



Value proposition and product portfolio validation workshop with the CLF members

# Building Value Chains Led by SHG Women through Community Institutions of the NRLM – The Unnat Agri-business Enterprise Model

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## Abstract

Rural women are predominantly employed in agriculture, which typically provides meagre returns and only seasonal employment opportunities. Moreover, they have low agency in economic decisions, work choices, independent mobility, public participation, and limited access to resources. The Madhya Pradesh State Rural Livelihoods Mission (MPSRLM) is being implemented as per the Ministry of Rural Development (MoRD), Government of India's decision to reach out to the poorest of the poor households for their economic and social empowerment. Since 2022, MPSRLM has collaborated with its implementation and technical partners, IMAGO Global Grassroots and SEWA (Self-employed Women's Association), to implement a women-led, value-chain-based solution, the Unnat enterprise model. This case expounds on the crucial associated aspects of the Unnat model with respect to its employment generation and capacity-building potential, women-led community involvement and ownership, and scalability via collaborative partnerships between the community, government, and civil society organizations.

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## 1. Introduction

India has one of the world's lowest female labour force participation rates (22%, less than half of the world average). 69% of India lives in rural villages, of which women constitute 48.7% of the population (Census, 2011). Agriculture, the largest employer of rural women, often offers low returns & limited seasonal employment. Rural women from the poorest strata have low agency in economic decisions, work choice, independent mobility, public participation, and limited access to resources. The COVID-19 pandemic has worsened this economic disparity, with the dual burden of household care work & expectation to contribute to household income. Madhya Pradesh, one of the largest states in India with a population of 7.26 Crores (Census, 2011), also has one of the highest rates of multidimensional poverty in the country (20.63% against the national average of 14.96%).<sup>4</sup> The problem is further exacerbated in rural MP where the multidimensional poverty rate is even higher at 25.32%<sup>1</sup>. There are significant social and economic disparities within the state with extremely high poverty levels in tribal districts and among populations belonging to the Scheduled Castes.

The Madhya Pradesh State Rural Livelihoods Mission (MPSRLM) is implemented as per the Ministry of Rural Development (MoRD), Government of India's decision to reach out to the poorest of the poor households for their economic and social empowerment. The mission is driven by the belief that individuals and households afflicted by poverty have a strong desire and innate capabilities to come out of poverty. One of the key focus areas of the MPSRLM is to promote sustainable livelihoods and strengthen self-managed and financially sustainable community institutions. The Madhya Pradesh State Rural Livelihoods Mission (MPSRLM), with coverage of more than 5.1 million women Self-Help Groups (SHGs) members, has initiated multiple policy interventions to encourage women's livelihoods.

Since 2022, MPSRLM has collaborated with its implementation and technical partner, IMAGO Global Grassroots, and SEWA (Self-employed Women's Association), to implement a women-led, value-chain-based solution, the *Unnat* enterprise model. The Unnat model aims to integrate the local agricultural value chains, focusing on providing additional income-generation opportunities to the women involved at various stages. The key beneficiaries of the women-led agribusiness enterprise model are women at the local level in rural villages. These women are members of community networks formed at all administrative levels,

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<sup>4</sup> INDIA, National multidimensional poverty index, a progress review 2023, NITI Aayog

including village, block, and district levels. The Unnat model aims to enhance women's participation, economic agency and decision-making in households, and entrepreneurial setups in the long term. This model is at present actively running and functional in Budhni block, Sehore district. Given the potential for creating additional income opportunities and enhancing the agency of SHG women within and outside their homes, the Unnat enterprise model is being scaled to 10 other districts in Madhya Pradesh.

