

ANNUAL REPORT

2022-2023



**FOUNDATION
FOR ADVANCEMENT
OF MICRO-ENTERPRISES**

HARNESSING THE CAPABILITIES OF MICRO-ENTREPRENEURS



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MESSAGE FROM THE CHAIRMAN



BRIJ MOHAN
Chairman

India is on a path of progress and is emerging as a dynamic and influential country. However, there are millions of unorganized businesses still waiting to share in the gains of the progress. FAME's vision of building the capabilities of the underserved communities is focussed towards not just their inclusion but ensuring they play a critical part in the India shining story.

DEAR STAKEHOLDERS,

It gives me immense pleasure to share the 4th Annual Report of FAME.

The year 2022-23 was an inflection point for FAME and not only did we expand the reach of our programs to 43,000 grassroots businesses but also delivered tangible outcomes for our members in the form of enhanced livelihood opportunities, improved production and better market linkages.



MESSAGE FROM THE CHAIRMAN

Micro entrepreneurs face a variety of challenges that are both multi-faceted as well as interlinked. Poor quality of products which is due to lack of training. Limited revenue because they do not have access beyond their local markets. High cost of operations owing to the high cost of raw material. **FAME has adopted skilling and livelihood as its main areas of intervention to solve these interconnected challenges, viewing each one of them not in isolation but holistically. And this approach has served us well.**

This year our programs for the Shoe Manufacturing and Kirana members focused on creating **financial independence for women from marginalized communities**. The steely resolve of the women to create a better life for themselves and their families and their ability to tap into their potential has delivered results that amazed us and will act as inspiration for our future initiatives. Our Dairy Empowerment Program has been supporting the Dairy Sector since our first year of operations providing credible healthcare advisory to improve productivity of their farms. **This year we progressed on our Theory of Change and collaborated with Amul and Saras Dairies to provide fair price of milk to our dairy farmer members eliminating their dependence on the middle man. We also launched initiatives to reduce their expenditure on input purchases, bringing down the cost of running their dairy farm.** FAME's Dairy Empowerment Program is now a holistic program delivering the outcome of socio-economic inclusion of rural India laying the foundation for a sustainable future for the sector. Our on-ground presence through our teams helps us keep our ears to the ground because of which we can adapt and respond to adverse incidents almost immediately. During the year, the Lumpy Skin disease outbreak brought the dairy sector to its knees, but our field team along with our panel of certified veterinary doctors provided vaccination and advisory support and helped contain the spread and impact of the disease.

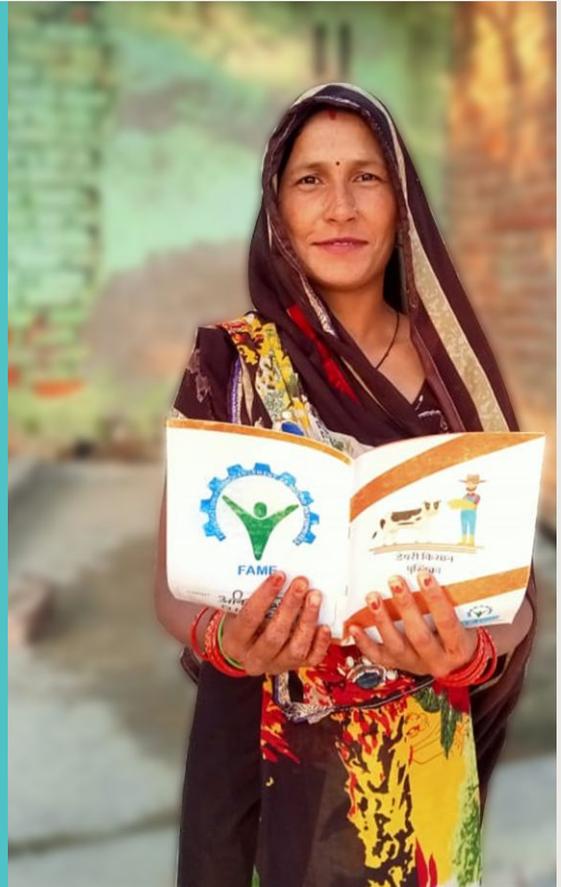
India is on a path of progress and is emerging as a dynamic and influential country. However, there are millions of unorganized businesses still waiting to share in the gains of the progress. **FAME's vision of building the capabilities of the underserved communities is focused towards not just their inclusion but ensuring they play a critical part in the India shining story. I am very excited about the opportunities the next financial year will bring for The Foundation to move it closer to achieving its vision.**

Best
Brij Mohan
Chairman



WHO WE ARE

FAME is dedicated to **building the capabilities of micro-entrepreneurs promoting sustainable economic growth**. FAME recognizes that micro-entrepreneurs are the backbone of the economy, and by empowering them, it strives to create a positive impact on society. **Through skill development, training on manufacturing quality products, adoption of effective marketing techniques and a focus on women empowerment, FAME aims to create a sustainable inclusive ecosystem that eliminates poverty and foster economic growth at the grassroots level.** FAME places a **strong emphasis on empowering women**, understanding their potential as catalysts for change and agents of economic development. The foundation **actively promotes gender equality** by providing customized interventions for women micro-entrepreneurs to **create livelihood opportunities** for them leading to financial independence, enhanced decision-making abilities and improved socio-economic empowerment.



Why we Support Micro-Entrepreneurs

There are **16 million un-organized businesses in India that make 70% of all businesses**. **Thriving micro-businesses means more jobs for more people, especially women, young people and vulnerable groups**. **Supporting micro-businesses will boost progress on more than half of United Nations SDGs and that is why FAME has chosen to harness the capabilities of the micro-enterprise sectors in India.**

SUSTAINABLE DEVELOPMENT GOALS

- 1 NO POVERTY
- 2 ZERO HUNGER
- 5 GENDER EQUALITY
- 8 DECENT WORK AND ECONOMIC GROWTH
- 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
- 10 REDUCED INEQUALITIES
- 17 PARTNERSHIPS FOR THE GOALS

HOW WE CREATE VALUE

OUR INITIATIVES

OUR OUTCOMES



Better Skills

- Capacity Building Sessions
- Training on improving product quality
- Skill development programs to enhance employability & entrepreneurial opportunities
- Training on leveraging technology for bringing business efficiencies



Higher Income

Improved revenues and wages for our members enabling them to achieve financial stability and improve overall quality of life



More Jobs

Unlocked true potentials of micro-entrepreneurs through skilling & enabled them to enhance their capabilities creating more employment opportunities for them improving livelihood and local economies.



Livelihood Opportunities

- Improve income for rural dairy farmers & kirana shop owners
- Women specific livelihood programs



Active Women Participation

Increased women participation in dairy, shoe making, kirana & sports sectors through skill development providing equal access to training, promoting women leadership and addressing societal barriers



Better Market Access

- Collaboration with large milk dairies
- Forward & backward linkages for kirana & dairy owners
- Developing effective marketing strategies for shoe artisans



Community Well-being

Enhanced economic stability of our members by providing sustainable livelihood opportunities & improved living conditions for their families and the communities



