



SOCIAL IMPACT ASSESSMENT OF BUSINESS GYM PROGRAM

Saath Charitable Trust



SAATH

Creating Inclusive Societies



Submitted by:



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Table of Contents

Executive Summary	2
Program and Impact Highlights.....	3
1. Introduction.....	6
1.1 About Business Gym.....	6
1.1.1 Need for Business Gym	6
1.1.2 Business Gym Milestones	7
1.1.3 Business Gym objectives.....	7
1.1.4 Stakeholders involved	8
1.1.5 Selection and Training Process	8
1.2 Application Development of Business Gym	9
2. Introduction to Impact Assessment	11
2.1 Assessment Methodology	11
2.2 Sampling strategy.....	12
2.3 Data collection methods	13
2.4 Hierarchy of Indicators.....	14
2.5 IRECS Framework	15
3. Study Findings	17
3.1 Inclusiveness RECS	17
3.2 I Relevance ECS	20
3.3 IR Expectation CS	26
3.4 IRE Convergence S.....	30
3.5 IREC Sustainability.....	33
3.6 Hierarchy of Indicators for Business Gym program	34
3.7 COVID-19 and Business Gym.....	36
4. Conclusion & Recommendations	38
Annexure	40
A1. Questionnaire for MEs.....	40
A2. FGD Pointers for MEs.....	47
A3. Respondents for data collection.....	47

Executive Summary

Saath Charitable Trust (Saath) inducted Chrysalis Services to conduct a Social Impact Assessment study on their Micro-entrepreneurs (ME) empowerment program viz. [Business Gym](#). The program is currently implemented in the cities of Ahmedabad and Jaipur. The purpose of the study was to record the quantitative and qualitative benefits of the training provided under the Business Gym program (which began in March 2021 and ended in March 2022) and assess the impact thereof.

The study began with a desk review of the [objectives of the program](#) and subsequent development of the indicators for impact assessment. This was followed by designing data collection tools such as questionnaires and pointers for Focused Group Discussions (FGDs). The study followed a [stratified random sampling approach](#) to identify 50 respondents each in Ahmedabad and Jaipur. The sample was identified keeping in mind the gender, age, and business sector of respondents.

The 5-day field visit, to Ahmedabad and Jaipur, began with an FGD of 6-7 MEs in the Saath office. During these discussions, each of the MEs shared their experience of the BG training. In total 4 FGDs were conducted, 2 in each city. The generic response from the FGDs was positive where MEs specifically informed about the growth in the number of customers & income. All the MEs appreciated the support from mentors, during and after the BG training practices. A sample survey was conducted on-site working location of the MEs. The team also interacted constantly with the mentors, facilitators, and program coordinator.







The data collected through the surveys was analyzed through the [Inclusiveness-Relevance-Expectation-Convergence-Sustainability \(IRECS\)](#) as well as the [Hierarchy of Indicators framework](#). The IRECS framework summarized the highest scores under Expectation & Sustainability followed by Inclusiveness, Convergence, and, Relevance. The noteworthy impact of the program was that 93% of respondents witnessed an increase in income while 97% of MEs witnessed customers coming back for their products/services. In terms of soft skills, 97% of MEs expressed an increase in decision-making ability and 100% of MEs expressed an increase in confidence level. The team also documented the top 9 benefits of the BG program, as rated by the MEs. The MEs also expressed appreciation towards the program for helping them build connections and linkages as 42% of the respondents have benefitted by making connections within the BG program. The BG program also assisted over 80% of the participating MEs to access eligible government schemes, most notably the e-Shram Card. The study also documented specific struggles of female MEs in their BG journey. During BG training, with the support of the mentors, 47% of female MEs observed increased support from their families.

All the interviewed respondents complimented the comprehensible and graspable, practical training pedagogy followed in the program. More than 95% of the MEs interviewed agreed to the point of view that themes covered in regular meetings and training were inclusive and relevant to everyday business dealings. With 99% of the MEs responding to recommend the BG program to family friends, the program has highlighted its sustainability.






The Chrysalis team perceives that the BG program can be scaled up in the current cities by increasing the MEs undertaking training. As the BG app is freely available on Playstore, the program can also be scaled in other cities across India. The team [recommends](#) a customized training approach for product and service-based businesses. Based on the findings of this impact study, the team believes that the BG program can be successfully implemented and sustained in various cities.

Program and Impact Highlights

• Business Gym Program Highlights

	Objective – To increase resilience among MEs & develop their business acumen.		
	1178 MEs identified and 1059 MEs trained. Identification of MEs was on the basis of internally developed scoring criteria.		24 Society camps arranged
	736 E-shram cards arranged		514 ME to ME interlinkages facilitated
	Facilitated 258 MEs to secure access to a zero-interest loan of Rs.50,000 under the Indira Gandhi Shehri Credit Card Scheme 2021 rolled out by Rajasthan Government.		

• Impact Assessment Methodology

	Total MEs interviewed in person – 50 in Ahmedabad, 50 in Jaipur		Stratified random sampling
	6 Business Sectors covered		Data collection methods - Surveys, FGD, Structured interviews, Direct on-site observation
	Analysis Framework – IRECS (Inclusiveness, Relevance, Effectiveness, Convergence, and Sustainability) and Hierarchy of Indicators		

• Study Findings & Conclusion

Parameter	Finding	Conclusion
Inclusiveness	<p>This caters to MEs across age group, educational background, gender, mode of business, business sectors/types, and age of business:</p> <ul style="list-style-type: none"> • 36% female and 64% male respondents • 98% of respondents studied in and beyond primary school • 11 business descriptions covered in the study sample • 78% associated for more than 6 months 	Excellent
Relevance	A strong correlation is observed between an increase in income and topics discussed during training sessions. However, some	Good

Parameter	Finding	Conclusion
	<p>topics like rate cards, fair trade practices, customer information database, and infrastructure were found to be less relevant as compared to others.:</p> <ul style="list-style-type: none"> 93% of MEs witnessed an increase in income 63% of MEs added new products 64% of MEs started accepting digital payments 74% of MEs benefitted from writing a logbook 75% of MEs benefitted from name boards 42% of MEs benefitted from linkage & associations 15% of MEs started using visiting cards 34% of MEs started maintaining clean surroundings in business areas 	
Expectation	<p>Meets expectation of all participating MEs.</p> <ul style="list-style-type: none"> 100% of MEs expressed an increase in confidence 97% of MEs expressed an increase in decision-making ability 95% of MEs expressed increased respect from society/other community members 88% of women MEs experienced a change in perception towards themselves 80% of MEs witnessed more than a 20% increase in income 	Excellent
Convergence	<p>MEs have developed tie-ups internally with other MEs through BG app as well as attending regular meetings:</p> <ul style="list-style-type: none"> 82% of MEs have made E-Shram cards through a tie-up with BG mentors. 38% of MEs found it easy to use social media for business purposes 	Excellent
Sustainability	<p>Rated high on all feedback parameters for mentors. Satisfaction with the training of Business Gym:</p> <ul style="list-style-type: none"> 99% of MEs willing to refer BG to others 98% of MEs rated teaching methods as good/excellent 	Excellent

• Recommendations

Suggestions on further improving the value created by BG program are provided below:

- Customized training approach for product and service-based businesses.
- Focus on including more women MEs generally involved in home-based businesses. The results of the impact study point to a larger social impact on the female community, which has a snowball effect on the household.
- Focus on increasing the utility of BG app for business development. All the MEs showed an interest in using the app to develop internal linkages. One of the first steps in this is to develop complete profiles of all the MEs along with the photos. Learning from past experience, MEs need handholding to become active users of the BG app.



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1. Introduction

Entrepreneurs play a vital role in the economic development of a country. Successful entrepreneurs innovate by converting ideas into economic opportunities. They introduce new products and concepts to the market, improve market efficiency, build wealth, create jobs, and enhance economic growth. Such activities are a major source of competitiveness in an increasingly globalizing world economy. Therefore, most governments in the world strive to augment supply of competent and globally competitive entrepreneurs in their respective countries. The role of entrepreneurship development is as presented below in Figure 1.

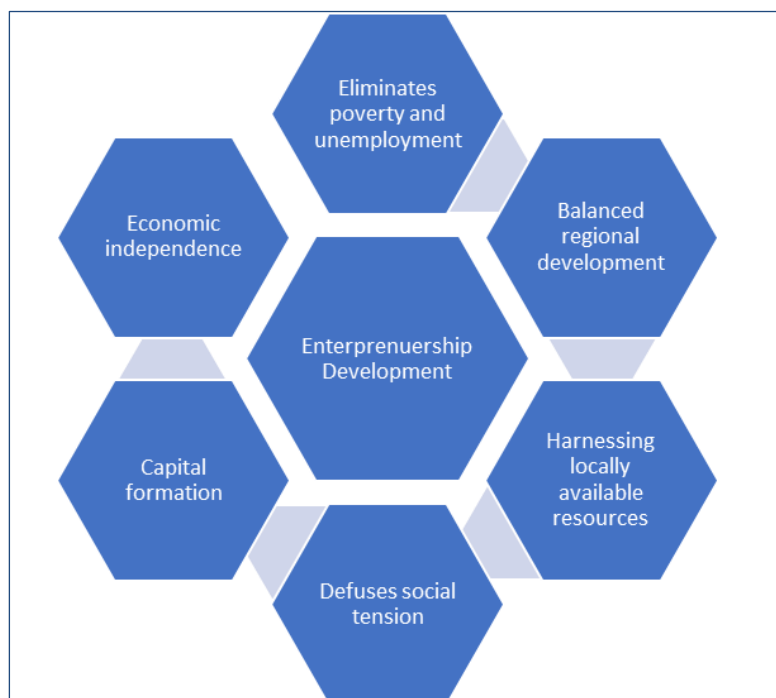


Figure 1 : Role of entrepreneurship in economic development

Entrepreneurship is not limited to formal sectors recognized by venture capitalists. Informal entrepreneurs are defined as those starting a business or are the owner/manager of a business who engages in monetary transactions not declared in the legal systems. Both - formal and informal sectors of entrepreneurship were hit hard due to the COVID crisis across the globe. Particularly, the informal sector that employs 80% of India's labour force and produces 50% of its GDP is still struggling to cope up with the uncertainties. The specific challenges faced by them include sustainability, with the primary challenge being delay in payments resulting in problems in paying for the upkeep of their

business. In response to adversities, nearly 70% entrepreneurs changed their business plans and developed alternative business plans and approximately 45% entrepreneurs explored new business opportunities.

1.1 About Business Gym

Saath Charitable Trust (hereafter referred as "Saath") started the "Business Gym" (BG) program with the aim to support the efforts of the unemployed youth residing in the urban areas of the country. The BG team provided them with tangible as well as intangible support which helps them rise as better micro-entrepreneurs. The underlying principle of BG is that the informal sector is a dominant sector and not the residual sector of the economy.

1.1.1 Need for Business Gym

In urban areas of India, majority of people don't have access to sufficient resources for starting their own businesses. The resources may be tangible like money and credits or intangible like knowledge or business-problem-solving abilities. In general, micro entrepreneurs face some common problems, which are briefly indicated below:

- Lack of skilled manpower (for manufacturing, services, marketing).
- Collateral requirements and inadequate skill to run an enterprise.
- Lack of availability of adequate and timely credit.
- Procurement of raw materials at a competitive cost.
- Problems of storage, designing, packaging and product display.
- Inadequate infrastructure facilities.
- Lack of access to modern technology

The SAATH team aims to overcome some of the above-mentioned problems through their training program.

1.1.2 Business Gym Milestones

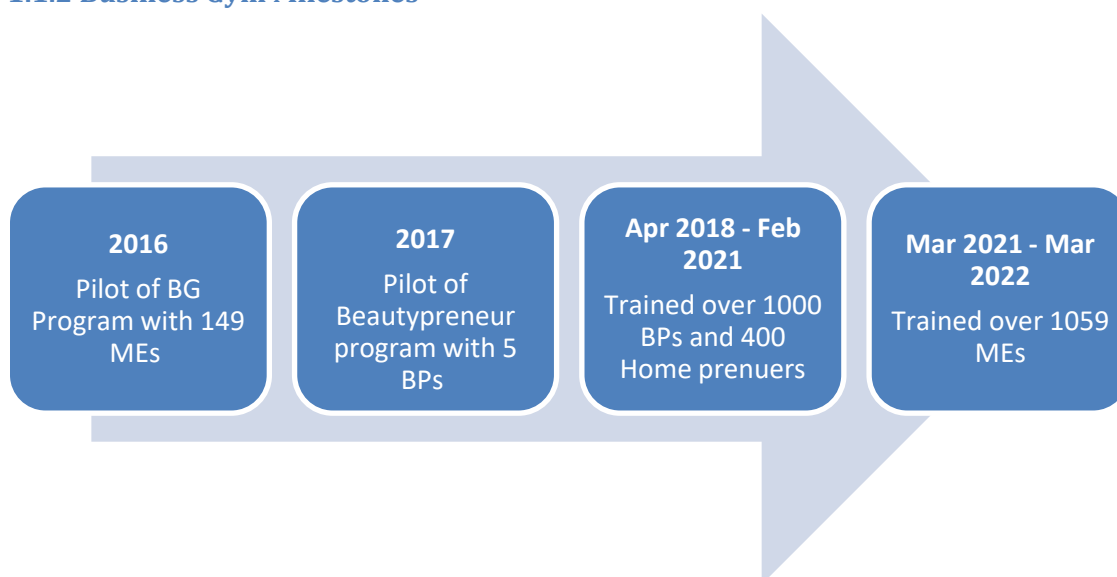


Figure 2 : Timeline for BG program

1.1.3 Business Gym objectives

Due to the pandemic, unorganized businesses are witnessing a change in customer pattern as well as overall supply chain. In the post lockdown phase, there was a need identified for supporting micro-entrepreneurs (MEs).