## 2. Context

The Unnat model has been piloted in Budhni block, one of five blocks in Sehore district. The district lies at the foothills of the Vindhya Range in central Madhya Pradesh and is part of the Malwa plateau where agriculture is the primary source of livelihood in many rural households. According to the 2011 Socio-Economic and Caste Census (SECC), Scheduled Castes and Scheduled Tribes constituted roughly 23% and 10% of the population in the district respectively. The district is predominantly rural, with 83.6% of households in rural areas – significantly higher than the state (76.7%) and national (73.4%) averages. As an important source of livelihood, agriculture is both a direct and indirect source of income. As per the 2011 SECC, direct cultivation was a source of income for 39.8% of rural households in the district, with a further 53.5% households dependent on agriculture related manual casual labour.

Indicators for females in Sehore district follow the broader trend of lagging those of their male counterparts in key areas such as sex ratio, literacy, and workforce participation. According to the 2011 Census of India, the sex ratio in the district was 918, lower than the state's average of 936 in rural areas. Similarly, the female literacy rate in the district was a mere 49.6%, far lower than the male literacy rate of 68.6%. This was also lower than the state's average for rural female literacy which stood at 52.4% and a far cry from the state's average for urban women (77%).

Many women are often confined to low-paying, informal sector jobs without benefits or job security. For instance, as per the 2011 Census, men in the district outnumbered women by over three times in overall workforce participation as the main worker. In agriculture, roughly twice as many men were engaged as agricultural workers as women. Conversely however, twice as many women engaged as marginal workers compared to men in the district. Given that more than half the households in the district are landless, it is not surprising that over 80% of women engaged as marginal workers worked as agricultural labourers. Such underrepresentation of women in better-paying sectors and formal employment underscores systemic barriers,

including limited access to education, prevailing socio-cultural norms, and the low number of targeted livelihood initiatives for women.

The MPSRLM has played a pivotal role in the empowerment and economic upliftment of women in the state through the twin mechanisms of social mobilization and institution building. Starting with the formation of women's Self-Help Groups (SHGs) under the NRLM framework, the government of Madhya Pradesh leveraged these groups as platforms for women to access government schemes and programs. Since its inception, MPSRLM has significantly increased budget allocations to support SHGs. There are currently 7010 SHGs in Sehore district. Budhni block has 924 SHGs covering 141 villages under the intensive fold of the NRLM with SCs and STs comprising roughly 16% and 22% of the membership respectively. Financial inclusion being a cornerstone of the mission, MPSRLM ensures that SHGs have bank accounts and funds allocated through Revolving Funds and Community Investment Funds. Prior interventions in the district have included both farm and non-farm livelihood initiatives such as supporting the production of commercial crops, establishing small enterprises such as Didi Cafes, as well as having SHGs produce PPE kits during the COVID-19 pandemic.

The circumstances in Budhni are by no means unique, but a microcosm of the broader challenges faced by rural women in the state and nationally. It is within this context that the Unnat enterprise model, with its focus on creating income generating opportunities for women, and enhancing their decision-making capacity and mobility, can function as a proof of concept for a workable solution toward fostering empowerment and agency for women in the state.

### **3. The Key Challenges**

Agriculture is the primary source of livelihood and employment for rural women in India, and invariably in Madhya Pradesh. However, it is still riddled with acute constraints that restrict the women involved from earning a sustained, remunerative, and meaningful livelihood. Some of the critical challenges faced by the rural women involved in the agriculture value chain in India are:

- Small landholding & low production capacity
- Exploitation by intermediaries (middlemen) due to lack of scale & market access
- Lack of working capital/ funds, appropriate technology, training, & tools to support and promote their livelihoods
- Lack of awareness of production, value addition, & access to markets

- High rate of debt/ interest hypothecated to money lenders

Along with these factors, the prevalence of gender-based social norms, restrictive societal attitudes, and limited mobility amplify the challenges faced by women who, despite possessing the skill and capacity, find it hard to navigate the rural market as entrepreneurs. Moreover, women manage domestic and caregiving responsibilities while also trying to participate in income-generating activities to earn a sustainable livelihood working in the vicinity of their homes. Their challenges are exacerbated by geographic barriers. Living in remote villages makes access to basic services such as healthcare and education, as well as employment opportunities and social networks, even more challenging.

