

# 150 Stories of **Women** Achievers

Entrepreneurship: Against All Odds



First published in India in 2014 by

FICCIFLO

FICCI Ladies Organisation, Federation House, Tansen Marg, New Delhi 110 001

Email: [flo@ficci.com](mailto:flo@ficci.com)

Website: [www.floficci.com/entrepreneurs](http://www.floficci.com/entrepreneurs)

[www.floficci.com](http://www.floficci.com)

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Edited by: Nandita Bhardwaj

Book Design: Tina Rajan, Tinatoons

Printed at Arnav Print Private Limited

**I** am delighted to present this compilation of stories of 150 women achievers from all over India whose entrepreneurship we acknowledge and salute.

The idea of such a compilation was given by none other than the Hon'ble Chief Minister of Gujarat, Shri Narendrabhai Modi. During his special address at our last Annual General Meeting, in April 2013, Modiji urged us to compile and showcase the work done by women entrepreneurs from all over the country.

This compilation is a humble attempt by FICCI Ladies Organisation (FLO) to recognize India's unsung women entrepreneurs and acknowledge the powerful role they play in helping build a better future for their families and communities, often while facing fierce challenges and difficulties. We need to applaud these women for their valiant efforts and achievements.

Each story shared in this book is deeply personal and inspiring. Each entrepreneur in this book is a fighter, defying all odds. They are from different states, different languages and cultures, and different socio-economic strata. Each woman recognized is unique and each contribution equally valuable. FLO is indeed honoured to be able to share their amazing stories.

Our objective of showcasing the achievements of these 150 women entrepreneurs is two-fold. The first is to act as a source inspiration for others with similar backgrounds to emulate and follow. These achievers have become role models in their respective regions and they are women whom our country can be really proud of. The second objective is to be able to provide a platform for these achievers to help their businesses, if possible, through access to banking facilities or venture capital and to new markets for their goods and services.

FLO will select 10 of the most inspiring entrepreneurs from these 150 and facilitate them during the Annual General Meeting in April. We will also set up a dedicated micro-site where each year more such stories can be added and shared.

What started as an idea from Modiji less than a year back has blossomed into a full project for FLO. I hope it will have a long term and lasting impact on the unsung women achievers of our country.

**Malvika Rai**

President

FICCI Ladies Organisation

## From Strength to Strength

**Asrabai Jankidas Aadmane**  
Farmer

Aurangabad, Maharashtra



Long ago, when Asrabai was struggling to make two ends meet, an old man gave her an aloo (potato) sapling, which she planted so that she could feed her children something when she could not afford to buy vegetables. Today, that one sapling has turned into a profit-making farm, though Asrabai and her husband also runs a business of renting out loudspeakers, big utensils and *mandaps* for weddings and other functions.

Besides, there is produce from guava tree, a mango tree and an akkalkadha plant, supplementing her income occasionally. The inputs for her farm are minimal and all organic, with water coming from the government pipes every evening. She composts her household wet waste and the dry leaves from the trees on her plot to make fertilizer. She recently took a loan to buy a cow and is now repaying it at Rs 1,000 per month for eight months. Also, through IIRD's (Institute for Integrated Rural Development) organic bazaar she has secured access to the Aurangabad market. She travels by herself, in a *kaali peeli* — is what she calls a taxi, to carry her produce to Aurangabad twice a week.

### Challenges

- Poverty and hardship
- No high school education
- No business capital



## Self-help is the Best Help

**Afsana**  
Dairy Farmer

Ghosiyana, Raebareli, Uttar Pradesh

Meet Afsana, of village Ghosiyana, in Raebareli, Uttar Pradesh. She has a family of six. Her husband is a labourer whose monthly earnings amount to Rs 2,000. She has no formal education.

There came a time in her life when she and her family were passing through tough times. She had taken a loan to work her agricultural land. The moneylender charged 10 per cent interest. Unable to pay the money back, it seemed the debt-spiral would consume her and her family.

But Afsana worked a way out. She joined the self-help group (SHG) in her village, and took her first loan of Rs 20,000 on zero interest. She started a business of supplying dairy products and milk to locals, earning Rs 100-150 per day. Soon, her business began to show potential for expanding. Afsana could have stayed in her comfort zone. Did she?

No. She took another loan of Rs 1,50,000 in three instalments and a further Rs 1,20,000. She expanded. Today she supplies 120 litres of milk daily, at Rs 35 per litre. She earns Rs 2,000-2,500 per day, in a month Rs 75,000.

All loans have been re-paid. Afsana is an entrepreneur worth emulating. Let us celebrate her spirit.

### Challenges

- Not relying on moneylenders, who encourage debt
- Taking the step to join village-level efforts such as SHGs that encourage freedom to earn
- Starting small, but not bogged down by life's travails

## The Impetus to Grow is Unstoppable

### Akalmante Farmer and Cattle Breeder

Kuchariya Village, Raebareli, Uttar Pradesh



Village Kuchariya, in Purehansa block of Raebareli, Uttar Pradesh, boasts of an inspiration, for peers, the old as well as the young. Her name is Akalmante. Today, she is studying Hindi and poring over manuals on small business models. She is also teaching other women at the training centre of the Prime Minister Employment Scheme in her village.

That's where she started her journey. Coordinators of a project spotted her during a community mobilization in her community. She was eager, but afraid. But her gumption got the better of her, and she signed up and went in for training. It is true that it took rigorous counselling sessions with her father-in-law and her husband to allow her on the path that had opened for her. Ultimately they agreed, and her life changed.

Today, she is an unqualified success. She took her first loan of Rs 30,000 in 2009, to start a cattle-breeding business. Other loans followed, enabling her to purchase agricultural equipment. From then to now is a story of transformation. Today she earns Rs 20,000-25,000 per month from farming. The cattle she breeds fetch her Rs 1,50,000 yearly.

She has trained about 50 women in small-scale business development. Many more will be.

### Challenges

- The need for practical, effective outreach
- Creating viable finance-for-small-business models
- Transforming patriarchal mindsets
- Overcoming fears



## How to Make a Good Catch

### Surada Ammaji

Fisher Woman & Runs a Tiffin Centre & Provisional Store

Revopollavaram Village, Vishakhapatnam District, Andhra Pradesh

Surada Ammaji is from a fisherfolk family. At 12, she was married, but her husband died just 6 months after. 'My parents wanted me to marry again,' recalls Surada. But she refused, keeping in mind her financial status and her father's health. She joined a self-help group and, later, formed one.

When Surada approached the local bank for assistance to form a SHG, the bank manager discouraged her. 'We kept quiet and did not think much about the group,' says Surada. Fortunately for them the bank manager changed. They approached the new manager, and this time got full guidance.

Surada started the group with 15 members. 'We used to save Rs 300 per month. After 6 months our group received a loan of Rs 15,000. My share was Rs 1,000,' says Surada.

With this amount Surada started a tiffin centre, which ran well. Next, Surada invested in a small fishing boat. 'My monthly income increased to Rs 6,000. I sent my sisters to school.' Another loan enabled her to open a provision store.

Surada has transformed into a confident woman. She plans to diversify further.

### Challenges

- An institutional framework that implements its mandate
- Proper advice and encouragement
- Know-how for capacity-building

## Solidarity and a Solid Business Model

**Veena Anand**  
Founder, DiDi's

Lucknow, Uttar Pradesh



DiDi's is an initiative started under Sisters in Solidarity, a registered not-for-profit organization. DiDi's is run by 36 women from underprivileged sections of society, whose daughters are educated at the Perna Girls School, an initiative of Study Hall Educational Foundation. DiDi's is a sister concern to Perna Girls School, Gomti Nagar, Uttar Pradesh, and serves Perna through mid-day snacks and donations. It provides employment to mothers of the underprivileged girls studying at Perna Girls School. The objective is to facilitate skills development and vocational training, to help women from impoverished backgrounds become self-reliant and financially independent. And spearheading the entire initiative is Veena Anand.

DiDi's began by women coming together and putting Rs 5,000 into the effort. Nobody's lost a paisa. For, currently, DiDi's is busy with 3 initiatives: DiDi's Foods, DiDi's Creation and DiDi's Parlour. Producing a range of products — sweets and savouries such as chocolates, *methi mathri*, *khajoor* and *chivra namkeen*, items of clothing such as sarees, salwar suits and gift items — DiDi's also runs cafeterias in three corporate houses. It provides lunch boxes to 350 people every day. Moreover, girls receive training in tailoring and handicrafts.

The profits DiDi's generates goes to educate and feed the 680 girls studying in Perna Girls School.