Primary Objective – To increase resilience among MEs and develop their business acumen

As the name suggests, Business Gym aims to strengthen the MEs entrepreneurial motive by acquiring skill and capabilities required for promoting and running it efficiently. Additional intended objectives of the program include:

- Identification of the scale of the business.
- Identification and mapping alternative income sources.
- Up-skilling to sustain clients.
- Understanding capital needs for re-booting micro-enterprises.
- Handholding, mentorship, and providing guidance to adapt to changing livelihood patterns.
- Stimulating MEs to develop interest and involvement in regular learning sessions.
- Developing positive attitude through structured exercises.
- Orienting them towards acquiring knowledge and skill through practice.

- Gaining knowledge about various aspects of managing a microenterprise.
- Developing a mindset and urge to put the acquired knowledge and skills into action.
- Building confidence in one's own abilities.

1.1.4 Stakeholders involved

The multi stakeholder program includes

- Micro entrepreneurs
- Program Manager
- Mentors
- Facilitators

Table 1: Roles and Responsibilities of SAATH team members

Project Manager	<ul style="list-style-type: none"> • Planning the overall program • Overseeing field implementation • Maintaining MIS • Arranging society camps • Improving training manual • Preparing Quarterly reports
Mentors	<ul style="list-style-type: none"> • Timely delivery of training to MEs • Providing relevant linkages to MEs • Ongoing support to ME s in case of any need
Facilitators	<ul style="list-style-type: none"> • Mobilization of MEs • Organizing camps • Ensuring correct linkages • Track data changes and collection

1.1.5 Selection and Training Process

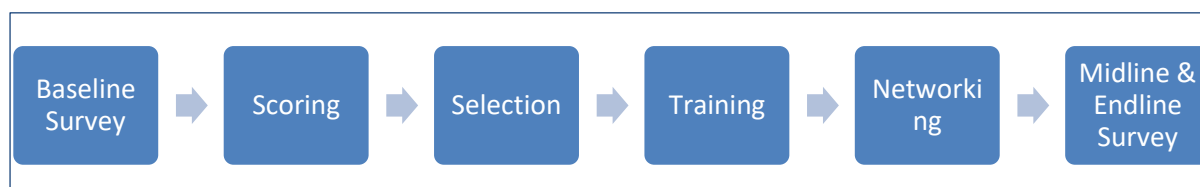


Figure 3: Activities under Businss Gym

The BG team conducted a detailed baseline survey to profile MEs. The Saath team after many rounds of deliberation and discussion developed a list of criteria for scoring each ME.

Scoring - Indices of Development

- Personal parameters
- Business parameters
- Social parameters

The Indices of development on which the scoring is based, are categorized under Personal, Business and Social parameters with each parameter being a clear indicator of the improvements and changes in the entrepreneur during his/her association with Business Gym program.

The baseline score was utilized to shortlist MEs. Within the same type of business, a minimum score cut off was identified to select the final MEs. In categories with high number of MEs, top 5-11 MEs with the high relative scores were selected. Alternatively, MEs with scores below 200 were eliminated from the shortlisted candidates.

Post enrolling of MEs in the BG program, mentors provided one on one training to the selected MEs. The mentors also counseled and provided various suggestions to improve their business. For real-time/practical experiences, regular field trips and case studies were organized for the MEs. The mentors also made efforts to provide relevant linkage information to MEs. A mid line survey was conducted, in January 2022, to document and evaluate training outcomes.

1.2 Application Development of Business Gym

Currently, BG program is being implemented in the cities of Ahmedabad and Jaipur. With the intention to scale the program across various cities, an App was developed by the Saath team. The main objective of the App is to help small businesses expand their business, build financial connections, and develop required skills through specially designed training (Figure 4). The four main user groups of the application are identified as

- Saath Charitable Trust as Admin of the app
- Other partner organizations (like MFIs, RWAs) as co-admins
- MEs enrolled under the BG program
- Customers who would like to avail services / purchase products from MEs listed on the app

Training videos will be available to all MEs using the App. Each ME can view other profiles and connect with suitable MEs to develop new business connections. Additionally, MEs can view their own score and access their standing. The App is live on Google Play as well as in website format.

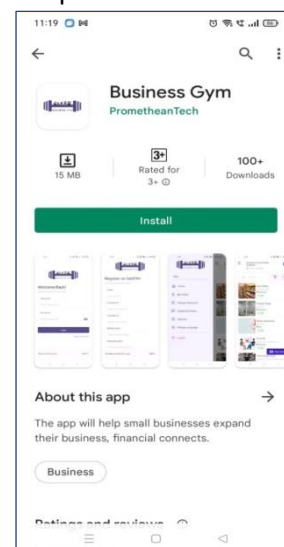


Figure 4 : Snapshot of the Business Gym App available on Playstore



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2. Introduction to Impact Assessment

Impact assessment (IA) of training assesses the extent to which the learning process has made an impact at various levels in the targeted area or community or targeted beneficiaries of an intervention. The basic principle of any good assessment of a training intervention is to understand the difference between occurrences of events in the absence and post implementation of the intervention. Evaluation thus involves an analysis of cause and effect in order to identify impacts that can be traced back to the training interventions. Furthermore, the measured impacts can be classified as short/medium/long term developmental changes resulting from the intervention.

Specific benefits of conducting an impact assessment on training interventions are:

- Provide indicators of knowledge, attitude and skill transfer from the training sessions to the workplace/ business.
- Provide vital information used to identify positive outcomes of training.
- Improve training design and delivery.
- Implement practices that enhance training impacts.

2.1 Assessment Methodology

The current IA study adopted a four-phase structured methodology as illustrated below:

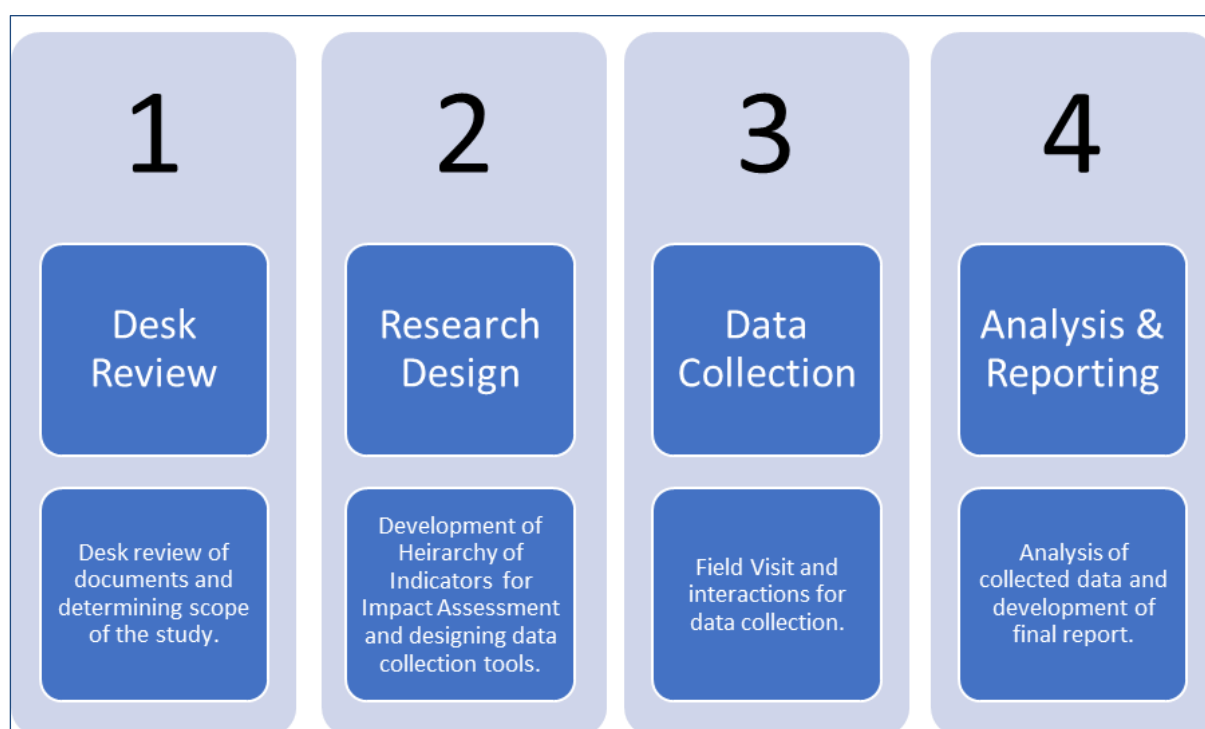


Figure 5 : Impact assessment methodology adopted by study

1. Desk Review and determining scope of the study

The review process included understanding the objectives of BG, relevant stakeholders, training tools used by the mentors. A detailed understanding of the various training modules was required to design the data collection tools for the study. The review helped establish scope of the impact assessment study.

2. Research Design

Evolving the research design included development of a hierarchy of possible indicators. The developed indicators were categorized as impact, output, outcome, process and input indicators for the program. Further, indicators were also aligned to the Inclusiveness-Relevance-Expectation-Convergence-Sustainability framework of analysis. Alongside, a questionnaire was developed to capture all the developed indicators. After review from the SAATH team, finalized questionnaire was converted into a Google Form to assist in real time data collection. Pointers for other data collection tools like Focused Group Discussion (FGD) and focused interviews of selected MEs were also developed.

3. Data Collection

Random sampling was used to identify 100 MEs across various business sectors in the city of Ahmedabad and Jaipur. The sample of 50 MEs was equally divided in both the cities. Gender ratio was used as the principle to identify the number of female MEs in the selected sample. The study also focused on specific challenges faced by the women MEs in each of the city. Furthermore, demographic distribution was also taken into consideration during the random sampling exercise. The 5-day field visit, for data collection, across the two cities included conducting on site observation, and interviews of the selected 100 sample. For practical reasons, if the selected ME was not available, he/she was replaced by another ME matching the same business profile. Four FGDs with MEs and detailed discussions with mentors were also conducted during the field visit.

4. Analysis and Reporting

The collected data during the field visit was cleaned and analyzed for report writing. The analysis was done in accordance with the hierarchy of indicators and IRECS evaluation criteria. Post the analysis, the final report was developed incorporating the outcomes of the analysis.

2.2 Sampling strategy

The study followed a stratified random sampling approach to identify a representative number of respondents in each of the cities. The strata were formed based on the respondents' shared attributes or characteristics, namely business sector in this particular study. The identified stratum was based through the following method:

- Total population of MEs participating in BG – 1059.
- Identification of top 5 business sectors with maximum participating MEs.
- Development separate list of participating MEs in each of the identified business sectors.
- Attribution of random numbers to each ME for aiding sample selection.
- Calculation of male: female ratio to help identify the number of male and females in the chose sample.
- Calculation of participation in each age group range (20-30, 30-40, 40-50, and 50-60 years) to identify the number of people in each age in the chosen sample.
- Post identification of various strata (business sector, gender and age) random sample selection of 50 MEs in accordance to the proportions calculated above. The team has tried to include as much diversity as possible within each business sector also.

2.3 Data collection methods

The study used a mix of qualitative and quantitative research methods for data collection (Figure 6). Apart from focused interviews, all the other data collection methods were applied to entire selected sample. 2 MEs in each city were selected for focused interviews to further develop into videos for social media.

