











SEEDER'S JOURNEY Narrative Report

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SEEDING GRAMPRENEURS

The world is rapidly changing every day. While we are learning to survive a global pandemic, we also realise that the world will no longer be the same on the other side of COVID.

What happens during a crisis? Especially in such a time, when 'home' is the safest place to be?

Home is actually a distant destination for thousands of India's migrants. The pandemic has revealed the disturbing reality of urban life. We see them everywhere around us, in our homes, at our gates, the woman who carries bricks to build our homes, the boy who delivers food. These are the same people who no longer have the jobs they did. These are the same people who are walking hundreds of kilometres to reach a home which they feel will accept them.

The question is, can we do anything so we don't have to see this situation again?

To change a migrant's story we have to work backwards to tackle the root cause behind why someone leaves their home. The lack of employment and income generation is the prime reason why a villager becomes a migrant labourer.

Farming is no longer the mainstay for villagers, and hence people look for additional sources of livelihood. Here is our opportunity to address India's most urgent need, to make Indian villages and small towns sustainable, so people can stay home and earn a living with dignity & security.

Dhriiti's call for action

Dhriiti champions the call to seed Grampreneurs in India. Let's create livelihood opportunities in India's smallest and farthest districts. This is the time to seed village-based enterprises, to create sustainable livelihood opportunities and home-based businesses that can create products ready to be taken to the world.

Over the past 15 years, Dhriiti has travelled through the length and breadth of this country helping village enterprises create sustainable businesses. Our experience of working with women in rural regions has given us the confidence that we can indeed build models of change and prosperity.

Who is a 'Grampreneur'?

Grampreneur is a person who sets up selfemployment and entrepreneurial opportunities in villages and small towns in hope of profit and employment for self and community.

What is Seeding Grampreneurs?

Seeding Grampreneur is conceptualised by Dhriiti-The Courage Within as an initiative to reduce the impact of COVID 19 on rural economy which has suffered the brunt of "Return Migration" and massive loss of livelihood during the COVID crisis. Seeding Grampreneur is a movement and a campaign to address the need for village-based enterprises to mushroom in India.

ABOUT SEEDERS FELLOWSHIP 2020

Over the years Dhriiti has worked actively in the women entrepreneurship space in India. Our work with women has inspired us to believe that transformation happens when women turn entrepreneurs. This is the time to seed women-led village-based enterprises, to create sustainable livelihood opportunities, to create home-based businesses that can create products, ready to be taken to the world. Over the past **15 years**, Dhriiti has travelled through the length and breadth of this country helping village enterprises create sustainable businesses. Our experience of working with women in rural regions has given us the confidence that we can indeed build models of change.

Partnered by **GIZ-India**, **The Seeders Fellowship 2020** was a 3 month program to enable 10 professionals from across 5 states of India-- Assam, Jharkhand, Odisha, Manipur and Nagaland to become change makers in their own districts. The objective was to handhold 150 women-SHG led enterprises to upscale their business-- train them to create Business Plans, understand the local economy, create new marketing channels etc..

80 selected SHGs among these also received a Procurement Grant worth Rs 20,000 each enabling the SHGs to buy products that would upscale their businesses.



PROJECT ACHIEVEMENTS AT A GLANCE



Application received



Candidates interviewed



Candidates selected and attended TOT



Seeders selected



SHGs trained





SHG Business plan prepared



SHGs received products through the project



Total Cost of **Products Received**



SHGs applied PAN Card



SHGs MSME registration application completed



villages impacted



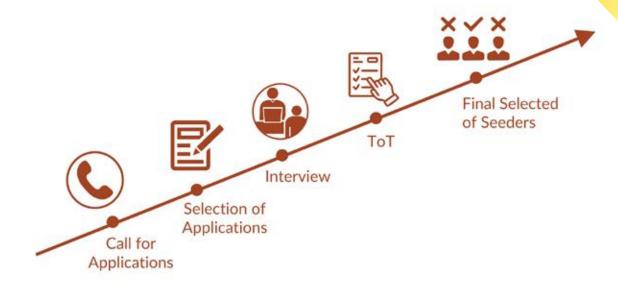
blocks impacted



districts impacted

TIMELINE OF MILESTONES

■ September-October 2020



■ November 2020-January 2021



5 out of 9 districts are tribal people comprising mostly Birhor and Santhal tribes. When I met some of the women they said they had been making leaf plates for 20 years! All girls learn the skill. Everyone has a small vegetable patch in their homes. They consume the produce and sell it too. The women specifically asked for training so they could do something during the offseason

> **ASGAR HUSSAIN BOKARO, JHARKHAND**



In 2007, when Asghar Hussain passed out with a MBA from XISS he was looking forward to an exciting career in rural development. He joined an organisation in Patna that worked with NGOs in the region. It was largely a desk job. Asghar was eager to work on the field. And eventually he did! Over the next few years Asghar worked with NGOs in health, nutrition and education projects across Bihar and Jharkhand. In these years Asghar had gathered a rich experience in working with livelihood and entrepreneurship development. He heard about Seeders Fellowship through a common professional group and he was instantly interested. Seeding Grampreneurs was like a natural step.

Asgar, like the other Seeders in the program, came with a deep understanding of Jharkhand. "Women entrepreneurship is a way of life in these parts. Adolescent girls are often trained in farming / dairy / basket weaving, animal husbandry etc. They take their products to the weekly haat. They sell their products and manage their customers. Women have natural skills! Without any formal training, girls and women have even made rudimentary plates out of leaves. What they need is technical and business support to strengthen and scale their business," said Asgar.

What makes women so enterprising we wonder? Asgar shares a perspective that suddenly makes it so obvious. "5 out 9 districts are tribal people comprising mostly of Birhor and Santhal tribes. When I met some of the women they said they had been making leaf plates for 20 years! All girls learn these skills. Everyone has a small vegetable patch in their homes. They consume the produce and sell it too. The women specifically asked for training so they could do something during the off-season," he said.

However, where there was interest, there was also mistrust. Many SHGs were not willing to for fresh investments. "Everyone asked for 'no cost' or no investment ideas. And so I persevered. I promised them I won't ask them to make fresh investments. I coordinated with village Mukhiyas and JSPL to attend their village meetings. Many times I sat through an entire meeting so I could speak at the end," said Asgar recalling his mobilisation period. He also shared an important tip for anyone looking at mobilising SHGs. "It is important to build relationships and identify women leaders and members who are proactive. I made it a point to reach out to those women so they could create consensus amongst other women in the group," he said.

Everyone asked for 'no cost' or no investment ideas. And so I persevered. I promised them I won't ask them to make fresh investments. I coordinated with village Mukhiyas and JSPL to attend their village meetings. Many times I sat through an entire meeting so I could speak at the end



If they succeed they will inspire others. Women are trying to influence others. If these women succeed, others will join in too. If similar activity SHGs are brought together as a cluster, then their capacities would grow. They have a potential to grow

These were some of the things that went into the training itself. Asgar suggested that for a Seeder to work with rural enterprises, one has to identify the gaps in their business. Speaking from his own experience, Asgar said, "Some identified their own gaps, in high prices, unsteady supply of raw materials, lack of machinery and additional skills. The trick is to wait and watch. How much are they speaking? How much are you asking?"

During the training, there were many moments of epiphany. Several SHGs had the basic idea behind a cost sheet, but failed to implement it in their enterprise. Many of them didn't have adequate business documents. The business plan template helped them structure their ideas, products, feasibility and viability in a proper way. "They began to think of ways to make money. This is where the bucket leak activity helped us activate their introspection. This physical learning helped them learn better than me talking to them!" Said Asgar.

There were other distinctions too. For the first time the women began to look from their customer's point of view. They understood that packaging mattered and so they asked for special training for it. "Change will come only when they learn to identify the gaps & want to learn," said Asgar. The changes are seen not just within the women's groups, but also the outside community. There are federation members who have called Asgar asking for similar training. There are several other individuals and groups who are asking to

be included in the next cycle. "People's reactions have changed during the training stage. I believe that honesty in one's approach attracts people. Now that people are seeing that these SHGs are getting raw material and machinery, many have come forward asking for assistance," said Asgar.

What is the ideal duration for grassroots transformation? Asgar said, "3 months is enough for some SHGs. For those who have halted their businesses or need small successes to revive their operations, this is an ideal time period. Some others need time to scale up. There are also groups that need time to complete the documentation so they can get their UDYAM Registration & Pan Card. Unless we see them utilise these documents effectively, they would still be lagging behind. ``

Asgar highlighted the importance of the 8 SHGs to succeed. "If they succeed they will inspire others. Women are trying to influence others. If these women succeed, others will join in too. If similar activity SHGs are brought together as a cluster, then their capacities would grow. They have a potential to go higher! said Asgar.

Asgar is eager to continue his work with Seeding Grampreneurs and Dhriiti. He was pleasantly delighted to see the use of technology in working with rural professionals spread across the country. "I was moved by your trust in every Seeder," Asgar said, "We need many such programs to trigger the rural economy in India."

SHGs supported by Asgar Hussain

Name of the SHG	Ashadeep Mahila Mandal Baradih, Bokaro, Jharkhand
Main product line	Designer bangle making
Product received from Dhriiti	Raw material for Bangle
How is the product going to help them in business?	Raw material works as a seed fund and the group will rotate the material.
Details of structural work done with the SHG	Business Plan created. Linkage of phone number to Aadhar, UDYAM registration of SHG
Other Plans & Suggestions	SHG is planning to take another CC for working capital, after counselling.

Name of the SHG	Aarju Mahila Mandal, Baradih, Bokaro, Jharkhand
Main product line	School dress making
Product received from Dhriiti	Two sewing machine
How is the product going to help them in business?	Increase the production in school dress making
Details of structural work done with the SHG	Business Plan created. Linkage of phone number to Aadhar, UDYAM registration of SHG
Other Plans & Suggestions	Group is planning to apply for PMEGP





Name of the SHG	Khushi Swayam Sahayata Samuh Baru, Jaridih, Bokaro, Jharkhan
Main product line	Custom Tailoring
Product received from Dhriiti	One Pico and one Overlock machines
How is the product going to help them in business?	Now the business has been complete, no customer will go outside for pico and overlock
Details of structural work done with the SHG	Business Plan created. Linkage of phone number to Aadhar, UDYAM registration of SHG
Other Plans & Suggestions	Group is planning for PMEGP

Name of the SHG	Maa Laxmi Swayam Sahayata Samuh Kalyanpuri, Jaridij, Bokaro, Jharkhand
Main product line	Mix Masala Production
Product received from Dhriiti	Chakki Grinde Machine and packaging sealing machine
How is the product going to help them in business?	Group was producing mix masala through home mixture machine. Now the chakki grinder machine will grind the bulk ingredients within minutes and the packaging machine will help in sealing the pouches
Details of structural work done with the SHG	Business Plan created. Linkage of phone number to Aadhar, UDYAM registration of SHG
Other Plans & Suggestions	Group will apply for CC or working capital



ASGAR HUSSAIN BOKARO, JHARKHAND

Name of the SHG	Samina Mahila Mandal Baru, Jaridih, Bokaro, Jharkhand
Main product line	Aggarbatti making
Product received from Dhriiti	Semi-finished product of incense stick (Aggarbatti)
How is the product going to help them in business?	Group will ready the product and supply the material amount will work as seed amount for group and provide flow to the business
Details of structural work done with the SHG	Business Plan Created. Linkage of mobile with Aadhar and UDYAM registration
Other Plans & Suggestions	Group will apply for CC for machine