Concomitantly, while individual livelihood activities are undertaken by women at the village level, they often face challenges pertaining to their efficiency, sustainability, and profitability due to small scale. The incidences of collective livelihood activities to leverage economies of scale are rare.

Overcoming these challenges will create additional income-generation opportunities for rural women, leading to a long-term increase in their economic agency & decision-making power in the household & entrepreneurial setups. It will equip them with the business, operations, and technology-related skills required to own and operate an enterprise for productive employment. This aligns with SDG 8, which aims to achieve full and productive employment and decent work for all women by 2030, & SDG 9, aimed at increasing access to small-scale enterprises in developing countries and integrating them into value chains and markets

## 4. The Solution

The pilot *Unnat enterprise model* aims to integrate local agricultural value chains with entrepreneurial networks (of SHG members) to create additional income opportunities for rural women. It involves setting up a Cluster Level Federation (CLF) owned agro-processing enterprise focused on localized procurement, value addition (processing & branding), and sales & distribution through the localized network of rural sales women entrepreneurs (*Unnat didis*). By doing so, this model offers multifaceted benefits both at the individual and the collective level, viz. additional income opportunities to SHG women, access to good quality daily consumption goods to the community, social recognition to the SHG women as *Unnat didis*, and enhanced capacity of the SHG members and the CLF to sustain and manage an



agro-processing enterprise. The entire model is premised upon leveraging the vast network of the women-led community institutions (SHGs, CLFs, and Village organizations (VOs)).

The enterprise is owned and operated by groups of women belonging to the SHG network of MP SRLM, with overall ownership lying with the CLF. However, initial operation and capacity building for the enterprise takes place with the guidance of MPSRLM teams, along with technical support and handholding from IMAGO and SEWA. The entrepreneurial nodes in this model have been mapped upon already existing solidarity of women networks in the form of SHGs. The SHG women involved as sales entrepreneurs have an opportunity to earn INR 2000 to 5000 per month (based on their level of engagement) as additional income over their existing livelihood earnings.