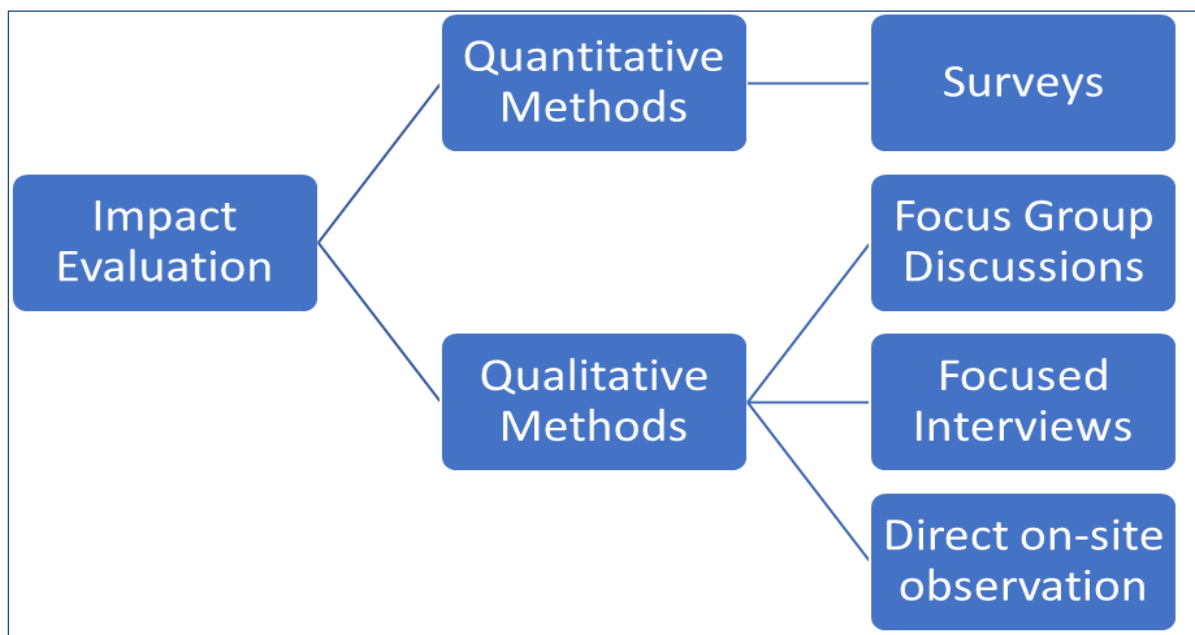


Figure 6: Data collection methods used in the study

Questionnaire survey – The 2-member study team interviewed 100 MEs spread across Jaipur and Ahmedabad (Figure 7).

Focus Group Discussions (FGDs) - FGDs were conducted at both Ahmedabad and Jaipur. Each group had 7-8 MEs discussing their motivation and experience of participation in BG training.

Structured video interviews of select MEs - 4 MEs (2 male, 2 female), as selected by the SAATH team, were interviewed in the Saath office. The team also travelled to the business location of each of these MEs to record the real time footage.

Discussion with mentors – The study team interacted with 2 mentors in each city during the entire 2-day visit. The discussions with the mentors provided an insight into the BG training experience, challenges faced by them and the MEs. These discussion points have been captured across various parameters in the findings chapter.

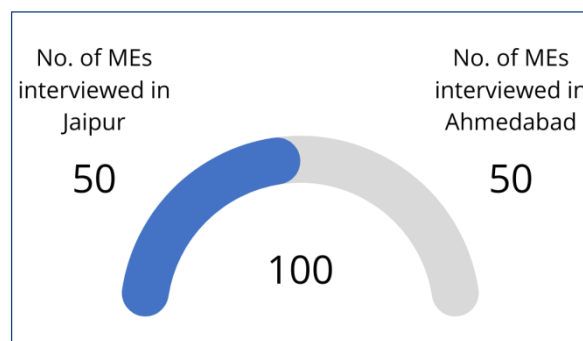


Figure 7: City wise sample distribution

2.4 Hierarchy of Indicators

An Impact Assessment study should be assessing the program objectives in ways that reflect the linkage between activities, outputs, outcomes, and impact. This is achieved by developing indicators, which is defined as a measure that is used to demonstrate changes in a situation, or the progress in, or results of an activity, project, or program. They may be quantitative in nature as expressed on a percentage or share basis or qualitative in nature and expressed in the form of people's judgments and perceptions. However, a clear distinction must be made between those indicators that are used to monitor activities and outputs and those that are used for outcomes and impact. This demarcation is done by categorizing the developed indicators through a hierarchy. A detailed description of the analysis framework used in the study is provided in Figure 8.

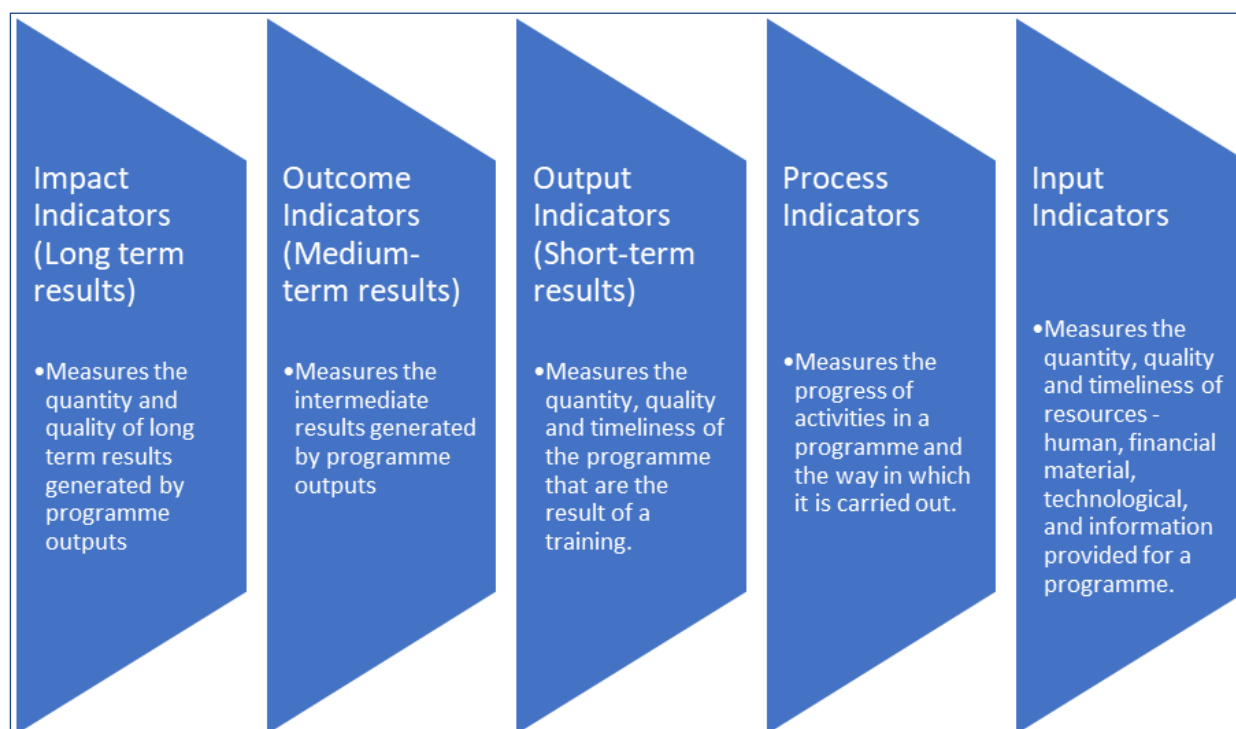


Figure 8 : Hierarchy of Indicators analysis framework

Input indicators measure the quantity, quality, and timeliness of resources (human, financial material, and technological) as well as the information provided for a training intervention activity.

Process indicators aka Activity Indicators measure the progress of activities in a program/project and the way these are carried out.

Output indicators measure the quantity, quality, and timeliness of the program that are the immediate result of a training/ program.

Outcome indicators measure the intermediate results generated by program outputs.

Impact indicators measure the quality and quantity of long-term results generated by program outputs.

2.5 IRECS Framework

IRECS is an analysis tool that focuses on evaluating performance of developmental projects on Inclusiveness, Relevance, Effectiveness, Convergence and Sustainability aspects. This tool helps in gaining qualitative understanding of the impact created, stakeholder perception, and extent of collaboration with other actors and sustenance of the change. An overview of the above mentioned five evaluation parameters is provided below.

Table 2: Description of IRECS Framework for data analysis

Parameter	Description	Indicator
Inclusiveness	The extent to which communities equitably access the benefits of the assets created and services delivered.	Demographic profile of MEs Gender Educational status Business description/sector Association with SAATH-BG
Relevance	The extent to which project is geared to respond to the 'felt' needs of the ME community.	Modules of the BG training process
Effectiveness	The extent to which objectives of the training interventions are being achieved.	Increase in confidence Increase in decision making ability Respect from society/other community members
Convergence	The degree of convergence with government or other partners for business linkages.	Linkages formed Benefits received from linkages
Sustainability	The extent of continuation of benefits from Business Gym after training has been completed.	Satisfaction with training of Business Gym





3. Study Findings

This chapter provides detailed findings around performance and impact of BG on the MEs. The information provided in this section is based on the responses received through the questionnaire and field visits conducted by the study team in Ahmedabad and Jaipur. The analysis is documented in accordance to the IRECS framework (Table 3).

3.1 Inclusiveness RECS

The aspect of inclusiveness has been assessed by analyzing the spread of benefits across participating MEs. The team found that Business Gym program is evidenced to be inclusive by analyzing the following indicators.

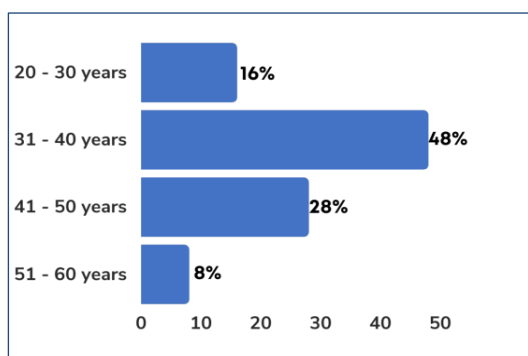


Figure 9 : Demographic profile of MEs

Age of the MEs – Responding MEs of the study are spread across a range of approximately 36 years. Figure 9 illustrates the number of respondents from each age group starting from 20 years up to 60 years. This indicates that enrolment and participation of MEs in the BG program depends on the need of the MEs and not the age. Highest participation was observed in the age group of 31 to 40 years. Minimum age of the male respondent was 22 years while for the females was 25 years. The maximum age of the male participating ME was 58 years while for female was 54 years.

Educational Status – Figure 10 highlights that maximum respondents of the BG program have completed their primary education between 1st and 8th grade. It was observed that the respondents possess basic literacy levels as they were able to read and write. A common distinguishing factor among the sample was the keenness to learn about new things like digital payments, maintaining log books etc. The lack of formal education had not deterred their enthusiasm and willingness to learn and develop their business acumen.

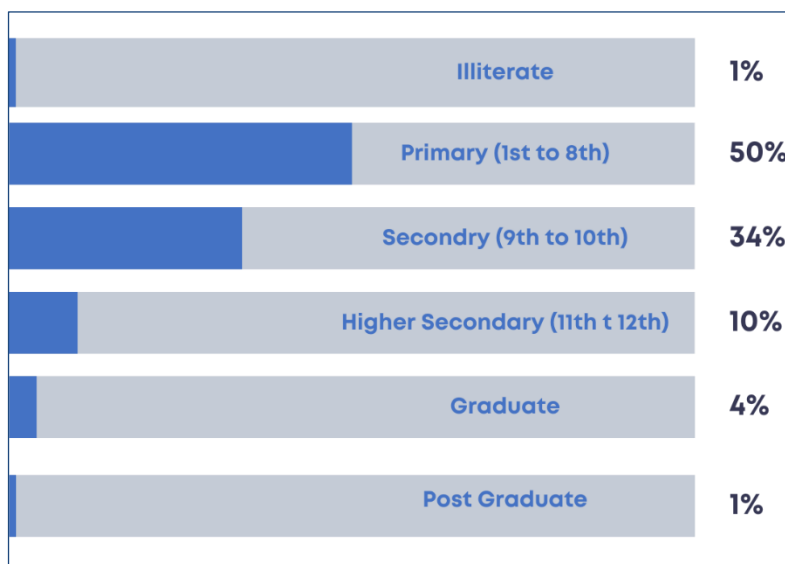


Figure 10: Educational status of MEs

Bhati Mukeshbhai Hetajibhai, 50, owns a pooja samagri stall in Ahmedabad. Although he has never gone to school, this doesn't deter him from maintaining a log book to record his daily expenses. He dictates his daily transactions to his grandson who writes in the log book provided by the BG mentors. He continues this practice as it helps him to understand the income generated from his small shop.



Gender profile - The total sample of respondents is skewed towards males as they form 64% of the contacted respondents. We observed there were fewer female respondents in Jaipur as compared to Ahmedabad, possibly because of various pre-existing local social pressures.

Types of Business of respondents – Maximum respondents were from the Professions / Trades sector (Figure 12). The MEs operating in this sector have service and skills-oriented businesses such as mechanic, electrician, plumber, etc. Of the total MEs in the clothing and apparel sector, 61% are females. Approximately equal participation was observed in the B-2-C (Business-2- Consumer) business sector which mainly includes local *kirana*/grocery stores. Respondents from sectors such as building and construction (*thekedar*), personal & healthcare, transport, etc. have been combined in the 'Other' category of the sample.

