrition project in Ahmedabad continues to make progress. We are initiating further nutrition projects under Saath, in (i) Ahmedabad - 2 new areas and (ii) Jaipur.

WIN supported field health workers, including (i) by Saath in Vasna, and (ii) by AMC in 14 PHCs across Ahmedabad, (iii) through ACT in Khambhalia, Devbhumi Dwarka dist. More training programs are being planned.

## **Innovation and microentrepreneurship Support**

The initial testing of Chakra, developed by Prof. C. Subramaniam, IIT Bombay, showed promising results in reducing TDS to within the recommended level for drinking. More testing is planned.

The Vishwakarma Innovation prize contest is now entering its final phase. 20 teams presented their ideas during a mid-week review.

WIN supported Rukart, a startup, under WIN market validation support, for its innovative subjee cooler product through Saath as the facilitating NGO, with a vegetable vendor.

WIN Foundation signed an MOU with Birla Institute of Technology (BITS), Pilani, to explore innovation projects by BITS faculty, research scholars and students for WIN supported domains.

About 25 Nirma University Students, under an NSS project, studied the PGWM project in Kutch and worked on multiple themes, and made their final project submissions. The submissions include communication materials, case studies and 3D model for aquifer. WIN Foundation together with 5 leading NGO's conducted 'Whatsapp Business Implementation Program for Microenterprises' for 35 microentrepreneurs. The leading implementers were facilitated in an Award function. The details are covered under subsequent section

programs and events'.

Blackfrog, the WIN Foundation Health category startup award winner at NBEC 2019, launched its manufacturing facility, fully operational with a capacity of churning out up to 1500 units of its refrigerated portable vaccine carrier "Emvolio" every month adhering to ISO 13485 standards of medical devices. Mr. Paresh Vora, Director - India Operations, attended the inauguration event on 29th April 2022 in Manipal, Karnataka.



Mr. Ruyintan Mehta (Ron), President of WIN Foundation, was given the **Social Entrepreneur Award**, for **promoting social entrepreneurship to advance societies and address social problems** as part of the "World Zarathushti Community Award" - at the **World Zoroastrian Congress 2022**, held at New York over 1-4 July 2022. (<https://wzc2022.nyc/>)

For the past decade, Ron has devoted himself to become an active Social Entrepreneur supporting Philanthropic activities in India.

(<https://www.winfoundations.org/director/mr-ruyintan-mehta/>)



Ron's full Citation can be read by clicking on the picture on the right above.

## Science in Action Series -3

### Rural Microentrepreneurship

#### Microentrepreneurship for Sustainable Social Impact

*Authors : Mr. Paresh Vora, Director-India Operations and Ms. Shanti Menon, Manager-Programs & Projects, WIN Foundation*

#### **Introduction:**

Tens of billions of dollars as well as human resources have been spent over last several decades to reduce poverty, solve critical problems in health, water, and improve quality of life. However, the progress has been far less than desired.

In the book, "The Prosperity Paradox", the late Harvard Professor Clayton Christensen, the guru of disruptive innovation, showed, along with his co-authors, how solutions creating local market at bottom of the pyramid, have been more effective in moving the needle faster and more efficiently towards social goals in society and nations, as compared to aid handouts and subsidies. Successes like MPaisa in Kenya, Grameen Bank in Bangladesh and several microfinance initiatives in India show ample evidence, as do failure of many large aid programs in bringing about sustainable change.

Even more important, for quality of life, is the micro-entrepreneurship at grassroots catering to public / social goods and services for communities, particularly public services like health, water, energy, education and so on. The pre-colonial Indian economy was estimated at 15-20% of world's GDP. While the goods produced, like textiles, ships, steel, by Indian entrepreneurs were world renowned, local services for health, water structures, basic education, evolved over centuries, and provided by locally skilled "experts", were the bedrock of rural life and economic prosperity. In each domain, expertise was carried over generations within families, providing high quality and reliable services, over centuries, thus providing livelihoods and high quality of services to villagers. E.g. Our water structures like "Vavs" in Gujarat, the ancient water storage structures in Dholavira in the Harappan times, show high precision and quality structures.

Today, India has achieved substantial growth. However, our rural and tribal areas suffer not just from lack of income and employment, but poor civic services in critical areas of health, water, energy etc., leading to poor quality of life. Several projects demonstrate high potential of micro-entrepreneurship models in each of these domains for sustainable development.



WIN Foundation supports innovations for sustainable social impact in its domains of (i) water and sanitation and (ii) mother and child health. It brings innovative products and approaches, by bringing multiple stakeholders together, including NGOs, premier institutions, startups, and other innovation ecosystem players.

This is combined with empowerment and skilling of the local communities. Local talented young men and women are trained in skills, technology and organizing work and projects, to carry out interventions for impact, creating livelihoods and improving social / public services and quality of life.