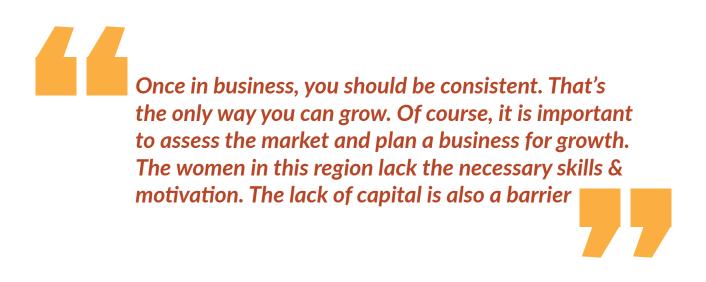
Name of the SHG	Radha Ajeevika Sakhi Mandal Telo, Chandarpura, Bokaro, Jharkhand
Main product line	Bamboo products
Product received from Dhriiti	Length cutting machine
How is the product going to help them in business?	Group is slivering the bamboo manually. Machine will support them to cut the bamboo and save time & labour.
Details of structural work done with the SHG	Business Plan created. Mobile number linkage with Aadhar
Other Plans & Suggestions	Group will be covered under the producer group and later as firm producer's company under NABARD



Name of the SHG	Kalyani Swayam Sahayata <mark>Samuh,</mark> Baradih, Nawadih, Bokaro, Jh <mark>arkhan</mark>
Main product line	Mushroom cultivation
Product received from Dhriiti	Mushroom dryer
How is the product going to help them in business?	The group is cultivating oyster mushrooms and produced around 10-15 kg in each lot. They have succeeded to sell 50% to the local market and the remaining mushrooms have to be consumed themselves or got spoiled as there was no storage or drying facilities. Hence the drying machine will dry the remaining mushrooms and sell the dry mushrooms Rs. 500-700 per kg which would increase the income of the group.
Details of structural work done with the SHG	Business Plan created. UDYAM registration and mobile number linkage with Aadhar
Other Plans & Suggestions	Group will apply for PGEGP

Name of the SHG	Shri Ganesh Ajeevika Sakhi Mandal, Telo, Chandarpura, Bokaro, Jharkhand
Main product line	Bamboo products
Product received from Dhriiti	Length cutting machine
How is the product going to help them in business?	Group is slivering the bamboo manually. Machine will support them to cut the bamboo and save time & labour.
Details of structural work done with the SHG	Business Plan created. Mobile number linkage with Aadhar
Other Plans & Suggestions	Group will be covered under the producer group and later firm producer's company under NABARD





PAMCHINGLA KUMRAH UKHRUL, MANIPUR



amchingla was 12 years old when she first met representatives of a NGO in her village, something she said impacted her deeply for years to come. "The NGO folks had come to speak to kids about HIV Aids. Back in the day, there was a lot of fear and trauma about the illness. The people who spoke to us, calmed us down and helped us cope with our fears," she said. While Pamchingla didn't know what a social worker does, this is the kind of work that she wanted to do when she grew up.

Pamchingla grew up in Ukhrul, Manipur. One amongst many siblings, Pamchingla was eager to find a job that would help her sustain herself and support her family. By the time she finished college in 2011, she joined Volunteers of Village Development, an organisation that works in creating community development leaders in Manipur. "Over the past 10 years we have worked in diverse areas by developing committees for traditional groups, giving them training & workshops to develop sustainable enterprises. Our livelihood activities cover income generation, sustainable land use and food security."

Pamchingla agrees that she has learnt development work completely on the field. Yes, of course, you learn the best ground-up! However, she agrees that it was the Training of Trainers program under Seeders Fellowship that drew her to Seeding Grampreneurs. "I was in search of a training program that would help me pass on the value chain to others. While I had sufficient experience in working with women SHGs & creating livelihood projects, I had no knowledge of a business plan. This is what I wanted to learn." The ToT program also lived up to her expectations. Recalling the two sets of training that Pamchingla received, first with the larger pool of applicants, and then with the selected 10, she said, "Usually trainers only talk, however, this format was dynamic. I could actively participate with other participants." Some of the other key insights were drawing learnings from her past experience & contextualising them within the new discoveries during the training. "I had seen big businesses being set up & then collapse. During the training, I realised the shortcomings in planning affect an enterprise. I learnt the assessment process & cost analysis. These were new techniques that I learnt during the training."

While the fellowship training was meant to bring additional skills and techniques to the seeders, it was also important for them to contextualise & adapt them to their environment. For Ukhrul in particular, Pamchingla said that for the past few years men & women had been involved in selling agricultural produce. However, business was not consistent amongst them. People saw agriculture as a part-time exercise. Pamchingla saw this gnawing gap in the spirit of entrepreneurship. "Once in business, you should be consistent. That's the only way you can grow. Of course, it is important to assess the market and plan a business for growth. The women in this region lack the necessary skills & motivation. The lack of capital is also a barrier," she said assessing the ground realities.

It was fairly easy for Pamchingla to mobilise a group of SHGs to bring them into the fellowship. With a friend's help, she went to meet the SHGs in Kaziphung village where the women were not as forthcoming as others. While Dhriiti gave the Seeders a framework to select SHGs, here is what worked for Pamchingla, "I was looking for similar activities & the potential to scale up. If a group has to work together they have to be accessible to each other. I also evaluated the capacity of their trade and searched for external support for them, financial or technical. The discipline of the group is equally important."

There are many factors that lead to the development of an entrepreneurial ecosystem. Manipur, we learnt, has its own stumbling blocks. "The biggest challenge in this region is that everything moves slow. There is a delay in the banking system and there is poor connectivity for remote villages. Bank loans are not easily available and the true benefits of government schemes don't really trickle down to those who need it," said Pamchingla.

With a fair assessment of the SHGs, Pamchingla began her training. "Women, in general are hard working. They can work all day long. When it comes to entrepreneurship, there are two kinds of women. One, who are business minded. Two, whose husbands provide for them and they are in it only to diversify their earnings." This assessment of her trainees helped Pamchingla manage her training.

In Kaziphung, the bucket exercise began with a lot of laughs, but ended with deep introspection. The women at the end of the exercise said that the activity sparked them. While they realised that the money was coming in, they also realised it was steadily flowing out. This really helped them evaluate their income & expenses more closely. Their experience left all of us very emotional

Recalling the highlights from training, Pamchingla shares, "In Kaziphung, the bucket exercise began with a lot of laughs, but ended with deep introspection. The women at the end of the exercise said that the activity sparked them. While they realised that the money was coming in, they also realised it was steadily flowing out. This really helped them evaluate their income & expenses more closely. Their experience left all of us very emotional."

In the training at Ngahui, during the costing exercise each SHG drew up their expenses. During the exercise and the following presentation, the women realised that they had hidden expenses they had overlooked earlier.

Pamchingla had carefully assessed the scope of the SHGs during her selection. She was focussed on quick growth & transformation. She selected SHGs that had sufficient funds to manage their growth under the Seeders Fellowship. From the SHGs in the candy business, to the ones involved in horticulture & poultry and even the group expanding operations from sugarcane supply to sugarcane juice business, each SHG managed fresh investments from their own savings. What

they have now is Pamchingla and her expertise to draw up a sustainable and growth-visioned business plan. "Now the SHGs will have a business plan & have a bank account. They are all geared for growth," she said with a ring of optimism in her voice. Quite naturally, the ripples of change have floated around. Pamchingla is now approached by more SHGs who want her training and help. She is hopeful that she would be able to impact more women in her region.

We asked Pamchingla about her experience of working with Dhriiti and here is what she said, "There was always a clear focus on program objectives & what the Seeders should do. It is a result oriented program and there was change happening on the ground at each step. The fortnight reporting kept us focussed. I learnt to keep a balance in my approach to work. I have grown in this period, both personally and professionally. All the training material that Dhriiti has provided to me will be useful for my work. I was selected for the program, but the benefits will flow to others."

Pamchingla is an optimist. Change will come, she said. However, it would take many more rounds of the Seeders Fellowship for the impact to show up.



SHGs supported by Pamchingla Kumrah

Name of the SHG	Leishiwon Ngahui, Chingai, Manipur
Main product line	Sugarcane Juice
Product received from Dhriiti	Sugarcane machine
How is the product going to help them in business?	The machine would help them process for value addition
Details of structural work done with the SHG	Business Plan created. Opening bank account. MSME registration. Opening email account. PAN card in progress.
Other Plans & Suggestions	Earlier, the SHG did not have a bank account.

Name of the SHG	Chirchomri Ngahui, Chingai, Manipur
Main product line	Horticulture products
Product received from Dhriiti	Barbed wire fencing
How is the product going to help them in business?	Prevent cattle menace
Details of structural work done with the SHG	Business Plan created. Opening bank account. MSME registration. Opening email account. PAN card in progress.
Other Plans & Suggestions	Earlier, the SHG did not have a bank account.

Name of the SHG	Kazipmi Ngahui, Chingai, Manipur
Main product line	Horticulture products
Product received from Dhriiti	Barbed wire fencing
How is the product going to help them in business?	Prevent cattle menace
Details of structural work done with the SHG	Business Plan created. Opening bank account. MSME registration. Opening email account. PAN card in progress.
Other Plans & Suggestions	Earlier, the SHG did not have a bank account.

Name of the SHG	Ngashimri Nungbi Khullen, Chingai, Manipur
Main product line	Poultry
Product received from Dhriiti	Chicks
How is the product going to help them in business?	It will provide them solid grounding for expansion.
Details of structural work done with the SHG	Business Plan created. Opening bank account. MSME registration. Opening email account. PAN card in progress. Aadhar linkage in progress.
Other Plans & Suggestions	

Name of the SHG	Aiya Nungbi Khullen, Chingai, Manipur
Main product line	Poultry
Product received from Dhriiti	Chicks
How is the product going to help them in business?	It will provide them solid grounding for expansion.
Details of structural work done with the SHG	Business Plan created. Opening bank account. MSME registration. Opening email account. PAN card in progress. Aadhar linkage in progress.
Other Plans & Suggestions	

Name of the SHG	Leishingachon Kaziphung, Ukhrul, Manipur
Main product line	Candy & Juice
Product received from Dhriiti	Oven, LPG connection, Jumbo Box, Container, Basket
How is the product going to help them in business?	The oven will help during drying, LPG gas for boiling, Jumbo box and Container for storage.
Details of structural work done with the SHG	Business Plan created. Opening bank account. MSME registration. Opening email account. PAN card in progress.
Other Plans & Suggestions	

Name of the SHG	Mirinwon Kaziphung, Ukhrul, Manipur
Main product line	Candy & Juice
Product received from Dhriiti	Oven, LPG connection, Jumbo Box, Container, Basket
How is the product going to help them in business?	The oven will help during drying, LPG gas for boiling, Jumbo box and Container for storage.
Details of structural work done with the SHG	Business Plan created. Opening bank account. MSME registration. Opening email account. PAN card in progress. Aadhar linkage in progress.
Other Plans & Suggestions	



I realised the importance of a business plan. I understood how it maps the aspirations and opportunities for a SHG. I also realised the full scope of work; how one can bridge service providers and SHGs and link them with training schemes. In some cases where I saw no scope of growth, Dhriiti put ideas on the table and helped me look at a business differently

SAHADEV MAHANAND NUAPADA, ODISHA



ahadev Mahanand's journey into entrepreneurship was led by Pushpanjali, his wife. Sahadev had been working in the development field since early 2000. One of his postings took him to Bastar where his wife learnt the art of wooden calligraphy. As Sahadev and his family moved to Raipur for another posting, his wife continued to work on her skill. Until one day, she decided to return to her home in Nuapada, Odisha. The year was 2013 and the family had taken a major decision of their life. "My wife was very clear. If I can teach this skill to some women back in our home, we will be able to build a sustainable business," recalls Sahadev. While his wife returned the same year, Sahadev took another year to relocate to Nuapada and support his wife in her enterprise.

It was during these early days that Sahadev and Pushpanjali understood the real challenges of rural entrepreneurship. "We noticed several things. Women's groups were easily made, but only the men would be active. Women didn't attend meetings alone. The men were always there. As a result, they were always inhibited. Women's SHGs were usually formed without proper needs, market, storage assessment. As a result, there were many failed projects. With no real development to share as an example, women were uninterested in coming together for another enterprise," said Sahadev.