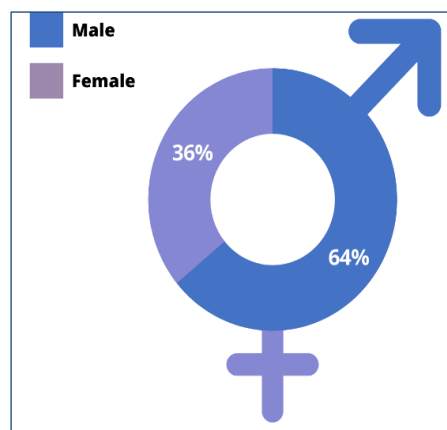


Figure 11: Gender profile of MEs

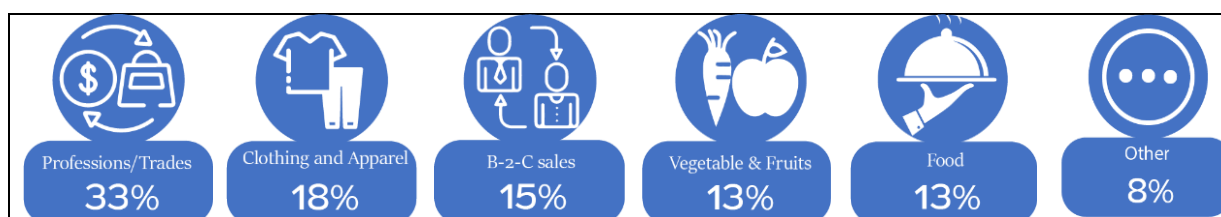


Figure 13 : Stratified sample as per business sectors

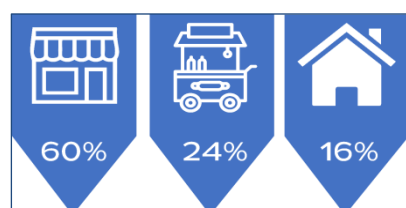


Figure 12: Non portable, Portable and Home-based businesses

The stratified sample is also distributed across the three modes of operations. Maximum number of MEs operate from a fixed location, as they either own a shop/rental infrastructure or a fixed place (*patharna*) on a footpath. Portable businesses are those businesses which are mobile in nature, either operated through a *thela/feri*. It was observed that most businesses operating under vegetable & fruits are portable in nature. Majority of the home-based businesses are run by women – a usual and common

observation in both the cities.

Association with Saath BG Program – This training and mentorship initiative was initiated by Saath in April 2021. Through our discussions, it is understood that MEs are provided constant handholding along with training, and meetings at regular intervals. The mentors ensure that during a single training session/meeting, not more than 2-3 concepts are discussed. The mentors make it a point to meet the MEs at least once a month, in addition to calling them on a fortnightly basis. Such regular interactions are required to build rapport and also check on the implementation of various learning provided in prior training sessions. The sample indicates the time period of association of the MEs with the Business Gym.

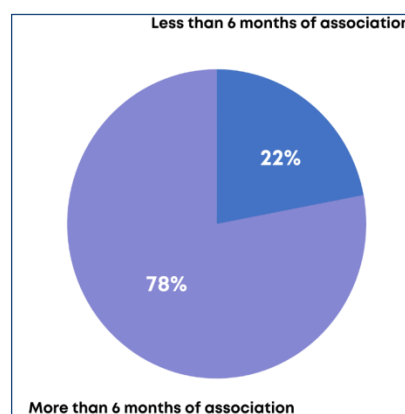


Figure 14: Association of MEs with BG program



Ramilaben Vanjara, 45, owns a vegetable shop (thela) in Ahmedabad. She values the mentor as her own family member even though she has known them only for 9 to 10 months. She feels their genuine concern for her overall wellbeing as they call often to check on her and her family.

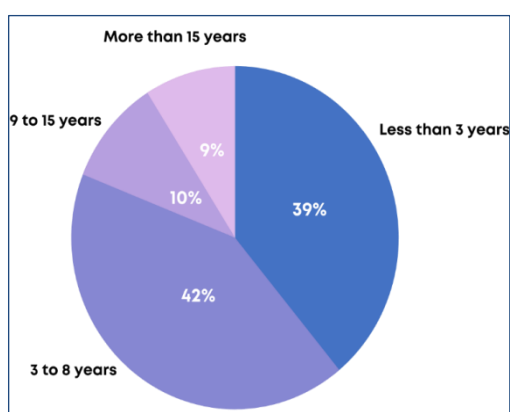


Figure 15: Age of business operated by MEs

Age of Business – The sample included a mix of MEs who have been running their business for many years as well as beginners. Majority of the MEs, 42% have been operating their businesses for 3-8 years (Figure 15). Loss of job and lockdown uncertainties was cited as a major reason by MEs operating their business for less than 3 years. It was observed that irrespective of the age of the business, all the MEs were open to the training provided. The MEs working for more than 9 years considered it as learning and networking opportunity for business expansion.

Bharatkumar Naginadas Nagar, 56, has been working as an electrician in Ahmedabad since 2005. He was motivated to take part in the Business Gym program because of the regular meetings organized with the mentors and ME. He takes these meetings as a networking opportunity to build relationships with other local businesses.



BG Selection criteria score – After conducting a baseline survey, the BG team rate each ME on the

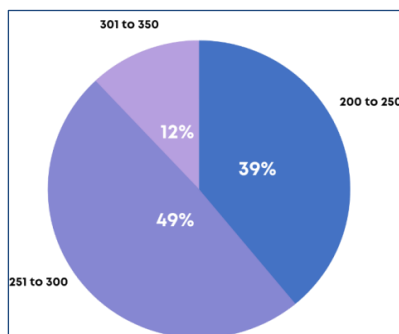


Figure 16: Selection Criteria Score of MEs

basis of several indices of development. The internally developed indices help in attaining a final score to each of the ME. This further form the basis of selection of the profiled MEs in the BG program. All the MEs in the sample had score in the range of 200 to 350 (Figure 16). The minimum selection score attained by a ME, in the sample, was 200 while the maximum was 345. These scores are also available in public domain through ME profile on BG app.

3.2 I Relevance ECS

The relevance of the BG program has been analyzed from the perspectives of two major stakeholders- MEs and their mentors. The section analyses relevance of BG trainings and their effectiveness in addressing challenges faced by MEs. Figure 17 summarizes the top 9 relevant training lessons successfully implemented by the MEs. Each of the training modules covered several aspects for helping the business grow. However, the section below discusses the top 9 benefits felt and experienced by the sample MEs in real life.



Figure 17: Major learnings and benefits of BG for MEs



Board with ME business details - 75% of the MEs have benefitted from name boards provided by Business Gym. The respondents felt that this immediately led to an increase in income. Additionally, few respondents felt a sense of pride in them to see a board having their name. The common thought expressed was that the MEs didn't ever think that they could have their names on a board, and now seeing it on a board instills higher levels of confidence in them. The mentors recognized that in some cases MEs have been operating

their business for a long time but had never given it a name. The name board facility made them think about naming their business, which further gave recognition to their business.



Vimalesh Devi, 28, from Jaipur runs a small shop where she irons clothes for a living. She felt bad that she could not study beyond 4th grade but she feels a lot of pride in reading her name on a board. She feels inspired to work harder and earn more when she sees her name board.



Nishaben Nareshbhai Padhiyar, 30, from Ahmedabad has a small set up within her home where she sells household plastic items. Her house is in the interior and behind a public toilet. The location was such that her shop was never noticed, resulting in a lower customer base. After she has put the name board, she has seen an immediate increase in the number of customers. She tells that people are now aware about the existence of her shop.



Ganpatbhai Nagjibhai Saraniya, 39, provides mobile knife sharpening service across the city of Ahmedabad. He was not allowed by the security guards to enter the residential apartments' premises as they were distrustful. After he painted the BG board on a box on his cycle, the guards recognize his identity and even let him into the premises. The recognition because of the board has helped him connect to new customers in various residential complexes.

Maintaining a logbook - Prior to BG training, hardly any of the MEs followed this practice. The mentors also informed that convincing the MEs to maintain log books on a daily business is challenging as the usual reason cited is lack of time. Regular meetings and follow-ups by the mentors reinforce the need for following this practice. 74% of the respondents claim to have benefitted from regularly maintaining the logbooks provided by Business Gym. A frequent observation by respondents was that this practice made them more aware of income and expenses occurring in the business. This eventually helps them plan better for the future.

તારીખ	વેચાણની કમાણી	ખરીદીનો ખર્ચ	વધતી રકમ
૧૯/૩/૨૨	૬૦૦	૩૦૦	૩૦૦
૧૯/૩/૨૨	૬૦૦	૩૦૦	૩૦૦
૨૦/૩/૨૨	૬૦૦	૨૦૦	૪૦૦
૨૦/૩/૨૨	૪૦૦	૧૦૦	૩૦૦
૨૨/૩/૨૨	૧૦૦૦	૩૦૦	૭૦૦
૨૩/૩/૨૨	૬૦૦	૨૦૦	૪૦૦
૨૪/૩/૨૨	૪૦૦	૧૦૦	૩૦૦
કુલ વેચાણ			
કુલ ખર્ચ			
(ભાડુ, પગાર, ફેલો, મિલકત)			
અન્ય			
અંતર			



Sakriben Mafabhai Patni, 54, sells vegetables daily on her fix lari (moving cart) in Ahmedabad. She looks for customers in nearby residential areas and sits in the evening market also. Even though she gets tired due to the daily routine, she continues to maintain her BG log book. She dictates her expenses and income to her daughter in law, who is responsible for updating it. She is aware of her business dealings and hence does not miss filling the log book even for a day.

Implementing customer friendly practices – The mentors stressed upon developing customer relationships to ensure understanding of customer requirements. MEs expressed that they had never given a thought to such an approach while operating their business. Post BG training, 53% of the MEs have benefitted from implementing various customer friendly practices. Simple gestures such as “dhanyavad” (thank you) after a customer pays and being polite have increased sales. A general view felt was that maintaining better customer relationships led to many repeat customers.

Champaben Ashokbhai Solanki, 50, has a vegetable trolley in Ahmedabad. She mentions that during the lockdown, many people started selling vegetables. As the number of sellers increased, it became difficult for her to sell her complete stock of her vegetables. But after following BG training on customer friendly practices, she observed that customers waited for her and would buy vegetables only from her.



Manish Verma, 35, works as an electrician in Jaipur. He was motivated to join the BG training to increase his sources of income. After the training, he started sending “Thank you” messages to his customers following completion of his work and online payment. He was surprised to see that such a small action resulted in getting repeat service requests from customers.



Cross selling of products - Many of the MEs were not aware of the practice of cross-selling until it was explained to them by the mentors of the BG program. 63% of respondents have benefitted after adopting this practice of marketing additional products to existing customers. Cross selling has generated additional revenue for the MEs within a limited range of investment cost. Few ideas that mentors have given MEs in cross selling and have greatly benefitted the MEs have been listed below:

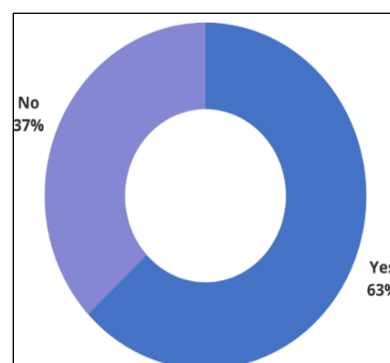


Figure 15: Respondents benefitted from Cross selling

Tikambhai Ranchhodhbhai Vaghela, 58, works as cobbler on the footpath in an industrial area in Ahmedabad. He added various types of soles, shoe laces and polish in his small shop, upon suggestions from the BG mentors. He observes that slowly his shop is witnessing an increase in the number of customers for services other than mending of shoes.



Table 2: Examples of cross selling products introduced by MEs

Name of the ME	Business sector	New products added
Bhavnaben Kantibhai Marvadi	B2C sales (<i>Nano gallo</i> for selling snacks/chips)	Chocolates & toffees
Kalyanbhai Maghabahi	Flour mill	<i>Channa atta</i> (flour) and <i>makai ka atta</i> during winters
Rashmi Nareshbhai Chauhan	Tailoring	<i>Dhaaga</i> (thread) cutting service
Madhu Varma	Ironing clothes	Tea, biscuit, pan masala



Digital Payments- Majority of the MEs were not aware of the process and benefits of digital payments for their daily monetary transactions. A common observation was lack of trust on digital mediums as physical cash is not visible. They also experienced customers going back as they didn't have enough cash to pay for products. All such challenges were overcome during the BG training where the mentors explained advantages of using such payment mediums. Service oriented businesses have been able to overcome the problem of non-payment post delivery of services. In case of product-based businesses, especially grocery/vegetable/fruit sellers noted that they now do not lose out on any customers due to unavailability of required cash. Over 70% of the MEs have started accepting digital payments now, 64% of which find it an easy way to conduct day-to-day transactions. Enabling electronic payments has also developed and incremented the savings of MEs as now all the money is directly debited in the bank account. However, product-based businesses, specifically vegetable & fruits sellers still emphasize on cash transactions as they need it to further pay the wholesale vendors every day.

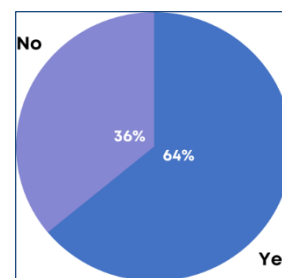


Figure 16: MEs started accepting digital payments

Clean surroundings - 34% of the respondents have benefitted by following the training guidelines of maintaining cleanliness in and around their shop. Practices such as keeping a dustbin, keeping the shop clean at all times have benefitted in additional customers especially for MEs in the food business. Additionally, respondents admitted that after Covid, customers are very particular about safety and hygiene.