E.g. (i) In Water and Sanitation, water recharge structures, roof rain water harvesting systems, agriculture and water data collection and analysis etc. Microentrepreneurship models are being implemented to enable the trained local youth to achieve dignified career, respect and sustainability. (ii) Similarly in health, WIN Foundation supports several projects involving development of women microentrepreneurs for nutritious food products, to market the products alongwith message of

healthy diet among communities.

### **Challenges for microentrepreneurship:**

If the potential for such microentrepreneurship for sustainable impact is known, then what are the challenges in scaling up this approach across the country? Based on the experience in our projects, we share the following, with few suggestions to overcome them:

i) **Self-confidence and Trust:** Communities need to build self-confidence in themselves, and trust with their partners, to *adopt the path of self reliance* for their public needs like water and health, as against 100% reliance on the government for all such services. The typically “free” or “low cost” “government schemes/solutions, are often inadequate, inconsistent, or of poor quality, imposing a high cost on the community. E.g. Poor water bodies management results in poor water quality, shortages in summer, in turn resulting in health problems. Fortunately, many NGOs have worked closely with communities to build such trust. Further, NGO staff has to be oriented to understand the need to carry the message of skilling, microentrepreneurship as a solution, as against the standard charity activities or government schemes and freebies as the solution. Even when the government provides funds or basic infrastructure, local microentrepreneurship can help maintain such infrastructure and related services, to get maximum out of it. The community has to be convinced to get involved, take ownership, and support their own young men and women to get skills and provide high quality and reliable services as microentrepreneurs.

### ii) **Localised Customer-focused Solutions:**

Microentrepreneurs have to *develop customized solutions* to meet dynamic local customer needs. This requires (i) technical skilling in production of goods or provision of services, and (ii) understanding marketing concepts, to understand varying customer needs and adapt offerings, with effective marketing. This also requires bringing out the innate leadership



Women Microentrepreneurs - Food branding packages

skills of the microentrepreneurs, giving them confidence in their abilities, and encouraging them to experiment and improvise along their journey. Often, well meaning NGOs train microentrepreneurs to only produce goods, with little or no marketing and leadership training. This restricts microentrepreneurs from thinking further about understanding customer needs and long term growth. WIN engages microentrepreneurship training experts to train and handhold microentrepreneurs, with support of NGO staff, over 1-3 years. The NGO and microentrepreneurship expert also help evolve new viable business models, through experimentation.

iii) **Understand and adopt technologies, processes, and update knowledge** regularly to meet customer and community needs:

1. **products and services:** Even the rural population is exposed to modern products, and aspires to benefit from such products. Microentrepreneurs have to be trained to scan and adopt new technologies and products from time to time. Fortunately, a lot of affordable technologies are being developed by startups and companies, available for use by local microentrepreneurs to offer better services. E.g. Field usable Soil moisture, soil testing, water testing equipment at low cost, allow the local micro-entrepreneurs to offer services to support smart farming even to marginal farmers. WIN Foundations, through multi-stakeholder collaboration, involving NGOs, startups, institutions, etc. has helped bring affordable state of the art products, bringing products from over 10 startups to the communities.



Women Bhujal Jankars testing soil moisture

2. **E-business:** to help microentrepreneurs become efficient and widen market reach. Here too, modern IT and Telecom solutions are available at very low cost or no cost. This requires identification of such affordable means and then training microentrepreneurs to implement them. This too requires bringing expert trainers and NGOs together. Eg. WIN Foundation recently carried out a multi-partner, multi-location month-long whatsapp for business training for around 35 microentrepreneurs, predominantly women, who implemented their online pages and catalogues right during the training and started generating businesses.

3. **Continued learning:** We need to build a learning attitude among the microentrepreneurs for their continued learning and update, and support them with learning opportunities, including self learning, online learning etc. E.g. WIN Foundation supports learning through its online skillingtoWIN.org platform.

iv) **Funding support:** Microentrepreneurs require funding support, just like that available in startup world, over a period of time, alongwith development of their own financial expertise to enable them to move towards financial self reliance. This requires creation of seed funds, soft loans, cooperative credit society structures, etc., which provide support and also generate financial accountability. There are several priority sector lending schemes also available for small businesses including those by women.

v) **Scaling and Replication:** While many pilots have shown excellent results, scaling and replicating solutions across whole districts, state, country remain the biggest challenge. Typical solutions tried for scale-up are skilling at mass scale, financial support schemes by government etc. However, these have had limited success and often lose momentum, as they often face new unforeseen problems in new locations or new situations. A key requirement, missed out by most scaling efforts, is that of local leadership. Success



in pilots invariably involved local leadership displayed by experts, local NGO staff, few local community leaders etc, which is critical to overcome unforeseen hurdles faced along the way. Scaling efforts miss out on this leadership aspect almost totally, leading to lack of success in scaling up. Hence, to complement the massification of skilling, we also need to create a simultaneous system to identify leadership potential at local levels, and then empower the local leaders to evolve, through practice, local solutions, and solve local problems and hurdles, while replicating successful models from elsewhere. Such local leaders typically also help many other microentrepreneurs around them, thus bringing true multiplier effect. WIN Foundation is engaged with its NGO partners to brainstorm and implement such leadership development process, and is keen to explore more stakeholder relationships for this.