KEY HIGHLIGHTS



OUR PRESENCE

3 STATES & 8 DISTRICTS

1

Rajasthan

- Bharatpur
- Sikar
- Alwar

2

Uttar Pradesh

- Modinagar
- Mathura
- Meerut
- Hapur
- Agra

3

Haryana

- Hissar

OUR OUTPUT

43K



LIVES IMPACTED

1.5K



AWARENESS SESSIONS

100K

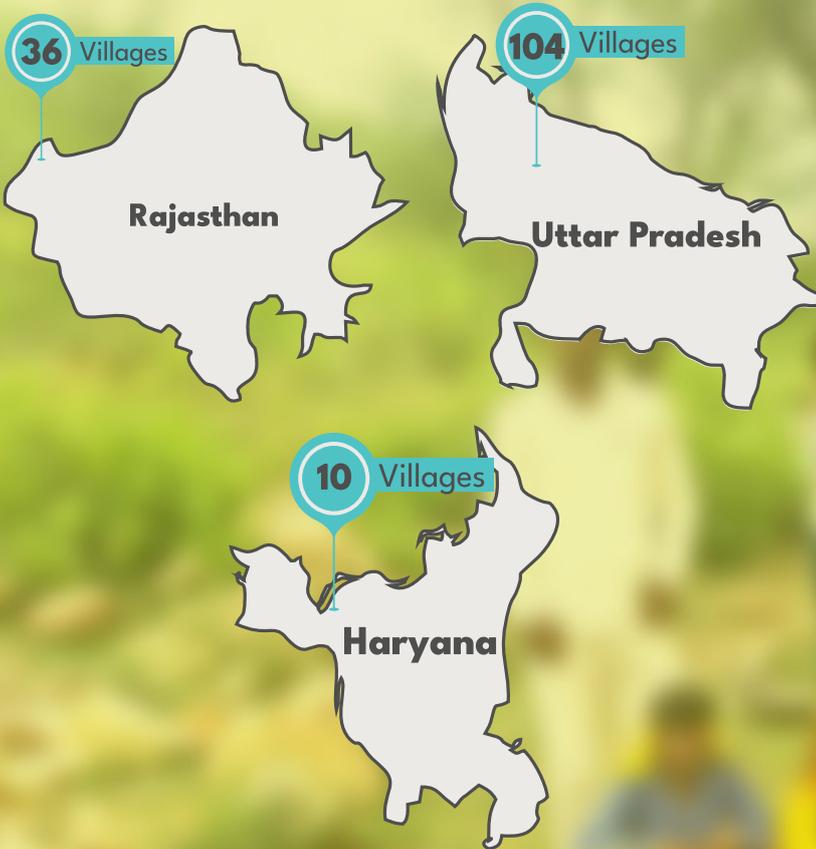


MAN-HOURS OF TRAINING

33K



LIVESTOCK TREATED



OUR PROGRAMS



DAIRY DEVELOPMENT PROGRAM



1 NO POVERTY 	2 ZERO HUNGER
5 GENDER EQUALITY 	8 DECENT WORK AND ECONOMIC GROWTH
10 REDUCED INEQUALITIES 	17 PARTNERSHIPS FOR THE GOALS

SUSTAINABLE DEVELOPMENT GOALS

SHOE ARTISANS PROGRAM



1 NO POVERTY 	2 ZERO HUNGER
5 GENDER EQUALITY 	8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 	10 REDUCED INEQUALITIES

SUSTAINABLE DEVELOPMENT GOALS

OUR PROGRAMS



KIRANA EMPOWERMENT PROGRAM



1 NO POVERTY 	2 ZERO HUNGER
5 GENDER EQUALITY 	8 DECENT WORK AND ECONOMIC GROWTH
10 REDUCED INEQUALITIES 	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

SUSTAINABLE DEVELOPMENT GOALS

SPORTS CLUSTER DEVELOPMENT PROGRAM



1 NO POVERTY 	2 ZERO HUNGER
5 GENDER EQUALITY 	8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 	10 REDUCED INEQUALITIES

SUSTAINABLE DEVELOPMENT GOALS



HARNESSING THE CAPABILITIES OF DAIRY FARMERS





01

DAIRY DEVELOPMENT PROGRAM



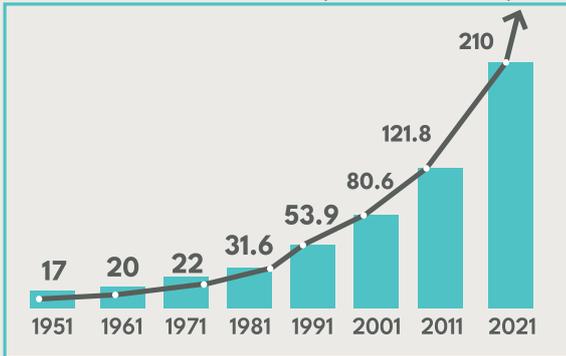
OPPORTUNITIES



IN DAIRY SECTOR

Today, **India is the largest producer of milk** in the world, **contributing 23% of global milk production** and the dairy sector plays a major contributor to the growth of the rural economy in India. Dairy is a high-priority sector for the Government of India as well due to its socio-economic importance. It is the single largest agricultural product that **contributes 5% to the country's economy** and **provides direct employment to over 80 crore farmers**. The dairy sector also promotes women empowerment with majority of the milking work being done by women of the households.

Milk Production Of India (In Million Tonnes)



India Ranks 1st in Global Milk Production

According to the data, on Press Information Bureau-Govt of India, the growth in the milk production in last 70 years has been tremendous

- 1950-1951- 17 Million Tonnes
- 1968-1969- 21.2 Million Tonnes
- 1979-1980- 30.4 Million Tonnes
- 2020-2021- 210 Million Tonnes

Source- <https://pib.gov.in/FeaturesDeatils.aspx?NotelId=151137&ModuleId%20=%202>
<https://avenuemail.in/the-dairy-industry-helps-farmers-by-creating-employment/>

Globally, milk production is growing at the rate of 2% while in India, its growth rate is **more than 6%**.

CHALLENGES



Despite the exponential growth of the dairy industry and it being the lifeline of the rural economy in India, this sector has become one of the most vulnerable sectors. The average annual milk yield of Indian cattle is 1172 kg which is only about 50% of the global average. Improving the productivity of farm animals is one of the major challenges. Within the sector, small dairy households are facing even graver challenges, which include **low prices of milk, shortage of quality feed and fodder, low genetic potential of dairy animals resulting in low productivity levels, poor animal healthcare facilities and poor rural infrastructure** which is restricting its movement to the next level of production. The **Frequent outbreaks of diseases** like Foot and Mouth Disease, Black Quarter infection, Lumpy Skin Disease etc. continue to affect Livestock health and lower productivity.

1



Feed Management Challenges

2



Poor Health Management

3



Lack of Training

4



Low Milk Prices

OUR INTERVENTIONS



IN DAIRY SECTOR



1. Healthcare Services

Credible healthcare advisory to reduce healthcare cost & increase production



2. FSC Centres

Collective purchasing of dairy inputs by farmers to benefit from wholesale pricing



3. Milk Collection Centre

Collaboration with Milk Companies to provide dairy farmers better rates of milk



OUR WINS



Collaborated with **Amul & Saras** to open milk collection centres

49%



Higher Rate of Milk to dairy farmers with INR 3600 additional revenue per farmer per month