### Challenges

- Challenging norms and mindsets
- Convincing women to invest initially
- Providing food to 1,100 people/children every day, on time



## All it Takes is Drive

### Remani Ayyappan

Farmer, Auto Driver & Leads Her Village Group  
in Initiating Benefit Programmes

Vembilly Village, Ernakulam District, Kerala

Remani Ayyapan, a girl of the Pulaya (SC) community of village Vembilly, Ernakulam district, Kerala, prepared for a modest life: she finished her pre-degree, and learnt typing and tailoring. She got married to a taxi driver in Edaykattuvayal but soon he lost his job. He tried his hand as a newspaper boy. Life was difficult.

Then formed a Kudumbashree Neighbourhood Group (NHG) in her village. (Kudumbashree is a joint programme of the Government of Kerala and NABARD, for poor women). In 2000, she joined the NHG and took her first loan, to take land on lease for farming. 'I mostly cultivated vegetables, and it was fairly profitable,' she recalls.

Around that time, she also learnt driving. When she got her license, she purchased an auto rickshaw and started running it. Since she lived in a hilly, interior area with poor connectivity, this venture was a hit.

Her popularity grew. She was elected chairperson of the village community group. 'My auto driving helped me reach every nook and corner of the panchayat. Actually, my auto did a good chunk of my campaigning,' explains Remani.

Remani has formed joint liability groups of women farmers from all the neighbourhood groups of her panchayat, and is working towards converting it to a fallow-free panchayat. She is driving on.

### Challenges

- Getting bogged down by adversity
- Overcoming traditional social mores
- Delivering the expectations of an electorate

## ‘Better to Wear Out Than Rust’ — Valsalyam Motto

### Sheela Babu

Produces Amrutham Nutrimix & Sparrow Curry Powder

Nenmeni Village, Wayanad District, Kerala

There was a time when Sheela Babu’s family completely depended on her husband’s income from his job as a driver. It was hardly enough.

Opportunity arrived in the shape of the Nutrimix initiative, part of the Kerala government’s Kudumabashree Programme. (In it, women produce Amrutham nutrimix, a food mix supplied to *anganwadis* in Kerala.)

Soon, Sheela became the secretary of the village nutrimix-producing unit. ‘In the beginning, we were 4 units of 5 members each. Later we started functioning together,’ says Sheela. The newly constituted unit adopted the name Valsalyam, with Sheela as co-leader.

‘We started in a building provided free by the panchayat,’ Sheela recalls. After a year, Valsalyam was able to purchase land. They then took a Rs 10 lakh loan to build their own manufacturing centre. Valsalyam decided to diversify. ‘It was the need of the hour, to meet growing expenses and enhance profits.’ The group established a curry powder unit with the brand name ‘Sparrow’ and purchased a vehicle to market its products. Additional machinery was bought and employees engaged.

Sheela’s life is now on track. ‘I was able to buy a plot, build a new house and furnish it, buy new dresses and ornaments for myself and my family members,’ says Sheela. ‘The group is our strength and Kudumbasree our pride.’

### Challenges

- Using government programmes creatively
- Remaining together to gain leverage
- Knowing when to expand business, and in what direction

## Starting Small and Making it Big

### Bishaka Bairagi Makes Handmade Saris

Kolkata, West Bengal



For 12 years Bishaka Bairagi worked in a small hand-printing shop, earning just Rs 400 a month. But she knew she could do more. ‘I always dreamed of starting my own business,’ she says, ‘but I didn’t dare take loans from local moneylenders. They treat us very badly.’

Bandhan Financial Services wasn’t like that. It gave her a Rs 4,000 loan to buy fabric. As her business grew, so did the loan amounts — here was a borrower guaranteed to repay. The bank’s confidence in her has paid off. Today she has 25 employees, producing handmade saris sold in Kolkata. Her income is Rs 25,000 a month. She lives in a comfortable home and sends her eldest son to university.

That would never have been possible before, she says. ‘I always used to be concerned about how to save for my children’s future. But now that tension is gone.’

Bandhan works for the least-served segment and has three million borrowers, almost all in low-income states. Many, like Bishaka, start small, and then work their way up.

### Challenges

- Access to loans
- Inability to repay loans
- Creating opportunities that are good for business and development

## To Revive an Art, Revive the Artisan

**Runa Banerjee**

Founder, Self-employed Women's Association (SEWA)

Lucknow, Uttar Pradesh

In 1979, UNICEF published a study that showed over 40,000 chikan (embroidery) artisans working in and around Lucknow were highly exploited. Even as middlemen made hay, the artisans lived in shanties. They and their children were illiterate, and vulnerable. At least one person responded: Runa Banerjee.


It became clear that in order to improve their lot, the artisans had to become self-reliant. That's where Runa Banerjee put in her energy, and in 1984, thirty-one women came together to register the Self-Employed Women's Association (SEWA). The rest is not history, but the stuff legends are made of.

Today, SEWA products are highly valued, and have become a byword for the craft of chikankari itself. Chikan craftswomen get sufficient work at fair wages. The middleman has been eliminated. SEWA Banerjee, whose dream remains constant: to revitalize the craft and take it to its original level of refinement.

### Challenges

- To identify and develop promising new markets for chikan products
- To organize chikan workers by developing their confidence, leadership potential and sense of security
- To upgrade artisan skills and so improve the quality and range of their work
- To revive and revitalize the traditional craft and take it to its original level of refinement

## A Search for Independence has Begun



**Rubeena Bano**  
BPO Employee

Baramulla District, Kashmir

Rubeena Bano belongs to a poor orthodox Muslim family from North Kashmir's Baramulla district. Her father died of a brain hemorrhage, leaving behind two-year-old Rubeena and an older female sibling. Because of the abject poverty in the family, Rubeena was adopted by her grandfather. In 2006 Rubeena's elder sister got married to a small shopkeeper who took it on himself to take care of the family. Rubeena had seen only poverty and dependence ever since she was able to make sense of the world around her. However, her mother decided her daughter must have formal education, whatever that cost. So Rubeena completed her graduation from the local government college, and started looking for a way to financially support her family. 'I requested many relatives to help me find a job, all in vain,' she recalls. In August 2011 Rubeena learnt about HIMAYAT, a Government of India-supported skill development initiative. The training was run by IL&FS and Rubeena enrolled at their Baramulla Centre. Based on her aptitude, she was selected for BPO training. She showed keen interest and soon stood out as a bright student, absorbing skills. Rubeena's mother was worried about her daughter migrating for work. IL&FS Team reassured her. Rubeena and others were provided free accommodation for the initial two months by IL&FS. Expenditure on travel, boarding and lodging along with medical care, too, was borne by the company.

In her initial placement, Rubeena received a salary of Rs 4,400 in hand. After two months the IL&FS handholding coordinator at Mohali assisted her to take another interview with another leading BPO, which paid a better salary of Rs 5,800.

Today Rubeena has applied for admission to a post-graduate course in Kashmir University, for which she paid the fee from her own savings.

### Challenges

- Lack of opportunity for deprived families
- Appropriate choice of activity
- Proper counselling to its original level of refinement

## Tapping Her Inner Reserves of Strength

### Falguni Behn Business of Selling Saris

Ahmedabad, Gujarat

Women are blessed with reserves of strength and resoluteness, Falguni Behn fought all odds at home to complete her graduation in commerce. Soon she got married, but even after marriage things did not fare well for her.

Determined to take care of her three kids and Falguni Behn met some sari traders in the old city area in Mumbai. The turning point for her was when a trader gave her seconds' saris, which she would carry on her head and travel from house to house, to sell.

She soon started making Rs 5,000 to 7,000 per month. Margins were low as she did not have capital to invest and took everything on approval to resell. Hard work paid off, and a day came when she made Rs 7,000 as profit. She utilized it to invest and buy her own collection to resell.

As profits increased, the trader was willing to exchange goods she did not sell. At the same time she met another trader who had shops in Ahmedabad and Mumbai and asked her to work in Ahmedabad. She began work in Ahmedabad, despite her husband and in-laws expressing concern at the callousness of this shift.

She made a profit of Rs 80,000. Her sister-in-law's husband realized the potential — he really supported her. The entire family shifted to Ahmedabad.

Today, she has 3 small flats — two have been given on rent—her turnover is a crore a year with an inventory of Rs 60 lakh in hand.

She feels, even though the situation with her husband may not have changed, as he still ill-treats her, she is grateful to God for what He has given her and not what He has not.

### Challenges

- Facing difficult situations at home and no support towards education from family
- Ill-treatment and financial difficulties in in-law's house
- Travel from house to house to sell saris
- Lack of funds to invest

## Food for Thought

### Janki Behn Business of Making *Khakhras*

Ahmedabad, Gujarat

Going to bed hungry was a regular affair for Janki Behn, when she was growing up in Ahmedabad. But, things changed when she started taking lessons on how to make *khakhras* as a Class VII student. This gave her enough money to pay for her brother and her own education. When in Class XII, she came third in her university.

