



# EMPOWERING WOMEN

## Through Livelihood Opportunities

In Partnership  
With



standard  
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futuremakers  
by Standard Chartered



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# MESSAGE

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## KARUNA BHATIA

### Head - Sustainability, Standard Chartered Bank and Global Business Services India

I am overjoyed that the first phase of our women-led livelihood initiative, which we are implementing in partnership with Habitat for Humanity India, is now complete.

We at Standard Chartered Bank are dedicated to strengthening women by combating gender bias, stereotypes and inequality, as well as by recognizing the accomplishments of women. A number of problems brought on by the COVID-19 pandemic could be resolved by expanding economic and livelihood opportunities for women in general.

This project focused on supporting 969 women through 85 Self-Help Groups (SHGs) in the states of Chhattisgarh, Maharashtra and Odisha. The women led from the front to run several micro-businesses which generated additional income and helped them achieve a new-found strength, stability and self-reliance.

Through the partnership with Habitat, we were able to empower the lives of these women, their families and communities at large. We further aim to motivate and support more women, as we enter into the second phase of the project.

We hope that together we can bring about a change in the lives of all the women supported.

# MESSAGE

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## DR. RAJAN SAMUEL

**Managing Director,  
Habitat for Humanity India**

The need for adequate housing in India is immense. Along with housing, seeking sustainable livelihood opportunities has been one of the greatest concerns for many women-headed families with whom we partner, in the villages of India. Women labourers often earn less than their male counterparts and this makes finding alternate livelihood opportunities the need of the hour to help them and their families live better, healthier, more financially stable lives.

Millions of people lost their livelihood due to COVID-19. In partnership with Standard Chartered Bank and the local communities, we have supported women by upskilling them, setting up micro-enterprises and creating new livelihood opportunities for them. Habitat India strengthened women's collectives and helped them realise their true potential by reinvigorating the Self-Help Groups, offering technical knowledge and financial literacy through Behaviour Change Communication which has empowered women to build better lives for their families.

This publication is our effort to capture the multiple livelihood-based enterprises that the 969 women in this project have set up, and to encourage more women to become self-reliant or like our honourable Prime Minister Mr. Narendra Modi says '*aatmanirbhar*.' I would like to express my heartfelt gratitude towards Standard Chartered Bank for believing in our efforts and partnering with us in the journey towards developing a better housing ecosystem.



# ABOUT HABITAT INDIA

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Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grassroots effort. The housing organization has since grown to become a leading global nonprofit working in more than 70 countries.

In India since 1983, Habitat for Humanity has supported more than 38 million people by helping them build or improve a place they can call home, build improved sanitation units and provide humanitarian aid and disaster resilient shelter solutions in the aftermath of natural disasters.

Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves. Through shelter, we empower.

To learn more, donate or volunteer, visit [www.habitatindia.org](http://www.habitatindia.org)



# EMPOWERING WOMEN THROUGH LIVELIHOOD OPPORTUNITIES

The world-wide lockdown and subsequent COVID-19 restrictions since 2020 have severely affected the lives of families across rural India. Women-headed families, where they are the sole breadwinners, are more likely to be affected by the emotional stress caused by financial difficulties.

This project aims to build the capacity of women so that they develop the skills to foster opportunities for their own economic development to earn additional income and support their families through alternate livelihood opportunities.

A need assessment and baseline survey done by Habitat India showed that although Self-Help Groups (SHGs) existed within the community, they had not fully realised the potential and enterprising capability of women.

Habitat India identified Self-Help Groups interested in starting an

enterprise. The groups were strengthened through capacity building initiatives.

The identified groups were assisted in establishing their own businesses through seed funding, multi-level technical training, market linkages and hand holding support.

The women of all groups contributed sweat equity towards the selected enterprise.

They were trained in financial literacy, digital financial literacy and book-keeping.

As part of Behaviour Change Communication they were also trained in personal and social hygiene along with menstrual hygiene management.