40%



Reduction in Dairy Input Expenditure Through collaborative purchase

540



Awareness Sessions on **Healthcare Advisory** Conducted

18K



Livestock treated free of cost & special care given during Lumpy Skin Disease

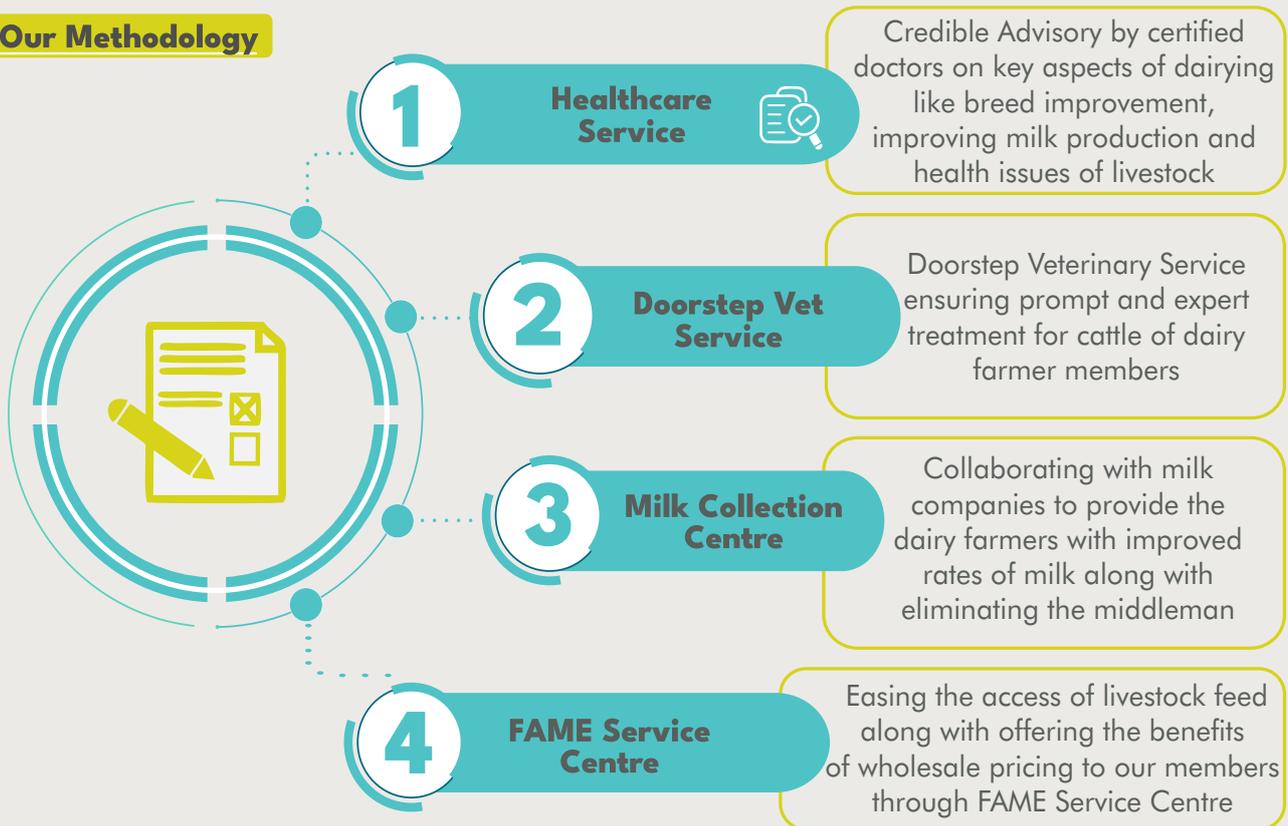
HEALTHCARE SERVICE



Objective

The objective of our healthcare services initiative is to **address the challenges** faced by dairy farmer members in **accessing credible medical advisory for their livestock**. FAME has on-boarded certified vet doctors that counsel dairy farmer members on tackling diseases and also on improving productivity of their farm.

Our Methodology



During the year FAME conducted **540 training & awareness sessions for 21,000 dairy farmers** and **treated over 18,000 cattle** educating them on **disease management, benefits & frequency of vaccination and vaccination schedules, feed selection, artificial insemination, preventive measures and tips on improving milk production**. Our dairy farmer members are also **provided free-of-cost doorstep vet services for the treatment of their cattle**.



AWARENESS SESSION AT RAJDOLI, ALWAR



AWARENESS SESSION AT REENGUS, SIKAR

INTERVENTION 01

HEALTHCARE SERVICE



**FREE DOOR-STEP TREATMENT CAMP
MEERPUR, HAPUR**



**FREE DOOR-STEP TREATMENT CAMP
BASAYAIN KALAN, BHARATPUR**



**FREE DOOR-STEP TREATMENT
CAMP KARAB, MATHURA**



DISTRIBUTION OF DAIRY BOOKLETS TO DAIRY FARMERS

SPECIAL CARE DURING LUMPY SKIN DISEASE OUTBREAK IN 2022

During the Lumpy Skin Disease outbreak, we took proactive measures to provide special care and support to farmers in the form of-

- Vaccination Drives for our dairy farmer members in collaboration with govt hospitals
- Distributing educational materials in the form of videos and booklets to ensure farmers were well informed
- Promptly provided expert guidance on effective treatment to affected cattle along with immediate home remedies



Conducted special awareness camps to educate farmers on the symptoms and preventive measures to be taken during Lumpy Skin Disease outbreak. These sessions were taken by experienced veterinary doctors from government hospitals



We also provided door-step vet team visits and vaccinations to our dairy farmers to assist them in safeguarding their cattle's health and provide required treatment as well as monitoring them on regular basis

FSC- FAME SERVICE CENTRE



COLLECTIVE INPUT PURCHASE

Objective

FAME launched **FAME Service Centres(FSC)** to provide the **benefits of collective purchasing** to its members leading to **reduction in Dairy Input Expenditure** along with **easing their access to dairy inputs** for running their dairy farms.

Our Methodology

1

Service Centre Locations



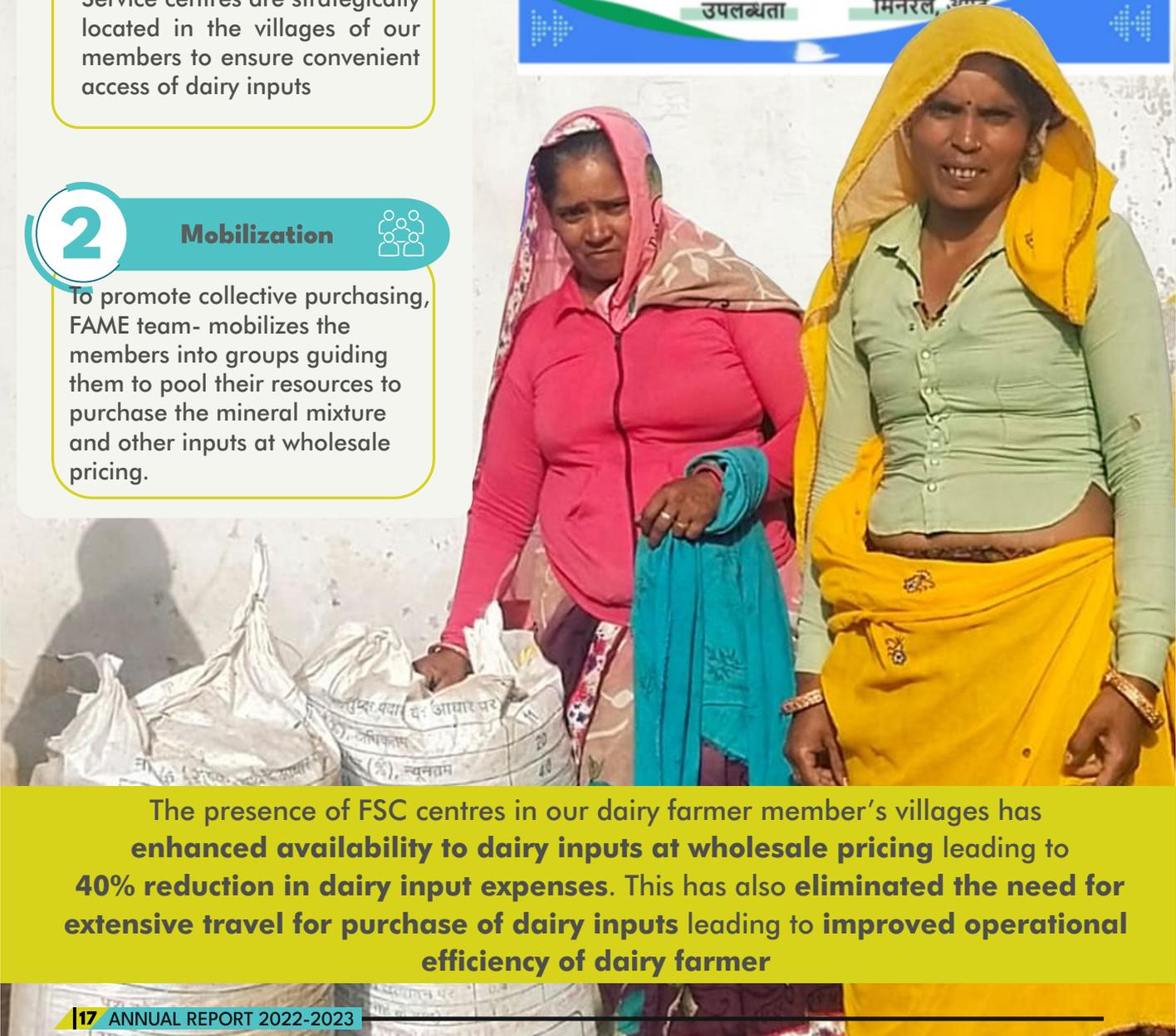
Service centres are strategically located in the villages of our members to ensure convenient access of dairy inputs

2

Mobilization



To promote collective purchasing, FAME team- mobilizes the members into groups guiding them to pool their resources to purchase the mineral mixture and other inputs at wholesale pricing.



