

# Income Generating Livelihood Activities for Persons in Vulnerable Situation in COVID-19

Urban Areas of Bhopal

Implemented by



**Towards Action And Learning**  
E 4/12 Arera Colony,  
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CSR Support by



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Devastating impact of Covid 19 pandemic has led to severe economic distress to many families as they are faced with loss of job; loss of/decreased work opportunity; shutting down of businesses; death of primary income generator of the family; depressed wages and so on.

The project was aimed to provide support to families with economic profile of low/no savings, uncertainty in employment and income, looming indebtedness, and a strong possibility of the child entering in to labour or marriage at a very young age. Aim was to intervene with families facing acute livelihood insecurity in and around the city of Bhopal to provide them with resource support to enable them to stand on their own feet so that they are able to take care and provide for themselves and thus become self-dependent.

Intervention with such families to enable them to recover from the shock of economic distress and livelihood insecurity. Recovery entailed working with the family to enable them to establish a regular source of income. Assessment of existing skills and opportunities, mobility of the earner, social network that will support their income earning activity, preparation of a viable business plan, setting income targets, and closely monitoring and mentoring such activity was undertaken so that the family was able to find its own feet and gain strength to stand on them on their own.

The amount of money required depend on the condition of each family, and the TAAL's experience of working with such families was put to test to find the optimum amount of support to these families.

### Coverage

A total of 21 households were supported under the initiative. The process of identification included reference from members of the community, other ngos and TAAL's own volunteers and beneficiaries from earlier projects and field interventions. The finalisation of the beneficiary was a difficult and tedious process as many a times the beneficiary selected had moved back to their village or to their relative's house to overcome the fatigued caused by extended lockdowns. Finalisation of the beneficiary was done by the TAAL team after physically verifying their residence and/or place of work and all the relevant documents, e.g. Aadhar Card, Bank Account and so on.

### Profile of Beneficiaries

Amongst the total 21 beneficiaries, 16 belonged to Other Backward Classes and 4 to scheduled castes. Only one beneficiary belonged to the general caste category. 8 of the 21 beneficiaries belonged to minority faith group.

20 of the 21 beneficiaries were women. The lone male beneficiary is a person with disability and was identified to be in a highly vulnerable category. Among the women beneficiaries 3 were single women, with two of them being widowed and one woman securing divorce from her estranged husband.

### Livelihood Activities

The 21 beneficiaries were supported for 8 different types of livelihood activities

- (a) **Dry cleaning**- One beneficiary. The beneficiary started her own dry-cleaning shop.
- (b) **Cloth Store**- Five beneficiary. The activity involves where beneficiary would trade in different types of clothes that they purchased from the wholesale market and either sell it from their own house or go around different areas and sell it as a vendor.
- (c) **Grocery Shop**- Four beneficiaries. The beneficiary were supported to purchase material to start a small neighbourhood grocery shop.
- (d) **Sewing Centre**-Four beneficiaries. Purchase of sewing machine and a small capital to buy material to start a sewing centre in their homes was supported to women who were identified with the required skills and the ability to seek customers for their vocation from their respective houses.
- (e) **Readymade clothes**- One beneficiary for readymade clothes and another for readymade bagh prints were supported. The beneficiaries would essentially trade in readymade clothes that would buy in bulk from the wholesalers and then sell it in retail within their neighbourhood or nearby colonies.

- (f) **Tea and Snacks**- Three beneficiaries. The livelihood activity is related to start a tea shop that also makes and sell snacks as well.
- (g) **Beauty Parlour**- Two beneficiaries. The beneficiaries were identified with necessary skills to start a beauty parlour shop. The support was to provide them with capital to purchase the necessary items to start their parlour.

**Sunita Rajak: Finding her own feet**

Sunita's family comprises of her husband Pappu, her daughter Ansu and son Kunal. Both Sunita and her husband has studied up to primary level and their children had managed to study up to senior school. The family used to live in Nehru Nagar till 2007 when they moved to their present dwelling that they have constructed through their own savings and contributions from family members. From a one room jhuggi they now have a concrete structure of three rooms with attached toilet and bath.