Summary of WIN Foundation projects which support microentrepreneurship:

1. *Water Conservation*, where local youth, men and women, are trained as Bhujal Janjkars, and lead interventions by preparing water security plans and help implement water recharge structures, smart farming practices using affordable equipment and solutions, women group formation and practices like kitchen gardens etc. Thus these Bhujal Jankar act as change agents, and bring sustainable improvement in quality of life at village level.
2. *Mother and Child Nutrition*, where women microentrepreneurs are trained for producing and selling nutritious food products to community, along with support for central kitchen, seed funds, community events etc. These women microentrepreneurs take the message of nutrition to mothers and others in communities, and market healthy food products, affordable to the community and finally make a positive impact to tackle malnutrition.
3. *Horizontal initiatives across domains:*
  1. Whatsapp for Business training for grassroots micro entrepreneurs, from multiple domains - to enable them to tap into e-commerce even with their limited education.
  2. Online skilling platform - [skillingtoWIN.org](http://skillingtoWIN.org), enabling expansion of skilling.

#### **Impact:**

- 25+ of Bhujal Jankars
- 40+ Number of Women microentrepreneurs for food
- 35+ Number of microentrepreneurs who implemented e-business and started getting sales through e-business channel

#### **Future goals:**

- Support microentrepreneurs reach stability and maturity, and put them on growth path with greater customer service and financial profitability
- Identify leaders among above groups and motivate them to act as coaches for more microentrepreneurs
- Scale and replicate in other locations - through training and local leadership development
- Build multi-stakeholder system to support microentrepreneurs.

WIN Foundation would love to engage with other organizations for supporting grassroots microentrepreneurship. If interested, write to us at [info@winfoundations.org](mailto:info@winfoundations.org).

In our science in action series, we have articles from two experienced NGO founder-directors, with excellent on ground achievements in microentrepreneurship support.

#### **Interview with Ms.Mitali, Khambhalia - Bhujal Jankar, Kakabhai Sinhan, Khambhalia, Dwarka Dist.Gujarat**

##### **What activities do you do as a Bhujal Jankar?**

I am involved in work related to water conservation in my village. I measure and monitor groundwater levels and quality, create well inventory, do water level analysis and take measurements for lake deepening work. I also do site selection for groundwater recharge by identifying defunct borewells and sites where there is surface water runoff; and we do interventions for groundwater recharge at these selected sites. I have created women's groups and with them, we have grown kitchen gardens and are doing vermicomposting.



##### **What has been your major learning as a Bhujal Jankar?**

I have understood how important it is to conserve water. Before my work as Bhujal Jankar, I never thought about the excessive groundwater usage in my village and used to feel there is a lot of water available for us to use. Now I have understood that we have limited water resources, and we need to value it and conserve it. As a Bhujal Jankar, I have also

learnt many technical things such as water level and quality measurements.

***What are the benefits of your work as a Bhujal Jankar to farmers and other village communities?***

There were some previously defunct borewells in the village in which, through groundwater recharge water is now available. Previously, the drinking water borewell of the village panchayat used to go dry in summer; and people had to go out to fetch water or order tankers. But now water is available in the panchayat borewell even in summer months, because of the recharge intervention that we did. This is a huge relief for us.

***How do you see your services provided as Bhujal Jankar to be offered as a microentrepreneur?***

I have received some technical training to assess land and water quality, measure groundwater levels. These are important methods to understand the status of our natural resources, especially in my village where groundwater salinity is high. So, I do see the need and importance of my services as Bhujal Jankar in my village, and in future can consider being a Bhujal Jankar microentrepreneur. Moreover, the equipment we use for these activities are simple and easy to use, which helps in providing our service. At present, I have my small business in which I make and sell vermicompost, and I know there is a need for this product.

***For what services provided by Bhujal Jankar, the farmers would be willing to pay for their services?***

Based on water - soil quality testing and groundwater availability, we can give advice to farmers related to agriculture. So there definitely is a need among farmers to get this information. It is a useful service for farmers, as they get quick results and they don't need to travel out of the village for that. The farmers will be willing to pay for this, but we will have to appropriately price it, and not keep it too high.

***What additional training would be helpful to you as a Bhujal Jankar to provide better services as a microentrepreneur?***

Any training to enhance my technical skills. It is very useful to know about new techniques and technologies in agriculture. I have come to know about different types of fertilizers, one of them being vermicompost, which I make on my own. Training for connecting with the customers, networking and marketing will also be helpful. I am eager to learn all these things

## **Experiences of Samerth Trust – a grassroot organisation in promoting Micro Entrepreneurs**

*Author : Ms. Gazala Paul, Managing Trustee, Samerth Charitable Trust*

### ***Imagination is the beginning of creation***

#### **Background**

It is estimated that well over 260 million people, out of India's population of over 1 billion, are living below the national poverty line. It is also projected that out of these poor households, approximately 20 percent have access to credit through formal channels and even fewer have undertaken formal or informal financial or business training.