Soon after she got married, she started making *khakhras* at home. Her husband ran a cycle repair shop, which was not doing too well. She started a production centre at a small place, with her husband and nephew joining her. Today, she has trained over 12 women and primarily supplies to wholesalers.

She gives a salary of Rs 60,000 to her workers and makes a profit of Rs 20,000-25,000 monthly. As of now, the property where she works is non-commercial. She wants to legalise and make it commercial.

### Challenges

- Grew up in poverty
- Started earning when in school to be able to pay for her own education and for her brother's

## Something is Cooking

### Savita Ben Entrepreneur

Chappra Village, Kheda District, Gujarat



Savita Ben's eyes gleam with pride as she shows us her food cart while deftly chopping vegetables. Her customers would start queuing up for lunch in a few hours. She hails from Chappra, a tiny village in Gujarat's Kheda district. To support her husband's income, a vegetable vendor, she decided to start her own venture, something she always wanted to do. She suffers from a physical disability that severely restricts her movement and getting access to start-up funds was proving to be a challenge.

Then she learnt about the financial services offered by Arman, a microfinance institution and she knew that she could now live her entrepreneurial dream.

Savita Ben availed a loan of \$180 to purchase a buffalo. The sale of milk not only enabled her to repay the loan but also added to the income of the household. However, given her physical limitation, it was a challenge for her to look after the buffalo. Besides, she had also been exploring more profitable options. The astute businesswoman in her quickly spotted another 'untapped market opportunity'. She realized her village lacked a good food stall and decided to start one herself. Having paid her previous loan, she secured a second loan of \$260 from Arman.

Her stall turned out to be a huge success and she now has a loyal clientele. Her son also helps her, after returning from school, during the peak hours. Savita Ben reaps in a daily income of \$3. Her success has given her the confidence to dream big. 'My next ambition is to set up my own restaurant,' she says.

### Challenges

- A physical disability severely restricts her movement
- No capital
- Venturing into unknown territory



## Achievement by Design

**Nisha Bhagat**  
Runs a Graphics and Printing Unit

Shaniwarpath, Pune District, Maharashtra



After finishing college (BCom), Nisha Bhagat married Milind, a drawing teacher. In 2004, Milind left his job at Jalgaon and they came to Pune. Milind got a job as an office boy. To augment income, Nisha joined a paper-making firm. During 2004-08, she worked as an accountant there, drawing Rs 1,400 a month.

At work, she keenly observed and understood the business. She was ready. She started a small designing unit where printing jobs were outsourced. Her first order was a print-run of 1,000 flyers. It came through a reference, but she needed a customer base. Nisha visited colleges, advertising companies and training centres, showing samples. A few were willing to give her an order. Orders in hand, she decided to print in-house.

She purchased an offset machine, worth Rs 80 lakh, at a bargain price of Rs 12 lakh. She sought money, but banks refused. Milind's friend offered her an interest-free loan. She accepted. She also mortgaged her jewellery. Finally, the machine arrived.

But she needed working capital. She came across the Bharatiya Yuva Shakti Trust (BYST), an organization that provided aspiring entrepreneurs with seed capital as loan. BYST liked her project and her zeal. On 7 January, 2013 it loaned her Rs 4 lakh. Finally, Nisha Bhagat had arrived.

### Challenges

- Finding seed and working capital
- Transforming zeal into a proper business plan
- Maintaining quality standards

## Ladies First

**K Banumathy**  
Runs a Beauty Parlour

Coimbatore, Tamil Nadu

Since her school days, K Banumathy wanted to start a small business. She wanted to challenge the gender bias and prove that ladies too can run a business.

Today, she has proved the fact after establishing and setting up a beauty parlour. In fact, Banumathy has now diversified her business by starting an export unit under the name 'Bhanu Exporters' in 2012.

'When I started this unit, I went through a lot of strain and challenges. God was with me. My family encouraged me. Quality, punctuality, customer care, and respecting human relations helped me a lot,' she shares. Also, she produced a new kind of tea powder under the name, Midas Tea, which she markets in Tamil Nadu. Having had a good response, she now plans to export the same.

What makes a successful entrepreneur? Burning desire, effort and perseverance, and self-confidence, says Banumathy on a concluding note.

### Challenges

- Breaking stereotypes
- Diversifying business
- No prior experience in running a business



## A Stitch in Time

### Meenabai Shivaji Bhanwar Entrepreneur

Harshul Village, Aurangabad District, Maharashtra



Meenabai Shivaji Bhanwar, 32, could have been any other woman who you know, if not for her remarkable courage and conviction. Eldest of the siblings, she was born disabled and grew up in a village near Aurangabad city called Harshul. She went to school till Class V, but could not continue further because she became the butt of jokes in school owing to her disability. Discriminated at home too, her family, which could afford to pay dowry was searching for a suitable match for her. She got quite a few offers from well-to-do households, but she turned them all down.

Going against her parents' wishes, she married Shivaji Bhanwar at 18. Meenabai conceived at the age of 20 and gave birth to her son, Mahesh. The attitude of her parents changed after her son was born. They started talking to her again. Once, while Meenabai was visiting her parents, she picked up stitching from a neighbour.

For the first 10 years, she used to stitch using a mechanical sewing machine with her hand and her hand hurt quite a lot. She later acquired technical training from IIRD's vocational training programme, bought an electrical motor and attached it to her sewing machine. She operates the sewing machine by pressing her knees against the power button.

Today, she earns Rs 50 everyday from her stitching and hence makes around Rs 1,500-2,000 a month. With some financial assistance from IIRD, Meenabai started selling sari and dress material, she now earns Rs 4,000-5,000 a month.

### Challenges

- Disability
- Discriminated against both at home and outside
- Heavy work schedule

## One Day We will Achieve All We Want

### Sabita Bhar

Runs a Beauty Parlour & Nursery  
Banana Farmer & Tailor

Mohanpur Village, Tripura

Once, Sabita Bhar's life was really hard: it was very tough to live on the sole income of her husband. But everything changed with Gyanashree SHG. 'Together as a group we started with savings of Rs 1/- per day,' recalls Sabita. 'That time we were poor housewives of a small village. But now we have used the government programme and taken up small businesses together as a group.'

Sabita formed Gyanashree SHG together with a few other villagers in 2009. After six months, they received a loan of Rs 25,000, which they decided to put into start-up activities to support their lives.

At first, a sewing machine was bought, but the group knew no tailoring. 'We requested the Mohanpur Block officials to conduct a training programme,' recalls Sabita. Training over, Sabita and her group started making mosquito nets, petticoats and blouses. They sold these products in the local markets and at fairs with the support of the District Rural Development Agency (DRDA) officials.

Sabita ploughed in the profit earned from the activity into a plantation of banana trees. The group now has bought a bus and members have also opened up a beauty parlour as well as a nursery.

'The members of our SHG are earning Rs 3,000 per month. As compared to our previous situation, we are now empowered and spending our life happily,' shares Sabita. 'Our motto is to increase our income. We are working hard and are sure that we will be able to achieve the goal of prosperity and happiness.'

### Challenges

- Choosing an appropriate venture
- Using government programmes well
- Maintaining unity in the group

## Exquisite Silk

### Rashmi Bharti

Founder & Chairperson  
Kumaon Earthcraft Self Reliant Cooperative

Kumaon, Pithoragarh District, Uttarakhand



Away from the hustle-bustle of city life, nestled in the foothills of the Himalayas, is Earthcraft, a cooperative venture that now works under the management of local villagers, to produce among other things, exquisite silk fabrics and garments from wild silk. Rashmi Bharti, Founder and Chairperson of the Kumaon Earthcraft Self Reliant Cooperative, is the brain behind this venture. It all started in 1997, when Bharti and her husband shifted their base to Uttarakhand. After analyzing the local economics, Bharti and her husband realized that a number of local conditions were hampering the economic progress of the people of their locality. To help local communities, access basic infrastructure amenities like electricity, Bharti together with her husband initially set up a social organization called AVANI. But very soon the couple found that the reason for the poverty was that the handicraft industry — which the locals were dependent upon to generate a living from — was slowly dying out. A major factors was that the craftsmen could only sell in the local markets and earnings from these sales were small.

In order to tackle the problem, in 2005, AVANI founded the Kumaon Cooperative, now called Earthcraft. Each Earthcraft product is the tangible result of the work of many hands. All Earthcraft products are hand woven and naturally dyed. Many of their yarns are hand spun, as well. Earthcraft's range of products includes shawls, stoles, mufflers, home furnishings, in addition to garments for men, women and children.