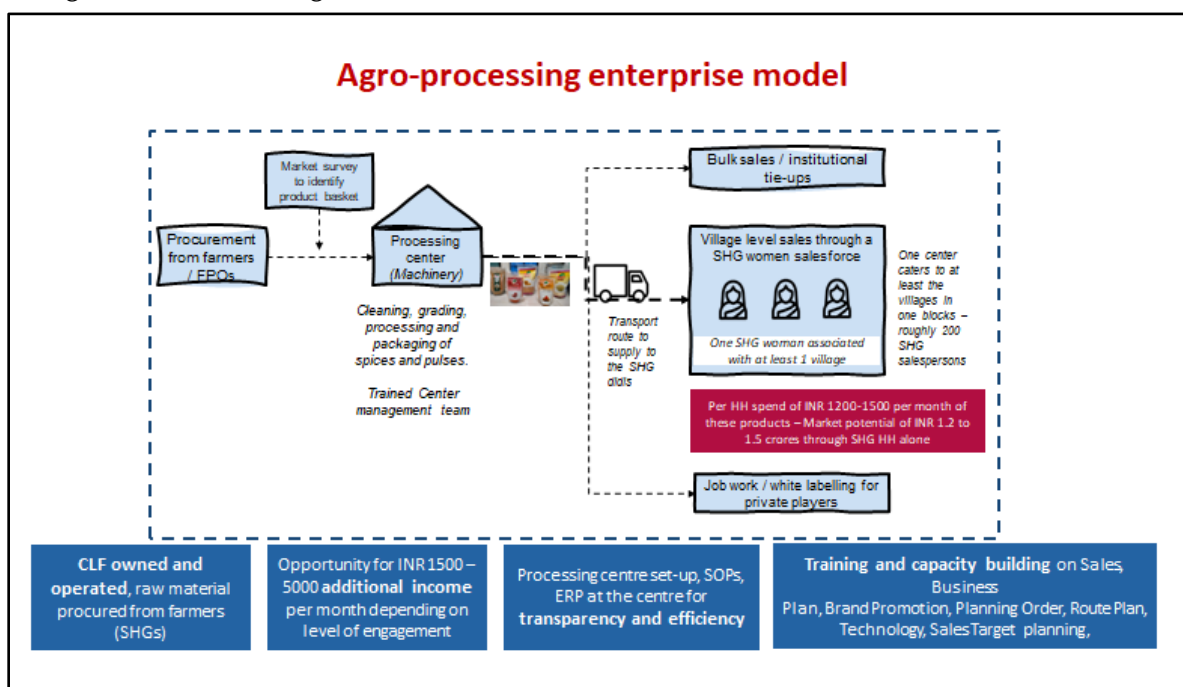


Figure 1- Agro-processing Enterprise Model

The Unnat agro processing enterprise is a collective business to develop an integrated value chain of agriculture produce to provide income opportunities for at least 300 SHG households. The enterprise model leverages complementarities within the NRLM framework by capitalizing on local SHG farmers and Farmer Producer Organizations (FPOs) for procurement of agricultural raw materials. Furthermore, the social capital of the federation of SHGs provides valuable market potential for its finished products.

This model engages and provides income generation opportunities to women at three levels:



- **Backward linkage level:** The raw material procurement for the agro-processing enterprise is done through the identification and selection of local, small, and medium farmers, who are either themselves members of SHGs, or are closely related to them. This is generally done through convergence with local FPOs. The suppliers are paid remunerative prices at the time of raw material pickup.
- **Enterprise level:** The agro-processing center employs SHG members in two ways:
  - **Enterprise management team:** The enterprise management team is composed of **4 members**; Centre in-charge, Processing in-charge, Accounts & MIS in-charge, and Marketing in-charge. The enterprise management team is recruited from within the SHG women's network, with the support of the CLF. This 4-member team is employed at the center on a fixed monthly salary basis.
  - **Enterprise support staff:** Along with the enterprise management team, SHG members are also engaged on a need-basis to support production, processing, and packaging-related activities. These SHG members are employed on a daily wage basis, as per the state's CRP policy. On average, around 10 to 15 SHG women are engaged as support staff during a month
- **Forward linkage level:** A sales cadre composed of women is developed from within the SHG network for the sale and distribution of Unnat enterprise products. These women are called Unnat didis. One Unnat didi is selected from each village within the block who is subsequently trained and supported to sell the products at the village-level. The Unnat didis earn additional income through a fixed commission rate on the value of sales made by them. Overall, one Unnat agro-processing enterprise engages around 150 - 200 SHG women as Unnat didis.

The Unnat agro-processing enterprise focuses on the production and value addition of staples, particularly, lentils (Chickpea, Split pigeon pea, Gram flour) and spices (Turmeric, Chilli, Coriander, Cumin) that have a year-round demand in the rural market.

The agro-processing model has been adapted to the local context in MP as follows:

- **Linking local producers (small-scale farmers/ groups)** to local consumers through the CLF agro-processing center and the associated network of SHG women. This leverages the solidarity of the SHGs and allows for the circulation and availability of

good quality products which are in demand in the local market. The identification of the product basket is done through a detailed market survey and validated through participatory engagement with CLF members.

- **An efficient and cost-effective business model** with low overheads that has been adapted to the cost envelope of the CLF. This supports the maximum return to SHG members.
- **Technology** to plan and track sales, as well as for customers to place orders for products. A web-based Enterprise Resource Planning (ERP) system at the agro-processing center for efficient sales planning and transparency through the production process.
- **A cadre of master trainers** has been developed to ensure training and business support to SHG members. Training modules have been developed which include sales, target setting, brand promotion, order & route planning, value proposition communication. These existing training modules will be further adapted to the SHG and community institution context. Current activities include engaging with training institutions and resource persons to develop high-quality modules for the SRLM, master trainers, and CLF functionaries.

