

MAKING HER WAY TO THE BAZAAR

In the dry, unforgiving heat of Maharashtra's Marathawada region, several women and men toil for hours in the various MIDC (Maharashtra Industrial Development Corporation) units dotting the landscape. In the absence of opportunities for formal employment and with agricultural output being affected by the uncertainties of climate change, the MIDC units offer the communities a shot at a stable income.



All of Smita's days look the same. She clocks in early in the morning at an MIDC unit where she works as an operator, and easily **works for 12 hours each day**. Despite the long hours, **the money she makes is only enough for mere survival**, **nothing more**. But Smita continues to show up each morning anyway because this job is her only ticket to a better life. "I have to do this so my kids can go to school and get jobs in proper offices someday," she says matter-of-factly.

Through solutions that **Samhita** creates for India's **farmers**, **workers**, and **entrepreneurs** who slog each day to climb up the ladder of economic prosperity, we have learned one thing: **people don't want handouts**, **they want to be agents of change in their own lives**. And Smita is no different. She dreamed of building her own business and living comfortably, not just surviving.

But in the absence of working capital or loans and with her limited knowledge of business management, **Smita's dream remained just that**. A fantasy forever out of reach. When Smita learned about Samhita's Returnable Grants programme—support made possible by Walmart Foundation—from her local FPO (Farmer Producing Organisation) director, she was intrigued. Could this be the catalyst she had been waiting for her whole life?

The Returnable Grants (RG) intervention is designed to empower entrepreneurs and small-holding farmers in Maharashtra's Marathawada region to take charge of their own prosperity and growth. Individuals with no credit histories or formal documentation are able to access zero-collateral, zero-interest loans, which they use to increase agricultural output and kickstart new enterprises. With only a moral obligation to repay, borrowers pay back the grant over a flexible moratorium period; with the same money being revolved several times to support multiple cohorts.

Smita used the **₹10,000 RG she received from the FPO** to buy vegetable seeds and began growing her own. She had enough produce to feed her family as well as sell in bulk to a local middleman who sold the vegetables in markets. Soon, Smita realised that she could earn much more if she directly sold to customers in the local markets. Then, using the money she made, Smita also began purchasing a variety of vegetables and started selling them independently. **Today**, **Smita makes a steady income of nearly ₹30,000 (~$325)**, **per month**.

All it took to turn Smita's life around was ₹10,000 and a little bit of self-confidence. With her increased earnings, Smita is able to send her children to school, take better care of her family's health, and even save money for the future. She's slowly forgetting what it's like to worry about where the next meal will come from.

The intervention in **Marathawada with support made possible by the Walmart Foundation** also provides **training in climate-resilient agricultural practices** and **access to social security benefits to its participants**. The knowledge of sustainable farming has helped Smita improve her yield despite the harsh climate; and with access to **at least two government benefits**, Smita feels better prepared to manage crop loss, climate risk, and health shocks.

Smita also has her own insurance policy now and even bought insurance for her husband, the first in her community to do so. Through the training she attended, she learned much about financial literacy and business management. Her next goal? Renting a bigger shop as her business expands.

By empowering women like Smita with multiple layers of support across **credit**, **social protection**, **market linkages**, and **training in sustainable farming**, the intervention made possible by support from **Walmart Foundation** has helped create **holistic**, **irreversible improvements in the quality of their lives not just for today**, **but for days to come**.

