



YUWA-INDIA | LIVELIHOODS & SOCIAL ENTERPRISE FOR GIRLS

PROGRAM NAME: MUSHROOM FARMING FOR SUPPLEMENTAL INCOME

www.yuwa-india.org

Through team sport, Yuwa provides a platform for young women to gain confidence to make a change in their world.

We believe that in order to build a meaningful youth empowerment program long-term, we must build a meaningful financial foundation.

Discovery - Our first experiment was micro-lending to our players' mothers for an electric irrigation pump. Social impact has been impressive—a small, efficient pump saved \$200 in diesel fuel in a single season and its small size allowed the girls' fathers to carry it home at night instead of sleeping in the field where they would be susceptible to malaria. But repayment is inconsistent and collection is time-consuming.

Development - We decided to shift our focus from lending to parents to working with girl players, themselves. The result is a small-scale, high-return enterprise which is, 1) generating operating income for Yuwa Clubs, and 2) providing our players with opportunities to start their own enterprises, generating income to invest in their education, health and future livelihoods.

Our first venture has been producing, marketing and selling mushrooms, which appears to offer very high returns on investment, requiring little time, minimal training, and a little initial capital.

- One mushroom bag can be made for 40 rupees (less than \$1) in seed, straw, fertilizer and other materials, with just 30 minutes of initial labor.
- Daily maintenance, watering, takes just 5 minutes per day – and much less with scale.
- After 45 days, the bags produce an average of 1kg of mushrooms which are sold for 80-100 rupees per kg.

Delivery - Fourteen-year-old Meena Kumari is the first player to have taken the initiative. Two years ago, her father, a cook at a local school, was shot and killed in a robbery attempt while he was on his motorcycle with Hiralal, one of Yuwa's coaches. Since then, Meena has been helping to support her family through her own initiative and resources, even as she has been coming to practice an average of 24 days in a month (288 days in the last 12 months).

Meena began her habit of saving money when she and her teammates started saving for football boots during 2009. She was able to keep pace with her teammates by doing extra work in other families' fields during harvest time.



She invested 240 rupees in material to make six (6) bags and is now selling her mushrooms at 100 rupees per kg, and hoping to make 600 rupees after just 45 days—a profit of 360 rupees and return of 150 percent. If she reinvests just enough profit to keep six bags producing continuously during 9 months of the year inside in a spare room sheltered from pests and weather extremes, her profit could be about 2,400 rupees—a *ten-fold* return on her initial investment.



Even with just 4-5 bags producing continuously throughout the year, she can enroll herself at a good quality private school—and she has. Meena is now at KGVK Gurukul (Rukka) on a 50 percent



merit-based scholarship, and should be able to pay the 110 rupee monthly fee this year entirely by herself.

Figure 1: Additional annual income a girl can receive from one bag producing continuously throughout the year (assuming 12mo growing season)

		Cost per Bag								
		INR 25	INR 30	INR 35	INR 40	INR 45	INR 50	INR 55	INR 60	INR 65
Price per Kg	INR 40	120	80	40	0	-40	-80	-120	-160	-200
	INR 50	200	160	120	80	40	0	-40	-80	-120
	INR 60	280	240	200	160	120	80	40	0	-40
	INR 70	360	320	280	240	200	160	120	80	40
	INR 80	440	400	360	320	280	240	200	160	120
	INR 90	520	480	440	400	360	320	280	240	200
	INR 100	600	560	520	480	440	400	360	320	280
	INR 110	680	640	600	560	520	480	440	400	360
	INR 120	760	720	680	640	600	560	520	480	440
	INR 130	840	800	760	720	680	640	600	560	520

PROJECTIONS (If 'ANNUAL' = 9MO GROWING SEASON)

NUMBER OF GIRLS: 30

BAGS PER GIRL (AT ONCE): 6

INITIAL INVESTMENT: Rs 240

BAGS PER GIRL (ANNUAL): 40

REVENUE: 40KG*100RS=4000RS

COST: 40BAGS*40RS = 1600RS

PROFIT: 2400

ROIC: 1,000%

BAGS FOR GIRLS (TOTAL): 1,200

BAGS AS DEMONSTRATION (AT ONCE): 300

BAGS AS DEMONSTRATION (ANNUAL): 1,800

TOTAL BAGS (ANNUAL): 3,000

PRODUCTION (KG): 3,000

SELL PRICE (KG): 100

PROFIT (ANNUAL): 180,000



100 mushroom bags growing as demonstration at Yuwa House in Hutup village