### Challenges

- A dying handicraft industry in the region
- Many within the community had given up efforts to create textiles due to low prices received for these products and the availability of ready-spun wool
- Remote setting of the villages of Kumaon

## Rock Solid

### Naseema Bhi

Bangle Seller, Cultivates Tobacco & Mines Granite

Kadumuru Village, Kurnool District, Andhra Pradesh

‘I come from a traditional Muslim family,’ says Naseema Bhi, of village Kadumuru in Kurnool district, Andhra Pradesh. She and her husband worked as daily wage labourers, @ Rs 55 per day. Soon, they were pushed into a debt trap. ‘We borrowed from private lenders at high rates of interest for family needs,’ she says. ‘We could not repay the loans and the lenders took possession of our one acre of land and thatched house.’

Left literally on the street, Naseema thought of joining the local women’s group. ‘But my husband and elders did not agree. They said it was against tradition,’ she recalls. It took her almost one year to convince her husband otherwise.

Once in the group, Naseema borrowed Rs 1,000 and started selling bangles from home. Soon she established a bangle shop. A regular income steadied her life. She was able to invest her profits, along with a Rs 30,000 loan, in leasing a tobacco field. That led to greater comfort.

Encouraged, Naseema decided to open a granite company for her husband. ‘We were successful in securing one acre,’ she informs. This changed lives. ‘Today, we don’t have to struggle for food, depend on private lenders. We provide employment to over a dozen poor families in our quarry, which gives us great satisfaction,’ shares Naseema.

### Challenges

- Outdated social mores and attitudes
- Persistence to break down barriers
- Making the right incremental choices

## Aleya Bibi & Tahera Bibi

### Aleya Bibi

Business of Selling Salt

### Tahera Bibi

Promotes Collectivization

Jaridharla & Daribash Villages  
Coochbehar District, West Bengal

Jaridharla and Daribash villages, in Coochbehar district of West Bengal, are near the border with Bangladesh. Life is tough: villagers also have to negotiate two rivers. But Tahera Bibi, of Daribash, was determined to change the life of the women of these backward villages. She certainly inspired Aleya Bibi.

Aleya Bibi, of Jaridharla, was too poor to manage even a meal a day. Her husband had no work. She would buy 3-4 kg salt from Gitaldah market, in the mainland, to sell. This barely helped.

One day at the market, Aleya came across Tahera. Tahera introduced her to the benefits of maintaining an account book to maximize her profits and to prevent sellers from cheating her. Tahera also explained her about self-help groups and suggested she form one in her village. '11 of us united. We named the group JUMPING, with the belief that it will help us jump to a new world,' shares Aleya.

This experiment has now jumped into a federation of 12-14 SHGs busy cultivating maize, potato, and banana. Banks that fund them consider them privilege customers.

The women have become self-reliant. Girls, once married off early, are getting educated. Aleya's world has jumped.

### Challenges

- Social situation of chronic poverty
- Lack of opportunities or back-up
- Overcoming social prejudices

## Baby Steps Towards Prosperity

### Rihana Bibi

Supplies Baby Clothes to a Retail Store

West Bengal

Rihana Bibi has come a long way. Once a worker in a sewing factory, earning just Rs 7 a day, today she runs her own outfit, supplying baby clothes to a retail store in West Bengal. Thanks to Bandhan, a microfinance institution, she now owns two sewing machines and a small piece of land, where she plans to build a home. 'I always dreamed of starting a business of my own,' she says, 'until Bandhan came my way, I didn't know how to begin. Now I have something of my own.'

In 2011, at a time when turmoil in India's microfinance sector threatened the country's efforts to improve financial inclusion, IFC made an equity investment in Bandhan. With this assistance, Bandhan now plans to increase its outreach in states where access to finance for under-served households is scarce, diversify its product base, and establish international best practices in its operations and governance. The project will help reach millions of women at the base of the pyramid in some of the poorest states in northern and eastern India.

Now benefitting from her fourth Bandhan loan, Rihana Bibi sees further growth in her tailoring business in the years to come.

### Challenges

- Arranging capital to set up business
- Know-how that enables expansion
- Doing business in a way that avoids debt-traps





## Good Food for Enterprising Thought

**Bulti Biswas**  
Caterer

Gajaria Village, Agartala District, Tripura

Bulti Biswas was once just a poor housewife in Gajaria Gram Panchayat, Agartala district, Tripura. 'It was a very tough life and we were facing trouble in running a household based on the limited income of my husband,' recounts Bulti. 'Though I was educated, I was unable to involve myself productively.'

She decided she wanted to create a self-help group in her village. First, she learnt how to organize one, how the government could help her. She then discussed the matter with her neighbours. All of them were open to her proposal to form a SHG. Thus came into being her group, called Siddhartha SHG, with 10 members.

The group members began depositing Rs 500 per person per month. In 2009, Siddhartha SHG got a Rs 25,000 loan, with which they started a catering business. Soon, Bulti and her team received an order to supply food to trainees of a local training institute. They were on their way.

Today, the group earns around Rs 50,000 per month, supplying food to various institutions. 'Today, we are very happy and earning a good amount of money every month,' shares Bulti. 'We are hopeful that in the future we will learn more and will live our lives happily.'

### Challenges

- Turning an itch to do something into an enterprise
- Choosing the right kind/area of work
- Understanding what government programmes can enable

## Promised Road

**Chandrakalabai Bobade**  
Chairman, Alexander Mahagreen  
Producer Company

Dhangaon Village, Maharashtra



Twenty women-farmers had made themselves comfortable in Chandrakalabai's house in Dhangaon village. Chandrakalabai's house itself embodied the long way these women had come since they first decided to work together almost 15 years ago. The room they were assembled in used to be Chandrakalabai's house — bedroom, kitchen, storage — all in one. Today, she has three separate rooms.

The trajectory of Chandrakalabai's IIRD career is similar to most other extension workers. The initial years involved pursuing women and convincing them to participate in their '*bachat gat*', followed by women now approaching her to enroll them in the programme themselves. Savings have gone from Rs 10 per week to Rs 100 per week and on and on. Today they keep accounts of amounts as high as Rs 1,00,000.

Chandrakalabai was elected *sarpanch* of her village about 10 years ago. Back then there were four or five hand-pumps and no pipelines to supply water. And that was Chandrakalabai's election platform. She promised to bring pipelines and tap water to the village and she fulfilled her promise.

Her growth as a community leader took new turns when she took up her responsibility as the Chairman of Alexander Mahagreen Producer Company, facilitated by IIRD. Alexander Mahagreen Company is owned by 1,000 organic farmers from 32 villages in the Marathwada region. She was elected as one of the women directors of the company. Chandrakalabai is also in charge of the solar lantern unit, facilitated by IIRD and covered by the village development project in collaboration with NABARD.

### Challenges

- Not used to heavy labour that farming involves
- Had to pursue and convince women to participate in *bachat gat*
- Exploring unfamiliar terrains

## Friends with Many Benefits

### Meenakshi Chawla & Parminder Kaur

Runs a Beauty Parlour

Golewala and Aryanwala Kalan Village, Faridkot District, Punjab

When a local institute, in its infancy and looking for candidates, offered a course in beautification, no one could have imagined that a friendship struck during the course would change the lives of two girls. One of them was Meenakshi Chawla from Golewala village, the other one Parminder Kaur from Aryanwala Kalan village in Faridkot district of Punjab. Both had passed 12th standard but could not pursue higher studies. Both were keen learners and their trainer also used to compliment their interest in the class. The course lasted 15 days and taught students everything it could on how to set up a beauty parlour business. Despite being from different villages and different backgrounds, the two girls became good friends during the training.

After the training, Meenakshi Chawla tried to set up business at Golewala, but their family shifted to Faridkot, for her father wanted to start his business there. Parminder Kaur kept on trying her luck for a job at some beauty parlour and also worked at a computer centre.

Eventually, the two came together and started their business at Doad Street in Faridkot. Venus Beauty Parlour was born, near where Meenakshi's mother ran a boutique. The parlour was in a residential area and very close to the main market of Faridkot. The location had great advantage, and soon, business picked up. The partners' average daily earning reached Rs 500.

The two girls are not resting on their laurels. They want to learn more modern techniques of hair cutting and hair care. The burning desire in them to learn more and do better is always going to keep them on their toes and become more successful in life.

### Challenges

- Transforming a learnt skill into an actual business
- Lack of avenues in skill enhancement
- Maintaining quality standards

## Believe in Yourself; Go, Get It

### K Chitra Runs a Fancy Store

Kancheepuram District, Tamil Nadu



Four years ago, K Chitra started a fancy store. It wasn't an impulse: she had had a life-long fascination for just such a shop; also, she was the one family and friends always consulted. But when she started, there was another ambition: now, she wanted to support her family.

She had great support too: the SHG she was part of. She got an internal loan of Rs 30,000 as well as microfinance loans of Rs 7,500 and Rs 10,000. With this amount, she bought products she felt were more saleable. Later, she got in touch with Hand in Hand (HiH), an NGO based in Kancheepuram, that facilitated a bank loan of Rs 22,000, with which she enhanced her stock. Now, her shop is bigger. Her husband has joined her in her efforts.