7 years since his first brush with an entrepreneurship project, Sahadev has brought these vital learnings to the Seeder's Fellowship. However, he soon realised that there was a lot more to learn! "I realised the importance of a business plan. I understood how it maps the aspirations and opportunities for a SHG. I also realised the full scope of work; how one can bridge service providers and SHGs and link them with training schemes. In some cases where I saw no scope of growth, Dhriiti put ideas on the table and helped me look at a business differently," said Sahadev.

Of course Sahadev understood the business potential in Nuapada. "Usually, our kids eat branded snacks. During the lockdown, I realised that there was a scope of producing local snacks. What we need is product development to balance quality and quantity so we can compete with

available products in the market. Products like gathiya and namkeen have a huge scope here," said Sahadev.

The challenges during mobilisation were not unusual. Sahadev met many SHGs that were there on paper only. Very few of them were involved in real work. Some SHGs had only 2-3 active members while others were largely absent. Since there was no economic activity, very few of them were motivated to try to resurrect themselves! In the past few years, Sahadev had gathered some valuable market experience through exhibitions. He wanted to give the women a vision into the business opportunity that lay in participating in them. "Over the years that I have participated in exhibitions, I have seen that stalls with food and food products sell off the first! There is no business like the business of food. If only I could enable the women in our district to take their products to an exhibition, they would make it a success. I dream of creating our own product of 'Nuapada Achar' into a brand!

During the training, Sahadev improvised to create an additional game using balloons and toothpicks. "The balloon activity was a fun way to help the participants understand about competition. It's important for them to learn ways to grow together without jealousy," said Sahadev. He also conducted a "Grameen Haat" to help women understand the concept of pricing and costing. "This activity helped the women to mock interactions with their customers. They understood that a market made product gives them lesser margins than home-made products. One can make greater profit by selling products they have made since they understand the cost behind it," said Sahadev.

Sahadev said that these activities made intangible concepts more clear for the participants. So much so, that they have now stopped using products available in the market. "The women are now planning to approach cluster shops. There is a sense of determination in them," he said.

The men are changing too! The husbands, mostly migrants, were involved in brick making units in Cuttack, Bhubaneswar, Puri, in parts of Uttar Pradesh and Telangana. Some of them would be involved in agricultural activities part of the

The balloon activity was a fun way to help the participants understand about competition. It's important for them to learn ways to grow together without jealousy," said Sahadev. He also conducted a "Grameen Haat" to help the women understand the concept of pricing and costing. "This activity helped the women to mock interactions with their customers. They understood that a market made product gives them lesser margins than home-made products. One can make greater profit by selling products they have made since they understand the cost behind it

year and migrate for other months. "Now we have a man who works elsewhere during the day. He comes to the unit to learn wood carving after work. Wood carving is physically taxing for women, I am glad that men are seeing an opportunity to help their wives," said Sahadev.

Sahadev is confident that change will come. While this pilot project was a validation of the fact that our theory of change is actually possible, it is also a benchmark of how we can make an impact at the grassroots level.

Here is what Sahadev suggests:

- 1. Understand the region and its people
- 2. Focus on creating solutions for their needs
- 3. Bring people together to participate
- 4. Women are naturally more hardworking. They also have more natural leadership skills. When women are free, they have more liberty to bring in new thoughts & ideas.

5. Women are able to multitask & think in broad business terms. All they need is a window that looks out to the world.

So how was it working with Dhriiti? Sahadev chuckled at that and said, "I liked the way the team found its way of working with us. There was a lot of flexibility, like there was a time limit. They didn't directly put pressure in words, but we felt the pressure in the tasks that we had to do! What I appreciate greatly is that there was no employeremployee relations during the tenure. The Seeders were considered partners."

Up until now, Sahadev has not been approached by other women's groups. When we told him that how many Seeders are getting calls from other SHGs in the region, he said, "The work will speak for itself. Once their work is out, others will want to be part of the same exercise."



SHGs supported by Sahadev Mahanand

Name of the SHG	Maa Vaibhav Laxmi SHG Parkod, Nuapada, Odisha
Main product line	Wooden Art
Product received from Dhriiti	Belt, Sander, Paint, Sprayer, Mount Cutting and Tap Gun
How is the product going to help them in business?	Giving proper finish to wood planks and the polished products will help catch the eye of the customer. Reduced time will help in the increase of product.
Details of structural work done with the SHG	Business Plan created. Mobile number linkage with Aadhar, mobile number linkage with Bank account, UDYAM registration
Other Plans & Suggestions	

Name of the SHG	Kalyani SHG Gotma, Nuapada, Odisha
Main product line	Mushroom cultivation
Product received from Dhriiti	Sickle straw cutter, drum deck, pan-aluminum tub
How is the product going to help them in business?	It will ease the process of collecting straw from the field and cutting the same. Also, they will use the saved time in preparing the mushroom beds and will also give much of time in mushroom pickle making and its marketing.
Details of structural work done with the SHG	Proper maintenance of SHG minutes book. Phone linkage to bank account. Phone linkage to AADHAR card. UDYAM/MSME registration. Convergence with OLM and ORMAS. Formation of producers' group. Bank account opening of producers' group. Business Plan created.
Other Plans & Suggestions	

Name of the SHG	Sheetla Mata SHG Gotma, Nuapada, Odisha
Main product line	Mushroom cultivation
Product received from Dhriiti	Sickle straw cutter, drum deck, mixer grinder, gas furnace, mat
How is the product going to help them in business?	It will ease the process of collecting straw from the field and cutting the same. Also, they will use the saved time in preparing the mushroom beds and will also give much of time in mushroom pickle making and its marketing.
Details of structural work done with the SHG	Proper maintenance of SHG minutes book. Phone linkage to bank account. Phone linkage to AADHAR card. UDYAM/MSME registration. Convergence with OLM and ORMAS. Formation of producers' group. Bank account opening of producers' group. Business Plan created
Other Plans & Suggestions	

Name of the SHG	Chandrahasini SHG Dumerpani, Nuapada, Odisha
Main product line	Service delivery on tailoring and beautician
Product received from Dhriiti	Mirror, Chair, Sewing machine, Hair dryer, Scissor table
How is the product going to help them in business?	It will help them to run their beauty parlor and tailoring activities
Details of structural work done with the SHG	Proper maintenance of SHG minutes book. Phone linkage to bank account. Phone linkage to AADHAR card. UDYAM/MSME registration. Convergence with OLM and Mission Shakti. Business Plan created.
Other Plans & Suggestions	

Name of the SHG	Jai Bhim SHG Khariar Road, Nuapada, Odisha
Main product line	Wooden Art
Product received from Dhriiti	Ply cutter, hand router, miter, saw, framing stapler, stapler, pin hand, planner
How is the product going to help them in business?	It will help them to cut plywood and give a finishing look in proper measurement in less time. Also, it will help them to do framing of the product which eventually gives an attractive look and increases the value of the product.
Details of structural work done with the SHG	Phone linkage to bank account. Phone linkage to AADHAR card. UDYAM/MSME registration. Convergence with Mission Shakti and ORMAS. Business Plan created.
Other Plans & Suggestions	

Name of the SHG	Brundabati SHG Sirtol, Nuapada, Odisha
Main product line	Mushroom Cultivation
Product received from Dhriiti	Straw cutter, drum deck, mat
How is the product going to help them in business?	It will ease the process of collecting straw from the field and cutting the same. Also, they will use the saved time in preparing the mushroom beds.
Details of structural work done with the SHG	Proper maintenance of SHG minutes book. Phone linkage to bank account. Phone linkage to AADHAR card. UDYAM/MSME registration. Convergence with OLM and Mission Shakti. Business Plan created.
Other Plans & Suggestions	

Name of the SHG	Bhubaneshwari SHG Dumerpani, Nuapada, Odisha
Main product line	Traditional edible dishes
Product received from Dhriiti	Gas furnace, pans, jharas, parat, tub, sancha, tray, steel drum, patia
How is the product going to help them in business?	It will help them to increase the production with much lesser time which will certainly be helpful to supply the sufficient products on time.
Details of structural work done with the SHG	Proper maintenance of SHG minutes book. Phone linkage to bank account. Phone linkage to AADHAR card. UDYAM/MSME registration. Convergence with OLM, ORMAS and Mission Shakti. Business Plan created.
Other Plans & Suggestions	

Name of the SHG	Pratibha SHG Patora, Nuapada, Odisha
Main product line	Hotel and Traditional edible dishes
Product received from Dhriiti	Gas furnace, pans, jharas, parat, tub, plates, tray, steel drum, patia
How is the product going to help them in business?	It will help them to increase the production with much lesser time which will certainly be helpful to supply the sufficient products on time.
Details of structural work done with the SHG	Proper maintenance of SHG minutes book. Phone linkage to bank account. Phone linkage to AADHAR card. UDYAM/MSME registration. Convergence with OLM, ORMAS and Mission Shakti. Business Plan created.
Other Plans & Suggestions	

For starters, I didn't look at every economic activity as having a business model. Sometimes we start businesses without knowing the finer details of how to make it successful. I now value the effort that goes in enabling and empowering a group to create a successful business venture for each SHG. There is a need for additional skills that goes beyond the basic knowledge of making a product. I am also able to identify the gaps in a SHG that hinder them from scaling up

SARAH PANGHCHOPI KARBI ANGLONG, ASSAM



arah Pangchopi grew up in a joint family of 12 members in Diphu, Assam. One amongst ✓ 4 siblings, she grew up in a protected. environment compared to her brothers. In her words, she was not independent as a girl. In 2006, Sarah started working with the church as a youth coordinator. This was her first brush with working with youth that was embroiled in severe clashes with other communities. All of 18, a young Sarah worked with the community living in refugee camps. "Up & close, I witnessed the hostility and fear amongst the youth caught in the middle of the Karbi - Dimasa feud," said Sarah. The experience was so intense for Sarah that she had to take a break for a year. She returned to work on the field once again, this time to build peace committees in Dimasa villages.

By 2016, Sarah was working with Jirsong Asong, a NGO involved in livelihood projects. This became her most expansive learning ground where Sarah worked with 454 SHGs in Karbi Anglong District. In the steps to form & support the SHGs Sarah learnt some integral lessons that became the bedrock of her work in the following years. "I understood the importance of having livelihood opportunities & utilisation of resources in a community. I worked with the SHGs for 3 years. I was so inspired by the process that I wanted to continue working with them, but there were no means," said Sarah. And so, Sarah decided to walk down the path herself. She had an idea, but before she could implement it, she decided to speak to the local priest for his suggestions. She identified 20 women leaders in different villages and began training them in detergent making. This was the business idea that Sarah brought to the Her & Now, the entrepreneurship acceleration & incubation program, supported by GIZ and implemented by Dhriiti in the North East. A year into the operations, the unit made a sizable profit, but had to close down due to Covid-19.

With the pandemic upsetting her plans, Sarah was aching to go back and help the community again. This is when she heard about Seeders Fellowship. As an insider to Dhriiti and its programs, Sarah was quick to decide that this is what she wants to do next. Her idea, until then, was still to revive her detergent unit. While the Her & Now program had helped her look at business from the entrepreneur's point of view, the fellowship

helped her look beyond her own knowledge to see what is in it for a SHG to do business. "For starters, I didn't look at every economic activity as having a business model. Sometimes we start businesses without knowing the finer details of how to make it successful. I now value the effort that goes in enabling and empowering a group to create a successful business venture for each SHG. There is a need for additional skills that goes beyond the basic knowledge of making a product. I am also able to identify the gaps in a SHG that hinder them from scaling up," she said.

So how did this learning pass on to the SHGs? SHGs were really surprised that they had little or no understanding of their income & expenses. "Women are able to identify a product that would suit a market, but they are unable to plan their income generation activity. Usually, it is easy to sell locally made products in the market here, however, sometimes the vendors & middle men manipulate the prices and influence business. During the training the women were keen to learn new technologies that they could use to connect directly with their customers," said Sarah.

The unique quality about Sarah's outreach was that she didn't face any resistance from the SHGs. Most of the women had been trained by her previous organisation and hence introductions were easy. The women were trained in peacekeeping and livelihood skills were new to them.