The presence of FSC centres in our dairy farmer member's villages has **enhanced availability to dairy inputs at wholesale pricing** leading to **40% reduction in dairy input expenses**. This has also **eliminated the need for extensive travel for purchase of dairy inputs** leading to **improved operational efficiency of dairy farmer**

INTERVENTION 03

MILK COLLECTION CENTRE



Objective

Our objective for opening milk collection centres is to **ensure that our dairy farmer members receive a fair price** for their milk which is based on quality of milk. We aim to establish a **direct connection between the dairy farmers and the milk companies** eliminating the middleman and **maximizing the profit for our dairy farmer members.**

Our Methodology

1

Milk Collection Centre setup



Reaching out to large milk companies to open their milk collection centres in our villages

2

Mobilization



As FAME works with large number of dairy farmers in every villages, the milk companies agreed to open their milk collection centres in our villages and provided the collection centre setup to our farmers



KEY OUTCOMES



Collaboration with
AMUL & SARAS

120



Members benefiting

83K Litre



Milk sold

49%



Higher rate of Milk to our dairy farmer members from **INR 37 to INR 54** per litre

INR
49 Lacs



Collective revenue generated

INR
3890



Additional revenue per month per member

STORIES OF IMPACT



The Life Transformation of Rajkumar through Dairy Development Program



STORIES OF IMPACT



RAJKUMAR, MATHURA

Rajkumar, 38 years, has one leg disability and lives in a small village Karab, Mathura. He lives with his old mother, wife and 3 children and depended on rainfed farming for making his living. His mother is always worried about Rajkumar as he cannot do hard work and no one keeps him in any job due to his disability. His wife has to work both in home front and farm to support the family in her best capacity. FAME team came in contact with Rajkumar and family during the Dairy farmers meeting and found him as a very entrepreneurial person. He joined FAME as a volunteer and started supporting FAME's veterinary doctor for door to door visits during the Treatment camps. He also organized awareness camps in his village and collected several people to listen to the advisory given by FAME's Staff and Doctors. As FAME started to expand its Dairy development work, it was decided to open a Milk collection center in Karab under the leadership of Rajkumar. He was made the president of 'Karab Milk Collection Society' run by FAME and Amul Dairy. Initially, Rajkumar was doubtful of taking this role



but FAME motivated him and assured to work together as a team. In the first week of Launch, very few dairy farmers gave milk in the collection center. They were not sure whether it will continue to run for long term or shut down in a few days. Rajkumar didn't lose hope and decided to go door to door along with FAME team and conduct one to one meeting with the Dairy Farmers. Several meetings were conducted with dairy farmers of the area and slowly, milk started pouring in. Rajkumar woke up early in the morning and sat till late evenings for milk collection without missing any Dairy farmers in his locality. Soon, as the payment started coming to the dairy farmers, more dairy farmers started joining. His milk collection reached 100 Liter per day and after a few months it was 250 liters per day which was highest for AMUL dairy collection in that area. Rajkumar has decided to add maximum members in his Milk collection center and he still continues to do awareness and Treatment camps with FAME team, adding members by each passing day. His mother has a huge smile on her face and his wife is very proud of Rajkumar. He has started earning regular income & earned the respect of his family and community members.



HARNESSING THE CAPABILITIES OF SHOE ARTISANS





02

SHOE ARTISANS PROGRAM

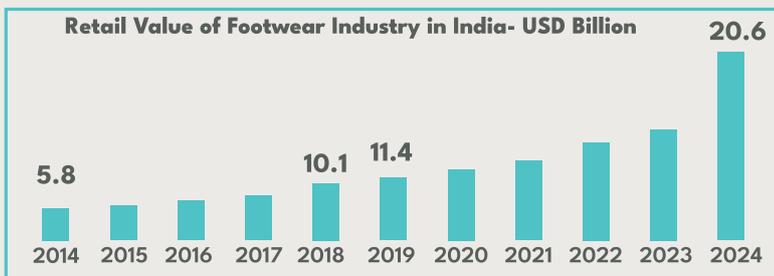


OPPORTUNITIES



IN SHOE MAKING INDUSTRY

India is the **2nd largest producer of footwear** in the world with **Agra shoe industry being one of the largest leather-footwear clusters**. The Agra's footwear industry, traces its roots to 16th century Mughal India, **produces 1.5 lakh pairs of shoes every day**. It is a **thriving hub of around 3,00,000 independent shoemakers** — 60 organised and 3,000 small scale units. Agra is home to 5,000 footwear stores. Nearly **60 percent of the population of Agra relies on footwear trade**, primarily in hand-made cottage footwear. The sector hires approximately 2 million workers directly and similarly in indirect jobs, about 75,000 of whom are working in listed firms, while about 1,25,000 are working in unregistered units. **Agra is India's main footwear production center, contributing about 65 percent of total domestic demand** and a whopping **28 percent share of India's overall footwear export**. India is trying to gain a footing in the global economy by expanding into new markets in the Americas, the Middle East, Africa, and Latin America.



The retail value of footwear sector is at USD 11.4 billion in 2019 and is expected to increase to USD 20.6 billion by 2024 with an impressive growth rate of 12.6%

Source- <https://theprint.in/ground-reports/agras-centuries-old-footwear-industry-has-a-new-challenge-quality-control/1604759/>
<https://theprint.in/ground-reports/agras-centuries-old-footwear-industry-has-a-new-challenge-quality-control/1604759/>

Agra's total shoe business is more than US\$ 100 million annually.
Agra's annual footwear production is around Rs 470 crores.

CHALLENGES



Despite making a significant contribution to the economy, the Agra footwear industry faces a myriad of challenges that hinder the growth of the artisans.

1



Lack of Skilled Labour

2



Lack of Technical Advancements

3



Fluctuating Raw Material Costs

4



No Quality Standardisation

5



Limited Knowledge of Branding

6



Limited Market Diversification

OUR INTERVENTIONS



IN SHOE MAKING PROGRAM



In-House Training Centre

Theoretical & hands-on training in shoe making



Industrial Exposure

Industrial visits for practical knowledge and market linkage



Product Display Stores

Setting up display stalls to showcase shoes created



Income Generation Program

Creates livelihood opportunities for trained women artisans



OUR WINS



One of the key outcome of our Shoe Artisan Program is the creation of livelihood opportunities for women and empowering them economically.