She is not a marketing expert; all she did was to provide quality stuff, at reasonable prices. This attracted customers to her shop. Now, her monthly income has crossed Rs 20,000, far more than the Rs 5,000 she earned, once upon a time. HiH provided advanced financial literacy training. She acknowledges that was useful. She also admits that enrolling into an SHG changed her life: it helped her with capital, and confidence.

Her goal is to shift to a mall.

### Challenges

- Venturing into business with fear in mind
- Transforming a wish into a viable business
- Knowing when to up-scale

## There is No Substitute for Achievement



**Sonam Chuzin**  
BPO Employee

Chuchot Yogma Village, Leh District, Ladakh

When life was troubling Sonam Chuzin with all kinds of hardships, it was her strong determination and hope that made her life transform positively. The climate, social norms, family conditions, poverty and desperation have not stopped this girl from Ladakh from achieving her desire to become something in life.

The first shock in Sonam Chuzin's life came when she lost her mother. Her father was a farmer whose annual income was about Rs 40,000. Her sister worked as a domestic help. She was idle. One fine day, while mobilizing in her area, representatives of DB Tech, an NGO engaged in skill development to impart employment-linked, market-oriented vocational training to economically and socially marginalized youth, met her. They offered her an opportunity to join DB Tech and get enrolled under HIMAYAT project. She agreed.

It was not an easy decision. Social restrictions were quite strong after her mother's demise. She was told to stay at home and look to household chores all day long. But she had made up her mind to pursue the training. Her father supported her throughout the training. He allowed his daughter to live her dreams. And this really motivated her. Based on her interest, she was selected for tourism training. During the induction programme, she met new people, made new friends. The training was competent; field assignments further improved her learning curve.

After completing her training with a good score, she was placed in an organization at a salary of Rs 5,100. She is happily continuing there. Everyone in the family is really happy with her achievement. Her life is an inspiration and she has a motto of her own: 'Keep smiling through the hard periods of your life, never ever lose heart!'

### Challenges

- Social mores that restrict people from livelihood opportunities
- Getting the family to support those that want financial independence
- Convincing economically and socially marginalized people to take the first step

## Keeping the Tradition Alive

**Indu Daolagupu**  
Founder, Indu Enterprise

Dimasa, Assam

Ever since she was a young girl, Indu was interested in craftwork, knitting and sewing. She had also learnt to weave, thanks to the tradition in Dimasa society (the tribe to which she belongs to) of passing down the skill from mother to daughter.

Marriage and three children later, Indu tried to take a few moments off from running the household to indulge in her passion. She would often make gifts for friends and relatives, who encouraged her to turn it into a line of business. Supported by her husband, Indu started participating in exhibitions and local trade fairs. At that point of time, the demand for Dimasa handloom garments was beginning to grow but as weavers were few and far between, they were not easily available.

In 1992, she finally set up her own business, Indu Enterprise. She purchased 15 looms and employed a few weavers. She got in touch with several weavers in other parts of the district and state. Meetings with weavers involved discussions about the design of the garments, quality, colour and cost of the yarn.

The demand for traditional handloom garments has increased over the years and with competition around, customer-satisfaction is of prime importance. Taste and preferences in design, colours, patterns, fabric, have evolved over the years and she tries to ensure that her weavers understand what the customers want.

As to challenges, Indu recalls that things were difficult when militancy was at its peak and several ethnic clashes took place in the district. Indu aims to set up an emporium in the near future, which will showcase handloom garments, jewellery and craft of not only Dimasa's, but also various other tribes of the district.

### Challenges

- No experience in start-ups
- Impact of ethnic clashes and militancy on business
- Creating a customized market for traditional art

## The Song of the SHG Road

### Bachiya Devi

Sells Milk, Eggs & Sells Manure Generated from Her Vermicompost Pit

Bhusia Village, Gaya District, Bihar

It would not be wrong to say that Bachiya Devi's life, as well as the fortunes of village Bhusia, changed in 2007. Officials of Jeevika — the Bihar Rural Livelihood Promotion Society — first appeared, and sought to enthruse villagers into forming self-help groups. Bachiya joined the Kamla self-help group. She was convinced SHGs were important, and her active participation soon elevated her to become a community resource person. Bachiya Devi's first loan was to buy a buffalo. Half the milk was sold, half the household consumed. Her husband was a rickshaw-puller, earning a meagre income for a household of eight, four sons and two daughters, apart from the couple. Milk-selling was not sufficient. Being landless, the family had no stable income source. So Bachiya took a second loan. She opened an egg shop outside her house.

Today, she has three buffaloes. Her egg shop is doing extremely well, generating Rs 100 a day. She has also set up a vermi-compost pit, and has sold seven quintals of manure to other villages. 'If my group was not there, I would not have been anything,' she says. Here's what Bachiya's SHG also did. Her village had no connecting roads. For village school children, the commute was tough. So, Bachiya and 10 other women decided to approach the contractor and officials, for the road had long been officially approved.

The SHG was determined enough to even approach the district magistrate. Work began. Enthused, the women began to supervise the entire construction process. Once, seeing low quality material was being used, Bachiya complained to the contractor. He stopped taking short-cuts and a good road was finally laid. 'It wasn't easy to approach the contractor or the DM, but all I knew was I wanted my village to have a road so that the education of the children would never be compromised.'

### Challenges

- Buying into the SHG concept
- Using the combined strength of an SHG to get development work done
- Thinking beyond the self, thinking for the collective

## A Place in the Sun

### Chandani Devi Runs a Solar Power Charging Station

Beriyagada Village, Unnao District, Uttar Pradesh



The belief and conviction shown by Chandani Devi to run her own business is unsurpassed. When the outreach workers of HPPI met with the community to raise knowledge on the solar energy project, Chandani Devi became a member of one of the three women self-help groups formed in the village. She was ready to take up the responsibility for a solar charging station. The members of the self-help group supported her decision to become a '*prakash doot*'.

She submitted Rs 5,000 as a security deposit for the initiation of the project and the solar charging station began to function with 60 solar lanterns. She started renting out solar lanterns at Rs 2 per day per lantern and earned Rs 80-120 each day. There was a gradual rise in the income of the household and her three daughters are now studying at a private school. Her augmented income has helped her construct a kitchen and a room. Chandani Devi's sincere efforts, have earned her accolades both from family and community.

### Challenges

- Poor opportunities of work
- Difficult financial situation
- Lack of information



## Solar Power

### Geeta Devi Runs a Solar Power Charging Station

Uttar Pradesh



Life, for Geeta Devi, has been a struggle, with the family sustaining itself upon meagre agricultural produce. Living solely off agricultural labour from a tiny piece of land, the family could barely make ends meet from a puny earning of around Rs 1,500.

Today, Geeta takes pride in boasting of Rs 3,000 increase in the monthly revenue. Things have changed since she has been operating and maintaining a solar micro-enterprise out of her tiny house in her village. Further, she already has her sight set on a target of Rs 5,000 a month in due time.

With around 50 villagers visiting her house every day to rent lanterns from her at a rate of approximately Rs 2 per day, she has by now built an exhaustive rapport with a majority of the village populace.

With a substantial increase in her revenue, owing to the rental income she is able to collect each day, Geeta plans to purchase a few cows as an investment for her family.

With the local-level support provided by Shramik Bharti, an NGO working in the field of rural development in the area, Geeta's story has inspired many other women of the district, and today there are 75 rural women entrepreneurs managing their respective solar charging stations.

### Challenges

- Poverty
- No business experience
- No safety net or avenues of opportunity

## In Her Stride

### Guduna Devi Works with SAHARA SHG

Shankarpur Village, Varanasi, Uttar Pradesh



In a casteist and patriarchal society, what could be worse than belonging to a backward caste, being poor and having to take care of a big family? Guduna, treasurer-member of SAHARA self-help group, is from the Shankarpur village in Varanasi district. Though Guduna managed to save Rs 50 a month in her group, the soaring prices made it difficult for her to run the family.

Meanwhile, she was advised by her group members to take a farming land on rent for purposes of seasonal farming. She joined the Union Bank's R.SETTI training programme on commercial floriculture with the facilitation of the Human Welfare Association, and on the basis of the Union R.SETTI certificate, received a cheque of Rs 25,000 as a loan from the Union Bank of India, Pagambarpur Branch. Following the loan, she started seasonal farming of flowers and vegetables.

Today, things have changed. She has bought a mobile phone to broaden the market base for her products. Meanwhile, she has attended classes at the Jagriti Education Centre, run by HWA, under the women literacy programme for studying in her free time.