In a region that has a history of cultural conflicts, what role does entrepreneurship have in fostering peace? Sarah said, "It is important to have sustainable livelihoods. The history of conflict has been triggered by access to limited natural resources, land and unemployment. If you give an individual an opportunity to earn something, they will devote their energies towards that. This will naturally keep them away from trouble." Though the Seeders Fellowship, Sarah has been able to demonstrate this hypothesis with one SHG involved in candle making. This SHG brings together Dimasa, Adivasi and Karbi tribes. Another SHG involved in bamboo crafts has members of Boros, Nepali and Karbi tribes. Entrepreneurship is all about walking the tightrope. It's important for members to know that a group enterprise cannot run one person alone.

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It is important for everyone to stick together so they can grow progressively. That's the secret glue that binds these women who are focussed on the present & the future that unites them rather than the past that divided them.

"Most of the women are not educated. They can barely write their own names. Their husbands control them. They wont allow meetings because they feel it takes the entire day. The husbands are daily wage earners and they have been affected by the pandemic," said Sarah.

Yet there is a promise that these women will write their new narratives. "None of the women had ever thought of a business plan or a model. 2-3 groups were performing under loss. They didn't even know until the pricing activity. They have now reworked their pricing and will begin to make profits."

Sarah is working in a geography that is well connected to each other. The initial batch of 30 SHGs have reached out to her for help. "They want to know what's missing in them? How can

they make the cut so they can come into the next level of training? They are also interested in the business plan," said Sarah.

Sarah strongly feels that a 3-month window is not enough to truly empower SHGs. "We need more time to manage income flow and monitor how they manage their revenue. Seeding Grampreneurs should continue for a year. This would give Seeders ample time to practice and manage the groups. Thereon, the Seeders and the groups can carry on their work in the region and bring more SHGs into the fold," she said.

From a personal point of view Sarah says she has learnt communication skills. For a private person like her, she preferred to observe more and speak less. She is now more confident to speak to women and influence them positively. She is also energised to revive her detergent making unit. "I have identified 4 former colleagues who I would like to bring into the project. I want to revive the detergent & dishwash making unit so we can impact more SHGs while I also continue with Seeding Grampreneurs."



SHGs supported by Sarah Phangchopi

Name of the SHG	Thengtom SHG Hidim Teron Village, Lumbajong, Karbhi Anglong, Assam
Main product line	Pigs & Piglets
Product received from Dhriiti	Piglet
How is the product going to help them in business?	The product will help in increasing the group member's income.
Details of structural work done with the SHG	Applied for a PAN card but yet to receive it. Business Plan created.
Other Plans & Suggestions	The group was suggested to breed the pigs and sell piglets to customers who are interested in rearing so that they can increase their income and upscale their profit.

Name of the SHG	Sangpi SHG Rongkhelan, Lumbajong, Karbi Anglong, Assam
Main product line	Karbi Traditional Dress
Product received from Dhriiti	Traditional Looms
How is the product going to help them in business?	The product will help in increasing the group member's income.
Details of structural work done with the SHG	Applied for a PAN card but yet to receive it. Business Plan created.
Other Plans & Suggestions	To add few more products like gamcha and traditional bags which take lesser time to produce

Name of the SHG	Rangmaidi SHG Beltola, Lumbajong, Karbi Anglong, Assam
Main product line	Poultry farm
Product received from Dhriiti	Chicks
How is the product going to help them in business?	The product will help in increasing the group member's income.
Details of structural work done with the SHG	Applied for a PAN card but yet to receive it. Business Plan created.
Other Plans & Suggestions	To sell eggs for more income generation.

Name of the SHG	Ove Chingthur SHG Ser Anglong, Lumbajon, Karbi Anglong, Assam
Main product line	Karbi Traditional Dress
Product received from Dhriiti	Weaving threads
How is the product going to help them in business?	The product will help in increasing the group member's income.
Details of structural work done with the SHG	Applied for a PAN card but yet to receive it. Business Plan created.
Other Plans & Suggestions	To make gamcha and other items which take lesser time to produce

Name of the SHG	Melur SHG Rongnihang, Lumbajon, Karbi Anglong, Assam
Main product line	Karbi Traditional Dress
Product received from Dhriiti	Weaving threads
How is the product going to help them in business?	The product will help in increasing the group member's income.
Details of structural work done with the SHG	Applied for a PAN card but yet to receive it. Business Plan created.
Other Plans & Suggestions	To make karbi traditional belt called 'vamkok' which takes less time and can be produced more.

Name of the SHG	Jirsong SHG Dhenu Basti Rongkhelan, Lumbajong, Karbi Anglong, Assam
Main product line	Candle
Product received from Dhriiti	Candle molds, wax and threads
How is the product going to help them in business?	The product will help in increasing the group member's income.
Details of structural work done with the SHG	Applied for a PAN card but yet to receive it. Business Plan created.
Other Plans & Suggestions	To make coloured candles by using organic colours. This will add value and beauty to their product.

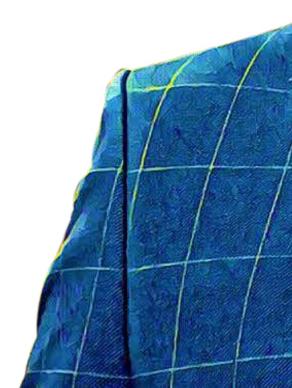
Name of the SHG	Cherap SHG Rongchitim Village, Lumbajong, Karbi Anglong, Assam
Main product line	Bamboo stool
Product received from Dhriiti	Bamboos and handicrafts equipment
How is the product going to help them in business?	The product will help in increasing the group member's income.
Details of structural work done with the SHG	Applied for a PAN card and received an acknowledgement receipt. Business Plan created.
Other Plans & Suggestions	No suggestions

Name of the SHG	Angdi SHG Sankur Anglong, Lumbajong, Karbi Anglong, Assam
Main product line	Piggery farm
Product received from Dhriiti	Piglets
How is the product going to help them in business?	The product will help in increasing the group member's income.
Details of structural work done with the SHG	Applied for a PAN card but yet to receive it. Business Plan created.
Other Plans & Suggestions	No suggestions



These forests are very rich in natural resources like lac, chironji, sal seed, bamboo etc. People are not aware about how to properly utilise these resources

PRANAV KUMAR KHUNTI, JHARKHAND





ranav grew up in Ranchi. After schooling he went to Kolkata to study at NIFT and then took up a job in a garment export house in Noida. However, very soon Pranav decided that a corporate career didn't interest him as much as he had imagined. He began studying for UPSC Exams. It was during his UPSC studies that Pranav discovered his home state Jharkhand all over again. He said, "As I began studying sociology, I learnt amazing things about my state Jharkhand. These were things that I had been indifferent towards. For the first time, I realised that the backwardness of my state can be addressed if we want to do something about it."

With this seed of an idea, Pranav gave up his civil services ambition, to get down to the field to be a changemaker. Up until then Pranav had never worked in the development sector and so he started from scratch. Pranav joined an organisation that was involved in skill development activities with youth in age group 18 - 35 years. While he worked with people below the poverty line, Pranav learnt to understand the harsh ground realities as well. "These are people who couldn't afford a single square meal a day. Through my work, we could impart skills to them and help them find jobs. This was very satisfying. But I was still ignorant about a lot of things." As someone who was working purely in skill development, Pranav today feels that he failed to understand why women couldn't stick on to their jobs. "Women earned very little money in the jobs through these skills. This money was not enough for them or their families back home. There were also additional responsibilities that these women had to handle. Most of them asked me to help them find work that they could from their homes in Jharkhand. Back then, I didn't realise that we could help them become entrepreneurs."

It is imperative for a Seeder to understand a region very well. We were looking for Seeders who understood the challenges and the opportunities in their state.

"Most of the people from rural Jharkhand work as migrant labourers in other states. Most of them have very small or no agricultural land. Farming is done at community level mostly by women, but the lack of proper knowledge and facilities result in very less production," said Pranay. He is

equally optimistic about the opportunity that lies in Jharkhand and its resources. Jharkhand is rich in forest resources and for communities living in forests, they often fail to see the market value of what they have in abundance. "These forests are very rich in natural resources like lac, chironji, sal seed, bamboo etc. People are not aware about how to properly utilise these resources" he said.

There is also the Naxals.

"The naxals don't want this region to grow. For them, the villagers are human resources. Besides fear mongering among the people in the villages, the naxals also directly hinder development work in the region,"

While Pranav was aware of the native challenges in Jharkhand, there were other challenges he would meet during the course of his field work. Pranav chanced upon Seeding Grampreneurs on LinkedIn and he instantly applied. "I was lured by the prospect of entrepreneurship training. So far, I have been involved in skill development activities alone. However if I could learn about entrepreneurship development, I could address the women's need of staying in their homes and earning livelihoods," said Pranav sharing his honest response to the program.

The TOT program didn't disappoint Pranav. While he hadn't worked in entrepreneurship before, he learnt from others' experiences. What struck him was the opportunities and challenges of working in the field of rural entrepreneurship. "Talking to other participants, I learnt that this is a largely unorganised sector with no specific guidelines for best practices. I also learnt that women seemed to have no ambition because they have never been exposed to the outer world. They don't know there exists a world where they can prosper together. There is also a lot of infighting and resistance from brokers who don't allow outsiders in their space," said Pranav.

There were others who refused to meet him, for example in a village he met 8-10 SHGs who refused to share their bank details with him. Pranav was quick to realise that the women didn't trust him and suspected him of being a fraud. Pranav returned to the village with the Nagar Nigam and JSLPS representatives so they could verify him. However, even then things didn't work. It wasn't as easy to draw the women out to share about their business and aspirations. That's when Pranav changed his strategy.

"I began with the push factor, but I soon realised that these women had been used to people making promises to them. So, I changed the strategy and started using the pull factor. I asked them, 'What do you want to do with your business? Where do you want to take it? I can help." said Pranav. This worked with the SHGs and Pranav got busy with his mobilisation & selection process.

Pranav soon discovered the perfect metrics for selecting the SHGs and maximising their growth. Here is what worked for him:

- 1. Women don't usually think beyond the local market. Once you show them the prospect of their business beyond their immediate market, they are keen to know more.
- 2. It is important for SHGs to have women leaders who spearhead change. Once you have identified the group leaders, they automatically inspire others.
- 3. Training from external resource persons motivated women very highly.
- 4. It is important for women to have unity amongst themselves. Together as a group they have to want change.
- 5. A woman's attitude & personal equation with her family matters a lot. If she has the willingness to learn and her family is supportive, then she will go ahead.

Pranav's strategy was simple. He picked SHGs that were internally motivated to bring change. "We would thrust our ideas on women. We didn't care whether our suggestions fit into their scheme of things. All that has changed now! Women are comfortable working in groups. They are more motivated to bring in change and solve their current economic status. Most of their husbands are migrants. They are also drunkards who have little motivation to bring change," said Pranav.

A total of 87 women divided amongst 8 SHGs have now benefitted from Pranav's intervention. Some of the SHG members were involved in lac bangle making, an enterprise that became a loss

making unit for them. However, they were keen to begin an enterprise that they could with their existing skills. The women had a simple Rs 5000 / month earning target. 7 of the 8 SHGs were drawn together in mushroom cultivation and spice farming. With direct training from a retail store that has placed a 200 Kg / week order. If more women work together then they will be able to meet greater orders. And so, Pranav procured a grinder and a packet sealing machine for the SHGs.

Now that the women have been trained and some of them have received additional help in terms of specialised training and machinery, the tiny ripples of change are visible. "There was a group that refused to meet us during the initial days of mobilisation. Now that they have heard about our work, they have called me for a meeting. These women come from nearby villages and now they are themselves talking about Seeding Grampreneurs and our work with them. Change is coming," said Pranav.

Pranav also felt that the 3 month window should be longer. There are certain licenses that take longer to come. If one has to help these women access financial aid, the sanctions also come in their own time. He also felt that there is a scope to widen the circle of model entrepreneurship. In this round, he worked with 2 villages and he would like with a bigger cluster of villages the next time.