1020



Man-hours of Training Sessions
on various activities of shoe making process

100



Women trained in the skill of manufacturing
complete process of shoe making

50



Women earn on daily basis
through regular job work

INR 1500



Monthly income of
per woman per month

INR 350K



Income Generated by
providing livelihood opportunities to 50 women

IN-HOUSE TRAINING CENTRE

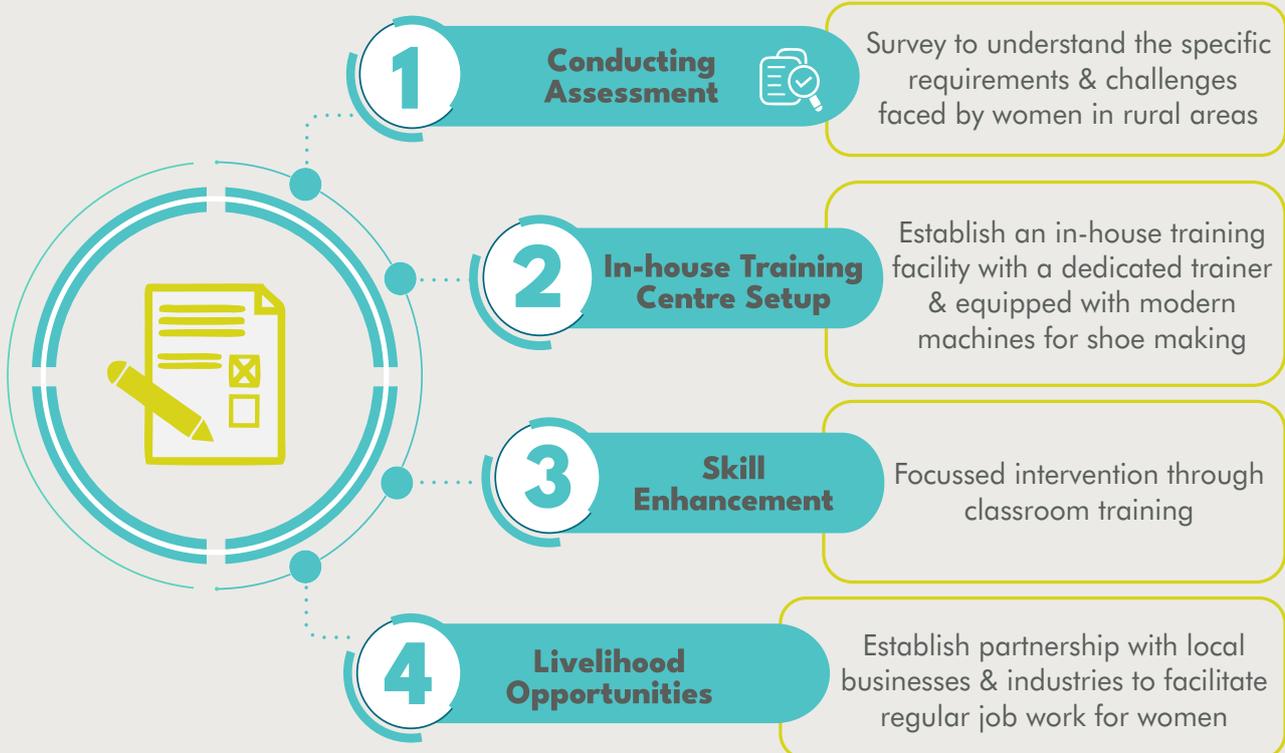


Objective

The objective of our in-house training centre is to **provide livelihood opportunities to women** from marginalised & minority communities through **skilling in the field of shoe making** leading to **financial independence** and **empowerment** in the **standard of living of their families**.

Our Methodology

This program **addresses the challenges women in rural areas face in accessing skill development opportunities** and go out for work.



Regular Field Visits for Door to Door Mobilization



Anita, our Field Staff creating awareness about the program among women and encouraging them to get enrolled



IN-HOUSE TRAINING CENTRE



In-house Classroom Training



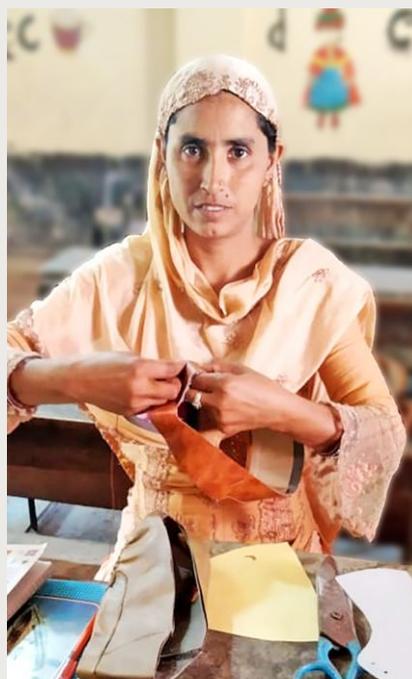
Hands-on-Training

We train these women on the complete process of shoe making so that by the end of the program they are capable of creating high-quality shoes independently as an entrepreneur or work in a footwear industry.

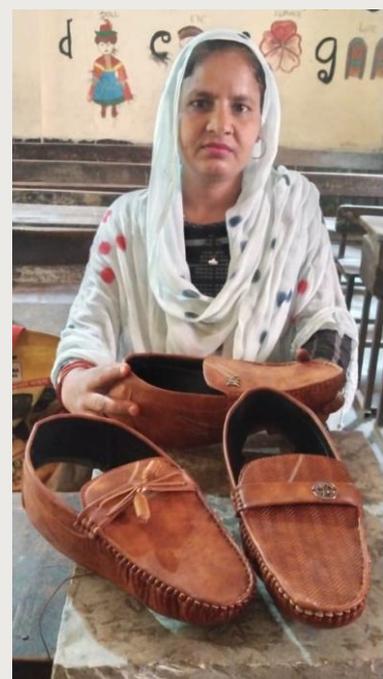
- **Pattern Cutting-** Women are trained how to accurately measure and draft these patterns, ensuring precision and consistency in the shoe design.
- **Closing & Pasting-** Then they are trained in stitching, gluing, and molding to bring together the various parts of the shoe, ensuring a secure and durable construction.
- **Finishing-** Finishing is the final stage of the shoemaking process, where different techniques such as sanding and polishing are taught to enhance the shoe's overall quality.



Pattern Cutting



Closing & Pasting



Finishing

INDUSTRIAL EXPOSURE



After skilling, we took a step further to enhance the learning experience for all five batches of women by organizing industrial visits. These visits proved to be invaluable as they provided them with first-hand exposure to the inner workings of the footwear industry. The women had the opportunity to-

- **Gaining practical knowledge** that complemented their theoretical learning.
- They witness the various stages of production, from designing and manufacturing to **quality control and packaging**.
- The industrial visits also gave them **insights into the latest technologies and trends shaping the industry**.

PRODUCT DISPLAY STALLS



Shoe Exhibition during Diwali



Shoe Exhibition at Annual Award Event

By organizing these exhibitions, we created a platform where women could showcase their designs and interact directly with the potential customers, understanding market requirements and learn marketing techniques. These display stalls not only attracted a considerable amount of attention, but the women artisans also managed to sell a few pairs of shoes which further built their confidence.

INCOME GENERATION PROGRAM



For FAME, training is not the end but a means to an end the end being creating livelihood opportunities. Post the training, FAME **provides job work opportunities** to the trained women to help them hone their skills as well as earn a living

- ▶ **100 women successfully trained** in the shoe making art. **50 of them have transformed their training into steady wages ranging from INR 1,500 per month** with a flexibility of working from home while simultaneously managing their care giving responsibilities
- ▶ **Generated an income of INR 3,50,000** for the trained women