Kamlesh Pachaueri, 45, sells fancy items at a fixed location in the daily market in Jaipur. She started accepting digital payments after training by the mentors. As the transactions were being deposited directly into her bank account, she was surprised to see her account balance over Rs. 50,000 after 11 months. She recently used a part of her savings to buy a washing machine for her household.

Bharatbhai Pmabhai Saraniya, 28, started his business with a paan shop and expanded it by including a tea stall nearby. However, he noticed that not many people were stopping at the tea stall even though it was located on the highway. After discussing this with the BG mentors, he built a neat clean sitting area equipped with basic stools. This minor change subsequently increased the number of families stopping for tea at his stall. He now aspires to build a permanent shed with upgraded seating infrastructure to cater to a larger customer base.



Organized product placement & display - 34% of the respondents have benefitted by following the training guidelines of neat product placement and display. 52 respondents mentioned that practices such as neat placement of vegetables on carts or branded ingredients of food items have helped in giving customers confidence in the quality of goods kept in the shop. Additionally, 2 respondents said that they can easily find products if the need arises when products are arranged neatly.

Iqbalbhai Rangrej, 45, has been running a small vegetable shop since 2014, catering to all the needs of the nearby localities. His small shop is located just outside a school. He was advised by the mentors to include snacks for children also. He arranges all the snacks, including various flavours of chips and toffees, outside the shop to attract children. He observes that now his shop is filled with younger customers at around 7am when school starts as well as at around 5pm when the school gets over. He aspires to include more grocery related items in the shop to further widen his customer base.



Orders via phone / Home delivery - 26% of the respondents have benefitted by following the training guidelines of starting home delivery / taking orders over phone. 29% respondents mentioned that home delivery has aided in customer satisfaction because of the flexibility in delivering to the customers at their convenience. 23% respondents also added that they have observed an increase in customer base due to this feature.

Visiting Cards - 15% of the respondents have benefitted by following the training guidelines of giving out visiting cards to customers. This training has greatly helped MEs in the services segment such as electricians, plumbers, etc.

Some of the MEs mentioned that although they had come across this practice, they were not sure of the benefits derived from it. Mentors convinced as well as taught them to use the cards as an effective networking tool to gain referral clients.

Many MEs mentioned that now they even share their visiting cards during regular Saath meetings to build a network for their offered services.

Bhagwan Singh, 40, works as a construction contractor specializing in tiles and marble work. Printing of visiting cards was one of the first actions he took after BG training. His visiting card also mentions his business partner, who works as an electrician. The visiting card presents the services as a combo package, which provides him a competitive advantage as well. The practice of giving visiting cards to his customers has resulted in getting him 2 referral clients in the last 6 months.



3.3 IR Expectation CS

As the name suggest, indicators in this section capture the level to which the BG program has been successful to meet the expectation of the beneficiaries. The program has been evaluated to understand the satisfaction level of ME respondents through various indicators.

Confidence levels - All the interviewed MEs expressed an increase in their self confidence levels, post participation in the BG program. All of them attributed an increase in ability to communicate with other people to the training and explanations provided by the mentors on a regular basis. A



Figure 20: Change in confidence level of MEs

common remark expressed was that the mentors taught the MEs how to communicate politely and respectfully to customers and vendors, which has helped to increase the business. 47% of the respondents also pointed to an increase in ability to manage their own finances as an indicator of increase in self-confidence.

Hemlataben Manojbhai Gurjar, 38, got married at the tender age of 17 and had her first child the following year. During her early years of married life, she was not allowed to go out of the house at all. Even now she operates her “toran making” business from home, after completing all the household tasks. After completing the Business Gym program, she has seen a change in her attitude. Now she does all the tasks requiring her to move out of the house and is now able to afford beyond school tuition fees for her children from the income from her own business.



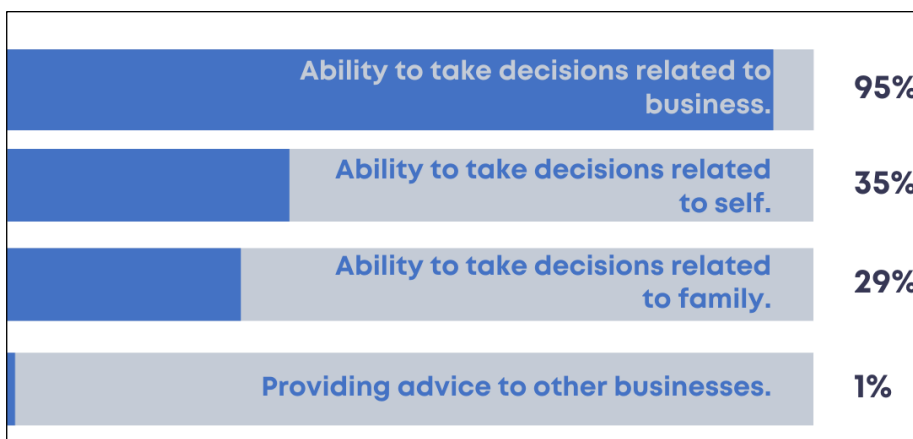


Figure 21: Change in decision making ability of MEs

Decision making skills -

It is noteworthy that the ability to make decisions for business tops the list of the factors indicating improvement in decision making skills, followed by the ability to contribute to the decisions related to one's self and family. The respondents shared that now they are able

to make informed decisions based on the knowledge provided by the mentors during training. They are more aware of their rights as street vendors and use this gained knowledge to make everyday decisions related to business. Across the cities, women MEs reported an increase in their role and ability to take decisions in every aspect of life.

Sushilaben Parkashbhai Dantani, 26, is a young widow with a toddler. She used to help her husband to sell vegetables. After his death, she took over the business without much success. Post training with Business Gym, she has learnt the basic business skills and is using them to increase her daily income. She recently bought a calibrated weighing scale, as taught in the training, to ensure transparent weighing practices to the end customer. She credits the confidence gained during the course of the training to be able to make this business investment by her.

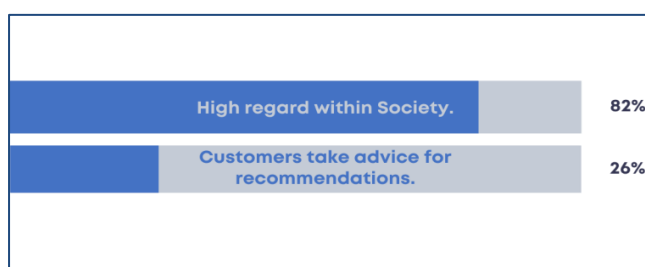


Figure 22 : Change in societal respect

Respect from community members -

A positive change in the mindset, towards them and their professions, was observed by 95% of the interviewed MEs. Majority of them noticed a change in the way society looks at them. 26% of the respondents indicated that customers have started asking their opinions while making a buying decision, demonstrating the transformation.

Kamlesh Prajapat, 35, has been running a two wheeler maintenance and repair garage in Jaipur since 2009. During his Business Gym training, he was contacted by fellow MEs, who have recently started their own garages, for mentorship. He feels appreciative of this opportunity and considers it as a gesture of respect from the local community.



Change in Income - The most significant transformation from the Business Gym program has been the increase in income for the majority of the interviewed MEs. 56% of the interviewed MEs incomes rose meaningfully in the range of 21% - 100% and 24% witnessed an extraordinary growth of more than 100% (Figure 23). These interviewed MEs witnessed a ripple effect with an increase in income, where they could invest more within the business; contribute more to the household and to themselves. 7% of the interviewed MEs however, witnessed a decrease in income. On closer examination, it is understood that 2% of the

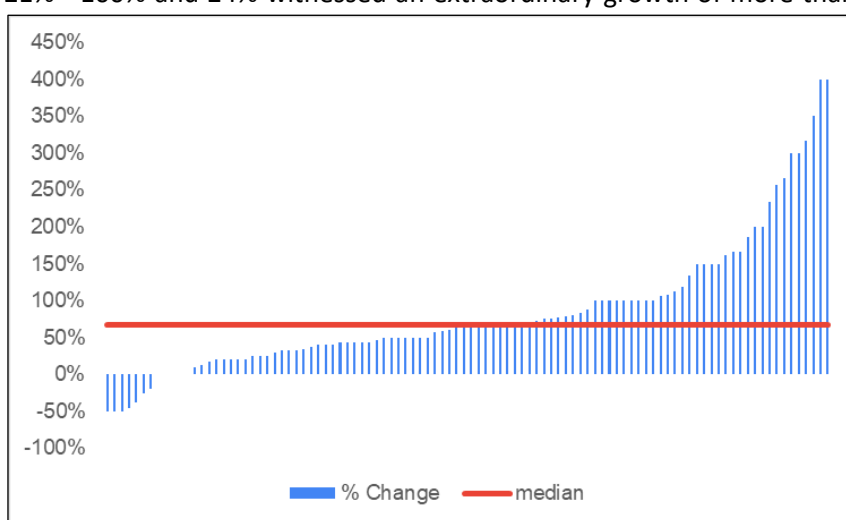


Figure 23: Change in income of MEs post BG

MEs who witnessed a decrease in income was due to reasons of poor health where they could not be as active as before. Additionally, 3% of the interviewed MEs businesses were affected by low sales during the 3rd wave of Covid and were still in the process of bouncing back to the old level of income. The other reasons for decrease in income included lower sales during winter months which will increase in summer months (MEs whose business included repairing coolers and ACs). A common problem experienced especially by vegetable, fruits and food sellers is the lack of permanent place in local market places which has an adverse effect on their daily sales.



Figure 24: Range of income change observed by MEs

Sakerabanu Mohammad Sakil Kureshi, 34, is a pani puri seller from Ahmedabad. Before joining the Business Gym program, she had an income of Rs.200 per day. However, after receiving training from the mentors and following guidelines of cleanliness, cross selling and digital payments, her income has increased to Rs.350 per day. She thanks her mentors for encouraging her to start more varieties of pani puri to increase sales.

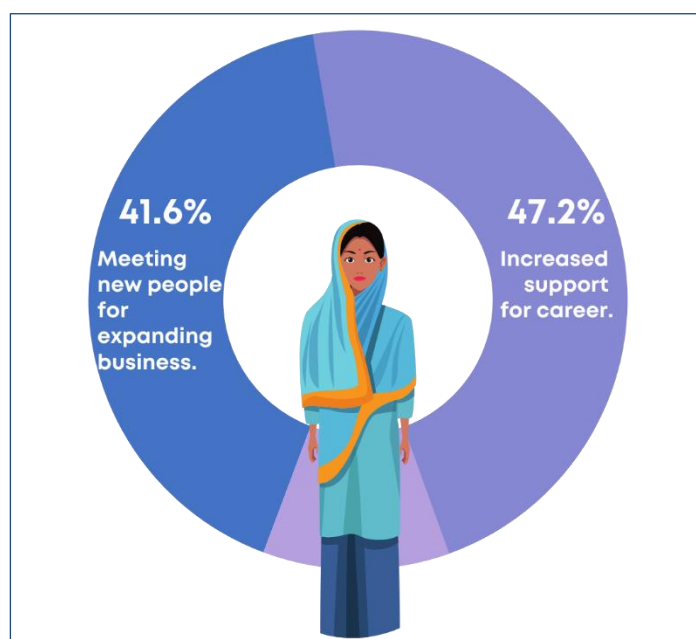


Figure 25: Changes noticed by women MEs

Change in perception about women MEs

Women constituted 36% of the study sample size. It was observed that despite their efforts and expertise, female MEs often struggle a lot more than their male counterparts to make it big and gain recognition within the business community. Most women business owners don't get the social support they require to run their business from families, peers, and immediate ecosystems. Lack of mentorship from the business community is also one of the main challenges faced by women MEs in the country. Most of the women MEs interviewed were very thankful to have received the mentors' support and

gained confidence from them to pursue their aspirations of running a successful business. 88% of the women MEs mentioned that they have noticed increased support from their families to support their business and face lesser restrictions on meeting new people to expand their business.

Ranjanben Dineshbhai Parma, 27, runs a home based beauty parlour and tailoring business in Ahmedabad. In her family, the elders were very strict about her being required to always cover the head and eyes with the saree (pallu). She has to follow this practice even when she was stitching on her sewing machine, thus making it difficult to concentrate on the intricate work by looking through the saree. But with time, this traditional custom has been relaxed for her since her family members notice her hard work and efforts to earn from her business. She feels that now her opinion is asked for while taking family and household decisions as she is contributing to the household income.



3.4 IRE Convergence S

In order to make the BG program more beneficial, mentors hold regular meetings among MEs also. The objective of such meetings is to build networks, among the BG MEs and encourage peer based learning. The convergence indicators highlight the various benefits of internal and external linkages developed through the course of BG trainings.

Linkages & associations - 42% of the respondents have benefitted by making connections within the BG program. Knowledge / skill sharing within the business and attracting a wider customer base were the major benefit received from connections within the BG network. The BG app has also played a vital role in developing internal linkages. The mentors have helped the MEs to develop their profiles on the app, along with photos of services and products offered. These profiles can be seen publicly and hence are the first step in developing business-related linkages.