Women comprise half of India's human resources and are key agents of sustainable development. The contribution of women and their role in the family as well as in economic development and social transformation of the country is pivotal. Women are also representing an ever-increasing percentage of the total marginal or informal workers of the country. There are multiple ways in which the socialized skills of women can be turned into entrepreneurial initiatives.

There is especially true in rural and semi urban areas with scarce industries or industries which inherently are hostile towards women due the nature of work – like mining, where micro enterprise rooted to the needs of the local area presents as the one of the most viable options to become financially independent.

#### **Samerth Trust – an introduction**

Samerth Trust initiated its operations in drought prone region of Rapar, Kutch (Gujarat) in early 2000 based on the poor human development index of the area. Our interventions began from providing potable water through participatory ground water management and later as villages became self-sufficient in water, livelihood became their biggest focus in order to avoid distress migration. With no industries in the area, the only livelihood options are rooted in local economy including agriculture and Animal Husbandry. In Rapar with a population of over 2 lakh people, even today one cannot find ATMs or banks for 100 kms at a stretch. Samerth started supporting men and women from



marginalized communities on their entrepreneurial aspirations and today has a broad base of more than 300 individuals who have been able to successfully start and sustain local businesses.

Samerth later expanded to Ahmedabad (Gujarat) and then Chhattisgarh working with communities who are marginalized and come from low-income backgrounds. In Chhattisgarh, the focus has been tribal communities and in the urban and semi urban areas of Ahmedabad district it was migrant and vulnerable groups. We started working in Ahmedabad & Chhattisgarh on education and livelihood issues. Currently we reach out to more than 70,000 families directly through various interventions. In both these areas, we have supported communities' initiate enterprise - especially women through special trainings and support and today we reach out to more than 1000 entrepreneurs in both these regions.

In all three regions, in Rapar due to sheer distance and lack of administrative support, in Chhattisgarh as the focus are the PVTGs – Particularly Vulnerable Tribal Groups living in hilly forest regions with poor accessibility, and in Ahmedabad marginalised communities of western Ahmedabad as well as women in Sanand face great barrier in accessing formal sources of loan like banks, and still fall prey to private players who provide loan at exorbitant rates. Samerth works with more than 48 micro entrepreneurs in Ahmedabad, in urban and rural area, supporting small shops or helping establish their street business on cart, women entrepreneurs to set up food business etc. In areas like Kutch and Chhattisgarh, Samerth has been battling against some of the most challenging living conditions- extremes climate, deforestation, soil depletion that often gets exacerbated by unpredictable natural calamities. In Kutch, in the desert area surrounded by big and small rann where frequent droughts, water scarcity and salinity in the ground water overpowers everything the support for setting up small enterprise creates significant impacts and becomes key to alleviating poverty. Samerth has **worked with 283 families for dairy / animal husbandry, setting up small businesses, auto services, higher education and agriculture activities** in Rapar block of Kutch. We also provide technical and training assistance for setting up vermicomposting, biogas installation of solar pumps, livestock promotion and dairy business.



**In Kwardha district of CG – Samerth has promoted 665 enterprises on pisciculture, poultry farming, NTFP collection and marketing as well as farm-based livelihoods by linking them with available forest and government schemes on technical training, accessing loans etc.**

Thus, more than 1000 micro entrepreneurs are handheld and supported on regular basis with financial support, business strategy as well as market linkage. Samerth overall vision is to help people get out of poverty and to pursue this goal we have been encouraging social business. The idea is to create products or services that provide social benefits.

In Samerth's experience, rural and semi urban micro entrepreneurs do not readily receive the training and support systems that facilitate the upgrading of skills as well as the general understanding of organising and managing successful businesses. The transition from homemaker to sophisticated entrepreneur is no small challenge, however women across India are increasingly showing an interest in economic independence.

Samerth's support to the microentrepreneurs stresses on encompassing the skills in the way that it extends beyond financial support to those of creating market linkages.



Each cluster of activity provided a learning experience that has helped to shape the concept of social business/micro-enterprises.

### **Our learnings of the last decade of promoting micro entrepreneurs**

- 1. Only providing microfinance support is not enough.** Samerth's experience of working in some of the poorest areas has highlighted that in many instances, providing finance to low-income communities does not effectively reduce poverty levels. More comprehensive services are required to enable them to benefit from financial inclusion. Constant hand holding in the initial years and support in market linkages is the key for any micro enterprise to not only survive, but thrive. The enterprise has to be prepared to compete with market. It must provide with high quality goods and services, provide excellent value for the prices it charges.
- 2. Building a multi partnership model benefits all.** Partnering with multi-sector organizations to offer training and business counselling on enterprise feasibility, Samerth worked towards strengthening collectives and creating market linkages and financial linkages via banks.
- 3. Capacitating the entrepreneur is the key.** Wherever possible, formal capacity building micro enterprise development training is undertaken. These trainings are delivered in local,

vernacular languages and through contextually relevant methods, with content derived from the region. These trainings are crucial as the world is changing faster particularly in the realms of economic development and technology

4. **Women led enterprises lead to many other changes in the society.** Finally, micro enterprises headed by women are important indicators in demonstrating overall and holistic economic development, which also incorporates social elements such as the promotion of gender grievance and redressal forums, and an awareness of health and physical wellbeing as an essential aspect of both maintaining productive livelihood activities and reducing financial burden on individuals and families alike.