STORIES OF IMPACT



The Life Transformation of Karishma through Shoe Artisans Program



STORIES OF IMPACT



KARISHMA, AGRA

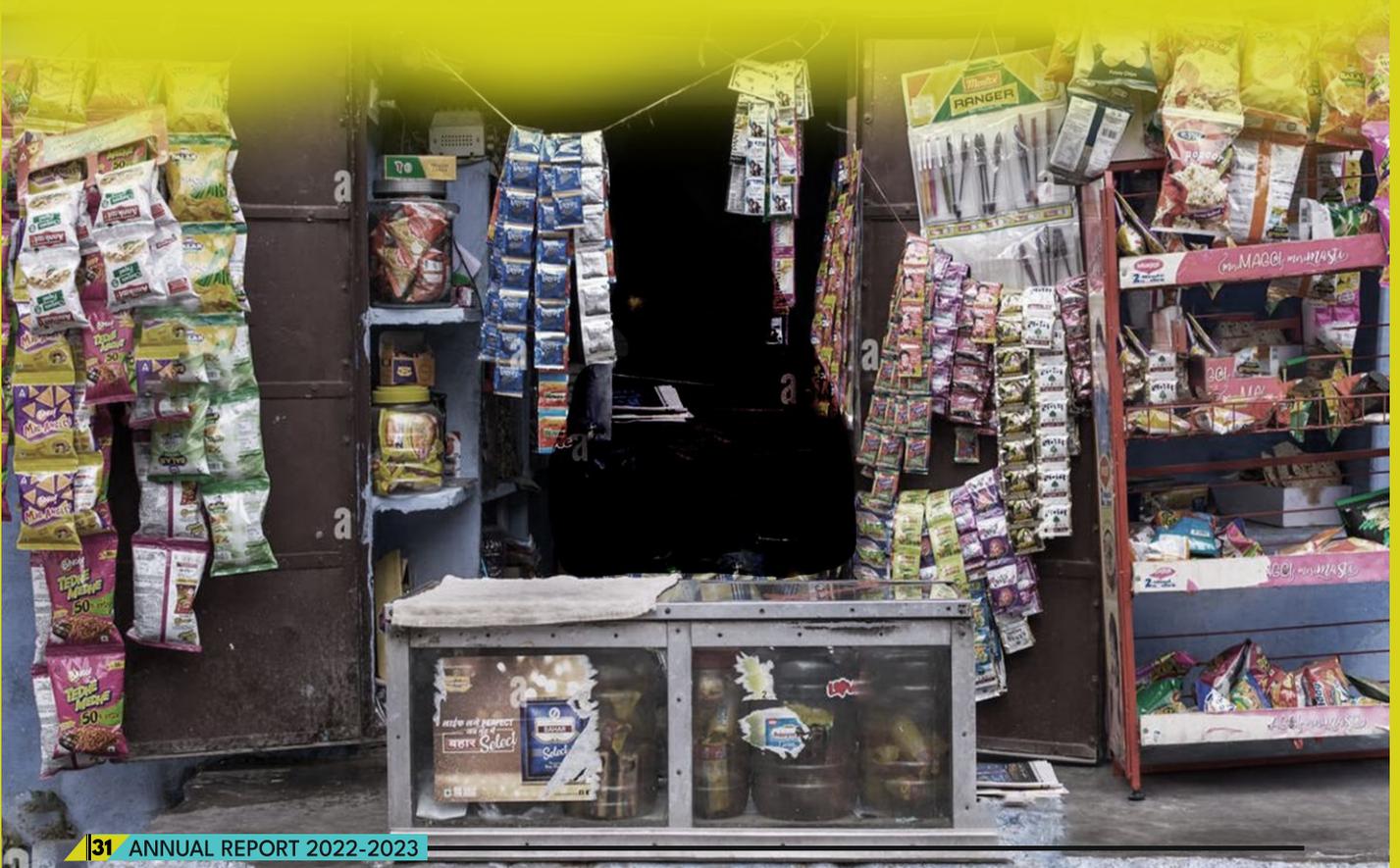
Karishma, an 18-year-old girl from the small village of "Mullah ki Pyayu" in Agra is the epitome of resilience and determination. She hails from a deeply impoverished family with 5 sisters & 4 brothers. Her father is daily wage worker toiling tirelessly to provide for the basic needs of their family. Despite the hardship, Karishma wanted to contribute financially and bring about a positive change in the lives of her family. In her pursuit, she came across FAME's Shoe Artisans Program for women aimed at empowering women financially through skilling. Karishma enrolled herself in FAME's Training Program where she was provided a comprehensive training that included in-house classroom sessions and hands on training with necessary tools and machines. She learnt to cut patterns, stitch and assemble the shoe components with precision. She learnt the importance of attention to detail and durability ensuring that the shoes she made meet quality

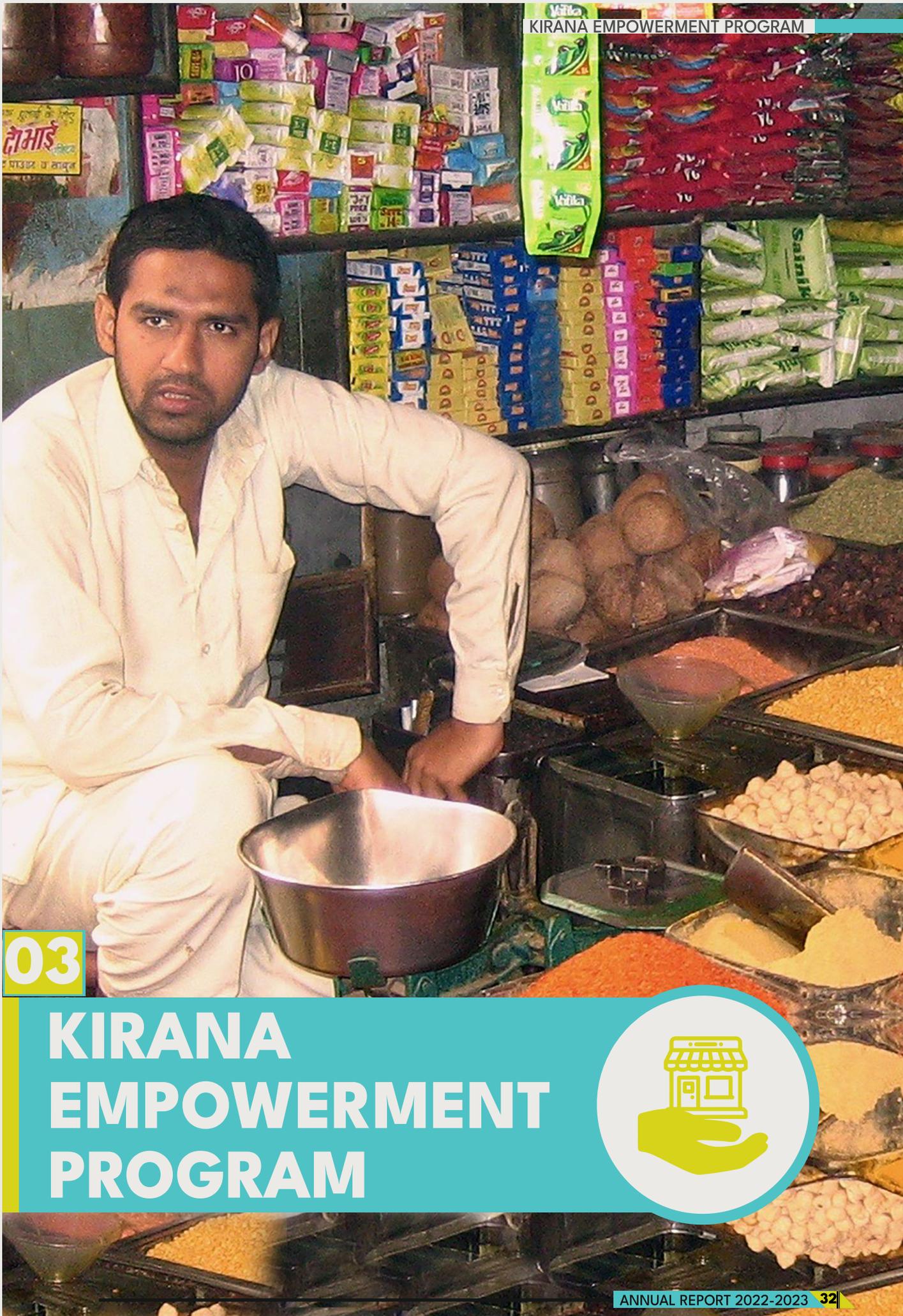


standards. Karishma was not only equipped with technical skills but was also given industrial exposure through Industry Visits. The industrial visits also served as source of inspiration for Karishma having a chance to interact with other women working there. The exposure to Industrial Visits not only enhanced Karishma's knowledge but also broadened her horizon and gave her the clear understanding of the vast opportunities available for skilled women artisans in the market. FAME also wanted Karishma to continue her studies along with working part-time. So FAME came forward with an alternative source of generating income without disrupting the balance in her studies. With the objective of providing a source of income from the skill learnt and to hone her skills, FAME collaborated with manufacturing units in Agra and started getting job work (upper stitching and closing) on contract. Today Karishma works for just 2 hours at the center itself and after her college earns Rs 1500/month which has improved her family's financial situation. FAME's Shoe Artisans Program has transformed Karishma's life, empowering her to break free from the cycle of poverty. She has become an inspiration not only to her family but also to others in the community, demonstrating the transformative power of skill development and financial independence.



