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POSTCARDS FROM THE FIELD: RURAL WOMEN ENTREPRENEUR'S RESPONSE TO THE COVID CRISIS

The lockdown has adversely impacted the businesses of many entrepreneurs like Pragnya, Rita and Sabitri, who are engaged in non-essential goods and services. Faced with a severe cash crunch and drop in household income, the entrepreneurs are adapting to new market conditions, with support from community-based institutions.

When the economic opportunity of women-led enterprises was threatened in the wake of the pandemic, LEAD at Krea University conducted a COVID enterprise response study, to understand how the lives, business outlook and revenue of 2,083 women in the states of Madhya Pradesh, Bihar, Chhattisgarh and Odisha were impacted.

Pragya Mishra

Photocopy shop owner (since December 2019) *Satrang, Odisha*



Coping by temporarily closing business

"It was my dream to start my own business and I was happy to get this opportunity. I hope I can resume my Xerox business in the coming months, and become financially independent again."

Pragya's business, supported by the Startup Village Entrepreneurship Program, was the first of its kind in her village - a profitable, loan-free business contributing to household income.

Come COVID-19 and her business was severely impacted she has been incurring a loss since the lockdown. Eager to earn, she has now started preparing mudki (a local snack) for sale.

Rita Rani Boutique owner (since May 2019) *Chheliapada, Odisha*



Coping by expanding product portfolio

"The lockdown months (March, April, and May) were peak selling months, since a lot of local festivals were lined up."

Running her boutique on a rented property meant that Rita had to quickly adapt to market demand to keep her nine month-old business afloat.

As a professional tailor, she was able to garner orders for masks from local government departments and medical shops and earned INR 24,000 during the lockdown.

Sabitri Sahoo

Tailoring unit owner (since October 2015) *Gopalpur, Odisha*



Coping by reducing operating costs

Sabitri Sahoo started her small business five years ago, providing tailoring services from her home.

The business has grown in the last three years, and now Sabitri rents a workshop in the nearby market and employs seven part-time workers.

With the sudden surge in the cost of raw materials during the COVID outbreak, Sabitri had to close the shop and furlough her staff. Determined to make ends meet, she continues to work from home, stitching over 5000 masks for sale locally.

Pramila Devi Tailoring unit owner *Rajnagar, Bihar*



Coping by diversifying business

Pramila took a loan under the Startup Village Entrepreneurship Program to establish her own enterprise.

With assistance from a community resource person, she started a stitching unit and catered to the local demand for garments, laced items and the likes. However, her business was affected due to the lockdown.

During this time, apart from her regular stitching work, she also started producing masks that were supplied to different departments. She invested her profits by diversifying her business and adding product lines - to include cosmetics and accessories.

Her shop has since become quite the local attraction.

Nitu Karn Madhubani crafts shop (since 2014) *Rajnagar, Bihar*



Coping by going digital

Nitu started her journey as a Madhubani artist, painting articles like t-shirts, traditional clothes, canvas and handicraft articles.

When the pandemic affected her business, she moved to making masks like many others. But when she realised businesses were selling creative masks online - an idea clicked. Nitu set up a Facebook page accepting online orders for Madhubani masks.

The page has gained popularity, receiving orders for over 2000 masks which has allowed her to repay her credit and increase her income stream.

Poonam Grocery store owner (since 2019) *Rajnagar, Bihar*



Coping by purchasing on credit

Poonam's new enterprise showed the promise of powering through the pandemic as her store was exempted from the lockdown.

However, when supply shortages became a concern she sought the assistance of the designated community resource persons to be her guarantor in order to procure goods on credit.

Earning INR 6,000 per month, with institutional support and support from fellow SHG members who frequent her store, Poonam is confident that her business will recover through this crisis.