

PROJECT SURAKSHA BY ARTH

A LIVELIHOOD INITIATIVE FOR RAPID INCOME
GROWTH DURING LOCKDOWN

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Arthimpact Digital Loans Private Limited

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Project Suraksha by ARTH : Enabling alternate income for women micro-entrepreneurs to help them in sustaining through the COVID times

With the onset of the COVID 19 virus, hygiene masks have seen an unprepared and increased demand worldwide. Earlier in the year when the demand was new and the supply was low, many locations had to encounter shortage in the availability of this protective shield. Hence, these masks arrived even later in the remote parts of the country, owing to the higher demand from highly affected areas and lack of mobilization in the remote parts.



Owing to the above problem statement and insights from the customer outreach conducted earlier in April, ARTH undertook the initiative of Project Suraksha to support the livelihoods of its women entrepreneurs through these difficult times by the production of masks and hygiene kits.

Vulnerability of micro-enterprises during the Lockdown

During the multi-level customer outreach conducted in April 2020, more than 7 out of 10 women micro-entrepreneurs had reported a loss of income due to discontinuity of their business during the nationwide Lockdown. Even with the gradual unlocking most of the business owners experienced a severe impact on their revenue owing to a shortfall of customers and disruption in supplies.

Additionally, 57% of the micro business owners had observed a closure of business in their neighborhood. This further created a negative impact in their minds and had also elevated their fear of being able to resume their business. These lower-income households are already exposed to various day-to-day challenges like food shortage, health insecurity, improper nutrition, financial insecurities, etc. The global pandemic has only aggravated the situation of such households.

Project Suraksha

Dual Impact by Project Suraksha

In wake of the above situation, ARTH initiated to engage its women champions by providing an alternate source of income from the safety of their homes. In this category, 42 women were identified to have been deeply impacted by the pandemic. These women partnered with ARTH for over 4 months in producing hygiene kits and masks, under the guidance of various industry experts. These 42 women have further extended the benefits by engaging other women within their locality under this initiative.

The masks and hygiene kits produced by these women were then distributed in their local communities, like community health centers, police stations, and government administration to be supplied to the marginalized within that region. Project Suraksha aimed at not only providing financial assistance to entrepreneurs whose businesses were temporarily closed, but also provide for the needs of the marginalized communities.



Training and Support

The team at ARTH ensured that the production of these hygiene essentials followed the guidelines provided by the Ministry of Health and Family Welfare. The training was facilitated online by experts from the industry who explained in detail the various steps involved in making a mask or hygiene kit. Though the women were not very comfortable in understanding through technology, ARTH Sakhee (welfare officer) had to hand-hold them in understanding the need of adopting technology during these testing times.

The training session by experts was followed by routine monitoring by ARTH team, to ensure that the safety standards were abided by. Additionally, raw materials required in the production were also delivered at the doorstep of these women to make sure that they did not have to step out for any sort of work related to the project.

Income Generation for livelihood support and sustenance by ARTH

Beneficiaries have witnessed rapid income growth during the first half of the year, at a time when all sources of income had freeze-d and most of the families were witnessing unforeseen day-to-day situations. Under the 3-month long initiative, women have identified new channels of generating income to tackle the crisis individually.



Under the Faizabad cluster, women were engaged only in the production of masks, spread across 10 different locations within the city. 10 women from this area together produced more than 5000 masks, that were further distributed in the local community. On an average approx. INR 3 per mask was paid to these women, amount to a total of INR 18,000 income that was generated in this region.

Project Suraksha

Next in the Madiyaon cluster, 15 women from 15 different locations in the city were engaged in the production of both masks and PPE kits. They successfully made 16,000 face masks and 200 PPE kits for their local community departments. The efforts of these women helped them in earning INR 80,000 in the Madiyaon cluster through the lockdown period.

Lastly, women in Raeberali have been working on producing face masks, as well as face shields. 17 women micro entrepreneurs from 17 different locations have together made over 2000 face masks and 500 face shields for distribution in the health centers in their region. Overall, women in this region generated over INR 9000 to support their families.

Results

Project Suraksha was spread across 4 clusters in Madiyaon, 7 clusters in Raeberali and 6 clusters in Faizabad that directly benefited over 40 households in the respective locations of Uttar Pradesh. Women involved in this project have received benefits of upto INR 35,000 and an average of approx. INR 3000 that was digitally credited in the respective beneficiary's account.

On an average, each of the women champions have helped in making more than 2500 face masks, in addition to some of the face shields and secure suits. Overall, ARTH women have together helped in producing more than 23,000 face masks, 200 secure suits and 500 face shields in this short span of time to support the essential needs of their local communities'.



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