**EDUCATE**  
Skilling, training  
and capacity  
building



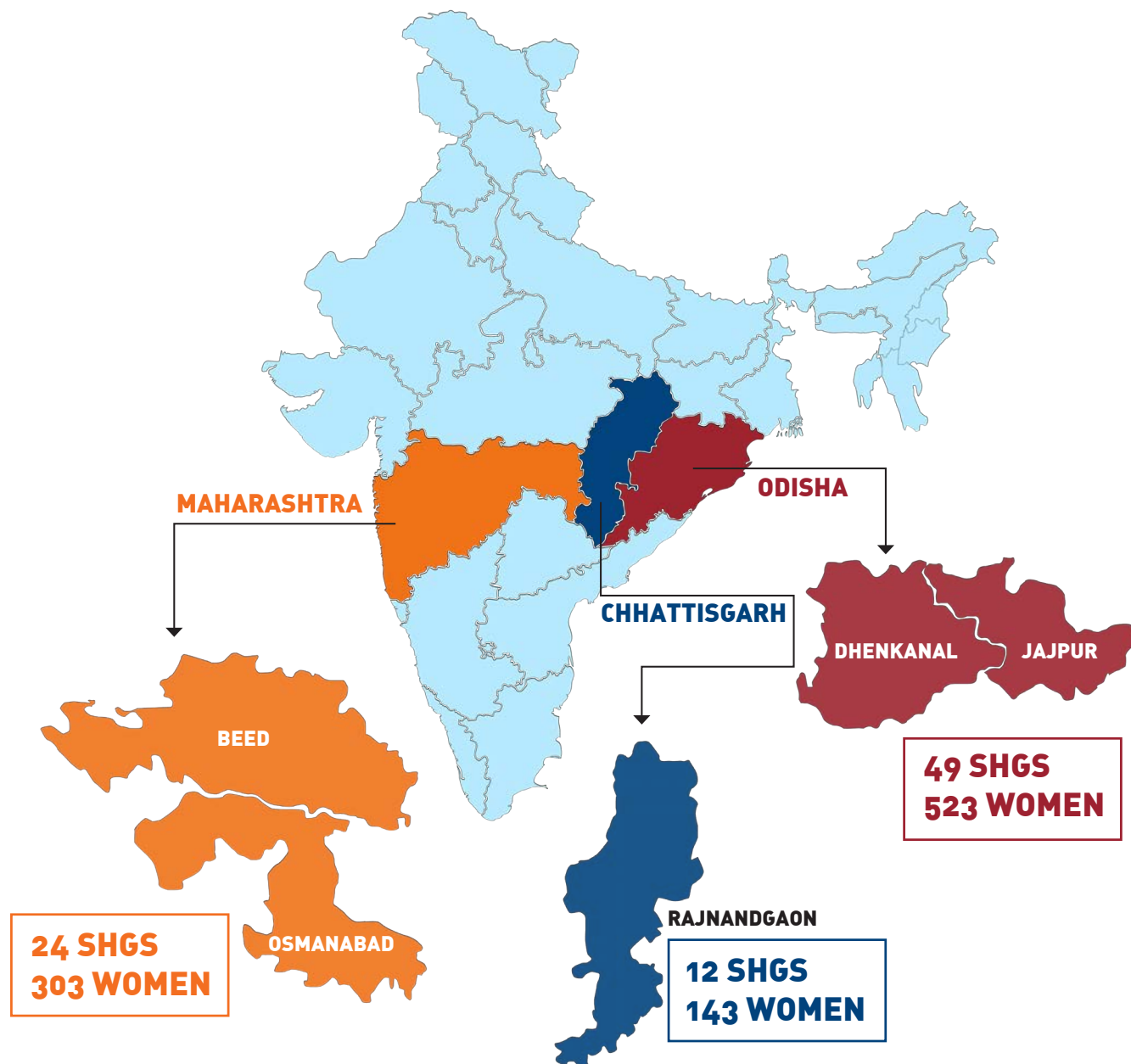
**EQUIP**  
Provision of seed funding  
and technical support



**EMPOWER**  
Transforming women to become  
entrepreneurs and change  
agents in their community

# IMPACT MATRIX

**969**  
**WOMEN**  
**EMPOWERED**  
THROUGH  
**85**  
**SELF-HELP**  
**GROUPS** IN  
CHHATTISGARH,  
MAHARASHTRA,  
ODISHA