Working with Dhriiti has been a learning experience for Pranav. "The best thing is that there were never any restrictions put on us. We were free to innovate and create our own strategies.

Pranav is cognisant of the fact that his understanding of women's issues and his knowledge of creating women entrepreneurs within SHGs has changed dramatically. "Jharkhand doesn't have an entrepreneurship culture. Most women work as migrant workers. They are not risk takers and largely uneducated. Seeding Grampreneurs showed us the way that it is important to break the cycle of unemployment and create livelihoods. We need drivers of change. Once we have them, change will come. I see the men changing slowly. Now many of them want to stay back, help their wives and work from here."

SHGs supported by Pranav Kumar

Name of the SHG	Gandhi Mahila Mandal Datiya, Khunti, Jharkhand	
Main product line	Organic Spices	
Product received from Dhriiti	Pulverizer and grinding machine	
How is the product going to help them in business?	It will help in grinding raw spices into powder or paste form	
Details of structural work done with the SHG	PAN card, Mobile number linkage with Aadhar, UDYAM registration, Linked to Capital NULM revolving fund scheme, FSSAI license, market linkage for selling products. Business Plan created.	
Other Plans & Suggestions	Product-related technical training like packaging, etc. should be provided by professionals of that particular field	

Name of the SHG	Kangan Mahila Mandal Khunti Toli, Khunti, Jharkhand	
Main product line	Organic Spices	
Product received from Dhriiti	Pulverizer and grinding machine	
How is the product going to help them in business?	It will help in grinding raw spices into powder or paste form	
Details of structural work done with the SHG	PAN card, Mobile number linkage with Aadhar, UDYAM registration, Linked to Capital NULM revolving fund scheme, FSSAI license, market linkage for selling products. Business Plan created.	
Other Plans & Suggestions	Product-related technical training like packaging, etc. should be provided by professionals of that particular field	

Name of the SHG	Laxmi Mahila Mandal Khunti Toli, Khunti, Jharkhand	
Main product line	Organic Spices	
Product received from Dhriiti	Pulverizer and grinding machine	
How is the product going to help them in business?	It will help in grinding raw spices into powder or paste form	
Details of structural work done with the SHG	PAN card, Mobile number linkage with Aadhar, UDYAM registration, Linked to Capital NULM revolving fund scheme, FSSAI license, market linkage for selling products. Business Plan created.	
Other Plans & Suggestions	Product-related technical training like packaging, etc. should be provided by professionals of that particular field	

Name of the SHG	Mahila Arogya Samiti Datiya, Khunti, Jharkhand
Main product line	Organic Spices
Product received from Dhriiti	Pulverizer and grinding machine
How is the product going to help them in business?	It will help in grinding raw spices into powder or paste form
Details of structural work done with the SHG	PAN card, Mobile number linkage with Aadhar, UDYAM registration, Linked to Capital NULM revolving fund scheme, FSSAI license, market linkage for selling products. Business Plan created.
Other Plans & Suggestions	Product-related technical training like packaging, etc. should be provided by professionals of that particular field

Name of the SHG	Om Mahila Mandal Khunti Toli, Khunti, Jharkhand
Main product line	Organic Spices
Product received from Dhriiti	Pulverizer and grinding machine
How is the product going to help them in business?	It will help in grinding raw spices into powder or paste form
Details of structural work done with the SHG	PAN card, Mobile number linkage with Aadhar, UDYAM registration, Linked to Capital NULM revolving fund scheme, FSSAI license, market linkage for selling products. Business Plan created.
Other Plans & Suggestions	Product-related technical training like packaging, etc. should be provided by professionals of that particular field

Name of the SHG	Pragati Mahila Mandal Khunti Toli, Khunti, Jharkhand	
Main product line	Organic Spices	
Product received from Dhriiti	Pulverizer and grinding machine	
How is the product going to help them in business?	It will help in grinding raw spices into powder or paste form	
Details of structural work done with the SHG	PAN card, Mobile number linkage with Aadhar, UDYAM registration, Linked to Capital NULM revolving fund scheme, FSSAI license, market linkage for selling products. Business Plan created.	
Other Plans & Suggestions	Product-related technical training like packaging, etc. should be provided by professionals of that particular field	

Name of the SHG	Rani Mahila Mandal MISSING	
Main product line	Organic Spices	
Product received from Dhriiti	Pulverizer and grinding machine	
How is the product going to help them in business?	It will help in grinding raw spices into powder or paste form	
Details of structural work done with the SHG	PAN card, Mobile number linkage with Aadhar, UDYAM registration, Linked to Capital NULM revolving fund scheme, FSSAI license, market linkage for selling products. Business Plan created.	
Other Plans & Suggestions	Product-related technical training like packaging, etc. should be provided by professionals of that particular field	

Name of the SHG	Riddhi Mahila Mandal Khunti Toli, Khunti, Jharkhand	
Main product line	Organic Spices	
Product received from Dhriiti	Pulverizer and grinding machine	
How is the product going to help them in business?	It will help in grinding raw spices into powder or paste form	
Details of structural work done with the SHG	PAN card, Mobile number linkage with Aadhar, UDYAM registration, Linked to Capital NULM revolving fund scheme, FSSAI license, market linkage for selling products. Business Plan created.	
Other Plans & Suggestions	Product-related technical training like packaging, etc. should be provided by professionals of that particular field	



Women need to look at business not as a hobby. It is not a means of engagement. One needs to look at it as a profession & a way to craft an identity

POOJA KOTOKY KAMRUP, ASSAM





ay back in 2012, IIT Guwahati had started a new program. Pooja wouldn't have heard about MA in Developmental Studies had it not been for her elder sister who suggested the course to her. Pooja had graduated in Geography and the new course seemed intriguing to her. While the course opened up her mind towards the scope for a developmental profession, she saw the horizon before her when she began working. In her early years as a developmental profession, Pooja worked in Assam's tea gardens. This is where she discovered stories of human trafficking. In 2015, she worked intensively to help those affected by the Manipur earthquake. Relief work took her to the interiors of Manipur, helping her work with communities far removed from aid.

It was during her work with tea gardens workers that Pooja realised that adolescent girls don't have access to menstrual products. Many girls dropped out of school and several women died due to complications brought on by the use of dirty cloth. This led to a lot of introspection for Pooja. "I was deeply moved by what I saw. I didn't have the money and so I looked at low-cost innovation. A bit of search led to the idea of making a water hyacinth sanitary pad. Together with a friend, I began working on product development. This is where my interest in entrepreneurship began. I wanted to be involved in grassroots enterprise and I was looking for a way in," said Pooja.

When we spoke to Pooja, we saw that she had all the ingredients for a rural enterprise. She had mobilised a community of 50 women to make a prototype. She was looking for funding, when COVID-19 halted all work. Where one door closed, another opened. Pooja heard about Seeder's Fellowship through Arindam Dasgupta (co-founder of Dhriiti, currently leading Tamul in Assam). Pooja applied and was quickly selected for the fellowship. "I was deeply inspired by Sahadev and Sumiho's stories. Sahadev had such a rich experience in mobilising and starting a SHG. I learnt a lot from his experiences. Sumiho, on the other hand helped me look at traditional wisdom to tackle menstrual pain. I had never thought of it and she helped me think of more menstrual products," she said.

It was imperative for our Seeders to understand women and their relationship with their enterprise. When we asked Pooja what she felt about women entrepreneurship in Assam, here is what she had to say, "Women need to look at business not as a hobby. It is not a means of engagement. One needs to look at it as a profession & a way to craft an identity," she said. Like with many other Seeders, we discovered the same state of affairs through Pooja. There were many registered SHGs, but they were largely inactive due to lack of time and commitment from the members. The fact that Assam had been largely unaffected by Covid, was also true. Livelihood was not suddenly at stake and people were largely satiated. There were husbands & male family members who lost jobs, but they were quickly taken care of by the government.

With a complete lack of drive, Pooja was met with an insurmountable task of identifying SHGs that could fit into the Seeding Grampreneurs framework. Through some help from Dhriiti and the block office, Pooja got her hands on a list of 900 SHGs. However, she realised that only 20 of them were functional! "There were many who were not functional. Those that were, asked me, 'What will you give us?' It was very difficult to convey the benefits of the program at that time," said Pooja. By the time Pooja finalised her list of SHGs she had spent much time with the SHGs, going back and forth, earning their trust in the end.

Since her pick of SHGs consisted of groups that were in business, most of them had been trained before. However, it was the first time that they had been given an opportunity to talk and interact. The pricing activity was interesting for women and so was the SWOT analysis. It was evident that change & transformation was quick in coming. "The women were suddenly ready to make changes in their production line. Everyone had their Eureka moment!"

Pooja is now at the receiving end of a domino effect. She is now getting calls from SHGs that had refused to meet her or given her a cold shoulder. Some others who had closed their business are lured by the promise of procurement. We have to see them beyond the scope of a project. Unless we give them the means of sustainability & empowerment, how can we bring change? We have to make rural India accountable and responsible for their own development. We have to enable them to take development in their own hands. And for that 3 months

is not enough

"There is a sense of a new found respect for me. Perhaps they didn't take me seriously back then. Now that they are seeing what's in it for them, they are happy to ask for help. Some of the SHGs have told me how they can use Facebook to sell online! That's a start," said Pooja.

Pooja aligns herself with the Gandhian concept of village development. She said, "We have to see them beyond the scope of a project. Unless we give them the means of sustainability & empowerment, how can we bring change? We have to make rural India accountable and responsible for their own development. We have to enable them to take development in their own hands. And for that 3 months is not enough!"

SHGs supported by Pooja Kotoky

Name of the SHG	Bandhabi Milan Got Rangapara, Ran, Kamrup, Assam
Main product line	Papad
Product received from Dhriiti	Rice Mill, Sealing Machine, Papad Presser, Weight Machine, Ring Bowl
How is the product going to help them in business?	Previously the SHG was doing everything with hands. As a result the whole cycle of production was slow and could not produce enough to meet the demands of their products. Introducing machines will reduce their physical labour and will increase their production significantly.
Details of structural work done with the SHG	Business Plan created
Other Plans & Suggestions	

Name of the SHG	Rupjyoti Atma Sahayok Got Kamalpara (Ranapani Chanda), Rani, Kamrup, Assam
Main product line	Tent House
Product received from Dhriiti	Tripal, Samiana, Screen, Jajra, Khamti, Bucket, Gamla, Drum
How is the product going to help them in business?	The SHG is located in the remote interiors of the Rani Tea Estate. There is no tea estate available around 8-10 kms. Transportation costs are high when brought from far. The SHG had limited resources prior to the interventions of Seeding Grampreneur. Currently after procurement, they are self-sufficient to run a wedding in their village without renting at higher cost as the transportation cost will be bare minimum within the village.
Details of structural work done with the SHG	Business Plan created
Other Plans & Suggestions	

Name of the SHG	Smriti Atmo Sahayak Got Sajan Para, Rani, Kamrup, Assam
Main product line	Mushroom
Product received from Dhriiti	PPE Bag, Saucepan, Sprayer
How is the product going to help them in business?	The SHG requirements were to increase their mushroom farming. With the resources provided to them, they have increased their greenhouse from one to three more greenhouses within a week of receiving the procurement.
Details of structural work done with the SHG	Business Plan created
Other Plans & Suggestions	

Name of the SHG	Manalisa Atma Sahayak Got Niralpur, Rani, Kamrup, Assam
Main product line	Handloom
Product received from Dhriiti	Cotton Threads in White, Red and Green
How is the product going to help them in business?	The SHG already has an order of 300 Gamusas. The threads procured by SHGs will exclusively be used in weaving Gamusa as it is an essential in an Assamese household.
Details of structural work done with the SHG	Business Plan created
Other Plans & Suggestions	

Name of the SHG	Aijoni Mahila Atma Sahayok Got Ketekjhar, Suwalkuchi, Kamrup, Assam
Main product line	Tent House
Product received from Dhriiti	Tripal, Samiana, Screen, Jajra, Khamti, Karahi, Gas Burner, Saucepan, Drum
How is the product going to help them in business?	This is one of the best performing SHGs in Suwalkuchi block. The products they have received will upgrade their services for a larger clientele.
Details of structural work done with the SHG	Business Plan created
Other Plans & Suggestions	