5. **Role of Banks for financial Inclusion:** We must not overlook the fact however, that a strong support for credit through formal banks is crucial. The vibrant micro-enterprise will further blossom with pro-active involvement of nationalised and private sector Banks and credit institutions. It is only with the strengthening of these institutions, that the promotion of micro-entrepreneurs can happen and spur economic growth.

Highlighting here case study of our women entrepreneurs from Sanand in Gujarat. This programme is supported by WIN Foundation.

### Inspiring Micro Enterprise Innovation: Asha Poshak Nashto (Asha Nutritive Snacks)

Samerth has been working in five villages of Sanand since 2019. Sanand was a small sleepy town in Ahmedabad district, that shot to prominence after the Tata Nano factory relocated from West Bengal to Sanand. After Nano, many other ancillary companies came to Sanand and from an agricultural zone, it became an industrial zone. Overnight the land prices shot up and big farmers became rich. The poor farmers with small land holding became factory workers. Though there were industries, the social dynamics did not change, women were still expected cover their faces, were not allowed to carry smart phones, girls were not allowed to study and most menial jobs were delegated to women.

Samerth had been working in the government schools of the area on enhancing quality of education



and nutrition had been one of the focus areas. Our team was also working with women to form Self Help Groups, save regularly, come together on a platform etc. It is in this situation that the pandemic struck and many factory workers lost their jobs. With no income and poor skills, it became difficult for families to sustain. It is in these circumstances that the WIN Foundation training on nutri entrepreneurs was initiated with our self-help groups. The model was simple – women to be trained in microenterprise development, from product development to costing to packaging to market

linkage, hand held through the process. The women were also trained in nutrition, understanding the needs of their bodies especially during times of change (adolescent – onset of menstrual cycle) Pregnancy, menopause combined with nutritive content of our day-to-day food and how to match the needs to the content. This gave them an overall perspective on the foods -especially traditional ones that they have been traditionally consuming across generation. The training also helped them gain insight into nutritional needs of a growing child and based on this understanding their product for enterprise took shape.



The idea was to make traditional sweet and savoury product with nutritive content which children and adults can eat instead of ready to eat packaged food with zero nutritional value and in addition to the harm it causes to the environment with the packaging. It was a win – win for both, women getting an entrepreneurial product, which primarily caters to their own communities. Due to its proximity to the city and industrial belt, there were many other avenues for the products too. The micro enterprise development training conducted by Mr. Nikesh Ingle was a robust program of theoretical concepts that were delivered with practical exercises. It required every trainee to visit a local marketplace during the training. This provided an important initial exposure to the

environments in which they will be conducting business and a valuable insight into aspects of operation such as local competition, typical footfalls, demand and market opportunities, customer buying capacities etc. Such experience also contributes to building a greater preparedness for executing effective enterprise plan. Furthermore, constant handholding gave them further encouragement to continue with their venture. This also including bring the technical aspect in current times – a WhatsApp business training that was held online for about 16 hours through the month. This training helped entrepreneurs gain confidence that their products and services can reach larger audience without spending on marketing.

The product was of high-quality nutritious food and also served low-income groups specially children. We are providing the food to the day care centres with intellectual challenged children and young adults. The products were competitive price wise as it didn't require costly packaging or advertisement.



It has been early days since the women started actively producing and selling their products and they

have great response within and outside the community. There is certainly hope that with right support these women will only march stronger ahead.

I certainly believe that there is huge scope to support the vulnerable and marginalised on business development training along with micro credit to encourage them to become micro entrepreneurs in their own right. We need to think strategically and analyse the potential role of communities for growth. The whole idea is to put our minds to it create what we want by providing a fair chance to unleashed community's energy and creativity. I believe combined with technology, creating local solutions with global markets is the future.

Moreover, establishing financial institutions for rural areas is the beginning. Banking penetration, access to banking services, and use of banking services significantly influences financial Stability for the women entrepreneurs living in difficult areas.