Map Not To Scale

## MAHARASHTRA

### OSMANABAD DISTRICT

Sr.No.	SHG Name	Activity Supported	Village
1	Apeksha SHG	Goat Rearing	Kherda
2	Jhanshichi Rani SHG	Dal Mill	Barmachiwadi
3	Indira Gandhi SHG	Spice Powder Making	Khamaswadi
4	Sarswati SHG	Goat Rearing	Dongrewadi
5	Trishakti SHG	Papad Making	Para
6	Dyaneshwari SHG	Papad Making	Khadki
7	Jhanshichi Rani SHG	Dal Mill	Sarola
8	Jijau SHG	Dal Mill	Khamaswadi
9	Tuljabhavani SHG	Dairy	Dongrewadi
10	Annapurna Ekal SHG	Goat Rearing	Lakhangaon
11	Vaishnavi SHG	Goat Rearing	Tadalvadi

## CHHATTISGARH

### RAJNANDGAON DISTRICT

Sr.No.	SHG Name	Activity Supported	Village
1	Vaibhav Laxmi SHG	Agarbatti Making	Dhaurabhatha
2	Jai Shitla Maa SHG	Spice Powder Making	Bakalsarra
3	Nav Durga SHG	Goat Rearing	Chichka
4	Jai Maa Bhawani SHG	Goat Rearing	Kurrubhath
5	Mansa Devi SHG	Goat Rearing	Pandadah
6	Jai Maa Sharda SHG	Paper Plate	Pandadah

### BEED DISTRICT

Sr.No.	SHG Name	Activity Supported	Village
1	Vasundhara SHG	Goat Rearing	Vida
2	Gayatri SHG	Goat Rearing	Kandimali
3	Renukamata SHG	Goat Rearing	Ghodekhur (Vida)
4	Renuka SHG	Goat Rearing	Kandimali
5	Bharari SHG	Poultry Farm	Pisegaon
6	Maha Laxmi SHG	Poultry Farm	Yewta
7	Krantijyoti SHG	Paper Plate	Vida
8	Matoshri SHG	Dal Mill	Yewta
9	Yavateshwar SHG	Papad Making	Yewta
10	Amrapali SHG	Papad Making	Kandimali
11	Savitribai Phule SHG	Vegetable Cultivation	Kandimali
12	Pratik SHG	Goat Rearing	Ghodekhur (Vida)
13	Renuka SHG	Goat Rearing	Malegaon

7	Jai Radha Rani SHG	Spice Powder Making	Pandadah
8	Jai Siddhi Maa SHG	Spice Powder Making	Pandadah
9	Ujala SHG	Papad Making	Pandadah
10	Jai Maa Saraswati SHG	Vegetable Cultivation	Bakalsarra
11	Bhaneshwari SHG	Vegetable Cultivation	Achanakpur Nawagaon
12	Vaibhav Laxmi SHG	Goat Rearing	Padadah

## ODISHA DHENKANAL DISTRICT

Sr.No.	SHG Name	Activity Supported	Village
1	Maa Kalijai SHG	Agarbatti Making	Bada Kurumatangar
2	Maa Parbati SHG	Agarbatti Making	Bada Kurumatangar
3	Binapani SHG	Cleaning Products	Mahulpada
4	Maa Biraja SHG	Mushroom Cultivation	Baladiabandha
5	Maa Bauti SHG	Mushroom Cultivation	Talabarkote
6	Srisai SHG	Mixture Making	Baladiabandha
7	Haripriya SHG	Mixture Making	Baladiabandha
8	Taradevi SHG	Goat Rearing	Talabarkote
9	Ma Laxmi SHG	Vegetable Cultivation	Siaria
10	Maa Ghanteswari SHG	Cleaning Products	Siaria
11	Maa Sthanpati SHG	Cleaning Products	Siaria
12	Banadurga SHG	Cleaning Products	Talabarkote
13	Kesarinandan SHG	Cleaning Products	Talabarkote
14	Sidheswari SHG	Cleaning Products	Talabarkote
15	Mahima SHG	Cleaning Products	Talabarkote
16	Annapurna SHG	Cleaning Products	Binjharpur
17	Bhabani SHG	Cleaning Products	Binjharpur
18	Banadurga SHG	Cleaning Products	Sankarpur
19	Sagarkanya SHG	Mushroom Cultivation	Patharagada
20	Mangala SHG	Mushroom Cultivation	Patharagada
21	Mohmad SHG	Backyard Poultry	Talabarkote
22	Shakti Maa Mahalaxmi SHG	Goat Rearing	Bada Kurumatangar

23	Shakti Maa Taratarini SHG	Goat Rearing	Bada Kurumatangar
24	Shakti Maa Annapurna SHG	Goat Rearing	Bada Kurumatangar
25	Jay Maa Santoshi SHG	Goat Rearing	Patharagada
26	Mahima Tareni SHG	Mushroom Cultivation	Patrabhaga