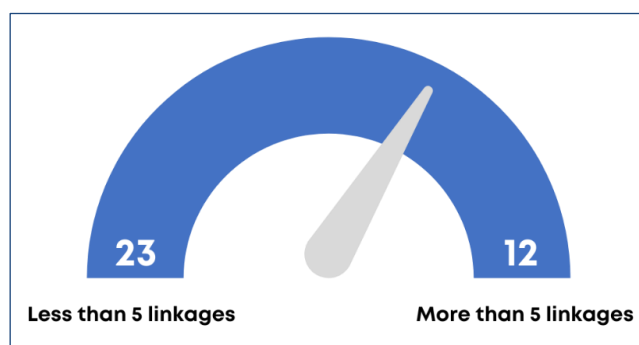


Figure 26: Number of internal linkages developed by MEs



Rachna Khushlani, 40, runs a home based beauty parlour in Ahmedabad. The mentors connected her with other beauty parlour MEs near her locality. She says that the network is beneficial for her as she is called by fellow beauty parlour owners in case of big wedding orders, that require past experience in makeup / mehndi.

Bharatbhai Pmabhai Saraniya, 28, was contacted by two MEs operating their shops near his tea stall. He tells that the MEs saw his profile on the app and were impressed by the photos. He now supplies tea to the office staff on a daily business. He was excited to see the payment for his services on a monthly basis through a cheque. He laughingly mentions that he is now their official tea partner.



Hanuman Prajapat, 28, has been running his two-wheeler garage since 2015. During one of his training sessions, BG mentors suggested he contact factories in the nearby Sitapura Industrial area. Acting on this advice, Hanuman reached out to them for regular servicing of the two wheelers used/parked in the factories. This initiative not only widened his customer base but he now has employed a full time employee also to help him manage the tasks.

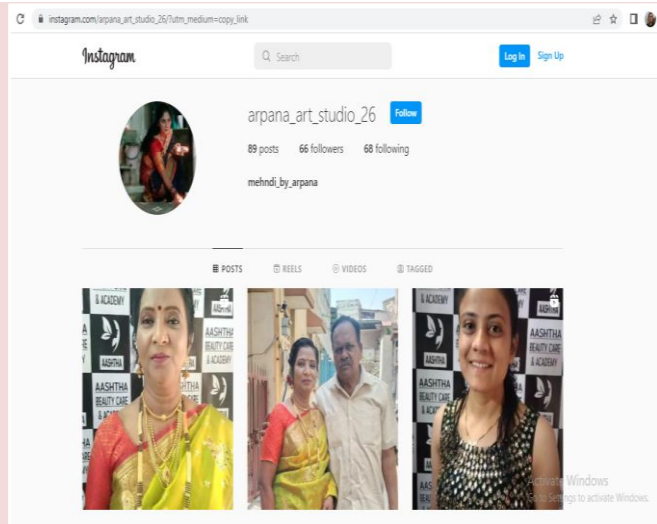
Social Media - Prior to BG training, the majority of the MEs had personal presence on several social media platforms but about 70% of the MEs informed that they were unaware of using the same for expanding their business. Of the several reasons, approximately 50% did not know how social media could be used for business purposes. The mentors also observed that women and elderly MEs (over 50 years) didn't feel the need to use technological mediums for business as they were scared to use social media, viewing it as a waste of time. The mentors trained MEs in using various social media platforms like Facebook, Instagram, WhatsApp for business. Post these trainings, it is observed that MEs, especially in service-related business have started posting on social media to showcase their skills. However, during data collection only 38% of the respondents agreed that "It is easy to use social media for marketing our services/products".



Figure 27: MEs not aware of social media for business before BG



Aparnaben Ranjitbhai Nikam, 39, started as a mehendi artist but now runs her own beauty parlour. She praises the mentors of BG to bring a drastic transformation in her business acumen. During her initial interactions in BG training, she recalls that she would not participate in the discussions. Slowly, she gained confidence by attending the meetings. She now regularly posts videos of makeup and hair styles done by her on all social media platforms. She regards doubling her income to such business awareness posts she learnt in the BG training.



Application for government schemes - The BG program assisted over 80% of the participating MEs to access eligible government schemes, most notably e-Shram Card. The respondents cited lack of awareness of the various Govt. welfare schemes and the corresponding process as a major roadblock for not applying by themselves. Around 10% of the MEs also informed that due to daily business related activities they couldn't take out time to apply for the card.

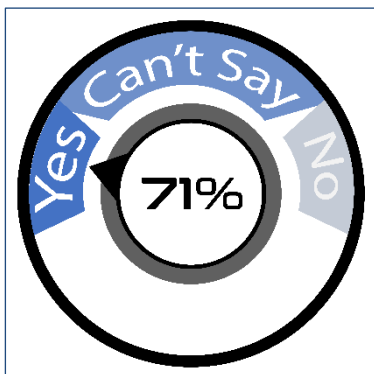


Figure 28: MEs able to avail govt. schemes efficiently

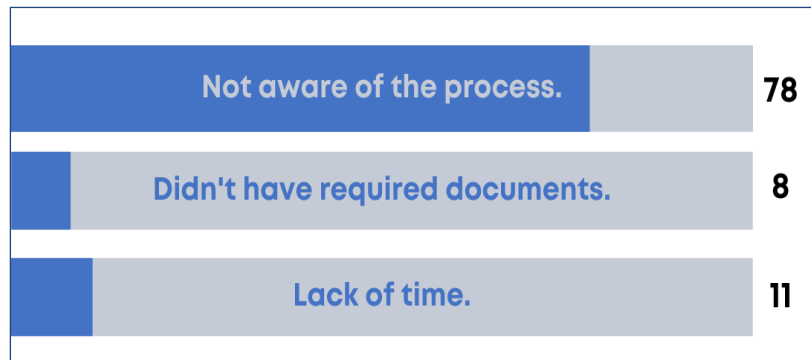


Figure 29: Reasons for not applying for E-shram card

Natvarlal Kalubhai Sonara, 43, runs a government authorised Common Service Centre (CSC) in Ahmedabad. In his past one year association with the SAATH Business Gym program, he has helped the MEs to apply for various welfare schemes. After discussing the various roadblocks faced by the MEs, he started offering required services to the MEs even during late hours in the night. He stresses on the importance of developing linkages with other MEs for mutual benefits.



3.5 IREC Sustainability

The BG program has currently been implemented in two cities namely Ahmedabad and Jaipur. A major factor in ensuring sustenance of the BG program is the role of mentors. This section evaluates this through feedback provided by MEs on mentors.

Feedback on mentors - Two major pillars of the BG program are the MEs and their mentors. During our interactions with MEs, it was always pointed out that mentors treat them like their own family members. One of the crucial reasons for MEs to join the BG program was the high conviction of the mentors. All the interviewed respondents complimented the comprehensible and graspable, practical training pedagogy followed in the program. More than 95% of the interviewed MEs agreed to the point of view that themes covered in regular meetings and training were inclusive and relevant to the everyday business dealings. MEs applauded the mentors for being highly approachable, stating that they attend their calls even late at night.

Bharatsinh Baria, Program Manager – Ahmedabad & Jaipur	Manoj Prajapati, Entrepreneurship Mentor - Ahmedabad	Zakir Kazi, Entrepreneurship Mentor - Ahmedabad	Manik Chand Kardam, Entrepreneurship Mentor - Jaipur	Ramavtar Sharma, Entrepreneurship Mentor - Jaipur
				

Figure 31: SAATH Business Gym team

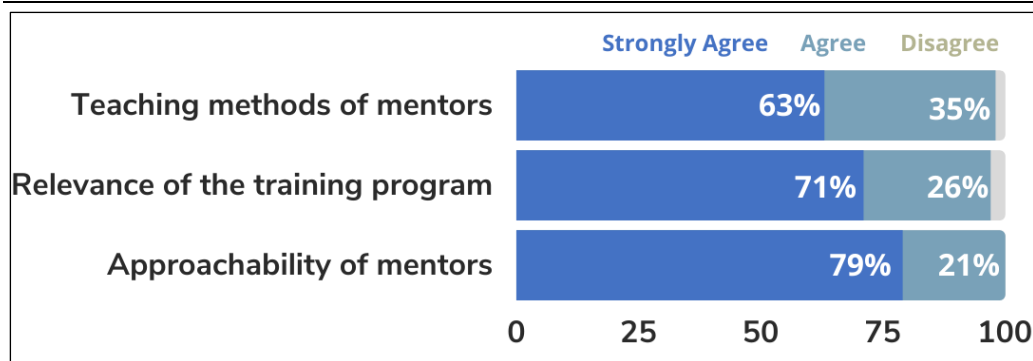
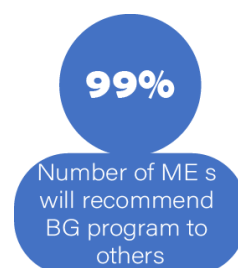


Figure 30: Feedback on mentors by MEs

BG recommendation to others – The respondents were asked if they would recommend BG program to their family or friends and a whopping 99% answered in the affirmative. This does point to the benefits derived by all the MEs and shows that the BG program is a sustainable program which can be successfully implemented at other locations.



3.6 Hierarchy of Indicators for Business Gym program

Table 3: Hierarchy of Indicators for BG

Inputs	Process	Outputs	Outcomes	Impact
36% of female participation in BG	99% of ME s willing to refer BG to others	82% ME s applied for e-Shram cards through BG mentors	93% MEs witnessed increase in income from business	97% MEs expressed increase in decision making ability
98% of respondents studied in and beyond primary school	98% of MEs rating teaching methods as good/excellent	38% ME s use social media for business	63% ME s added new products through cross selling	100% MEs expressed increase in confidence level
61% of the ME s are operating their business for more than 3 years	78% ME s participating in the BG training for over 6 months	74% ME s have benefitted from writing log book	97% ME s witness customers coming back for their products/services	95% MEs expressed increase in respect from community members
11 business descriptions covered in the study sample		75% ME s benefitted from name boards	84% MEs perceive expansion of geographic reach of their business	88% women ME s experienced change in perception towards themselves



Inputs	Process	Outputs	Outcomes	Impact	
4 mentors and 2 field coordinators working in 2 cities		15% ME s started using visiting cards	62% MEs willing to get more information on tie ups with other MEs	100% ME s can confidently communicate with customers	
3 modes of business (portable/non portable/home based) covered in the sample		34% ME s started maintaining clean surroundings in business areas	60% ME s witnessed increase in customer base due to name boards	95% ME s are able to take decisions related to business independently	
49% ME s scored between 251 to 300 as per selection criteria		30% ME s benefitted from better product display practices	68% ME s are aware of the income & expenses incurred in business	61% ME s are willing to take risks for expanding their business	
		26% ME s benefitted through orders via phone / home delivery	64% ME s rate digital payment transactions as easy		
		53% ME s started following customer friendly practices	51% ME s have built stronger customer relationships by practicing customer friendly practices		
		64% ME s started accepting digital payments	44% ME s think BG provide them with a competitive advantage		
		42% ME s benefitted from linkage & associations	49% ME s benefitted by providing clean surroundings to the customers		
			52% ME s consider neat appearance as benefit of proper product display		
			29% ME s increase in customer satisfaction due to home delivery		
			23% MEs directly connect with customers through visiting cards		

3.7 COVID-19 and Business Gym

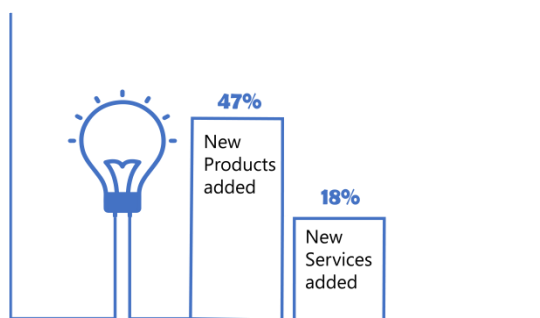


Figure 32: Changes in business post COVID-19

Micro and small businesses have been hit the hardest by the economic volatility, an immediate result of lockdowns to curtail the pandemic. Each passing COVID-19 wave brings significant economic and human costs, shrinking consumer demand for some time, and delaying the recovery by a few months. Micro and nano businesses, belonging to the informal sector, are financially fragile. Thus, disruptions of supply chain and reduction in demand, health concerns account for temporary closure of business. 63% of the

interviewed MEs had to stop operations or shut shop during the second COVID-19 wave. While these businesses continue to face difficult times, a majority of them have added new products (47%) and services (18%) in their existing business portfolios (Figure 32). This is an indicator of their grit and resilience to continue with their business.

Further, the two topmost challenges hindering micro businesses to scale up their businesses are access to more finance (57%), and decrease in customer base and subsequent income (38%). The MEs pointed out that even though the challenges have not changed much in the past one year, their participation in BG has decreased the intensity of these challenges. All the MEs collectively credit the BG training to increase their business acumen as they are now more aware about their business and subsequent dealings.