## 5. Market Potential of Unnat Products:

The target market for the Unnat products (lentils, spices, gram flour, and other complementary goods) is primarily SHG households at the village level that span the block. Additionally, institutional/ bulk customers are also identified and targeted as alternate sales channels. In case of the intervention in Budhni, this includes all villages with active SHG networks in Budhni and Nasrullanganj (adjacent to Budhni) blocks. The initial product portfolio of the enterprise is identified through a detailed **market survey** exercise conducted across two blocks (intervention block and the adjacent block). The market survey is carried out to gain a comprehensive understanding of the target market environment, consumption patterns of staples, and factors determining the consumption from both the demand and the supply side.

In the Budhni Unnat enterprise, the market survey was carried out across a representative sample of **55 villages** over Budni and Nasrullaganj blocks. Villages were chosen to be representative of the various socio-economic and geographical characteristics present in Budhni and Nasrullaganj. Across the **55 villages**, a total of **230 households** were interviewed.

Additionally, **61 Kirana stores** were also selected and interviewed to understand the consumption of Unnat-like products from the supply side.

Trained surveyors administered questionnaires to the participants, collecting data on the types and quantities of staples consumed on a regular basis. The surveyors also took into account factors such as household size, income levels, and dietary preferences to gain a comprehensive understanding of staple consumption patterns. To ensure the accuracy and reliability of the data, the survey process followed rigorous protocols.

Some of the key findings from the market survey conducted in Budhni are as follows:

- Critical determinant for the households while making purchasing decisions: Price, followed by quality
- Average monthly household spend on Unnat like products (dal, spices, besan, complimentary grocery items): INR 1200 - INR 1500
- Total number of SHG households in Budhni: 11,865<sup>5</sup>

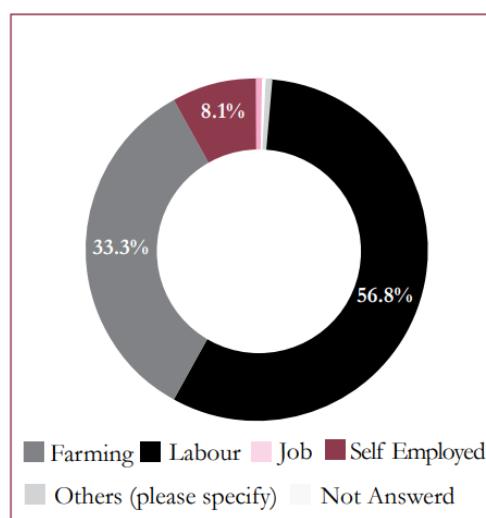


Figure 2: Income sources assessment

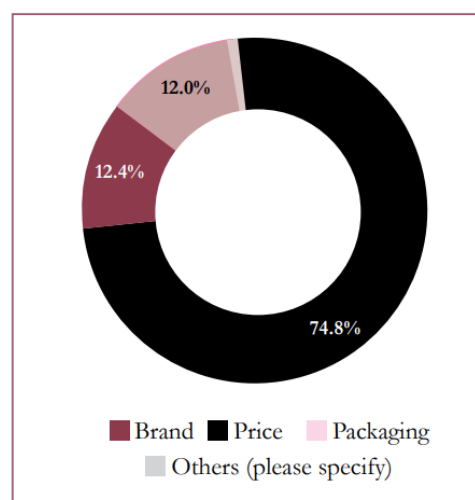


Figure 3: Factors that determine purchase decisions at household level

Considering a highly conservative 2% market share of SHG households, the Unnat products have a market potential of more than INR 2.8 Lakhs to INR 3.5 lakhs per month at the block level, through the SHG network alone. Thus, an annual sales revenue potential of more than INR 40 lakhs is possible through the SHG household market alone (Excluding institutional customers)

<sup>5</sup> Source: NRLM national MIS data

Long-term, at a 10% market share of SHG households, the Unnat products have a market potential of more than INR 14 Lakhs to INR 18 lakhs per month at the block level, through the SHG network alone. Thus, an annual sales revenue potential of more than INR 1.5 Cr. is possible.