## JAJPUR DISTRICT

Sr.No.	SHG Name	Activity Supported	Village
1	Maa Bhagabati SHG	Mushroom Cultivation	Baruan
2	Baba Hanuman SHG	Mushroom Cultivation	Baruan
3	Babamani SHG	Spice Powder Making	Sankujhal
4	Biswababamani SHG	Agarbatti Making	Sankujhal
5	Maa Taradei SHG	Mushroom Cultivation	Kacherigaon
6	Bajarangbali SHG	Mushroom Cultivation	Kacherigaon
7	Jagannath SHG	Vegetable Cultivation	Kacherigaon
8	Saraswati SHG	Vegetable Cultivation	Kacherigaon
9	Gopalajiu SHG	Tailoring	Kacherigaon
10	Sitaleswar SHG	Backyard Poultry	Kacherigaon
11	Rameshwar SHG	Mushroom Cultivation	Kacherigaon
12	Maa Mangala SHG	Mushroom Cultivation	Jagdishpur
13	Baba Bhakteswar SHG	Goat Rearing	Jagdishpur
14	Victoria SHG	Papad Making	Jagdishpur
15	Maa Sunamukhi SHG	Cleaning Products	Jagdishpur
16	Maa Tarini SHG	Cleaning Products	Mirapatna
17	Maa Biraja SHG	Backyard Poultry	Jajpur

18	Maa Mangala SHG	Mushroom Cultivation	Mirapatna
19	Maa Baulani SHG	Mushroom Cultivation	Khandara
20	Baba Kaitheswar SHG	Mushroom Cultivation	Bijipur
21	Maa Biraja SHG	Mushroom Cultivation	Dhamadhada
22	Maa Jagulai SHG	Goat Rearing	Sudhagobinda
23	Indrapriyadarsini SHG	Poultry	Bijipur

## THEMATIC AREAS AND ENTERPRISES



### AGRICULTURE

- Vegetable Cultivation
- Mushroom Cultivation



### AGRO-ALLIED

- Dairy Farming
- Poultry Farming / Backyard Poultry
- Goat Rearing



### HOME BASED

- Papad Making
- Paper Plate Making
- Spice Powder Making
- Dal Mill
- Incense Sticks (Agarbatti Making)
- Tailoring
- Badi Making
- Cleaning Products Making



# VEGETABLE CULTIVATION





## **SHGs ENGAGED IN VEGETABLE CULTIVATION:**

1. Saraswati SHG, Kacherigaon, Jajpur, Odisha
2. Jagannath SHG, Kacherigaon, Jajpur, Odisha
3. Maa Lakshmi SHG, Saria, Dhenkanal, Odisha
4. Savitribai Phule SHG, Beed, Maharashtra
5. Padmashri Bhaneshwari SHG, Achanakpur, Rajnandgaon, Chhattisgarh
6. Jay Maa Saraswati SHG, Bakalsarra, Rajnandgaon, Chhattisgarh

- **Crops Cultivated: Banana, Brinjal, Cauliflower, Cabbage, Chilli and Tomato.**
- **Grown from September to January and March to June and sold in the local market.**
- **Average earning per woman is INR 12,000 - 14,000 per season.**





**WOMEN FROM ALL THE 6 SHGS ENGAGED IN VEGETABLE CULTIVATION ARE FIRST TIME ENTREPRENEURS. HABITAT INDIA BUILT THEIR CAPACITY THROUGH TRAINING AND HAND-HOLDING SUPPORT.**



## JHUNBALA MALICK JAJPUR, ODISHA



At the age of 31, Jhunbala Malick is a key member of Saraswati SHG, Kacheri Gaon located in Jajpur district, Odisha. Members of the SHG do not take any decision without consulting her. Though frail in appearance, Jhunbala, is a woman of resolve, courage and commitment.

Jhunbala had to quit her studies when she was in class 5 to look after her ailing father who was suffering from a heart disease. As soon as she turned 18, she was married off. However, her married life ended within two months upon realising that her husband was an alcoholic. She couldn't stand his abusive and aggressive behaviour and returned home.