HARNESSING THE CAPABILITIES OF KIRANA SHOP OWNERS





03

KIRANA EMPOWERMENT PROGRAM



OPPORTUNITIES



IN KIRANA SECTOR

India is currently the 4th largest retail market in the world and is further expected to grow \$1.1 to 1.3 tn by 2025. There are 12 million kiranas in the country which comprise almost 90% of India's retail market, accounting nearly 10% of the nation's GDP and contribute 8% to the total workforce. Out of the 12 million traditional grocery stores in India, the transformation of an estimated 1.4 million stores (large and medium size stores) could expand the formal economy by approximately 250 per cent with computerised billing and ledger systems. The digital transformation of kirana stores, can bring significant economic benefits, including a marked 1% increase in employment growth. **FMCG companies** like Hindustan Unilever and retail giants like Reliance Industries, Walmart India and Metro Cash & Carry, startups like Kirana King, ShopX and even digital payments companies like PhonePe have created a range of engagement models to work with **Kirana stores to modernize them opening a wide range of opportunities in the sector.**

Source- https://etinsights.et-edge.com/upskilling-of-kiranas-is-key-to-indias-progress-towards-a-5-trillion-economy/chrome-extension://efaidnbmnnnibpccajpcgclefindmkaj/https://www.trrain.org/wp-content/uploads/2021/02/Kirana_Transformation_Report.pdf

As per a joint report by Accenture and Trust For Retailers and Retail Associates of India (TRRAIN), the **transformation and modernization of mere 10% of the 12 million kirana stores in India, has the potential to increase retail consumption by more than 5% and create around 3.2 million new jobs in the market.**

CHALLENGES



While the opportunities are immense, the situation for a small kirana owners is quite grim & they constantly struggle to thrive in the competitive segment due to changing consumer preferences and modernisation of retail sector.

1



Raising Adequate Funds

2



Poor Inventory Management

3



Lack of Knowhow on Product Placement

4



Limited Access to Technology

5



Finding & Keeping Customers

OUR INTERVENTIONS



IN KIRANA SECTOR



1. Capacity Building Training

Enhance skills & knowledge of kirana shop owners to improve their business management capabilities



Inventory & Shelf Management

Inventory management for optimizing product availability and profitability



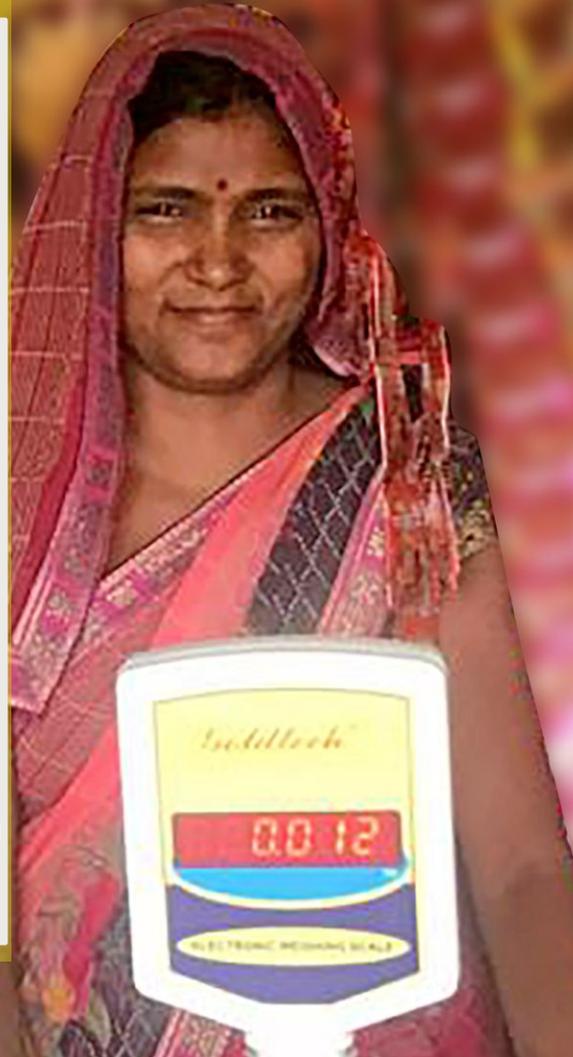
Marketing & Digitization

Educate kirana members on latest marketing and technology opportunities to reach out to more customers & increase sales



2. Saksham Kirana

Providing Women Kirana shop owners with grants and transforming their stores into modern digitized stores



OUR WINS



Our Kirana Empowerment Program has significantly boosted our members' sales, leading to a substantial increase in their profits.

51%



Increase in number of Customers

65%



Increase in Profit Margin on Sales

40%



Additional Profit to our members

40%



Increase in Digital Payment accepted

800



Individuals were provided Advisory Sessions

528



Individuals participated in Digital Literacy Training

CAPACITY BUILDING TRAINING



Objective

FAME launched its **Kirana Empowerment Program** last year with the goal of **empowering the Kirana owners** and to **support them in improving their business management skills**. The **Program is helping Kirana store owners in semi urban and rural areas to build their business at the supply and consumer side**. This year we strengthened the program and reached out to a larger population of grocery store owners in the districts of Bharatpur, Mathura, Modi Nagar and Meerut.

Our Methodology

We use a 2 prong approach to building the capabilities of the small kirana stores. **Capacity building sessions to provide advisory on running their stores efficiently & grants program to provide financial support to entreprenuring women from marginalised communities who want to grow their grocery businesses.**



Conducting Assessment in the field



Field Survey in Modinagar



Field Survey in Alwar



Field Survey in Meerut



Field Survey in Bharatpur

INTERVENTION 01

CAPACITY BUILDING TRAINING



FAME conducts physical sessions and **provides advisory to our Kirana members on various ways to drive operational efficiencies in their business.** During these capacity building sessions, FAME members (small Kirana store owners) are educated on the benefits of making small changes, like attractive shelving of the products, customized product mix, etc. that can boost sales and build customer loyalty. FAME has been facilitating access to economical sources of finance for those Kirana owners who need additional capital for bringing about these changes in their stores. The training covers various aspects of running a successful grocery store - inventory management, shelf management, accounting, building customer loyalty, digitizing payments etc. To expand the reach of our program, FAME developed and distributed an advisory booklet that details various aspects of running a good Kirana shop in a pictorial form.

INVENTORY & SHELF MANAGEMENT



One crucial aspect of Kirana Empowerment Program is creating awareness among the kirana shop owners about the significance of efficient shelf management and inventory management. They are given advisory on the following-

- **Inventory Management-** Our members are given knowledge on the process of tracking the flow of the goods, managing stock levels and ensuring optimal stock availability.
- **Shelf Management-** Shelf Management focuses on optimizing the display and arrangement of products on store shelves. They are given training organising products in a way that enhances customer experience, promotes sales and ensures efficient space utilization.

MARKETING & DIGITIZATION



We trained and assisted our kirana shop members in adopting digital technology for running their shops efficiently-

- Educated kirana shop owners on the benefits of social media platforms, WhatsApp marketing to reach larger number of customers and promote their products and schemes
- Introduced popular mobile wallet platforms and guide them in setting up accounts to accept digital payments
- Educated them on the need and benefits of installing digital weighing machines and cameras at their stores to avoid losses

SAKSHAM KIRANA



EMPOWERING WOMEN KIRANA SHOP OWNERS



Saksham Kirana Project is our **Grant Program** under Kirana Empowerment Program. FAME launched its Grants project this year under which Kirana Stores belonging to women from marginalised communities were provided grants to redevelop, modernize and digitize their stores to help them expand customer base, increase revenue and profitability. It is aimed at **empowering women kirana shop owners** and supporting them in **transforming their shops into efficient and sustainable business by providing them financial support**. This also involves providing them with training on various aspects of business management, including inventory management, digital literacy, building customer relationship and marketing strategies.

This is first project which focuses on transforming the infrastructure of their kirana shops through grants-

1. Renovating the shop
2. Improving shelving
3. Enhancing product display and signage
4. Implementing modern technology for acquiring more customers and improving payments

INTERVENTION 02

SAKSHAM KIRANA

EMPOWERING WOMEN KIRANA SHOP OWNERS

Under Saksham Kirana Project, 2 women shop owners from Bharatpur, Rajasthan were given grants for the redevelopment of their shops to transform them into modern digitized stores. The renovation process involved woodwork to enhance the shelving structure of the shops. The shops interior & exterior were given fresh coat of paints and focussed on light fixing in the stores. The signage were installed at the shop with their names to improve the visibility of shops in the area.