Sukhramji, 32, owns a two-wheeler garage in Jaipur. Like many businesses, he had to close it during each lockdown in the city. After suggestions from the BG mentors, he started sticking a sticker on the bikes serviced from his garage, to remind them about the next date of changing oil and servicing. He has also developed a linkage with a nearby grocery shop, also a member of BG training, to market his services in the shop. This linkage has resulted in him getting new customers on a regular basis. He credits such small initiatives in developing a base of loyal customers, which aids in strengthening his business to overcome challenges.





4. Conclusion & Recommendations

The Business Gym program is on course with its vision to develop business acumen of the micro-entrepreneurs spread across various business sectors. The ME s appreciate the efforts undertaken by the mentors during their association with the BG program. In all the MEs were extremely satisfied with the support extended by SAATH Charitable trust for them. A common statement iterated by ME s was that they are happy that the organization is recognizing the contribution of the informal sector and taking efforts for their success. A summary of the impact created by BG program is provided below.

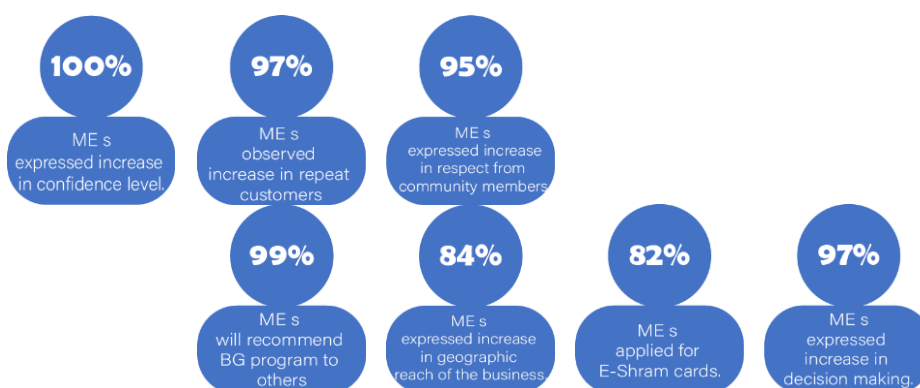


Figure 33: Summary of impacts of BG

The performance of the BG program was measured using the IRECS framework. A summary of the same is presented below.

Inclusiveness	Caters to MEs across age group, educational background, gender, mode of business, business sectors/types, and age of business.	Excellent
Relevance	Strong correlation is observed between increase in income and topics discussed during training sessions. However, some topics like rate cards, fair trade practices, customer information database, and infrastructure were found to be less relevant as compared to others.	Good
Expectation	Meets expectation of all participating MEs. 93% of the ME s witnessed increase in income after implementing suggestions by BG mentors. Cultural changes in terms of perception observed by 88% women MEs. All MEs informed change in confidence levels, decision making and respect in community.	Excellent
Convergence	MEs have developed tie ups internally with other MEs through BG app as well as attending regular meetings. 82% MEs have made e-Shram cards through a tie up with BG mentors.	Excellent
Sustainability	Rated high on all feedback parameters for mentors. 99% of ME s willing to refer BG to others.	Excellent

In our view, a major contributing factor to the strong performance of the program is relationship between mentors and the MEs. The respondent MEs valued the constant handholding and support provided by the mentors. They appreciate the efforts taken by the Saath mentors in making them understand the various training modules, that too on real time locations. Each and every ME valued the onsite training pedagogy, referring to examples where mentors were willing to wait in case of



customers visiting their shops. The mentors always showed immense respect to the MEs, irrespective of their social status and educational levels, ensuring a positive learning experience for them. Some suggestions on further improving the value created by BG program are provided below:

- Customized training approach for product and service-based businesses.
- Focus on including more women MEs, generally involved in home-based businesses. The results of the impact study point to a larger social impact on the female community, which has a snowball effect on the household.
- Focus on increasing utility of BG app for business development. All the MEs showed an interest in using the app to develop internal linkages. One of the first step in this is to develop complete profiles of all the MEs along with the photos. Learning from the past experience, MEs need handholding to become active users of the BG app.



Annexure

A1. Questionnaire for MEs

A1. Full Name

A2. Age

A3. Gender: M/F

A4. Educational Status / शैक्षिक स्थिति

- Upto 10th
- Upto 12th
- Incomplete graduation
- Graduation
- Post-graduation
- Diploma
- Not gone to school

A5. Location: Ahmedabad, Jaipur

A6. Business Description

- B2C
- Clothing & apparel
- Vegetable & fruits
- Professions / trades
- Food

A7. Starting year of business:

A8. Starting month of association with BG:

B1. What is the change in monthly income after participation in Business Gym? (Note before & after income in Rs.) / बिजनेस जिम में भाग लेने के बाद मासिक आय में क्या परिवर्तन होता है?

B2. Did the training help you increase geographic reach? Have you explored more customers from other localities? / क्या आपने अन्य इलाकों से अधिक ग्राहकों का पता लगाया है?

- Yes
- No

B3. Have you applied for personal ID cards after receiving support from Business Gym? / Kya aapne BG say samarthan prapt karne ke baad vyaktigat id card ke liye avedan kiya hai?

- Yes
- No

B4. What was the reason for not applying before BG? / बीजी से पहले आवेदन नहीं करने का क्या कारण था?

- Not aware of the process
- Didn't have required documents
- Didn't know the office
- Didn't feel the need to apply
- Lack of time
- Others



B5. Were you aware of using social media for business purposes before you applied for BG? / क्या आप बीजी के पहले व्यावसायिक उद्देश्यों के लिए सोशल मीडिया का उपयोग करने के बारे में जानते थे?

- Yes
- No

B6. What was the reason for not using social media for business? / व्यवसाय के लिए सोशल मीडिया का उपयोग नहीं करने का क्या कारण था?

- Didn't know how to use it
- Didn't have required smart phone
- Didn't feel the need to use it
- Was scared to use social media / afraid of cyber crime / hack / fraud

B7. If yes, what is the frequency of posting on social media/sharing information on Whatsapp? / Kitni baar

- Once in 2 days
- Once in 1 week
- Once in 15 days
- Once in a month
- Donot post

B8. Do you feel confident of increasing the rates after the training program? If yes, by how much increase? / क्या आप प्रशिक्षण कार्यक्रम के बाद दरों में वृद्धि के बारे में आश्वस्त महसूस करते हैं?

B9. Post BG, have you added any new product/service / cross selling? / बीजी के बाद, क्या आपने कोई नया उत्पाद / सेवा / क्रॉस सेलिंग जोड़ा है?

- Yes
- No

B9. If yes, pls provide the additional number of products/services added

B10. Before associating with BG, what were the 3 major issues faced by you for daily business?

B11. After BG training, what are the 3 major issues faced for running the business?

C1. Did you feel a change in your confidence levels?

- Increase
- Decrease

C2. If yes, share areas where you felt increase in confidence? / यदि हां, तो कृपया उन क्षेत्रों को साझा करें जहाँ आपने आत्मविश्वास में वृद्धि महसूस की?

- Ability to communicate with people / Grahako se baat karne main
- Ability to manage finances / वित्त का प्रबंधन करने की क्षमता
- Taking decisions / निर्णय लेना
- Others

C3. Did you feel a change in your decision making ability?

- Increase
- Decrease

C4. If yes, share areas where you felt improvement in decision making ability? / क्या आपने अपनी फैसलाफैसले लेने की क्षमता में सुधार देखा है, udahran?

- Ability to take decisions related to business / Dukaan ke liye
- Ability to take decisions related to self / Khud ke liye



- Ability to take decisions related to family / Parivaar ke liye
- Helping others to take decisions for their business/providing advice to other businesses / Doosro ke liye
- Others

C5. Did you feel a change in your decision making ability?

- Increase
- Decrease

C6. If yes, share where you have observed an increase in respect from community members / यदि हाँ, तो कृपया साझा करें कि आपने समुदाय के सदस्यों से सम्मान में वृद्धि कहां देखी है

- Society looks up to you / समाज आपका सम्मान करता है
- Customers come to you for suggestions / recommendations / ग्राहक सुझावों / सिफारिशों के लिए आपके पास आते हैं
- Better response from capital providing agencies / पूंजी प्रदान करने वाली एजेंसियों से बेहतर प्रतिक्रिया

C7. Did you observe a customer coming back for service, post participation in BG? /Kya BG ke baad, koi grahak seva ke liye vaapas aaye hai?

- Yes
- No
- Cannot say

C8. Do you think you will encourage others to enroll into Business Gym?

- Yes
- No
- Cannot say

C9. For women MEs - After participation in BG, do you observe reduced pressure from family members for marriage /working post marriage? / महिलाओं के लिए MEs - बीजी में भाग लेने के बाद, क्या आप शादी के बाद / काम करने के लिए परिवार के सदस्यों से कम दबाव देखते हैं? If yes, please share observations

- Increased support for career / कैरियर के लिए समर्थन में वृद्धि
- Meeting new people for expanding business / व्यापार के विस्तार के लिए नए लोगों से मिलना
- Others

C10. Which of the following teachings has benefitted you the most?

- Log book
- Boards or Sign Boards / Direction Boards
- Visiting cards
- Cleanliness
- Product display
- Customer information database
- Rate cards/fair trade practices
- Basic infrastructure
- Orders Via Phone
- Digital payments
- Linkages & associations
- Post sale services

C11. What are the observed benefits by maintaining a logbook?



- I know my income & expenses regularly / मैं अपनी आय और खर्चों को नियमित रूप से जानता हूँ
- I can reduce my expenses/ मैं अपने खर्चों को कम कर सकता
- I can plan better for coming months/ मैं आने वाले महीनों के लिए बेहतर योजना बना सकता हूँ
- I know which day I earn more hence can increase income / मुझे पता है कि किस दिन मैं अधिक कमाता हूँ और इसलिए आय बढ़ा सकता हूँ
- Others

C12. How has the name boards benefitted your business?

- Increase in income as more customers / अधिक ग्राहकों के रूप में आय में वृद्धि
- People know me/separate identity in local area / Log आपको जाने लगे हैं
- Easy marketing/cost effective OR free advertising
- Competitive advantage- helps build brand
- Effective networking tool
- Others

C13. How has sharing visiting cards benefitted your business?

- Customers call you directly
- Easy and handy for ME and customers also
- Competitive advantage
- Increase in number of repetitive customers
- More professional attitude as better communication
- Others

C14. How has maintaining clean and hygienic surroundings benefitted your business?

- Increase in customers / ग्राहकों में वृद्धि
- Increase in certifications/ease of getting certifications / प्रमाणन में वृद्धि / प्रमाणन प्राप्त करने में आसानी
- Increase morale as receive compliments from customers / ग्राहकों से प्रशंसा प्राप्त करने के रूप में मनोबल बढ़ाएं
- Better self-health and employee health / बेहतर स्व स्वास्थ्य और कर्मचारी स्वास्थ्य
- More time spent in business / व्यवसाय में अधिक समय बिताया

C15. How has better product display benefitted your business?

- Neat appearance and hence attract customers / साफ उपस्थिति और इसलिए ग्राहकों को आकर्षित
- More product enquiries leading to increased revenue / अधिक उत्पाद पूछताछ
- Increase morale as receive compliments from customers / ग्राहकों से प्रशंसा प्राप्त करने के रूप में मनोबल बढ़ाएं
- Can easily find products and hence able to display more product range / आसानी से उत्पादों को खोज सकते हैं
- Quality assurance as display branded products
- Others

C16. How has developing basic infrastructure benefitted your business?

- Peaceful and happy ambience attracts more customers
- Better planning of existing space
- Hygiene attracts more customers
- Customers feel more comfortable in the current set up, higher probability of buying



- Others

C17. How has taking orders via phone and home delivery benefitted your business?

- Increase in customer satisfaction because of flexible timing
- Increase in customer base
- Increase in geographic reach
- Others

C18. How has developing a customer information database benefitted your business?

- Identify the most loyal/repetitive customers / सबसे वफादार ग्राहकों की पहचान करें
- Create promotions or special offers for customers / ग्राहकों के लिए प्रचार या विशेष ऑफ़र बनाएँ
- Get ideas for new product /services launches / नए उत्पाद /सेवाओं के लॉन्च के लिए विचार प्राप्त करें
- Get feedback on current business
- Others

C19. How has developing linkages and associations developed in BG benefitted your business?

- Competitive advantage (प्रतिस्पर्धात्मक लाभ)
- Better resource planning (बेहतर संसाधन योजना)
- Wider customer base (बढ़े हुए ग्राहक)
- Focus on expanding vision and growth of business (व्यापार की दृष्टि और विकास के विस्तार पर ध्यान)
- Others

C20. Have you received any information from mentors about linking with other ME s? (क्या आपको मेंटर से कोई जानकारी मिली है?)

- Yes
- No

C21. Did you connect with any of the ME s information provided by mentors? (क्या आपने किसी व्यावसायिक जानकारी के साथ बात की?)

- Yes
- No

C22. With how many of these contacts have you started engaging in business activities? (आपने इनमें से कितने संपर्कों के साथ कारोबार शुरू किया है?)