*'Main kyon aise aadmi ke liye meri zindagi barbad karu?'* (Why should I spoil my life for a man like this, says Jhunbala. 13 years later, she doesn't even remember her husband's name. She started helping her family by working as an agricultural labourer, selling agricultural produce. Jhunbala toiled to make all the arrangements for her younger sister Jhilimani's marriage and saved money for her younger brother Debabrata's education so that he could complete his class 12 studies. She was proud to see that Debabrata started working as a mechanical fitter and could support the family financially. However, Jhunbala and her family were dealt with a brutal blow when Debabrata was murdered in a local dispute.

Life started changing gradually for Jhunbala when the SHG was formed in 2018, and the members were



**“I want to expand the vegetable cultivation activity so that all the SHG members can earn well. Self-sufficiency brings self-respect and dignity. I am thankful for the opportunity to build my livelihood,” says a firm-looking Jhunbala with a wide smile.**

trained by Habitat to cultivate vegetables. This intervention helped all 10 women earn around 1.5 lakhs over 8 months.

During monsoon their entire village is inundated due to flooding from the Kharasuan river. This experience taught them to grow seasonal crops like banana, tomato, brinjal and cauliflower.

Being a single woman, Jhunbala receives a pension under the Odisha State Government Madhu Babu Pension Yojana and monthly ration as she belongs to the Below Poverty Line (BPL) category. Jhunbala used the income received from vegetable cultivation and her postal savings to rebuild her home and safeguard her ailing parents.



# MUSHROOM CULTIVATION

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15 SHGs in Odisha are cultivating mushrooms, a vegetable much in demand in the state. Although considered as an exotic vegetable, mushrooms are extremely common in Odiya households. Two common varieties grown here are paddy straw mushrooms and oyster mushrooms.

The peak season for paddy straw mushrooms lasts for 8 months from March till October, whereas for oyster mushrooms, the peak season is from November to February. The paddy straw mushrooms have a higher demand amongst the two.



**A SPACE OF 600-1000 SQUARE FEET IS REQUIRED FOR SETTING UP A SHED FOR MUSHROOM CULTIVATION. WITH THIS SPACE THEY WILL GET ON AN AVERAGE 25-30 KG OF MUSHROOMS PER DAY. EACH WOMAN COULD EARN INR 3000 PER MONTH.**



## SHANTILATA GEDI JAJPUR, ODISHA



Blessed with 3 children, Shantilata and Ratnakar Gedi were a happy couple. Ratnakar worked as a carpenter and doubled up as an agricultural labourer to support his family. Their life came to a standstill when Ratnakar was diagnosed with an advanced stage of lung cancer. Within the next few months, the Gedi family exhausted all their life's savings on Ratnakar's treatment. Shantilata fought despite the adverse circumstances but unfortunately lost her husband to the deadly disease in 2012.

"That was a very difficult phase of my life," says Shantilata while sharing her life story. After Ratnakar's death, Shantilata struggled a lot. She worked as an agricultural labourer and even learnt the skill of bamboo mat-making from the neighbours to earn money so that she could give the best possible life to her children.

"Hoping to get some help I joined Maa Baulani SHG, in my village Khandra, located in Jajpur district. Habitat's help arrived just in time for me. It was good to learn about mushroom farming. Agriculture is not new to us but technical training helped us understand farming better. After the training, we started putting into practice what we learnt. Mushroom farming gives good returns to all members," says Shantilata. The women work in pairs through the day doing the various tasks involved in mushroom cultivation.

Her two sons Sushant and Chandan are now working and helping her run the house. Her younger son Chandan is studying in class 12 and idolises Virat Kohli.



*“Agar mushroom theek se nahi hua toh hum oyster ki farming karte hain. (If the paddy straw mushroom yield is not as per expectation, we opt for oyster mushroom). Seeing our efforts and the success we are getting, women from the neighbourhood have also started making inquiries. They come and tell us that we also want to do mushroom farming,”* **says a beaming Shantilata.**



# POULTRY FARMING

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**7 SHGs in Odisha and 2 SHGs in Maharashtra have poultry farming enterprises.**

**In Odisha, 7 SHGs have opted for the traditional practice of Backyard Poultry. A batch of 20 to 25 chickens with a double storey cage is provided per woman. The expected income for women in the group is INR 1500 per month.**

**2 SHGs in Maharashtra have opted for shed based rearing, wherein a batch of 1000 chicks is placed in a common protected shed for the proper growth of the birds. Through one batch of chicks the average income per woman ranges from INR 6000 to INR 6500.**