Sunita Devi, Bharatpur



Seema Devi, Bharatpur

Shop Renovation

Wood Work



Shop Setup



Shop Painting



Shop Exterior Painting

TRANSFORMATION OF SHOPS



Before



After



Before



After



Before

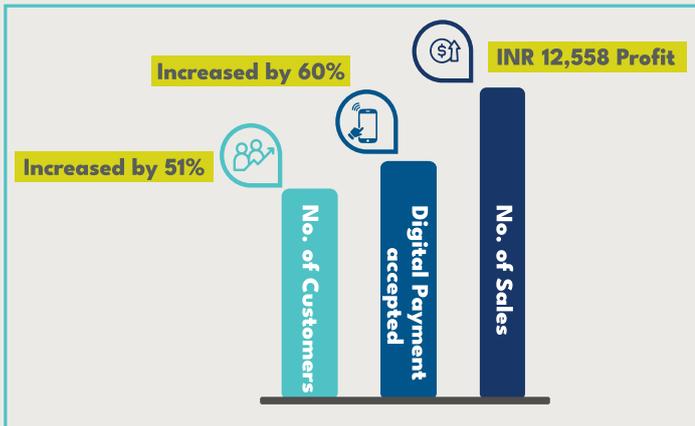


After

KEY OUTCOMES

Post our intervention, within six months the **redeveloped store in the urban location** saw an **improvement of 87% in sales** and her **profit went up from Rs 6,692 to Rs 12,558 per month**. The **sales of the store in the rural location went up by 54%** and the profit went up from Rs 6752 to Rs 10,423.

Sale Of the Store in Urban Area



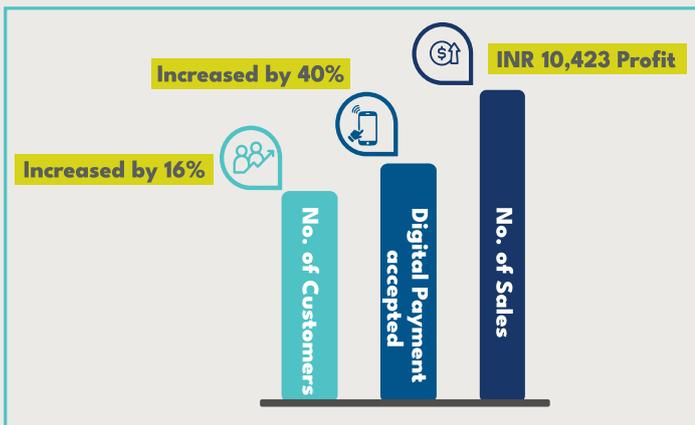
Survey from December 2022 - March 2023

- No. of customers increased from 405 to 610
- Digital payments acceptance increased from 0 to 240
- Profit increased by 87% increasing sales from INR 6692 to INR 12,558



Seema Devi, Bharatpur

Sale Of the Store in Rural Area



Survey from December 2022 - March 2023

- No. of customers increased from 560 to 651
- Digital payments acceptance increased from 80 to 112
- Profit increased by 54% increasing sales from INR 6752 to INR 10,423



Sunita Devi, Bharatpur

STORIES OF IMPACT



The Life Transformation of Sunita Devi through Kirana Empowerment Program

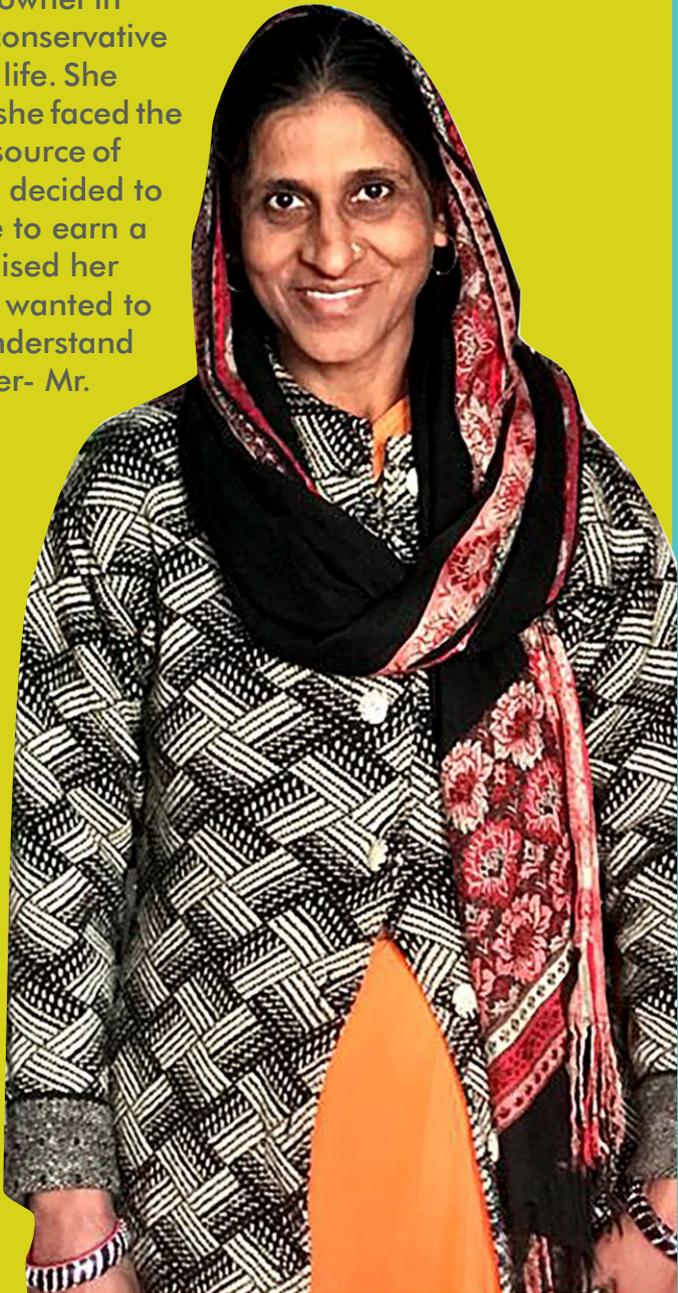


STORIES OF IMPACT



SUNITA DEVI, AGRA

Sunita Devi, 46 years, is a small kirana shop owner in Bharatpur. Being a single women in a small conservative town, she has seen several challenges in her life. She became widow at a very early age and then she faced the burden of raising up 3 children without any source of income. With no other skills or option, she decided to start a small kirana shop outside her house to earn a living. She struggled hard and somehow raised her children. As the children were growing she wanted to increase her income but was not able to understand how to do so. One day she met FAME officer- Mr. Sourabh who was inviting the kirana shop owners in the area for an interactive workshop on 'Capacity development for Kirana owners'. She got curious on how and why someone was conducting a workshop for kirana owners for the first time. She decided to attend the same with her son. They both attended the workshop for Small kirana owners, where they learned several aspects on how to grow their kirana business and its profit, change customer feel and experience, adopt modern and digital methods of kirana business. She was very impressed with this workshop and asked more support from FAME officials for improving her business. Looking at her need and interest, FAME chose her for their 'Sakhsam Kirana Project'. Under the project FAME gave a grant for complete shop renovation. Her old racks and furniture were removed and new design of racks, paint and lighting were installed by FAME. Paytm and whatsapp Business have been installed for ease of business services. Inventory was carefully chosen and all racks were filled up with various FMCG products. The shop got a complete different look and feel. Once the shop re-opened customers were taken to surprise. They were surprised on how a small shop has been re-organised and each and every product was visible, even from far. On analysing her progress, she found that within 3 months itself her customers had increased by 51% and overall sales had grown by 65%. She is very happy with her progress and continues to apply the advisory she received from FAME Kirana capacity workshop. She is confident that now she will be able to take care of her children in better ways than ever.





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