### **Nutritious Food and Women Microenterprises – The Saath Experience**

*Authors: Mr.Rajendra Joshi, Managing Trustee, Ms.Chinmayi Desai, Director-urban Programs and Mr.Manish Kumar Mishra-R&D Manager- Saath Charitable Trust*

Food is the most important basic need for human existence and has a powerful influence on world history. Food preferences emerge in early childhood. Children in the low income urban geographies cannot resist temptation to tasty, cheap and easily accessible packaged food/ junk food. Junk food contributes more calories than nutrients and is high in fat, sugar and salt. Continuous consumption of ready-to-eat packaged food can negatively impact growth, decay teeth, promote obesity and ultimately lead to malnutrition. Food containing low nutritional value reduces the intelligence of children, thus constraining the future learning capacity and ultimately impacting the economy negatively. At present, in India, the health and nutrition indicators of children in urban areas are as bad as of their rural counterparts much of which can be attributed to consumption of packaged ready-to-eat food. The urban population in India is projected to double from 410 million in 2014 to 814 million by 2050, making it imperative to address the issue urgently. Opportunities exist in promotion of market based interventions on nutritious food and women led microenterprises have a great role to play in nutritious ready-to-eat food/ snack foods. The size of snacks market in India is estimated to be worth Rs. 44,000 crore with an annual growth of 25%. As Saath has realized, the barriers to scale for nutritious food, women-led microenterprises remain – (i) Poor recognition of business opportunities; (ii) Domains like hygiene, preservation, operational efficiency and unit cost optimization require more attention; (iii) Support system of mentors and advisors need strengthening; (iv) Averseness on debt and skepticism to start out on their own; (v) Lack of ecosystem approach – NGO, MFI/ Banks and Entrepreneurs

Thus, Saath in collaboration with WIN Foundation started working towards nurturing women microenterprises on nutritious snacks. The interventions are designed on the twin strategies of (i) pull or demand creation and (ii) push or supply generation. Through this project, twenty five women micro-entrepreneurs have been trained by Saath on product development, market research, production, marketing, customer feedbacks, repeat orders, team development and financial management. Trained entrepreneurs have come out with two to three nutritive products each, have clearly identified customer segments and are generating significant physical volumes, sales value, repeat orders, profit and seeing it as a viable employment opportunity. They have started to build partnerships with sales channels and raw material supply chains. The subsequent discussions elaborate our experiences during the entire process.

Vasna a low income neighbourhood was chosen for the project. It is located between the old city and new Ahmedabad and is home to various communities including Marwadi, Harijan, Vanjara, Rabbari, Vankar and Darbar. These communities are largely patriarchal and women prefer home based livelihoods. However to make both ends meet, some women have started venturing out for work as housemaids. Women are often sole breadwinners and support a family of four to five dependents often struggling to make both ends meet. Hence monetary shortage is persistent and the need for women centered income generating activities is a priority. Therefore, Vasna was a natural choice for this project.

The concept seeding was done in group meetings with 10-15 women, where the project concept was introduced. Selection of women was also done in this group by asking questions like: "Who are interested in Cooking? What do you know in cooking? Have you worked previously in cooking at others home? Can you cook something different? What can you cook which is liked by everyone? Are they interested in enterprise or in Job?" Fifteen such concept seeding meetings were conducted with around 250 women. Saath team listed names of women who expressed interest and had commensurate skills. The shortlisted women were later called at Vasna Saath centre to register themselves.

Although everyone listened attentively during the concept seeding meetings, showed interest and had explicitly agreed to come at the centre for registration, however, only twenty five turned up and among them six women quit even before the training began. Saath team learnt that out of every four women contacted initially only one would become active participant. Out of twenty five women who

had agreed to join the training, six women joined similar program organized by government in lure of utensils and travel reimbursement. However a majority of women decided to attend Saath program as it had handholding services.

The technical training of dry snacks was a week long program with one session on life skills and motivation. Information about ingredients was shared after which the trainer demonstrated the cooking process. Thereafter participants were asked to repeat the process, to ensure effective learning. Participants are also allowed to showcase their skills in traditional food preparation in which they were confident to facilitate co-learning between group members. The training focused on nutritious food only and included limited products like *Ragi ni Sukdi*, *Tal ni Sukdi*, *Khajoor* roll and Nachos. Saath Team is also working on identifying new products which can be taken to scale and has high shelf life.

Advanced business trainings focused on establishing the microenterprise, finalizing product, costing, packaging, marketing, margins along with clear product uniqueness. The process of the training included lecture followed by practical demonstrations, packing products, going to shops and making sales pitch. Also participants were asked to prepare and try selling own products to add to experience.

Preparation of snacks in the advanced business training is a central group based activity. The group consisted of three women. Raw materials were supplied by Saath and snacks were produced, packed and marketed by this group. Saath has learnt that the business must compete with the regular ready-to-eat packaged food. Thus Saath is working to improve the retailer margins, increase shelf life, decrease product price, increase taste and visual appeal. As the products are reaching market Saath is connecting to market for regular feedback on competition practices, cost structure, price spread, customer segments and preferences.

### **Training on Whatsapp Business Catalogue**

This training discussed the benefits of Whatsapp business App and trained participants on the process of creating a profile and catalogue. It included perfecting the art of clicking a food picture, typing messages, replies and sending link. This training spanned over nine days and is conducted twice weekly. The initial training was given by a third party expert who understands the context of women led food microenterprises. This training was conducted online with the objective to train the Saath team also. The Saath team thereafter closely worked with women entrepreneurs to develop the catalogues. These sessions were organized at the centre. It was essential that participants have smart phone and dual-sim activated. Saath also played a significant role in mobilizing smart phone for the entrepreneurs.