**In addition to training women in poultry farming, Habitat also facilitated learning on vaccination, fodder management and arranged visits by an expert veterinary doctor at regular intervals.**





**POULTRY FARMING IS ONE OF THE MOST PROFITABLE AGRO-ALLIED ENTERPRISES IN RURAL INDIA. IT HAS EVOLVED FROM AN UNORGANISED SYSTEM TO A MORE PLANNED AND STRUCTURED APPROACH.**

**VRUSHALI SURYAVANSHI**  
**BEED, MAHARASHTRA**





“In a family dispute ten years ago, I lost my husband. My two sons and I came back to my parents’ house. Our lives came to a standstill but somehow, I mustered the courage to start living. I spent a lot of time looking after my kids’ needs and educating them,” says Vrushali Suryavanshi, who lives in Pisegaon village located in Beed district, Maharashtra.

“Despite having a degree, I never felt comfortable choosing a profession. I was helping my father with his farming work. Even though I lived with my parents, I never wanted to rely on them financially.

The Habitat India team visited us and recommended our SHG to opt for the poultry business. At first, none of us were in favour, but after numerous discussions, we all could see the big picture.

We faced many hurdles. Because of the foul smell from the poultry shed, other community members, residents in the neighbourhood were against us starting the poultry farm within the village premises. But we did not give in and decided to give our best.

Initially, it was challenging to devote time for work on the farm, home and the poultry shed but now it has become a part of my life and an important source of livelihood for me. This enterprise has helped me become independent.

**I am overjoyed that several male members from the community have visited our shed to inquire about the secret to our success,” says Vrushali.**



# INCENSE STICKS (AGARBATTI) MAKING





**Agarbatti or Incense Stick making is a lucrative business. All that is required is a small machine, equipment and basic training.**

**3 SHGs in Odisha and 1 SHG in Maharashtra have setup these enterprises. The women were provided with the machine and were trained extensively.**

**Based on demand, the women are selling the incense sticks locally.**

**In a month an SHG can produce 200 kgs of incense sticks. They are then packed in different pack sizes ranging from INR 10 to INR 100. Per month, each woman can earn upto INR 1500 through this enterprise.**





**THE INCENSE STICKS MARKET IS LUCRATIVE BUT COMPETITIVE WHICH COMPELLED SHGS TO DEVELOP BUSINESS STRATEGIES TO RUN THE ENTERPRISE MORE EFFICIENTLY.**

## SUJATA PARIDA BADA KURUMATANGAR, ODISHA



After crossing a thick forest patch, a narrow motorable road leads to Bada Kurumatangar village. All the houses in the village are scattered and are surrounded by trees.

The women of Shaktima Kalijai SHG welcome you with a smile. Sujata Parida is the founder of the SHG. she lives in a joint family of 8 members including her son Ashish and elder daughter Archita.

In 2017, 11 years after her marriage, Sujata lost her husband Abhimanyu - a driver by profession - in a fatal accident. Abhimanyu's tragic death shattered her dreams of a happy married life and of a complete family. Government's monthly widow pension of INR 500 was not enough to give a good education and living to her children.

Briefly aware of Mission Shakti, the apex body of an all women Self Help Group started by the Odisha Government in 2011, Sujata mustered the courage to form an SHG of 11 members.

"We did not get any skill or technical training from anywhere after forming our SHG. Thankfully Habitat for Humanity India approached us," says Sujata.

Due to her home being located in the forest, the presence of wild elephants in the vicinity does not scare Sujata. In the late evening hours, she steps out with a torch to bring her son back from the school. It is this courage that has helped her fight many of life's battles.



When asked for her vision, Sujata decodes the plan for her Shaktima Kalijai SHG, “Now, we want to buy an automatic machine to upscale our production and provide more variety to customers. We are also thinking of starting mushroom farming.”

**“I do not want to be dependent on my in-laws or feel helpless for the rest of my life. I want to give my children a good education and a better life,” Sujata exerts with confidence.**

# CLEANING PRODUCTS

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12 SHGs in Odisha have set up enterprises to make cleaning products. The women were trained on how to make the products and procure raw materials. The range of products includes detergents, white and black phenyl, toilet cleaner, dish washing liquid, hand washing liquid and bleach. As these products are regularly used in homes, there is always a demand for them. Each woman earns upto INR 2000 per month from this enterprise.





