

## Training essential to help us to initiate businesses

Manik Sudhir Kumtule, 43, is a resident of Uchgaon in Kolhapur District. Her son currently helps her with her business while her daughter is a student. Manik's whole world collapsed when she lost her husband and mother-in-law during the COVID-19 pandemic.



When the lockdown was imposed, Manik's husband who worked at a cable office in Karveer lost his job. Manik used to work at Saree Centre before the pandemic, but she too lost her job due to the lockdown. These already tough times in the Kumtule household turned worse when her mother-in-law became infected with COVID-19 during the first wave. Due to her old age and the deteriorating financial situation of the family, Manik's mother-in-law lost her battle against the disease and passed away.

Shocked by his mother's death, Manik's grieving husband also became sick. This was a very difficult time for Manik as the family had used up all their savings and she had to take a loan for her husband's treatment. Despite Manik's best efforts, her husband's condition did not improve and he too passed away after contracting COVID-19 during the second wave.

All this severely affected the family emotionally as well as financially. None of Manik's relatives extended a helping hand in these tough times. However, not one back down from life's difficulties, Manik persevered. She started a small snacks centre business with the help of her son to keep the family afloat.

Around the same time CYDA's team started conducting the community survey of COVID-19 affected families in the Karveer block. During this survey the team met Manik and explained the intervention to her. She found out about the Entrepreneurship Development Program (EDP) and decided to participate for the training.

The EDP training turned out to be a turning point for Manik and her small business. She shares, *"I understood how to come up with a viable business idea through the EDP training. I also learned how to effectively manage finances and savings from the business. The session on market survey and business survey has helped me a lot for my business."*

After attending the training, Manik has started implementing changes in her business strategy. Earlier she did not have any marketing and publicity strategy for her snacks centre. However, through the training she learned about the various marketing methods and has started using these, especially social media marketing. She is already seeing improvement in her business and overall profits. She feels very grateful for this intervention as it has given her an opportunity to stand on her own feet and support her children recover from this difficult situation. She says, "In moments where even our blood relatives turned their backs on us, CYDA and Coforge came in our lives and helped us back on our feet. I am very thankful for all that the organisation has done for me and my children."