### **Present Impact of the Programme:**

Eight women have started business since May 2022 generating gross revenue of Rs. 1.11 Lakh and profit of Rs. 0.35 Lakh. Twenty participants are in process to start business, six participants have been linked to job and two women have left the program. Women entrepreneurs require assistance in getting orders and a subsidized loan of around Rs. 50,000 to strengthen the enterprise. To create a physical presence in the mind of customers, Saath is also planning to participate in food festivals which will also go a long way to establish the business.

### **Thoughts for Future:**

As discussed, the idea of nutritious snacks is timely. However it requires patience, hard work and regular investment in market research, technology and standardizing operational processes. Post COVID-19 the upper middle class is sensitized towards such products and are an easy market. However reaching these nutritious products to the low income households will require addressing issues of affordability and ease of access for the population who is under constant squeeze of time and money.

### **Women Entrepreneurs Speak: Case 1**

*My name is Senila Bano Shaikh and I am a resident of Vasna. I have presently started production and sales of nutritious snacks since 4<sup>th</sup> May 2022. The products include "Mawa ke Samose", Tal ki Sukdi", Tal Ke Laddu", Mungfali ni Chikki"and "Mungfali Ki Barfi". Till date, I have sold 49 Kg of Snacks with a gross revenue of Rs. 15,300 and have earned a net profit of Rs. 5,000.*

*When Saath team approached, I was interested and wanted to join the training program on nutritious snacks immediately. However my husband was reluctant and opposed the idea straightaway. He said that it is not possible as women of our community do not go outside. However I was determined to join the program and discussed with my family members again. I shared that I want to learn and become an entrepreneur which will add to the income of the family. After repeated discussions I was allowed to attend the program on the condition that I would complete my household errands before going to the training.*

*In the entire training I took part regularly and mastered whatever was being taught at these classes. Since I had experience of running a tiffin service since last one year, I knew cooking and it was my strength. However I was unknown to the fact that raw materials and the process of cooking could impact the nutrition. I thought that all food was nutritious. The nutrition content of raw materials added to my knowledge significantly. I already knew that I had to operate this business from home*

and I was worried how to connect to customers. However I was relieved when I learnt the WhatsApp brochure. I also learnt that food experience started from the picture of the food. Dark background provided a sharp contrast and enhanced the colour of food. Today I have a WhatsApp brochure, in which I add any new product and also share it with potential clients. I receive repeat orders from my clients. From a point of not even knowing how to operate smart phone and whatsapp, today I am successfully managing my clients on WhatsApp it has added to my confidence and respect from my family. It is a very big jump for me given my background.

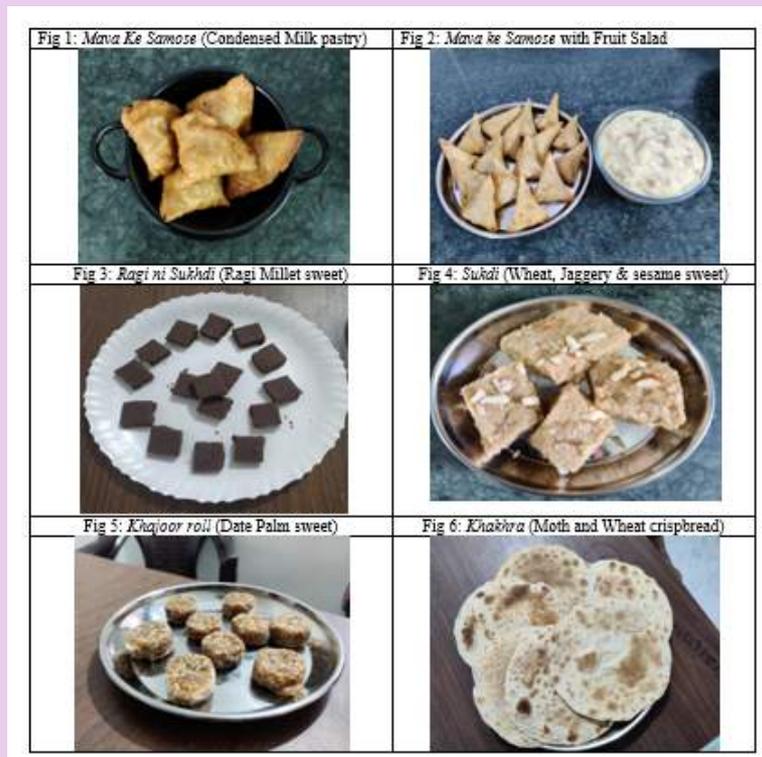
In one of the sessions, the trainers at Saath asked everyone about any snacks which is known to us, is healthy, traditional and tasty. "Mawa ke samose" was something that I had been cooking for years. The trainers allowed me to showcase my skills and teach "Mawa ke samose" to all participants. With the support of my trainers, I did well and everyone enjoyed the sweet. This also helped me decide that this product will always be on my list.