## **6. Community Ownership and Participation**

The entire Unnat agri-business enterprise model is set up under the legal ownership of a cluster-level federation (CLF) at the block level. The CLF is envisaged as the overall governing body for this women-led enterprise. The model is currently being implemented through the Unnati cluster-level federation in Budhni. Simultaneously, the day-to-day management of the enterprise is done through a team of 4 to 5 SHG women, who have clearly defined roles and responsibilities. This is the enterprise management team

The setting-up and functioning of the women-led agri-business enterprise involved participatory discussions with the women at both the village level and at the Unnati cluster level federation as a continuous practice. This is a central tenet of the approach. During the enterprise setup, a series of focused group discussions were held with the women at the village-level to understand their realities, challenges & aspirations, as well as the target market for the enterprise. Simultaneously, discussions were held at the CLF level with women representing different villages to further understand the nuances of the market that the women would be entering.

Quantitatively, the community's voices were incorporated through an extensive market survey in the target block to understand local consumer behavior and zone in on the enterprise's product portfolio. These findings were then validated with the community again through a participatory workshop with the women at the CLF. The enterprise's brand name and value proposition were also discussed and validated during this workshop.

Enterprise management team selection is done from within the SHG women network with direct consultation and support of the Cluster Level Federation (CLF). Furthermore, mobilization and selection of the SHG women for the role of Unnat didis (rural sales women entrepreneurs) are also carried out with the support of the CLF and the community resource persons (CRPs). These steps during the initial setup of the Unnat enterprise model promote both a sense of ownership and strong buy-in from the CLF.

Subsequently, continuous support is provided and periodic feedback is sought from the rural sales women entrepreneurs, (Unnat didis) to enable them to be able to achieve their sales and income targets, and also improve the quality of products & services offered to the end customers. Periodic focused group-discussions are held with the cadre of community master trainers (SHG women) to learn about and co-create best-practices and strategies (marketing & promotion, customer negotiation, transport route planning, etc.) to help the Unnat didis achieve their income targets.

## 6.1 Community Capacity Building

Along with ownership, capacity building of the community is critical to the success and sustainability of the Unnat enterprise. The key stakeholders who undergo training and capacity building are; enterprise management team, Cluster level federation, and SHG women working as Unnat didis.

- **Enterprise management team:** The team undergoes continuous training post recruitment and on the job on the technical aspects of enterprise operations. This includes training on all core enterprise functions i.e. procurement, production, sales, mobilization, and accounts. Specific training sessions are designed and implemented with the support of IMAGO/ SEWA on machinery operations, standard operating procedures (SOPs), SHG member mobilization, documentation & reporting, MIS, product quality assessment, and production costing & pricing. Continuous handholding support is made available to the team to address any challenge that they might encounter. Currently, an aspirational grassroots management program is being designed to develop management skills in the team to complement their technical skills.
- **Unnat didis (SHG members):** The Unnat didis undergo periodic training. There are foundation and advanced modules developed to train Unnat didis on vital aspects of business viz. value proposition, working capital, sales target setting, sales pitch, capital rotation, and communication. The training of didis is conducted in batches of 20 to 25. Besides, the Unnat didis receive continuous support and follow-up from the enterprise management team. The training is conducted through expert trainers selected from the NRLM's national resource panel, and through the implementation partners, IMAGO & SEWA.

- **Cluster level federation (CLF):** The CLF is envisaged to be the governing body for the Unnat enterprise. The CLF is updated about the enterprise's progress in terms of key indicators on a monthly basis. Besides, a business orientation of the CLF is organized to enable them in effective monitoring and in supporting the enterprise management team with strategy development & planning.

