

## LEARNING TO BE A MICRO-ENTERPRISE WHISPERER



**POONAM** (Haryana)

What happens to the many micro-businesses that have suffered during the Covid-19 pandemic lockdown? How do they recover?

Poonam is one of the Biz Sakhis (Business Supporters) who are helping solve this quandary.

Married at the age of 18, Poonam is a mother to two daughters. Her professional journey began in November 2015 when she became a bank Mitra (a programme under the Haryana State Rural Livelihood Mission).

**“In our families and community, it is very hard for women to move out,” she says. She faced difficulty initially, but her in-laws supported her. Things slowly improved. “We are from a middle-class family,” she says, “so a little money coming in and some progress happening is also encouraging for the family”**

In 2016, she interviewed for and joined the Start-up Village Programme (SVP). Her work under the SVP has contributed to establishing hundreds of small enterprises from grocery shops to cosmetics to sweet shops. There was even a farmer who established a tube well in his farm and was using it to provide water service to other farm. The programme

gave enterprises handholding for 12 months, but tailored it to the ability of the (often illiterate) entrepreneur.

Poonam is now using all of this experience as a Biz Sakhi, a United Nations Development Programme that is building resilience and facilitating the restoration of livelihoods among rural micro-entrepreneurs to combat Covid-19. The programme running between July and December 2020 is helping re-establish 200 microenterprises. “As a Biz Sakhi, we are working more on identifying the businesses that have got shut down,” Poonam comments, “how do we get them started again?”

Her training under the Start-up Village Programme and now by Traidcraft (the local NGO implementing the programme) has helped enormously, but Poonam displays an inherent understanding of the softer psychosocial components of speaking to a micro-entrepreneur.

**“You meet those broken by Covid-19 who think my livelihood cannot succeed now. How do you get them out of that feeling of dejection? They might not be able to say this to anyone, even to people in their own household. But we need to get them comfortable enough to share these things with us. We sit and speak with them informally, and this usually has more effect.”**

A set of objective selection criteria helped each Biz Sakhi identify 30 entrepreneurs for training. The programme also used innovative means to conduct these trainings in times of social distancing. It happened through 25 radio episodes (two a week). Each Biz Sakhi then further narrowed down to 6-7 entrepreneurs with whom they engage more deeply, acting as a bridge to facilitate resources and ensure the link to markets.

**“If we can be of help to someone,” Poonam concludes “that is the biggest thing. Now, it’s like second nature and I cannot leave this field. Or maybe you can say that this field doesn’t want to leave me.”**