**Women Entrepreneurs Speak: Case 2**

My name is Nitikshaben Darji and I am a resident of Vasna. I have presently started production and sales of nutritious snacks since 4th May 2022. The products include "Papad", Ragi Ni Sukhdi", "Khajoor roll", "Makkai ke Nachos", "Choco Roll" and "Sabudana Batakha Ni Chakri". Till date, I have sold 58 Kg of Snacks with a gross revenue of Rs. 16,900 and have earned a net profit of Rs. 7,000.

When I first heard about the training, the thought that came to my mind was, "Would it help me to establish my business?" Saath team assured that they would train and also guide me during the entire process of setting up the business. I was relieved on hearing this. Family did not initially permit me to attend the programme and I was also worried about how I could manage the business and my children. With firm resolute to add to income of my family, I decided to take one day at a time and started attending the programme. Soon I learnt about ingredients which could be used to make nutritious items with less oil and less spices. All these years I had been cooking for my children, not knowing that it was filling up their stomach but not adding to their nutrition. This added to my conviction and I started making these products at home also. WhatsApp advanced business training was a ray of hope in my life. With past experience of COVID, where shops were closed during lockdown, I immediately knew that this is the way forward for my business. I learnt to take photos of my business, write description and also send the link to my potential customers. Soon after making the brochure, it was accidentally deleted by my children and I had to remake the entire brochure to connect to potential clients. I lost time in this process and this experience taught me that smart phone was a critical asset to my business. Hence I keep it away from my children.

I visit the centre regularly to make products, package then and ideate. I have also visited shops in order to understand and make a sales pitch. This has helped me understand that we need to unite together to compete with large players. Also the role of technology can decrease manufacturing cost, added to the shelf life and increase the visual appeal of our products. Each day I am learning and I am hopeful about my future.



Source: <https://fntmagazine.in/overview-of-snacks-market-in-india/>



### WhatsApp Business Implementation Program for Small Business / Microenterprises

WIN Foundation, together with 5 leading NGOs, conducted an experiential training program for 35 microentrepreneur teams, who implemented their e-commerce presence on whatsapp for business at no cost, during the 1 month training program and also started their digital businesses through this. The leading implementers were facilitated in an Award function, to further motivate them to aim for greater achievement and also support other fellow micro-entrepreneurs in their communities.

Organised and Sponsored by: WIN Foundation

Master Trainer: Mr. Nikesh Ingle, Rural Training

Program Partners:

1. [Arid Communities and Technologies](#)
2. [Development Support Center](#)
3. [Saath Charitable Trust](#)
4. [Samerth Charitable Trust](#)
5. [Viksat – Nehru Foundation for Development](#)

For more information, please click here : <https://win-f.org/win-whatsapp-bus-trg-for-microentrep>

"I have not received much education. So we could never imagine learning this. But Nikesh-sir taught us very patiently and we could create our site, which is helping me in the business to showcase my whole catalogue. Further, in this short time, I have shown how to do this to some of my neighbours including both men and women entrepreneurs for their business, and they appreciated this help. It feels very satisfying to win the excellence award. My sincere thanks to Yogeshbhai, ACT team and WIN Foundation for bringing this eye opening program."



. Hiraben Gadhavi,  
Microentrepreneur,  
Shivay Handwork, Mandvi,Kutch

"We have difficulty going out due to various family responsibilities and lack of such exposure. So while we can make very good food products, we cannot market it easily. With this we are able to sell our products online, sitting from our homes and serve our customers directly. Nikesh sir conducted this program very well, and Afroz-ben ensured that we could attend. Shanti-ben coordinated the schedule and encouraged and motivated continuously through the program. We thank Nikesh-sir, Samerth and WIN Foundation for this program."



- Taruna Lakum,  
Microentrepreneur, Asha Poshak  
Nasto, Matoda, Sanand

### VISHWAKARMA PRIZE - 2022

Vishwakarma Innovation Prize Competition launched in January 2022 is jointly organised by WIN Foundation, Maker Bhavan Foundation and Dr Kiran C Patel Centre for Sustainable Development (KPSCD) IIT Gandhinagar.

Vishwakarma Prize Competition encourages and rewards top innovators among engineering students focused on building practical systems.

In Feb'22, 30 applicants were shortlisted from 115 applications. They are currently working on the development of the prototype. In the first week of June, we have conducted another round of mid-feedback sessions and now 20 innovative teams are working towards building a prototype. Around mid-July month, we are planning to conduct an evaluation session for shortlisting down to 10 applicants. These 10 applicants will be working toward fine-tuning their product until the 3rd week of August. These top 10 finalists will then be visiting IIT Gandhinagar for demonstrations wherein the Jury Panel will be selecting the top 3 finalists.

For more details please visit :

<https://www.winfoundations.org/vishwakarma-award-for-engineering-innovation/>

<https://makerbhavanfoundation.org/awards/>

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Edited by: Shanti Menon, Paresh Vora

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