## 7. Impact

### 7.1 Direct Economic Impact

- Since the beginning of its operations, the Unnat enterprise currently engages around **100 SHG women micro-entrepreneurs** directly, with around 70% of the benefits transferred to them as **additional income**. Unnat is expected to engage around **200 SHG women micro-entrepreneurs directly** as part of the sales network by the end of FY 23-24<sup>6</sup>
- **Additional average income of INR 2500 - 5000 (accounting for seasonality) for the rural women sales entrepreneurs for part-time work that is done at the village level.** Unnat also indirectly benefits the SHG network and larger community by providing access to high quality products
- The overall sales revenue of the enterprise is projected to reach INR 40 lakhs by the end of FY 23-24<sup>6</sup>
- More than **550 womandays of employment generated** at the enterprise level through the engagement of SHG members as enterprise support staff<sup>6</sup>
- A team of first-generation women executives developed to manage the enterprise operations
- SHG women acquire crucial skills viz. sales, planning, operations management, marketing, MIS, and negotiation, thus enhancing their overall employability and self-employment capacity

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<sup>6</sup> Source: Unnat Enterprise ERP (MIS) data

## 7.2 Social Impact

- As per the recent 3rd party process evaluation conducted by IDinsight:
- The Unnat Didis (SHG sales women entrepreneurs) report substantial social empowerment in terms of feeling more motivated, confident, and respected. They value work outside their home, interaction with other women, and entrepreneurial opportunities. Though some women expressed preference for working from home due to care work, others appreciated the opportunity to interact with the larger community
- Other Unnat Didis added that the work has provided them some agency over at least the money earned by them in the programme
- SHG members find the programme valuable for not just economic but also social reasons, reporting increased respect from village residents, more motivation and more confidence
- With respect to positive social changes, one Unnat Didi shared that since joining the programme, she has overcome her fear of tackling new challenges and developed motivation from focusing on a goal. Some Unnat didis and a Master Trainer mentioned that this work allows them to step out of the house and village and interact with new people
- Some enterprise management team members talk about their growth from a more personal lens. Multiple team members spoke about how their confidence in talking to men, shopkeepers, other Unnat Didis, visitors, and other authorities has increased over time. One shared that their communication and problem-solving skills have improved as well. Another spoke about the rewards of running a business that she has helped build
- The ownership of the CLF not only ensures the full application of profits for the benefit of local women's livelihoods, but also provides a useful blueprint of alternative imaginaries for considerations of gender in economic enterprise.
- Standardization of a sustainable agro-processing enterprise model for enterprises owned and operated by women led community-based organizations, ready to be further scaled to other districts and states in India
- Good quality, unadulterated, and affordable products available for consumption at the village level. As per the Process evaluation conducted by IDinsight, most respondents who have used Unnat products – including Unnat Didis, programme dropouts, SHG



members, and SRLM officials – affirmed the high quality of the products. They shared that people who have tried the products appreciated their taste, referring to them as “pure”, and contributed to positive word-of-mouth about Unnat

- Public-Private sector market linkage and mentorship to the clusters and community-based enterprises
- With the support of technical partners, IMAGO, and SEWA, the capacity of the state government department to implement and scale the implementation of the agro-processing model at the state level is gradually increasing

## 8. Intervention Challenges and Mitigation Strategies

- Capacity & bandwidth of state govt. officials to support on-ground implementation - standardized replication toolkits/training modules are being developed with the support of IMAGO/ SEWA for capacity building of relevant officials
- Market linkage and ensuring sufficient turnover to enable enterprise sustainability - A dedicated team of technical experts (agribusiness/ program management) to work at the state level to support the market assessment and market linkage, including scenario planning to account for market risks.
- Diversification of investments from varied sources (Corporate Social Responsibility, partnerships with financial institutions) to augment resources at the enterprise level and to facilitate scaling across geographic locations. This has been demonstrated in MP already. With INR 5 million allocated from BMGF, the state government has been able to allocate INR 50 million to replicate the model across 16 blocks (i.e. 16 processing enterprises) in the state.