### Challenges

- Belongs to backward caste
- Four children and husband primarily depend on her income
- Severe financial constraints



## Bright Side of Life

### Laxmi Devi

#### Runs a Solar Power Charging Station

Roli Village, Baduan District, Uttar Pradesh

Laxmi Devi, 38, was a farmer, till she decided to come out of the confines of her home and start an enterprise of solar charging station in April 2010 in her village.

It all started when an outreach worker from HPPI visited Ujhani, a village in Uttar Pradesh, in 2009, to spread word about the project, 'Lighting a Billion Lives'. Even though no major investment was required for the project, people were reluctant to start a venture on solar energy. The outreach workers visited the village several times before they finally managed to convince the villagers about the feasibility of the project. That is when Laxmi took a step forward.

With two daughters and one son, though Laxmi had studied till Class XII, the standard of education was otherwise low in the village and students faced problems due to heavy power cuts. This was resolved with the help of solar lanterns rented through the solar charging station.

While Laxmi's children were studying in a government school, the family was facing monetary constraints. This has changed with the additional income generated by the solar charging station. Laxmi has also built a good rapport in the community that has brought about a significant change in her standard of living.

### Challenges

- Financial constraints
- Exploring a new terrain
- Working with the community, with no such earlier experience

## The Incomparable Malati Devi

### Malati Devi

Runs a Campaign to Free Women Labourers of the Social Evil of Carrying Night Soil

Fatehpur District, Uttar Pradesh



Of the many social evils that exist even today, carrying night soil is definitely among the worst. Normally, no one protests. But Fatehpur's Malati Devi is an exception. Not only did she raise her voice against women being forced to carry night soil, she has also brought these women into society's mainstream.

Malati started her campaign in 2006 along with her brother, Dheeraj Kumar, amongst women of the Valmiki community of about ten villages in the Fatehpur area. She has worked against this dehumanizing practice, getting the women to learn skills like tailoring and embroidery through the government's skills development programme, so that they can be self-reliant.

Malati is now engaged in completely uprooting this social practice. She is also involved in empowering Dalit women and combating child labour. It has been a difficult seven years. Even under difficult family circumstances, she persisted. But those who used to look down upon her earlier now treat her with respect. She has also received a fellowship of the National Foundation of India for her work.

### Challenges

- Social mind-sets that permit pernicious practices
- Resisting pressure from family and sections of society
- Getting the women to take the first step



## Thread of Life

### Malti Devi

Trainer, Runs a Self Support Training Centre

Jalhupur Village, Varanasi, Uttar Pradesh



Malti Devi, born and brought up in an underprivileged family, got married in Jalhupur village of Vikaskhand Chiraigaon. Considering the financial situation of her in-laws, it was soon clear that she would have to utilize her embroidery training to earn a livelihood. Being the daughter-in-law of the village, she started training the girls of nearby villages, which boosted her spirit, but got her no money.

To get out of the house was a challenge. Finally, by being persistent and going against the norm, supported by family and husband, she got associated with the Human Welfare Association. In 2005, as a trainer, she got the opportunity to train 20 girls in a room in Jalhupur market. Discharging her responsibilities with great labour, she has trained around 1,430 girls in stitching, embroidery, painting, brocade-insertion to date. Her reward is her self-satisfaction when her students become self-reliant after the training.

### Challenges

- Getting out of the house and training women
- Financial hurdles
- Heavy workload

## A Standard-bearer

### Manorama Devi

Runs a Cosmetic Shop & Heads an SHG

Shekhwara Village, Bodh Gaya District, Bihar

After being thrown out of her husband's house in 1993 for not having a son, Manorama Devi had no choice but to live with her brothers and parents. With a meagre income from agriculture and a small welding shop, the family was just subsisting. Manorama knew she needed to be more than just another woman doing household chores.

She started out with odd jobs on an old stitching machine borrowed from an uncle. The real turn of events took place in 2006, when, after much persuasion, Manorama joined an SHG group formed under the Jeevika Project of the Bihar government.

With a Rs 6,000 loan, Manorama started a small cosmetic shop in the village. Currently, she sells her products in weekly markets and is expanding her business with another loan of Rs 10,000.

Manorama's success inspired other women. She herself began to convince women about the benefits of a collective. Today, her SHG has clamped down on moneylenders. Unhappy with the village public distribution system (PDS) dealer, the SHG asked the district magistrate to intervene, and today, the SHG runs the shop, a first-ever occurrence in Bihar.

Her transformation, from a timid person to an SHG flag-bearer, is remarkable.

### Challenges

- Courage to step out and take a chance
- Resisting social practices that oppress women
- Convincing women to become independent



## Loan, But Her Own

### Sarojini Devi Dairy Farmer

Sihuli Village, Nalanda District, Bihar

Sarojini Devi, 40, comes from a village in Bihar and is now a successful small entrepreneur. From an agricultural labourer to a successful dairy farmer, hers has been a story of relentless struggle. Sarojini lives in Sihuli village in the Nalanda district of Bihar, with her four children. While the family's primary occupation was agricultural labour, her husband had a low-paying job in Patna, approximately 100 kms away. Even with her husband's contribution, their monthly income could not exceed Rs 5,000 per month.

Meagre means forced them to take loans from informal sources with interest rates as high as 60 per cent per annum. Sarojini and her family also belong to one of the most backward castes in Bihar. Discrimination from the community and societal prejudices plagued any kind of decision-making for the family. Sarojini was however determined to change the situation. And she did after she came in contact with Saakaar, a microfinance institution supported by IFC client Intellecash.

In July 2011, Sarojini joined Intellecash's Mahila Mandal group and availed a Nandini Dairy Loan of Rs 18,000 to purchase a buffalo. This had to be repaid in 24 months, fortnightly at a diminishing rate of 26 per cent per annum.

Sarojini also got cattle insurance. Sarojini started selling milk to the local dairy and neighbours, which fetched an additional 2,500 rupees.

Sarojini now wants to increase the number of buffalos to 10 and start a mini dairy that can turn into a family venture in the long run.

### Challenges

- Meagre income
- Victim of discrimination and societal prejudices
- Loans from informal sources with interest rates as high as 60 per cent per annum

## ABCs of Life

### Sheela Devi Teaches Children

Mawainyaa Slum, Varanasi



Sixteen years ago, a stroke of fate had left Sheela dejected and alone in life. The woman, who was from Mirzapur and married in Sonbhadra, left Sonbhadra and came to Varanasi. As she continued living in the slums of Varanasi Mawainyaa, she wanted to do something meaningful. What could be better than teaching?

So, in 2000, under the shade of a neem tree, Sheela started teaching around 50 children. In the last 12 years, she has taught 873 students. While she teaches, she is fighting for their rights across the country. She has also showed the path of empowerment to 180 women of the Mawainyaa slum through the medium of self-employment.

### Challenges

- Creating awareness about child rights
- Transforming the informal arrangement into an institution
- Lack of funds





## Phenomenal Woman

### Uma Devi Runs a Solar Power Charging Station

Peernagar Village, Baduan District, Uttar Pradesh



In a country where majority of the population resides in rural area, single women with little or no formal education seem to be lost in a maze. But, Uma Devi is no ordinary woman. She lost her husband a few years ago in an accident. Consequently, her financial condition deteriorated and she was unable to send her four children to school.

Outreach workers of HPPI visited her village in 2009 and created awareness on 'community development with solar energy illumination', While Uma Devi was looking for an income-generating opportunity, the programme was looking for a woman entrepreneur. Uma Devi started her solar charging station on 1 July 2010.

There was a daily income of Rs 80-120 as lanterns were rented out for Rs 2 per day per lantern to the villagers. Also, the existing power crisis in the village was tackled through solar energy.

Uma Devi didn't back out at any point, despite the negative social attitude towards her as a widow. Now, she is able to hold her head high and run the family without any financial problems.

### Challenges

- Lost her husband in an accident
- Severe financial hardship
- Coping with negative social bias towards her as a widow

## A Beacon for Women in Need

### Chiluvuru Dhanamma Runs a Clothes Business

Konda Mallepalli Village, Nallagonda District, Andhra Pradesh

Chiluvuru Dhanamma was only seven when her world first blew up. Her father, a weaver, committed suicide. 'Ours was a poor family. We were six, five sisters and a brother,' she recollects. With support from maternal grandparents, Dhanamma's mother started a small hotel. It didn't work. In despair, her mother decided to end her life, along with that of her children, by consuming pesticide. 'My mother struggled for three days before she succumbed. My sisters were already dead by then,' recalls Dhanamma. Her grandmother took Dhanamma to her village, where she stayed till she got married.

Dhanamma and her husband took a sewing machine and started stitching clothes by the road-side. It didn't take off. In 2003, Dhanamma joined the Sarojini Devi Society, a self-help group of 10. Soon, her SHG received a bank loan of Rs 50,000; she got Rs 5,000. She started a clothes business. It did well. 'I was able to send my children to a government school. In a few days, I was elected as the leader of the group.'