Name of the SHG	Milijuli Atma Sahayak Got Tanganpara, Rani, Kamrup, Assam
Main product line	Handloom
Product received from Dhriiti	Jekar Machine and its ancillary pieces
How is the product going to help them in business?	The SHG had received a Jekar machine which will help them make intricate patterns on their mekhala chador, seleng and gamusa to name a few.
Details of structural work done with the SHG	Business Plan created
Other Plans & Suggestions	

Name of the SHG	Lakhimi Atma Sahayak Got Jogipara New Colony, Rani, Kamrup, Assam
Main product line	Pickle and Dhoop
Product received from Dhriiti	Foil sealer, Steel Drum, Karahi
How is the product going to help them in business?	The SHG was in requirement of large operational equipment to make pickle batches of more than 20 kgs at the time. The products they have received from Dhriiti helped them to produce pickle products for SARAS mela organized by ASLM.
Details of structural work done with the SHG	Business Plan created
Other Plans & Suggestions	

Name of the SHG	Tora Atma Sahayak Got Pasaniapara Islampur, Kamrup, Assam
Main product line	Garo Handloom
Product received from Dhriiti	Raw Silk Thread
How is the product going to help them in business?	The silk threads from Dhriti will support them in developing a new product line of scarves, tribal motif pillow cases, table mats, ladies purses and sling bags.
Details of structural work done with the SHG	Business Plan created
Other Plans & Suggestions	



Out there in the North East, there is a strong community power. It is easy to bring women together for community good. However, the financial infrastructure is not good. Here, in Odisha and Jharkhand, we don't have the community drive and there is scope to build that. The question is, how can one tap into an obvious opportunity. This where I felt the need to connect with other Seeders and learn from their experience

SUMIT SUMAN KAR BALASORE, MAYURBHANJ, ODISHA



umit Kar is an Engineer turned developmental professional. In 2014 he ioined a not-for-profit that was looking at hiring engineers for project management. During the tenure of his work with the organisation, Sumit worked on diverse projects in Odisha. From coastal conservation, to livelihood projects, relief work during Phalin cyclone, to disaster risk reduction and health programs, Sumit had a varied experience.

However, in the aftermath of COVID-19, Sumit realised that there was an impact on his career. The funding to his previous project had halted and all field work was suspended. This is when he heard about Seeding Grampreneurs and Seeders Fellowship. After a span of 10 months, Sumit was now eager to get back on the field and do some work.

"One of the first things that delighted me about the fellowship, was the focus on North Eastern & Eastern India. I have been interested in entrepreneurship development and have been following Dhriiti's work with Project Her & Now," said Sumit. In the past 5 years that Sumit had worked, he had gained sufficient experience in mobilisation and skill training. However, he lacked the specific skills in helping SHGs form an enterprise. Even when they don't have a tangible business, they wanted to find ways to get there. The women's groups had always asked Sumit for help. What could they do after the training? Clearly, the women saw gaps in their learning as without a business the women didn't see a need for a SHG. This is what Sumit was looking for and he got through the Seeders Fellowship ``We had women who went somewhere to make plates. They were making plates for someone else's business. Now I have been able to give them a machine so they can make leaf plates themselves. These 24 women will source raw material, produce and sell directly to the local market. I am helping them make a business plan. This is exactly what I wanted to do," said Sumit.

Sumit recalled the training with a lot of optimism. He drew parallels between working with women entrepreneurs in the North East and East India. "Out there in the North East, there is a strong community power. It is easy to bring women together for community good. However, the

financial infrastructure is not good. Here, in Odisha and Jharkhand, we don't have the community drive and there is scope to build that. The question is, how can one tap into an obvious opportunity. This where I felt the need to connect with other Seeders and learn from their experience," said Sumit.

Sumit had his own share of experiences during mobilisation and training. He chose to approach SHGs that were familiar. Subsequent meetings were difficult to get and he found that mostly the leaders were available. One of the criteria of selection that everyone in the group had to be equally invested and have a common consensus. In the absence of this, Sumit had to make repeated trips to meet the SHGs so he could bring them on board. During the training, there were a new set of realities to deal with. "Some groups didn't come. Some others changed their members. There were some groups that changed their expectations during the training. During the mobilisation they had shared a certain idea about their business. But when we started discussing the finer points of their enterprise, they revealed the truth. Sometimes it was difficult to contain the discussions. There were times when a particular group would want me to contextualise a concept specifically for their enterprise. There were also groups who withdrew when they realised that they have to work in groups," said Sumit.

Sumit worked with a couple of SHGs that belonged to tribal communities living deep in the forests. Working with tribals was challenging in several ways. "These women are largely unable to express themselves. It took me sometime to break the ice with them. We played several games so they could open up to me. They began showing initiative from the second day onwards. I could see that the workshop was beginning to have an impact. From a point where they lacked an initiative, to a point where they began to aspire for a business, there was a definite shift in perspective," he said.

While we constructed a theory of change, it was important for us to measure the true impact on the ground. Does entrepreneurship bring empowerment? What impact can we make by seeding women grampreneurs? Sumit had a

There is an urgent need to grow women leaders", said Sumit, "One woman can inspire a string of other women to explore their inherent leadership qualities

simple answer and example to share with us. "Money = Power. If women have money, they yield power and there is a natural change in their behaviour. I have seen how the Sal leaf makers have no ownership over their own money. Their husbands take away their earnings. On the other hand, I have seen women in the fishing business yield more power, both individually and as a group. You can see their behaviour reflect in their meetings and interactions. I see there is a great potential in women if only they are given the means to earn money and dignity in the same stride," said Sumit. He went on to share the story of Krishna who leads the fishing group. Her's is the only SHG in the village that sells fish seeds. They not only have a monopoly of sorts, but have also impacted the growth of the sector in the region. "There is an urgent need to grow women leaders", said Sumit, "One woman can inspire a string of other women to explore their inherent leadership qualities."

Sumit feels that 3 months are enough to change the mindset of a group. It is important to grow the 'I am an Entrepreneur' mindset first. He also feels that the 3-month cycle can grow to a 6-month cycle so that more SHGs can be impacted. He has also understood that distance between SHGs matter and hence it is important that SHGs work in clusters for a program like Seeders Fellowship.

There are gentle winds of change in the village. Most of the husbands who were migrants don't want to return to the city for work. Many of them have now found local employment and have started to help their wives in marketing their products. Personally too, Sumit is happy with the experience and learnings that have helped him professionally. "I have learnt several new skills that can be done in the region. I have learnt accounting in a whole new way. I have learnt the importance of communication & social media in the development sector. Field work has brought back confidence and energy. Working with Dhriiti has brought a renewed sense of purpose in me," said Sumit.



SHGS supported by Sumit Suman Kar

Name of the SHG	Tribhubaneshwar Kalanjiyam SHG Odangi, Balasore Sadar, Odisha
Main product line	Bamboo Art Products
Product received from Dhriiti	Drilling machine and blow lamp
How is the product going to help them in business?	They will be able to save some time as well as do some additional critical designs with the tools.
Details of structural work done with the SHG	Business Plan created. Udyam registration completed and linked with DIC for advanced training. Aadhar & phone no. linked for 2 members.
Other Plans & Suggestions	

Name of the SHG	Maa Hingula Kalanjiyam SHG Goseipatna Odangi, Balasore Sadar, Balasore, Odisha
Main product line	Bamboo Art Products
Product received from Dhriiti	Drilling machine and blow lamp
How is the product going to help them in business?	They will be able to save some time as well as do some additional critical designs with the tools.
Details of structural work done with the SHG	Business Plan created. Udyam registration completed and linked with DIC for advanced training. Aadhar & phone no. linked for 2 members. PAN card applied for the group
Other Plans & Suggestions	

Name of the SHG	Omm Hari Kalanjiyam SHG Parikul, Balasore Sadar, Balasore, Odisha
Main product line	Plastic Bags, Cloth Bags, Petticoat, Blouse and Pillow Covers
Product received from Dhriiti	3 sewing machines out of which one is a motor-run electric sewing machine.
How is the product going to help them in business?	They will be able to produce more and fill the gap of the supply along with better quality and variety of products.
Details of structural work done with the SHG	Business Plan created. Udyam registration completed and linked with DIC for advanced training. Aadhar & phone no. linked for 2 members. PAN card applied for the group.
Other Plans & Suggestions	

Name of the SHG	Maa Tarini Kalanjiam SHG Kudei, Soro (Balasore), Odisha
Main product line	Country-bred chickens such as Banaraj, Layer, Desi and Kadaknath. These are all bred from different parts of Odisha and India and are not genetically modified.
Product received from Dhriiti	Provided 150 Kadaknath and superior country breed chicks to rear and gain more profit.
How is the product going to help them in business?	The product range will diversify and more buying options will be available.
Details of structural work done with the SHG	Business Plan created. Udyam registration completed and linked with DIC for advanced training. Aadhar & phone no. linked for 2 members. PAN card applied for the group.
Other Plans & Suggestions	

Name of the SHG	Maa Laxmi Kalanjiam SHG Upar Taldiha, Udala (Mayurbhanj), Odisha
Main product line	Sal leaf plate, Tray and Bowls
Product received from Dhriiti	Provided 2 sal leaf plate and bowl making machines
How is the product going to help them in business?	They will be able to produce their own sal leaf plates and bowls with unique designs
Details of structural work done with the SHG	Business Plan created. Udyam registration completed and linked with DIC for advanced training. Aadhar & phone no. linked for 2 members. PAN card applied for the group. Linked with a new vendor for selling.
Other Plans & Suggestions	

Name of the SHG	Maranburu Kalanjiam SHG Upartaldiha, Udala (Mayurbhanj), Odisha
Main product line	Sal leaf plate, Tray and Bowls
Product received from Dhriiti	Provided 2 sal leaf plate and bowl making machines
How is the product going to help them in business?	They will be able to produce their own sal leaf plates and bowls with unique designs
Details of structural work done with the SHG	Business Plan created. Udyam registration completed and linked with DIC for advanced training. Aadhar & phone no. linked for 2 members. PAN card applied for the group. Linked with a new vendor for selling.
Other Plans & Suggestions	

Name of the SHG	Hari Narayana Kalanjiam SHG Pahi, Balasore Sadar, Odisha
Main product line	Freshwater Fish – Rohu, Katla, Telepia, Mohrail, Backwater Shrimp
Product received from Dhriiti	Provided 2 water pump motors for water refilling and extracting work.
How is the product going to help them in business?	With this support, they will be able to operate smoothly and their rent cost for motors will be saved.
Details of structural work done with the SHG	Udyam registration completed and linked with DIC for advanced training. Aadhar & phone no. linked for 1 member. PAN card applied for the group. Connected with Mauna Dhwani Foundation for the selling of their items.
Other Plans & Suggestions	

Name of the SHG	Sinduragoura SHG Rangamatia, Kaptipada (Mayurbhanj, Odisha
Main product line	Cotton Organic Colour Sarees, Shawls, Towels and Strolls.
Product received from Dhriiti	Provided loom set-up to start their own weaving centre.
How is the product going to help them in business?	With this support, they will establish their own set-up and weave. The production and sell will depend on the market.
Details of structural work done with the SHG	Business Plan created. Udyam registration completed and linked with DIC for advanced training. Aadhar & phone no. linked for 1 member. PAN card applied for the group. Connected with Mauna Dhwani Foundation for the selling of their items.
Other Plans & Suggestions	

Everything about the training was a new experience. The trainers, their sense of timing, professionalism and facilitation style taught me a lot. The Seeding Grampreneurs vision is truly unique and there is no other program designed on similar lines. The focus on women entrepreneurs and their enterprise is completely new

SAPHICK KUMAR NANDA KANDHAMAL, ODISHA



ver since a child, Saphick had seen the impact of alcoholism on domestic life. ■ Growing up in a community that had its own problems, Saphick had decided to work in the social sector and help people bring change in their own lives. So he followed his heart into developmental communication. However, in 2020 Saphick was at the receiving end of COVID-19. He lost his job. When he heard about Seeders Fellowship, he wasn't sure that he would be selected. "I was scared that I wouldn't be able to communicate in English. But I was delighted when I was picked and I was told that I could speak in Hindi," said Saphick.