## 9. Scalability

The Unnat enterprise model has a strong case for scaling-up based on a number of factors.

- **Strong institutional support:** The Unnat model has witnessed strong support from the MPSRLM with officials expressing significant interest in scaling the program beyond the pilot. Expansion is planned to a further 10 districts across the state by the end of FY 23-24
- **Alignment among stakeholders:** The model fits in with the aim of MPSRLM to expand the economic and social possibilities of SHG members. The model has also been endorsed by the community. In process evaluation conducted by IDinsight, almost all

respondents across stakeholder groups viewed the enterprise as positive for Unnat didis and encouraged scaling-up to reach more women given the lack of similar employment opportunities in the region

- **Convergence potential:** MPSRLM officials have noted strong potential to scale the program by exploiting aligned vision and complementarities across multiple government departments. This is already taking place with the tribal welfare department sanctioning funds for 6 of the 10 intended expansion units. MPSRLM officials also note the potential for convergence with programs such as the Start-Up Village Entrepreneurship Programme and using Community Resource Persons Enterprise Promotion (CRPEPs) to enable Unnat program implementation
- **Active engagement across levels:** Hands-on involvement of MPSRLM officials across various administrative levels, from state to cluster, ensures effective management, mobilization, and oversight of the program. By supporting mobilization, facilitating institutional connections, and ensuring compliance with regulations, MPSRLM officials have demonstrated the capacity to carry forward their responsibilities with less support from its technical partners, IMAGO/SEWA. IDinsight's process evaluation report noted that MPSRLM officials have actively supported the enterprise management team in ensuring institutional connections and compliance with administrative orders, as well as enhancing the participation of SHG women in village-level mobilization meetings. This buy-in and support is a crucial step in the roadmap for replication and scaling in other regions

## 9.1 Challenges to Scaling

In spite of these favorable factors, scaling initiatives can face challenges on multiple fronts. One of these includes profitability concerns. The pilot enterprise in Budhni is yet to attain financial sustainability. Profitability concerns can be assuaged by adding to sales channels and increasing production capacity which may need critical technical support from current partners. Another concern has to do with income expectation for beneficiaries. With varied income targets among stakeholders including the Unnat didis and MPSRLM officials, meeting these targets is vital for the program's perceived success and overall cost-effectiveness. Finally, scaling across regions can bring forth challenges in standardizing the program's approach due to varying bureaucratic priorities, strength and engagement of community organizations, and consumption patterns.

## 10. Conclusion

The Unnat enterprise model piloted in Budhni, Sehore district of Madhya Pradesh, outlines a strategy to empower rural women entrenched in the complexities of India's agricultural sector. The model aims to embed women more deeply into, and at multiple levels of the agricultural value chain for enabling them to maximize the economic benefits.

Beyond the direct economic intervention, the capacity building facets of the model can be transformative. Training sessions go beyond merely teaching skills and help groom SHG women into leadership roles, a significant stride toward social empowerment. The Unnat model thus helps women grapple with traditionally restrictive norms on multiple fronts by fostering economic independence, building capacity through knowledge, fortifying their societal position, and improving agency and mobility outside the household.

The model leverages the solidarity of the SHG networks by placing complete ownership in the hands of the CLF. Besides, the model also succeeds because of the collaboration of several entities including government, civil society organizations, and local communities. As the model is slated to expand to other districts, it has the potential to serve as a replicable blueprint for rural women's empowerment across the state. Although the pilot in Budhni is still a work in progress with room for improvement, the Unnat model provides a small but solid framework for larger systemic change by aiming to restructure the rural agrarian economic landscape by placing women at its center.