Steadily, her life changed. 'I decided to attend training imparted by the local agency. During training, I was selected as member of the Gender Committee. I started solving marital problems women in our village faced.'

'Now I have no hesitation in knocking at any door, any time, if a woman faces a problem. I tell them not to kill their children, or themselves. I tell them about my life as an example to learn from. I am not an orphan now. I have millions of women to support me.'

Today, Dhanamma's house is always full: old people, women turn up for advice on pension applications, children's scholarship, applications for housing and bank loans. It has truly become the centre for the women in need.

### Challenges

- Mechanism that can tackle deprivation
- Convincing other women to come out of their shells
- Recognizing ability and augmenting it

## Hope Springs Eternal

### Fathima

Chairperson, Cheekod Panchayat  
Community Development Society

Mallapuram District, Kerala

When Fathima was but 13 years old, in Class 7, she got married. 'At that time,' she muses, 'I did not know what marriage was.' It was a very difficult for her to adjust to her husband's family: she was subjected to regular physical and mental abuse. After years of slogging away at a lifeless relationship, Fathima filed for divorce. The ensuing legal entanglements took away all her energy, assets and, above all, her self-confidence.

A turning point came when Fathima learnt about the Kerala government's Kudumbasree programme and joined a neighbourhood group (NHG) called Ayalkootam. Soon, she began her own NHG, named SURAKSHA, in her ward. As membership increased, she formed another group called SIHARA.

Everyone recognized my leadership and all members needed me for one thing or another,' says Fathima, 'Thus, I started to forget my sufferings. I started to live for others.'

A few years on, Fathima became the chairperson of the Area Development Society. She helped many poor Kudumbasree members get loans, negotiating with banks. A timid girl became a woman beaming with self-confidence.

Currently Fathima is the chairperson of the Cheekod Panchayat Community Development Society, in district Mallapuram, Kerala and assists community members in overcoming deprivation, emotionally and institutionally.

### Challenges

- Outdated social practices that stultify women
- Understanding the many facets of deprivation
- Using government-enabled programmes creatively

## A Consummate Professional

**Aruna Tanaji Gaikwad**  
Wholesaler/Vegetable Vendor

Vaduj Village, Satara District, Maharashtra

Until three years ago, Aruna was a wage labourer, earning a meagre Rs 20 per day. She wanted a business of her own, was confident, but had no capital. 'If you have capital, you can start,' Aruna explains. 'When I got a loan from Mann Deshi it was the first time I saw 10,000 rupees. A loan is so difficult to get for a street vendor like me, with no property. Two other banks rejected my application and I never thought Mann Deshi would give me a chance.' With a swift learning curve and boundless energy, Aruna has become one of the most successful wholesale and retail vegetable vendors in the district. From Rs 50 a day, her earnings have increased to almost Rs 400 daily. She gets up each morning at 4 am to prepare breakfast for her husband and children and arrives at the market by 6 am to buy fruits and vegetables wholesale from agents who come straight from the fields. After buying, she travels to a different village market each day of the week to sell her produce.

Aruna has developed a system whereby she calls wholesale agents in three different neighbouring cities to inquire about prices, and then goes to buy from whoever offers the lowest. Because of her relentless conscientiousness, she has become the local authority on fruit and vegetable prices, and built a loyal following of vendors who buy exclusively from her. Aruna isn't only about herself. She has been loan co-guarantor for 15 vegetable vendors and has taken responsibility to collect their weekly repayments and deposit these in Mann Deshi's Vaduj village office. Aruna enjoys the respect she earns from this activity as well as the help she knows it brings to other women like her.

### Challenges

- Rejection by institutions that offer loans
- Collecting knowledge of the market for a product
- Capacity to become a mentor

## Small Loans, Big Dreams

### Geeta

Makes Paper Plates; Member of Joint Liability Group

Basawa Village, Uttar Pradesh



Geeta is a 40-year-old entrepreneur who lives in village Basawa, in Uttar Pradesh in India. She makes paper plates for her livelihood and her husband supports her in this work. She is a member of the Joint Liability Group promoted by Utkarsh microfinance institution since 2010 and has availed of four loans to date. Her current loan size is Rs 20,000.

Initially, Geeta had two machines for making paper plates and her production capacity was low. With loans from Utkarsh, she purchased two new machines. Now, she is able to make 40 packs of paper plates every day. She makes Rs 600 per day, out of which she gives Rs 200 as wages to two of her neighbours who she employs part time. With her increased income, she is able to send all four of her children to school.

‘My dream is to set up 15 machines and increase the production capacity and income by five times. I will also employ more neighbours to help me run the business,’ says Geeta who now wants to apply for a larger size micro-enterprise loan offered by Utkarsh.

### Challenges

- No prior business experience
- Regular hardships
- Earlier, had machines with low production capacity

## A Better Place for Girls and Women

**Aparajita Gogoi**  
Executive Director, CEDPA

Delhi



Aparajita is Executive Director, White Ribbon Alliance, CEDPA, a non-profit that mobilizes women and girls to achieve gender equality. When she joined in 2000, it was the country office of a US-based non-profit. 'When I was made Executive Director,' she says, 'the first item on my "to do" list was to turn the organization into an Indian entity, so that it could work more closely on the ground.' On 1 January 2010, CEDPA India was born.

Harsh realities,' says she, 'drove me to try and make our country a better place for girls and women.' For instance, in the last 3 decades, 12 million girls have been killed in our country before they were born. CEDPA India focuses on Girls' and Youth Development, Gender and Governance and Reproductive Health and HIV/AIDS.

increased self-esteem. It has reached out to almost a million girls and boys. It is widely acknowledged for its capacity to conceptualize, design, and implement programmes and assistance to strengthen community-based initiatives. Operating in 16 states, its annual turnover is Rs 7-8 crore, with a project portfolio of about Rs 18 crore.

### Challenges

- Creating an environment to encourage women to demand their rights
- Find supporters outside the social sector, who will take up gender equality issues
- Resources, funds and human resources, which allow innovations



## The Sobering Power of Being a Collective

### Sumitra Giri Fighting Against the Menace of Alcoholism

Bideipur Village, Bhadrak District, Odisha



Alcohol is a root cause of a lot of evil. It is why husbands abuse their wives. It is what was ruining the lives of a lot of married women in the Hathiapala Cluster Level Federation (CLF), village Bideipur, Bhadrak district, Odisha.

During a cluster meetings, Sumitra Giri and others decided the abuse had to be stopped. Some felt they must not interfere in others' family matters, but the decision was unanimous.

One such case was of Kanchan. 'At first we went to her house to counsel the husband, but the beatings did not stop,' recalls Sumitra. Finally CLF members went to her house and threatened the husband we would file a police complaint with the police, and if something more happened all of us will beat him up.' The husband left the house only to return and apologize to his wife and the CLF members.

Today, Sumitra and the other members are more confident. They know that the intervention the group makes is not an intrusion.

### Challenges

- Traditional gender roles that are difficult to break out of
- Creating unanimity in terms of what needs to be done
- Maintaining unity in the group

## Adversity is But a Stepping Stone to the World

### Latha Gowri

Runs a Business of Selling Saris & Dress Material & Community Reporter

Kollapur Village, Rangareddy District, Andhra Pradesh

Latha Gowri, of village Kollapur in Rangareddy district, Andhra Pradesh, is one courageous lady. Here's why.

'I was studying in Class 7 at the time I got married,' she shares. Though Latha was interested in continuing her education, she was not allowed to do so. She was subjected to harassment for failing to bring a fat dowry. After giving birth to her first baby, Latha returned to her parent's place. She was afflicted with panic attacks because of the agonizing experience at the hands of her husband and parents-in-law. But Latha's father supported her and encouraged her to go to school once again.

After completing her studies, Latha was inspired by an assistant project manager of a local community organization and joined a self-help group (SHG) in her village. 'I borrowed Rs 3,000 and bought a sewing machine. Later I borrowed Rs 5,000 from the group and started the business of selling saris and dress material,' Latha recalls. 'I was able to earn Rs 2,500 profit a month. After repaying the loan, I borrowed another Rs 78,000 and later Rs 58,000 from a bank to augment my business. I was able to repay all the loans, too.'

Latha's ascent did not end here. She was selected as a community news reporter and was trained in news reporting in Hyderabad. She was felicitated by TV South Asia Television and got a fellowship award. She also visited an African country on the invitation of South Asia TV. 'I was given an opportunity to speak at a meeting in the presence of the Secretary General of the United Nations Organization,' shares Latha. Latha is now engaged in making educational videos to encourage women to become literate.

### Challenges

- Overcoming traditional mores
- Availing of government initiatives properly
- Lack of access to proper entrepreneurship training



## Brick by Brick

### Rosonara Halder Runs a Tea Stall & Meat Shop

Nij Uttarpara Village, South 24 Parganas District, West Bengal

In the absence of regular income Rosonara's family was living a life of drudgery. She would get sleepless nights thinking about the future of her children. It was very difficult for her family to survive.