- None (कोई भी नहीं)
- 1
- 2
- 3-4
- More than 5

C23. Do you want mentors to continue to provide such information? (क्या आप ऐसी जानकारी प्रदान करना जारी रखना चाहते हैं?)

- Yes
- No

C24. How has placing rate cards benefitted your business?

- Fair approach to customers
- Easy and handy for ME and customers also(सम्भालने में आसान)
- Competitive advantage (प्रतिस्पर्धात्मक लाभ)
- Increase in number of repetitive customers (दोहराए जाने वाले ग्राहकों की संख्या में वृद्धि)



- More professional attitude as better communication
- Others

C25. How has implementing customer friendly practices benefitted your business?

- Building customer relationships (ग्राहक संबंध बनाएं)
- Increase in customer satisfaction (ग्राहकों की संतुष्टि में वृद्धि)
- Increase in no. of repetitive customers (दोहराए जाने वाले ग्राहकों की अधिक संख्या)
- Others

C26. How has introducing post sale services benefitted your business?

- Build customer relationships (ग्राहक संबंध बनाएं)
- Increase in no. of repetitive customers
- New source of revenue (आमदनी का नया जरिया)
- Competitive advantage
- Others

C27. How would you rate the teaching methods of mentors? (आप शिक्षण विधियों को क्या अंक देंगे?)

- 1 (minimum)
- 2
- 3
- 4
- 5 (Maximum)

C28. How relevant were the subjects/lessons taught by the mentors? (क्या पढ़ाए गए विषय प्रासंगिक थे?)

- 1 (minimum)
- 2
- 3
- 4
- 5 (Maximum)

C29. Are mentors approachable for doubt clarification ? (क्या शिक्षकों ने आपकी शंकाओं का समाधान किया?)

- 1 (minimum)
- 2
- 3
- 4
- 5 (Maximum)

D1. How did the lockdown affect your business? (लॉकडाउन ने आपके व्यवसाय को कैसे प्रभावित किया?)

- Stop operations/shut shop
- No customers coming
- No finance for sourcing of good
- No staff coming to work
- Other

D2. Post lockdown, what are the changes in you have made in your business. Please specify?

(Lockdown ke baad aapne vyapaar main kya badlav kiye, अगर हां तो जरूर बताएं)

- New Products added (नए उत्पाद जोड़े गए)



- New services added (नई सेवाएं जोड़ी गईं)
- New outlet/infrastructure/shop
- New source of capital (पूंजी का नया स्रोत)
- Other

D3. Where did you get the new idea from? (आपको यह नया व्यवसाय शुरू करने का विचार कहां से आया?)

- Business Gym
- Referred by a friend (दोस्त ने बताया)
- Saw other entrepreneurs doing it (अन्य बिजनेसमैन कर रहे हैं)
- Newspaper/advertising/social media
- Other

E1. It is easy to start digital payments for the business. व्यवसाय के लिए डिजिटल भुगतान शुरू करना आसान है।

- Agree
- Disagree
- Cannot say

E2. It is easy to use social media for marketing our services/products. मा कैंटिंग के लिए सोशल मीडिया का उपयोग करना आसान है।

- Agree
- Disagree
- Cannot say

E3. I can take the risk of expanding my business. मैं अपना व्यवसाय बढ़ा बना ने का जोखिम उठा सकता हूँ।

- Agree
- Disagree
- Cannot say

E4. Without BG, I would have been able to develop a vast network for business. BG के बिना, मैं व्यापार के लिए एक विशाल नेटवर्क विकसित करने में सक्षम होता।

- Agree
- Disagree
- Cannot say

E5. Cross selling of products decreases my existing customer base. उत्पादों की क्रॉस सेलिंग मेरे मौजूदा ग्राहक आधार को कम करती है।

- Agree
- Disagree
- Cannot say

E6. I am able to avail government schemes efficiently. मुझे सरकारी योजनाओं का लाभ मिल रहा है।

- Agree
- Disagree
- Cannot say



A2. FGD Pointers for MEs

- Reasons/Motivation to participate in BG
- Training experience of BG
- Interaction with mentors
- Time frame to notice impacts of the BG policies
- Most useful training component/learning from BG
- Any components that can be removed/changed/added from BG
- Has it helped/motivated you to get involved in the business?
- Does your participation in BG aspire your son/daughters to continue in the business?
- Has it helped you to decrease any societal pressures? (marriage/dowry/employment)
- Has it helped you connect to other local businesses? If not, how can the BG program improve? If yes, what was your experience?

A3. Respondents for data collection

Name of Mentor	Name of ME	City	Business Sector
Zakir Kazi	Abdul Majid Mohamdhuseen Ansari	Ahmedabad	Professions/Trades स्किल आधारित
Zakir Kazi	Bablukumar Ramdulare Parjapati	Ahmedabad	Professions/Trades स्किल आधारित
Zakir Kazi	Bharatbhai Pmabhai Saraniya	Ahmedabad	Food फूड
Manojbhai Prajapati	Bharatkumar Naginadas Nagar	Ahmedabad	Professions/Trades स्किल आधारित
Padmini Kawaskar	Bhati Mukeshbhai Hetajibhai	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Manojbhai Prajapati	Bhavnaben Kantibhai Marvadi	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Manojbhai Prajapati	Champaben Ashokbhai Solanki	Ahmedabad	Vegetable
Zakir Kazi	Chandbibhi Mehbubhai Shaikh	Ahmedabad	Clothing and Apparel कपड़े
Manojbhai Prajapati	Dineshkumar	Ahmedabad	Professions/Trades स्किल आधारित
Zakir Kazi	Ganpatbhai Nagjibhai Saraniya	Ahmedabad	Professions/Trades स्किल आधारित
Manojbhai Prajapati	Hemlataben Manojbhai Gurjar	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Manojbhai Prajapati	Hiraben Jitubhai Borisa	Ahmedabad	Clothing and Apparel कपड़े
Zakir Kazi	Iqbalbhai Rangrej	Ahmedabad	Vegetable



Zakir Kazi	Jagdishbhai Ashinat Gaddam	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Manojbhai Prajapati	Janakben Sindhi	Ahmedabad	Clothing and Apparel कपड़े
Zakir Kazi	Jiviben Sanjaybhai Patni	Ahmedabad	Vegetable
Manojbhai Prajapati	Kalabhai Dahyabhai Parmar	Ahmedabad	Professions/Trades स्किल आधारित
Manojbhai Prajapati	Kalyanbhai Maghabhai Makvana	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Zakir Kazi	Laljbhai Dayabhai Dabhi	Ahmedabad	Food फूड
Manojbhai Prajapati	Lodha Ranjanben Vijaybhai	Ahmedabad	Food फूड
Manojbhai Prajapati	Mahesh Zala	Ahmedabad	Professions/Trades स्किल आधारित
Manojbhai Prajapati	Manojkumari Mukeshsinh Bhadoria	Ahmedabad	Clothing and Apparel कपड़े
Manojbhai Prajapati	Moh. Yasin Abdulrauf Shekh	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Zakir Kazi	Mohammed Gulam Mehdihasan Qureshi	Ahmedabad	Food फूड
Zakir Kazi	Natvarlal Kalubhai Sonara	Ahmedabad	Financial and Documentation लोन और डॉक्यूमेंट्स रिलेटेड
Manojbhai Prajapati	Nikam Aparnaben Ranjitbhai	Ahmedabad	Professions/Trades स्किल आधारित
Manojbhai Prajapati	Nishaben Nareshbhai Padhiyar	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Padmini Kawaskar	Parmar Ranjanben Dineshbhai	Ahmedabad	Professions/Trades स्किल आधारित
Manojbhai Prajapati	Prakashbhai Gigabhai Zala	Ahmedabad	Clothing and Apparel कपड़े
Manojbhai Prajapati	Rachna Khushalani	Ahmedabad	Professions/Trades स्किल आधारित



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Manojbhai Prajapati	Rambahadur Munnilal Rathod	Ahmedabad	Professions/Trades स्किल आधारित
Manojbhai Prajapati	Ramilaben Vanjara	Ahmedabad	Vegetable
Manojbhai Prajapati	Rashmi Nareshbhai Chauhan	Ahmedabad	Clothing and Apparel कपड़े
Zakir Kazi	Rekhaben Bachubhai Patni	Ahmedabad	Fruits
Zakir Kazi	Rukmuddin Rehmatbhai Shah Fakeer	Ahmedabad	Transport ट्रांसपोर्ट
Zakir Kazi	Sadikali Ajambhai Mansuri	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Zakir Kazi	Sakerabanu Mohammad Sakil Kureshi	Ahmedabad	Food फूड
Zakir Kazi	Sakriben Mafabhai Patni	Ahmedabad	Vegetable
Manojbhai Prajapati	Sanjay Ramchandra Zaraniya	Ahmedabad	Clothing and Apparel कपड़े
Zakir Kazi	Sannibhai Narshibhai Dantani	Ahmedabad	Vegetable
Manojbhai Prajapati	Shah Nitaben Bhogilal	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Padmini Kawaskar	Solanki Manojbhai Ramjibhai	Ahmedabad	Building & Construction कंस्ट्रक्शन
Manojbhai Prajapati	Solanki Pushpaben Rameshbhai	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Manojbhai Prajapati	Surajkumari Pintubhai Patel	Ahmedabad	Clothing and Apparel कपड़े
Zakir Kazi	Sureshbhai Maganbhai Saraniya	Ahmedabad	Professions/Trades स्किल आधारित
Zakir Kazi	Sushilaben Parkashbhai Dantani	Ahmedabad	Vegetable



Manojbhai Prajapati	Sushma Rajendrabhai Bhavsar	Ahmedabad	Personal & Healthcare पर्सनल और स्वास्थ्य
Zakir Kazi	Tikambhai Ranchhodbhai Vaghela	Ahmedabad	Professions/Trades स्किल आधारित
Manojbhai Prajapati	Umeshbhai Dafda	Ahmedabad	Building & Construction कंस्ट्रक्शन
Manojbhai Prajapati	Vinodbhai Kshatriya	Ahmedabad	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Ramavtar and Manik Ji	Aatmaram Dhobi	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Anjana	Jaipur	Vegetable
Ramavtar and Manik Ji	Asha Sapera	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Banti Bhat	Jaipur	New Unique Business नया अनोखा बिज़नेस
Ramavtar and Manik Ji	Bhagwan singh	Jaipur	Building & Construction कंस्ट्रक्शन
Ramavtar and Manik Ji	Dinesh	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Girraj Sain	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Gopal Kirshn Mehra	Jaipur	Food फूड
Ramavtar and Manik Ji	Hanuman Prajapat	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Hema Nayak	Jaipur	Food फूड
Ramavtar and Manik Ji	Hemant Prajapat	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Indra Devi	Jaipur	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Ramavtar and Manik Ji	Jon Singh	Jaipur	Fruits
Ramavtar and Manik Ji	Kala Ram (Tailer)	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Kamlesh	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Kamlesh Pachaueri	Jaipur	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Ramavtar and Manik Ji	Kamlesh Prajapat	Jaipur	Food फूड



Ramavtar and Manik Ji	Kapil	Jaipur	Food फूड
Ramavtar and Manik Ji	Kojad Mal Sagar	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Luxman Das	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Luxmi Narayan	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Madhu Varma	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Manish Verma	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Megh Raj	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Monika Tailor	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Natwar Bhat	Jaipur	New Unique Business नया अनोखा बिज़नेस
Ramavtar and Manik Ji	Naval Dei	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Netrapal Chaudhary	Jaipur	Fruits
Ramavtar and Manik Ji	Parhlad Bairwa	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Pashupati Sharma	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Prakash Tikkyani	Jaipur	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Ramavtar and Manik Ji	Puran Mahawar	Jaipur	Food फूड
Ramavtar and Manik Ji	Rajveer divakar	Jaipur	Building & Construction कंस्ट्रक्शन
Ramavtar and Manik Ji	Ramdhan Varma	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Ramesh	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Rameshwar	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Ramparshad	Jaipur	Building & Construction कंस्ट्रक्शन
Ramavtar and Manik Ji	Riya Darda	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Sajal Agrawal	Jaipur	B-2-C sales बिज़नेस से कस्टमर (Ex. किराणा)
Ramavtar and Manik Ji	Salim khan	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Sarita Devi	Jaipur	Food फूड



Ramavtar and Manik Ji	Shimala Prajapat	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Sukhram ji	Jaipur	Transport ट्रान्सपोर्ट
Ramavtar and Manik Ji	Sunita Devi	Jaipur	Food फूड
Ramavtar and Manik Ji	Surendra Singh	Jaipur	Vegetable
Ramavtar and Manik Ji	Suresh Morani	Jaipur	Professions/Trades स्किल आधारित
Ramavtar and Manik Ji	Tekchand	Jaipur	Food फूड
Ramavtar and Manik Ji	Vimalesh Devi	Jaipur	Clothing and Apparel कपड़े
Ramavtar and Manik Ji	Virshingh	Jaipur	Vegetable
Ramavtar and Manik Ji	Vishnu Kumar Sharma	Jaipur	Professions/Trades स्किल आधारित