Seeders Fellowship was nothing like anything that Saphick had experienced before. One the one hand, the world of virtual learning was completely new for him. He learnt all about Zoom & break out rooms. On the 2nd day of training, he decided to sing a song and that helped him ease his fears. "Everything about the training was a new experience. The trainers, their sense of timing, professionalism and facilitation style taught me a lot. The Seeding Grampreneurs vision is truly unique and there is no other program designed on similar lines. The focus on women entrepreneurs and their enterprise is completely new," said Saphick.

So while Saphick learnt new working styles within developmental work, he also learnt the value of putting theories to practical learning. While working within the Seeders Fellowship framework he understood why it's important to help enterprises to visualise their business and be responsible for it. Of course, reaching this stage was not easy.

Like many other Seeders in the region, Saphick was discouraged with the SHGs refusing to speak to them. It was only when the District Coordinator of Mission Shakti pitched in, that Saphick found a list of 40 SHGs to approach. Saphick discovered that only 20 of them were interested. Some others had stopped operations due to covid-19 and had very little drive to restart their business. While identifying the first 15 was not tough, Saphick said, selecting the final 8 was particularly challenging. "The other 7 have been calling to know what is missing in them. I am ready to

help them. I have asked the SHGs to apply for a pan card. I am also helping them get a MSME registration. I will later on help them in their business plan as well," said Saphick.

To understand the potential of women grampreneurs in Odisha one has to understand the socio-political landscape of the region. Saphick helped us a large part of the rural narrative that is crucial to the region's growth. "There are 63 tribes in Odisha, out of which the Kanda tribe dominates this region. Women follow their tribal traditions till date. They know very little about life outside their own. Here, child marriages are common. Girls marry as young as 11 years. Now we see many girls studying. Women have a lot of family responsibility on them. Since this region is predominantly agrarian in nature and there is no scope of development, many girls and women leave the state as migrants. Human trafficking is another rampant issue in the region," said Saphick. He also went on to talk about the Hindu-Christian conflict in Kandhamal in 2007 that caused a lot of economic unrest in the region. "It has taken us many years to rebuild economic stability in this area. COVID-19 disturbed the balance once again. Now Seeding Grampreneurs has given them hope," he added.

For us, it is important to have Seeders who are emotionally invested and rooted in a region. That is the only way they can drive change at the grassroots level. We asked Saphick, what is the business potential in Kandhamal? Saphick replied, "Our turmeric is very good. We can take the turmeric business ahead. Here every home produces turmeric, however no-one knows how to powder it and make a product. I am now working towards making a turmeric brand out of Kandhamal." Within a short span of 3 months, Saphick has not only been able to infuse enthusiasm in the SHGs, but he has also been able to help them show the steps to success. Saphick has moved quickly to establish market linkages and has procured substantial orders for her SHGs.

"I am keen to showcase these 8 SHGs as examples to other SHGs and government bodies. I am sure similar ideas can mushroom in this region," said Saphick with his usual sense of optimism.

SHGs supported by Saphick Kumar Nanda

Name of the SHG	Pragati Kurtamgarh, Tumudibandha, Kandhamal, Odisha
Main product line	Spices Organic Turmeric Powder
Product received from Dhriiti	Powder making machine and sealing machine
How is the product going to help them in business?	Crush and create turmeric powder and packaging
Details of structural work done with the SHG	Business Plan PAN applied Udyam applied Aadhar linked
Other Plans & Suggestions	

Name of the SHG	Jai Bharati Kurtamgarh, Tumudibandha, Kandhamal, Odisha
Main product line	Spices Organic Chilli Powder
Product received from Dhriiti	Powder making machine and sealing machine
How is the product going to help them in business?	Powder the chilli and packing Village, Block
Details of structural work done with the SHG	Business Plan created PAN applied Udyam applied Aadhar linked
Other Plans & Suggestions	

Name of the SHG	Mahima Saadia Sahi, Tumudibandha, Kandhamal, Odisha
Main product line	Rice & paddy cultivation
Product received from Dhriiti	Rice Milling
How is the product going to help them in business?	Clean the rice and milling
Details of structural work done with the SHG	Business Plan crated PAN applied Udyam registration Aadhar linked
Other Plans & Suggestions	

Name of the SHG	Biswa Maa Santoshi Denguda, Kotagarh, Kandhamal, Odisha
Main product line	Spices organic Turmeric and Dhania
Product received from Dhriiti	Powder making machine
How is the product going to help them in business?	Powder the Dhania and Turmeric
Details of structural work done with the SHG	Business Plan created PAN applied Udyam registration Aadhar linked
Other Plans & Suggestions	

Name of the SHG	Maa Bhairabi Mundigarh, Tumudibandha, Kandhamal, Odisha
Main product line	Dry Foods Production
Product received from Dhriiti	Swing Machine
How is the product going to help them in business?	To clean all the raw materials
Details of structural work done with the SHG	Business Plan created PAN applied Udyam registration Aadhar linked
Other Plans & Suggestions	

Name of the SHG	Banafula Deulasahi, Tumudibandha, Kandhamal, Odisha
Main product line	Organic Spice Zeera
Product received from Dhriiti	Powder machine
How is the product going to help them in business?	Powder the raw materials and seal the packets
Details of structural work done with the SHG	Business Plan created PAN applied Udyam registration Aadhar linked
Other Plans & Suggestions	



Name of the SHG	Maa Santoshi Kurtamgarh, Tumudibandha, Kandhamal, Odisha
Main product line	Dry foods production Rasi Laddoo & Chiki
Product received from Dhriiti	Swing Machine
How is the product going to help them in business?	To clean all the raw materials
Details of structural work done with the SHG	Business Plan created PAN applied Udyam registration Aadhar linked
Other Plans & Suggestions	

Name of the SHG	Maa Laxmi Budulipada, Tumudibandha, Kandhamal, Odisha
Main product line	Rice padding & paddy supply
Product received from Dhriiti	Rice Milling
How is the product going to help them in business?	Rice milling and packing
Details of structural work done with the SHG	Business Plan created PAN applied Udyam registration Aadhar linked
Other Plans & Suggestions	







That's what she aspires to be every day of her life. Sumiho is the perfect North Easterner who returned to the hills of Nagaland in search of her home and her identity. "During my training and subsequent work into the travel and tourism industry, I realised that 'village life' is such a luxury to people. That's when I had the sudden urge to settle down in Nagaland and build something for the people who are far removed from the city," said Sumiho.

In 2018, Sumiho set off to build a culturally-diverse and inclusive Morung (a traditional Naga community centre). Sumiho's intention was to build a Morung that would bring traditionally warring tribes together to create a shared space for peace and development. "Peace and development go together. Unless we show the path towards development, we would never be able to achieve peace," said Sumiho. She went on to conduct a survey to understand the scope of livelihood opportunities & inherent interest in the community in Kiphre district. Only a handful of SHGs stepped forward for the idea. The idea of a Morung had to be halted. Sumiho realised that the people were not ready for it yet.

"Every time we need funds, we ask the central government for it. It's ironic that Nagaland is a state of producers. We have fertile lands and plenty of forest produce. Unless we take charge of our own economy, we will always be in this debt cycle," said Sumiho passionately. This is the same passion that led Sumiho to form her own collective, Grassroots Aspirations, an initiative to help SHGs take their products to the market. Even then, Sumiho was looking for an appropriate government project that would give her the chance to incubate SHGs in the region. "To be honest, I was looking for something that Seeding Grampreneurs. There are many problems in the region. You cannot blame the groups alone, because there is no adequate facilities to build their business. Some towns don't have a bank," said Sumiho.

However, that doesn't deter the indomitable women looking for change. When Sumiho set off looking for SHGs she could mobilise for Seeders

Fellowship, she found SHGs literally 'cropping up'! "Women are hardworking. Laziness is a taboo here. There are many SHGs who produce for self-consumption. There was no concept of 'selling for profit'. Some of them were involved in the barter system. In many cases, they see their product as having no value since others make it too. To an outsider it is of value! There needs to be a cultural shift in the way the SHGs work & think. They are reluctant to sell individually and so if we have to organise them into a SHG involved in an enterprise, we have to bring them together. There is a higher motivation to sell as a group, since it's no longer about the individual," said Sumiho.

Quite naturally, the training was full of deep insights. The SWOT analysis was a completely new activity for the women. They acknowledged the sense of mistrust between them and learnt to collaborate. Some of them who were involved in millet farming had stopped farming the crop. They were using the produce from their own storage. Sumiho convinced them to begin farming again, pegging it as a product that would benefit diabetics like her own father. "During the workshop, we managed to standardise the rate for millet. This removed any sense of competition that there was between the groups," said Sumiho. She also said that the groups realised their USPs and learnt to articulate their strengths. Likewise, there were some discoveries too! Sumiho, heard phrases like, 'We never realised that the customer is so important.' 'We never realised having a business is so important.' 'I've never realised that through a SHG we can bring change to the town.'

"It was premature to talk about peace and development in 2018. Now that I worked with tribal communities that are typically at conflict, I realise that the time is now. The communities have realised that they want to build a village council," said Sumiho. Change is a beautiful thing. It is constant and yet evolving in nature. Some changes come at the right time. A Morung is typically a community space reserved for men. Women are not allowed inside a Morung. Today, the very connotation of a Morung and what it can potentially stand for is slowly evolving due to the activities of our Seeder Sumiho.

"Financial empowerment won't immediately lead to social and political change. Transformation will slowly come. We know that when a woman has the money to pay for the fees of her child, change will come. There is no village council that has a woman. We have to wait for the change to be organic. We have to wait for women to own their space in the community and be in charge of peace & development," said Sumiho.

By the end of the fellowship, Sumiho had set off to bring more changes to her community. "These SHGs need proper market linkages to sustain their economic activity. I have written to the DM for a SHG Centre where all SHG products will be sold in Kiphre Town. We need another such centre in Dimapur. We also need to build a digital link so they can sell their products as far as possible," said Sumiho.

We did say that Seeding Grampreneurs & our work with the Seeders is just the 'seed of an idea', didn't we?

SHGs supported by Sumiho Aye

Name of the SHG	Women of Change Sitimi old town, Sitimi, Nagaland
Main product line	Milling of rice and selling
Product received from Dhriiti	Rice Mill
How is the product going to help them in business?	Expansion of business as the rice mill they own was old
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Women of Unity Sitimi old town, Sitimi, Nagaland
Main product line	Fermented Soyabean sale
Product received from Dhriiti	Soyabean
How is the product going to help them in business?	A one time investment in raw material will set off a cycle of reinvestment from their income
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Mothers of Joy Sitimi old town, Sitimi, Nagaland
Main product line	Piggery
Product received from Dhriiti	4 piglets
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Blooming Glory Sitimi old town, Sitimi, Nagaland
Main product line	Cardamom Cultivation
Product received from Dhriiti	800 cardamom saplings
How is the product going to help them in business?	One time investment to kick off from business investment in consequent cycles
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Women of Progress Sitimi old town, Sitimi, Nagaland
Main product line	Fermented Soyabean sales
Product received from Dhriiti	Soyabean
How is the product going to help them in business?	One time investment to kick off from business investment in consequent cycles
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	



Name of the SHG	Creativity Sitimi old town, Sitimi, Nagaland
Main product line	Traditional Jewellery Making
Product received from Dhriiti	Raw material increase
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Women of Faith Sitimi old town, Sitimi, Nagaland
Main product line	Traditional Jewellery Making
Product received from Dhriiti	Raw material increase
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Aikho Nitoi, Sitimi, Nagaland
Main product line	Nursery Flower Cultivation
Product received from Dhriiti	Green House Net - 125 metres
How is the product going to help them in business?	Expansion of Nursery
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	



During that time I traveled to remote villages meeting patients and their families. Our work was to promote welfare schemes to SHGs that were involved in livelihood and entrepreneurship activities. It was during this time that I met several SHGs that were involved in activities such as soap & detergent making, flowers and nursery, handloom & handicrafts, poultry farming etc. Over the years the women have done well for themselves and their families, however, there is a lot that needs to be done for them in terms of market strategy, transportation, etc, said Kotso

KOTSO MEDO



otso belongs to the Chakhesang Naga Tribe and he lives in Diphupar, Nagaland. Kotso runs a collective called Western Chakhesang Students Union, a youth organisation that works in diverse community driven initiatives. From environment, to awareness programs and relief work, Kotso and his organisation has been instrumental in bringing back 800 people back to the state during COVID.