Before the lockdown in 2020, Pappu used to work as domestic help and Sunita ran a sewing centre in one of the rooms in the house. Monthly income of Pappu was Rs 6000 and Sunita was contributing Rs 2000 that she earned as fees for teaching and occasional stitching of clothes. Both the children had dropped out of school and used to help Sunita in running of the household.

With lockdown in 2020, Pappu lost his job and Sunita's sewing centre wore a deserted look. Within two months of the lockdown they realized that the family savings are almost over and with no income they were staring at a bleak future. Pappu managed to get job again as a domestic help but he was paid only Rs 2500 per month. Sunita was unable to secure orders for clothes or attract students whom she could teach.

At this stage Sunita got in touch with TAAL and discussions were held to explore the possibilities of other businesses that she could do. With her knowledge of clothes for children and adults it was decided that she could immediately start business of selling readymade garments in and around her colony. Teaching sewing to girls and women she was known within her colony that made it easier for her to start the business of selling readymade garments with her existing clientele. A rough business plan was prepared and an amount of Rs 20,000 was sanctioned that was to be made available to her in two instalments of Rs 13,000 and Rs 7000.

Sunita was encouraged to visit the wholesale market and herself make inquiries about the prices and terms of trade of different products. She used the money from her first instalment to buy saris, blouse pieces, and petticoats. She also brought material for stitching that included needles, stock of coloured threads, cloth, and decorative material for clothes. Sunita had planned to introduce clothes stitched by her also in the stock which would have enabled her to make additional money.

Sunita's business took off and she was able to sell most of her stock. For two months she was able to earn about Rs 3000 per month. However, she soon realized that most of her profit has to be ploughed back in the running of the household as Pappu was not able to find a secure and better paying job. Unable to sustain the initial momentum due to competition from a

new shop that had opened in her colony, and repeated demand by customers to sell on credit, Sunita found there is no growth in her business and in fact the business was likely to face decreased profits in future.

At this stage Sunita and her husband decided to change the business. Sunita took the second instalment of her loan and with her own savings brought saris and clothes worth Rs 15000 and went on a hard sell drive. Together they took loan of Rs 40000 from a micro finance company to buy a dry-cleaning machine and to make down payment for a shop located near a high-income earning colony.

With the profits earned from her sale of saris they were able to cover the household expenses until the dry-cleaning shop was able to generate profits. At present Sunita has stopped the business of selling readymade garments but has restarted her sewing centre and together with her husband they run a profitable dry-cleaning business. She credits the timely availability of capital by TAAL that enabled her family to stand on their own feet and from there on move towards an improved business opportunity.

## List of beneficiaries

S. No	Beneficiaries Name	Amount of Support	Purpose
1	Sunita Rajak	20000	Dry-Clean
2	Akhatari	20000	Cloth Store
3	Meenakshi Verma	20000	Cloth Store
4	Lata Prajapati	20000	Beauty Parlour
5	Majida	5000	Tea and Snacks
6	Nazni	5000	Ready Made Clothes
7	Shabnam	8000	Ready Made Bagh Printing
8	Yasmeen	10000	Sewing Centre
9	Shyra Khan	20000	Tea and Snacks
10	Shivkumari Yadav	20000	Cloth Store
11	Rajkumari Pal	20000	Grocery Shop
12	Kaushalya	20000	Cloth Store
13	Nitu Soni	32000	Grocery Shop
14	Dhapu Bai Vishwkarma	20000	Sewing Centre
15	Sanju Rathor	20000	Sewing Centre
16	Aneesa	10000	Cloth Store
17	Manju Bai	20000	Sewing Centre
18	Hemlata Pal	30000	Grocery Shop
19	Monika Ahirwar	20000	Beauty Parlour
20	Pushpa Reikwar	20000	Grocery Shop
21	Om Prakash	22500	Tea and Snacks