**THE TALABARAKOTE GRAM PANCHAYAT BUSTLES WITH ACTIVITY WHEN MEMBERS OF SHAKTI MAA GHANTESHWARI SHG START MAKING CLEANING PRODUCTS IN THE VILLAGE.**

**ANURADHA SAHU**  
**DHENKANAL, ODISHA**





40 year old Anuradha Sahu reads all the instruction manuals with SHG President Urmila Bari before helping members in preparing cleaning products. Anuradha is a key member of Shakti Maa Ghanteshawari SHG since she joined it in 2018.

The meagre earnings of her husband Sanjay who works as a carpenter are not enough to run the family. This prompted her to join the SHG. "My kids should be educated, so in the future, they can take up government jobs or join the Army. I want them to be capable enough to earn on their own in the future," insists an ambitious Anuradha, who herself could not study beyond class 10.

Shreejit and Sibub Sunder – Anuradha's two sons are studying in class 8 and class 10 respectively. They aspire to take up government jobs.



**"I never knew how to make hand wash or phenyl. Technical training from Habitat helped me learn to make these products. Apart from the earnings I get from working in the field, we get additional income from selling cleaning products to local shops and in weekly markets. With the extra income, I can provide better education to my children," says Anuradha.**

# DAIRY FARMING

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Dairy is one of the oldest and most commonly practiced occupations in rural India. The prerequisites for dairy farming is that one must have love and compassion towards animals as one has to put in long hours of physical labour without any rest. To be successful, dairy farming requires a proper shed, food and appropriate weather conditions.

The women in the group have been trained in shed and fodder management. They were also trained on vaccination and disease control. Regular visits by a veterinary doctor supports them in managing the business efficiently.

1 SHG in Maharashtra has set up a dairy farming enterprise. With the seed funding facilitated by Habitat, the women purchased a milching cow. The main income in dairy business is through the sale of milk. The average income for every woman is INR 8,000 per month.





**KRANTI TAMBE**  
**OSMANABAD, MAHARASHTRA**





“I am very happy today. I have learnt something new. The daily income has helped me get my self-confidence back and I feel stronger knowing that I am providing for my family and taking care of them,” **says Kranti.**



“When I lost my husband a couple of years ago due to illness, my in-laws abandoned me and my children. It was a harrowing time for the three of us. My husband’s uncle helped us and let us live in his home. However, we did not have any means to survive. There was no farmland to till, so there was no income.

I was part of the village SHG and borrowed money for my children’s education. Habitat for Humanity India’s intervention was a blessing to us. Through all the discussions, I was convinced to start my dairy business. They trained me in new skills. I got the support to buy a cow and started dairy activity. Now our cow has given birth to a beautiful calf. My daughter loves it a lot and has found a new companion.

# PAPER PLATE MAKING

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1 SHG each in Maharashtra and Chattisgarh have set up a paper plate-making enterprise. In-depth technical training was conducted for the women of the SHGs – right from purchasing raw material to the furnished products. Each SHG produces plates and bowls in a variety of quality options, quantities and sizes. A woman earns upto INR 1000 per month, and this goes up during festive and wedding seasons.

The SHG in Chhattisgarh even collaborated with their village temple and procured an order to sell bowls in which the temple authorities distributed *prasad* (food offerings) to devotees.





**THE PAPER PLATE MAKING ENTERPRISE IS A COMPACT SETUP ESTABLISHED BY THE WOMEN IN MAHARASHTRA AND CHHATTISGARH. SHGS MANUFACTURE THE PLATES AND BOWLS AS PER REQUIREMENT.**

**SUVARNA MANE**  
**BEED, MAHARASHTRA**



“COVID-19 snatched our livelihood and pushed us into a financial crisis. Habitat gave us an opportunity to come out of that crisis,” **says Suvarna.**



We had formed the Kranti Jyoti SHG for monthly savings, but we were just saving INR 100 per month. Paper plate-making was new for us but the training was in-depth and helped us understand every aspect from start to finish,” says Suvarna Mane from Vida in Maharashtra.

“The women in the group are from various age groups, hence we all wanted to opt for a business which will support and engage each one of us. Paper plate-making provided us with the exact livelihood option we were looking for. We are also reaching out to the market in nearby villages to connect and grow our venture,” says Suvarna.