It was during his stint as a consultant with NSACS (Nagaland State Aids Control Society) that Kotso traveled across Nagaland people and women in particular. "During that time I traveled to remote villages meeting patients and their families. Our work was to promote welfare schemes to SHGs that were involved in livelihood and entrepreneurship activities. It was during this time that I met several SHGs that were involved in activities such as soap & detergent making, flowers and nursery, handloom & handicrafts, poultry farming etc. Over the years the women have done well for themselves and their families, however, there is a lot that needs to be done for them in terms of market strategy, transportation, etc," said Kotso.

Kotso was well connected to the SHGs and so selecting the rightful groups of women was not tough. From dishwasher and detergent, tailoring, weaving and bamboo products, Kotso found SHGs who showed potential and purpose. Kotso recalled how despite the constraints brought on by the pandemic, the fact that seeders could bring a meaningful group together was commendable. "Though we could not bring the whole group together, we could see the seeds of our labour

through the representatives that we worked with. All who turned up, gave their words of gratitude behind the initiatives for women folks. Many were astonished that such a program was made for them," said Kotso.

Talking about one group in particular, Kotso said, "This group has been making pickles since 2009. The unique thing about this SHG is that most of the members are elderly women. Though aged they never gave up and worked together through thick and thin. They even received a state award as the Best Performing SHG 2015 on World Bamboo Day. They are one of the best performing SHG I came across."

During the interactive sessions, the women shared their struggles in business. "The women shared how their businesses suffered due to the pandemic. The fact that they couldn't go to the market and sell their products like in normal times took its toll. What made the situation bleak was that there was ambiguity about the future. They were still uncertain about coming together to resume operations," said Kotso. He went on to share how some groups were considering wrapping up their operations, however, a hope for funds kept gave them the courage to try again.

Through Seeder's Fellowship, Kotso says he has understood the role of the woman more clearly. "The woman is the key to every home. We need to support our women so they can stand on their own & better the income of their family & society," he said.

While Seeders Fellowship was just a step in that direction, we were glad that we could make the right impact in every district we set out to work in.

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SHGs supported by Kotso Medo

Name of the SHG	Vesu SHG Diphupar 'B' Village, Chumukedima
Main product line	Detergent, Dishwash, Pickle, King chilly powder, Tailoring
Product received from Dhriiti	Electronic foot machine and Sealer
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Ve SHG Diphupar 'B' Village, Chumukedima
Main product line	Traditional shawls, stoles, mekhala suit, detergent and dish-wash
Product received from Dhriiti	Electronic foot machine and Grinder
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Vekrü SHG Seluophe, Chumukedima
Main product line	Detergent, Dishwash, Pickle, King chilly powder, Tailoring
Product received from Dhriiti	Electronic foot machine and Sealer
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Kekhrie SHG Seluophe, Chumukedima
Main product line	Traditional Shawls, Mekhela suit. Table Runners, Cushion cover, Pillow cover set, Doormat. Detergent and Dish-wash.
Product received from Dhriiti	Electronic threading machine and thread roll
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Vedepe SHG Sodzulhou, Chumukedima
Main product line	Shawls, Mekhala suit, Basket, pickles.
Product received from Dhriiti	Electronic foot sewing machine
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Dziese SHG Sovima, Chumukedima
Main product line	King Chilly Pickles, Bambooshoot Pickles
Product received from Dhriiti	Weighing scale, grinder, sewing machine, water barrel
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Lida Kro-u SHG Sovima, Chumukedima
Main product line	Pickles: Dryfruits, Bamboo shoots, Green Chillies, King Chillies.
Product received from Dhriiti	Gas stove, cylinder, sealer machine, weighing scale and grinder
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Name of the SHG	Abolomi Muqo SHG Diphupar 'A', Chumukedima
Main product line	Detergents and Dish-wash.
Product received from Dhriiti	Sealer machine, electronic weighing machine, latex gloves, packaging bottling machine
How is the product going to help them in business?	
Details of structural work done with the SHG	Business Plan created PAN applied
Other Plans & Suggestions	

Learnings from Seeders Fellowship

1. Fast & Agile Model of Rural Entrepreneurship

Seeding Grampreneurs & Seeders Fellowship was born as a quick response to COVID-19. Our immediate intention was to move with agility and bring maximum impact. Our model of rural entrepreneurship is based on the guick action of our Seeders who worked as local resources to bring change. This model of entrepreneurship gives us hope that we would be able to bring great impact with more Seeders on the ground. This model is not only replicable but also scalable at every level.

2. Decentralised Model of Operation

The decentralised model of operation gave Seeders complete ownership of their work. While the Dhriiti team trained and supported the on-ground operations, the Seeders naturally aligned to their natural working environment and worked to the best of their abilities. The fact that we could work with 10 Seeders spread across 5 diverse states was a success of the model.

3. Recognition & Reward for Rural **Professionals**

Covid -19 has taken its toll on the development sector and its professionals as well. As a result, Seeders Fellowship was welcomed by prospective seeders. Everyone who underwent the training spoke about a shift in perspective. Right through the fellowship, during our various touchpoints, the Seeders spoke about how the fellowship gave them a chance to grow professionally and personally. Some of our Seeders made deeper connections with the local government agencies and communities. They found recognition in local media and this in turn motivated them to work harder. They also learnt to negotiate and make authentic connections with the local community.

4. Creating Entrepreneurial capacities in rural professionals to sustain long term development

Several Seeders were involved in livelihood projects earlier. Entrepreneurship development was a new domain for them. The ToT gave the Seeders ample avenues of learning, churning their own entrepreneurial spirits. Some of the Seeders are now closely linked to the SHGs in their region and are looking at a longer engagement with them.

5. Small Procurement Model

One of the highlights of the model was that our Seeders worked closely with the SHGs to identify their immediate material needs. The small procurement model helped us bring an orbit change and immediate impact. It was a great validation of the fact that even the smallest aid can bring big changes.

6. Investment on Selection & Training of Seeders

As a model intricately linked to the quality of Seeders, we have learnt that we need to invest on the dual steps of selection and training of Seeders. While selection ensures that the Seeders come with adequate skills and knowledge base, our training endeavours would further enable them to empower women to run sustainable enterprises.

7. Scope for specialised training

While our model has interweaved training on business plan making, accounting and storytelling, we feel there needs to be a greater exposure to special training in the field of business plan making, accounting and storytelling. These are skills that directly impact the seeders and how they train SHGs, it also enables them to grow professionally and create a greater circle of impact.

8. Trust & Shared Values

The biggest takeaway from Seeders Fellowship is that there is a greater need to foster trust and create a pool of shared values between us and our Seeders. As program designers we have to learn to trust our Seeders. We have to align our values and create a common purpose of working together for grassroots change.

9. Replicability & Scalability of Model

The replicability & scalability of the Seeders Fellowship model is abundantly dependent on the Seeders' ability to adapt to local challenges and opportunities. While we select Seeders on the basis of their past experience & understanding

of ground realities, it is also imperative that we assess them on their ability to learn from their peers and evolve constantly.

10. Measure of Impact

Working with 10 Seeders spread across 5 states in India, we have understood the importance of having a sliding scale to measure impact. No two geographies are the same. Neither are the women, their opportunities or their challenges. The Seeders and their capacities to negotiate the existing landscape of opportunities is also varied. Given the circumstances, we have to identify more qualitative measures of impact than quantitative.

Media Coverage



'Seeding Gampreneurs' transforming villages into Atma Nirbhar Bharat co-founder and strategic advisor,

GUWAHATI, Feb 25: Dhriiti -HT Bureau ourage Within - in partner-toche Gesellschaft would mobilize, train and assist self-help groups (SHGs) in their

"Through this fellowship, 318 and 160 SHGs were Dhriiti - The Courage Within.

Pooja Kotoky, Seeder Fellow from Assam said, "We have to see them beyond the scope of a project. Unless we give them the means of sustainability and empowerment, how we bring change? We

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to enable them evelopment in ands

other hand, Ullas ead, Project Her said, "We are the initiative has year we have just nt responses and it o see that we have plate for village enthat has potential

'Seeding Gampreneurs' transforming villages in India into Aatmanirbhar Bharat GUWAHATI, FEB 25 : Dhriiti - The blocks in the five states of Assam, have to make rural India account-

Courage Within - in partnership with Deutsche Gesellschaft für Inwith Deutsche Gesellschaft für Internationale Zusammenarbeit GIZ (Gmbh), acting on behalf of the Germany's Ministry for Economic Cooperation and Development, and the Ministry of Skill Development and Entrepreneurship, Government of India – as a COVID support initiative, launched 'Seeding Grampreneurs', a grassroots Grampreneurs', a grassroots movement to create village and township enterprises in India, especially in East and Northeast In-

dia.

Under the 'Seeding Grampreneurs' vision, 'Seeders Fellowship
2020' was a pilot project aimed to
address the challenges of migration and unemployment in rural India. The objective of the fellowship
was to select and work with nural dia. The objective of the fellowship was to select and work with rural professionals / fellows who would mobilize, train and assist self-help groups (SHGs) in their region.

"Through this fellowship, 318 women and 160 SHGs were trained and empowered by 10 any

trained and empowered by 10 en-ergetic Seeder Fellows across 10

Jharkhand, Manipur, Nagaland and Odisha in just three months. This



is a phenomenal model of speed, agility and effective outreach for the transformation of our rural entrepre-neurs," said Anirban Gupta, Co-

neurs, said Anirban Gupta, Co-Founder & Strategic Advisor, Dhriiti - The Courage Within. Pooja Kotoky, Seeder Fellow from Assam said, "We have to see them Assam said, We have to see them beyond the scope of a project. Unless we give them the means of sustainability & empowerment, how can we bring change? We

have to make rural india account able and responsible for their own development. We have to enable them to take develop-

ment in their own

Pamchingla, a Seed-ers Fellow from Ukhrul, Manipur said: "There was always a clear to cus on programme ob-jectives and what the Seeders should do. It is a result-oriented pro-gramme and there was change happening on

the ground at each step."

On the other hand Sumit Kar, an On the other hand Sumit Kar, an engineer turned developmental professional and a Seeders Fellow from Odisha, said: "One of the first things that delighted me-about the fellowship, was the focus on North-east and Eastern India. I have been interested in entrepreneurship deinterested in entrepreneurship de-velopment and have been follow-ing Dhritti's work with GZ's Project Her&Now." This fellowship creat-ed a domino effect where district

and state government officials en-gaged with the seeders and SHGs. For example, the government offi-cials in Odisha connected their tourism industry opportunities with the SHGs. A total of Rs. 15,78,532 worth of machines, equipments and resources was provided to the SHGs. Sources was provided to the SHGs. As many as 80 SHGs prepared their business plan. Till now, 64 SHGs applied for their PAN cards while 45 SHGs got registered under

We are pleased with how the initiative has shaped up. The year we have just had demanded urgent responses and it is rewarding to see that we have created a template for that we have created a template for village entrepreneurship, that has potential for scale", said Ullas Marar, Project Head, Project Her&Now, GIZ. This is just the start of a new socio-economic revolution of restoring human dignity. Dhritti looks forward to making Seeding Grampreneurs a social-impact movement - where multiple organizations, civil society, research organizations, civil society, research organizations. tions, civil society, research orga-nizations and citizens can be en-