“We are a family of 6. We were living in Badlapur near Mumbai and earning well. The pandemic was harsh for all of us. It took away our jobs. All of us had to return to our native place.

My husband and I were working hard to make ends meet and provide quality education to our children through agricultural labour work. I was looking for an additional source of income but did not get any worthwhile opportunities. I found a way when Habitat’s project started in our village.



# GOAT REARING

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**9 SHGs in Maharashtra and 7 SHGs in Odisha have set up goat-rearing enterprises.**

**The SHG members are trained by experts in all aspects of goat rearing. Veterinary visits for weight and health management are also organised.**

**With very low investments, goat rearing can grow into a profitable venture.**

**The common breed in Maharashtra is Osmanabadi goats whereas in Odisha it is black Bengal goats.**





**GOAT IS A MULTI- FUNCTIONAL ANIMAL AND PLAYS A SIGNIFICANT ROLE IN THE RURAL ECONOMY.**

## CHAYA DHEPE

### OSMANABAD, MAHARASHTRA



“Within 6 months of giving birth to our daughter Shital, my husband died by suicide. After 13 months of marriage, my entire life changed,” narrates Chaya Dhepe.

“Before I could cope with this tragedy, my in-laws started harassing me and wanted me to move out as I gave birth to a girl child. I came back to my maternal home, but now I was shouldering the responsibility of my daughter all alone. I did everything I could and educated her till class 12. She was a very bright child, but with our meagre income, I could not educate her further.

Through savings from our SHG, I managed to repay the loan taken by my husband. After toiling for many years, I got my daughter married. She is settled now.

**I am engaged in seasonal agricultural labour and earn a very minimal income for my family. I was happy when I learnt that I could have an additional source of income through goat rearing. Many times, I saved money to invest, but was never able to buy an animal. I believe I have started moving towards a good time in life now,” says Chaya.**



# DAL (PULSES) MILL

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4 SHGs from Maharashtra are engaged in dal milling or milling of pulses. Milling of pulses has been practiced as a small scale rural operation since ancient times.

The women are trained in running the mill as well as in functioning and maintenance of the machinery.

The mill has the capacity to dehusk a variety of pulses like toor dal, masoor dal, green gram dal, black gram dal and many more.

In the peak season post harvesting, SHG members can earn upto INR 3000 per month.





**THE LIMITED AVAILABILITY  
OF DAL MILLS IN THE  
NEIGHBOURHOOD HAS  
ENABLED SHGS RECEIVE A  
GOOD RESPONSE.**



## RUKHMINI GODSE BEED, MAHARASHTRA



“When I learnt that our Self Help Group would set up a dal mill enterprise, my heart filled with hope. It meant I would no longer have to migrate and be a sugarcane cutter,” **says Rukhmini.**



“My husband died in a road accident when I was pregnant with my youngest child. My entire world turned upside down. Without him, it was difficult for me to find work. Gradually I started doing agricultural work to support my family, joined an SHG to save on a monthly basis and to borrow money for the education of my children.

When I learnt that our Self Help Group would venture into dal mill, my heart filled with hope. It meant I would no longer have to migrate and be a sugarcane cutter. I would learn something new, earn money and could look after my children well. I always feel guilty that I could not educate my daughters but I will provide good education to my sons. Our region sees a good production of pulses but we don't have a dal mill nearby. Having a 'Dal Mill' will be good for business. We want to do well and we hope to grow this enterprise,” says Rukhmini.

“My husband and I would travel to other districts of Maharashtra or Karnataka as sugarcane cutters on contract basis. It was a gruelling job for about 6 months. But I have to think of my four children, their food and education,” says Rukhmini Godse.

Rukhmini and her husband Amol are among the approximately 8 lakh sugarcane cutters, who seasonally migrate from the Marathwada region during the six-month sugarcane harvest season, and live and work in the cane fields from October to March.



# BEHAVIOUR CHANGE COMMUNICATION





Habitat for Humanity India has been imparting Behaviour Change Communication (BCC) training to the communities with whom we partner in urban and rural areas, covering important topics like maintaining hygiene while handling food and drinking water, self-health awareness and menstrual hygiene. This has become even more pertinent post the worldwide impact of COVID-19.

An important element of this project has been imparting BCC to the women of the SHGs supported. The scope of BCC was widened to include financial literacy and digital literacy.



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We would like to extend our heartfelt gratitude to all the women featured in this book– you inspire us!

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