Rosonara Halder learnt about a self-help group formed in her village by Human Development Centre (HDC). These groups engaged in income and livelihood generation activities through financial assistance extended by the NGO through Rashtriya Mahila Kosh (RMK). RMK is a national level organization under the aegis of the Ministry of Women and Child Development, for socio-economic empowerment of women. After a few months of joining the group, Rosonara received a loan of Rs 3,000 from her group through RMK. Instead of using the amount to meet urgent household expenses, Rosonara decided to invest the money in opening a small tea stall beside her house.

Things started looking better for Rosonara. She now had a steady source of income, which she used to not only meet her expenses but also to repay her loan. Gradually, she expanded her business with regular loan assistance received from RMK through the local NGO.

Her income improved over the course of time. This helped her to educate her children. The children are now studying in a school. Apart from the tea stall she has now opened a meat shop also. This has increased her monthly income to over Rs 8,000 per month.

Rosonara says, 'This has happened with the help of timely loan assistance provided by RMK.'

### Challenges

- No regular income
- Lack of knowledge of loan facilities
- Had to strive hard to repay the loans

## When the Girl Child Really Matters

**Sehba Hussain**  
Founder, BETI Foundation

Lucknow, Uttar Pradesh



After 17 years of work with UNICEF — and a truly glittering career it was, notable among which were her responsibilities as Country Representative Bhutan, Chief of Health Section, UNICEF India and Chief Upper India Office responsible for Bihar and Uttar Pradesh and State Representative, Uttar Pradesh — Sehba Hussain decided to return to the grassroots. In 2000, she founded the Better Education through Innovation (BETI) Foundation, based in Lucknow and working in Bahraich, Balrampur, Barabanki, Gonda, Kheri, Lalitpur, Lucknow, Shravasti and Sitapur, all in Uttar Pradesh.

The BETI Foundation has adopted the Life Cycle Approach, in which girl child including adolescents are the focus. Basic education, health and nutrition as well as livelihoods for adolescents are the key interventions within the Child Rights framework, including the Rights to Survival, Development, Alone and in partnership, the BETI Foundation has facilitated early childhood education, care and development, and integrated basic education for adolescent girls aged 15-18 years. It also creates capacity development of beneficiary groups, communities, partners and other stakeholders. Many projects later — research studies, interventions in family planning and local self-governance, advocacy for girls vulnerable to AIDS or trafficking — Sehba Hussain's passion remains the same: to ensure gender equity and justice.

### Challenges

- Creating opportunities for vulnerable adolescents
- Inspiring entire families to pitch in
- Changing administration mindsets regarding the Child Rights framework

## For a Healthy Drink

### Kumudini S Ingle

Produces Mushroom-based Health Drink  
Called 'Mushpro'

Amravati District, Maharashtra

Kumudini S Ingle has recently received an International award for her contribution towards developing mushroom products, namely, 'Mushpro' a health drink for malnutritional children.

A resident of Vrundawan Colony, Amravati, she is a housewife and wants to continue her work with mushrooms. She has undergone a training in mushroom cultivation and value addition to be able to produce oyster mushrooms, from which she prepares Mushpro, a health drink powder. She started her business with Rs 50,000 (initial amount).

Now, she earns around Rs 5,000 per month and Rs 60,000 per year.

As far as marketing is concerned, she gets support from her husband and son who are doctors and know the importance of mushroom in diet and its therapeutic benefits. They recommend the product as a remedy for cancer, and for lactating women, the growth of children and anemic and diabetic patients.

Now Kumudini wants to expand her home unit into a bigger unit for which she has completed a 45-day entrepreneurship training at KVK (Krishi Vigyan Kendra-Durgapur) in agro products and submitted a project proposal worth Rs 10 lakh to the District Industrial Centre.

### Challenges

- A housewife with no prior experience of entrepreneurship
- Working within the constraints of a home unit

## ‘I will Work Until I Can Work No More’

### Balubai Jadhan

Sells Bussmah & Prepares Meals for Schools

Shingnapur, Satara District, Maharashtra

Balubai’s parents worked in other people’s fields. Girls going to school was something unheard of, so she and her three sisters helped their parents. Three brothers, after losing interest in school, also helped. Only one brother pursued studies as an undergraduate.

Married at 10 to a 22 year old man, Balubai does not remember much about how she felt at that time, except for trying to eat the flowers in front of her head as she made her final vows. She lived with her in-laws in a village near Shingnapur while her husband worked in Mumbai. She worked on farms and construction sites, washed clothes. Her husband found another woman in Mumbai and abandoned her. Balubai moved back to Shingnapur. Balubai then started a mess hall for employees of banks and police stations in Shingnapur. When her partner/brother left for Pune, for a higher-paying job, the project faltered. But she didn’t. She decided to sell holy powders, especially bussmah, used at Shingnapur’s famous temple.

Bussmah provided, but worship was seasonal. Balubai has resolved this problem. She and her niece make lunch and snacks for 200 first-to-fourth grade students, and for 80 pre-school children. It is her consistent source of income. She got this assignment from the Shingnapur panchayat: that’s a measure of respect.

Balubai is also feted. Among her trophies — she is very proud of them — is one from the 1,000 Deshi Entrepreneurs Program, honouring her as a successful entrepreneur. There is one for her leadership, over six years, of the third-best SHG in Satara district. ‘I am illiterate and poor, but I have taken my business to a height where it is acclaimed; finally, my abilities are recognized.’ She has no children; the children of her siblings are her family. She plans to work ‘until I can work no more’.

### Challenges

- Social mores that disadvantage women
- A platform that provides focus vis-à-vis work possibilities
- Recognising ability, and encouraging it

## 'Sale' Away

### Jamna Runs a Wholesale Business

Sultanpuri, New Delhi



Jamna's is a story of resilience and collective success; a story of how responsible microfinance lending can provide thrust to an individual's desire to overcome poverty. She runs her business from a 15ft by 15ft house in Sultanpuri, a low-income urban colony in New Delhi. Her occupation list is impressive – she runs a small grocery store, does tailoring work and adds finishing touch to wholesale-bought clothing material, which she further sells to local markets.

Ten years ago, she started her tailoring business with a modest outreach. Slowly, with time, her husband and she started their second business of wholesale clothing material. For this, they needed a working capital. To meet this need, she joined an Ujjivan group and took her first business loan of \$145 (Rs 8,000), six years ago. Today, Jamna's monthly sales from the wholesale business have increased from \$275 (Rs 15,000; before first loan) to \$1365 (Rs 17,000; after the fifth loan). This approximately translates to a 400 per cent increase in business revenues over five years.

While Ujjivan recently graduated Jamna from group to individual lending, she opted for a home improvement loan. With four kids and a growing wholesale business, she needed more space and so built a new floor on top. It cost her \$3090 (Rs 240,000) of which Ujjivan contributed \$1365 (Rs 17,000). The rest came from Jamna's own savings, which she had accumulated over the years owing to her increasing business revenues.

### Challenges

- No prior entrepreneurship experience
- Multitasking to build a credible wholesale business
- Coping with space and infrastructural issues

## Smart Art

### Premlata Jalwal Founder, Prem Arts

Jaipur, Rajasthan



Jaipur-based entrepreneur, Premlata Jalwal, who started her own venture of marble painting, is a self-sustained entrepreneur today. The venture has a tie-up with the government and the products are sold to the Central Cottage of Industrial Corporation of India Limited (CCICI Ltd) in Delhi, Chennai, Bangalore, Mumbai, Chandigarh, Gurgaon and Kolkata.

Married at 18, with no financial or emotional support from her husband, she had to bring up three small children. Finally, she went back to her parents' house, where she decided to do a beautician's course. Before the establishment of Prem Arts, Premlata continued supplying readymade items but was not earning a profit out of it. So she decided to establish her own workshop.

In 1995, Prem Arts became a provider of marble painted products to government cottages. But, again, of marble painting another shot and got the first consignment from CCICI Ltd, Delhi.

Currently, she supplies products to various cottages of the Textile Ministry of big cities like Delhi, Kolkata, Madras, Bangalore, Mumbai, Chandigarh, and Gurgaon with an employee base of 12-15 artists in her workshop.

### Challenges

- No financial or emotional support after marriage
- Bank loans
- Financial needs



## Slowly But Steadily

### V Jayalakshmi

Runs a Mechanical cum Automobile Shop

Madikonda Village, Warangal District, Andhra Pradesh

That life had been unfair to Jayalakshmi is an understatement. ‘My parents died in a train accident when I was hardly a year old. My grandmother brought me up and I got married at 13,’ she recalls.

Jayalakshmi’s husband was a mechanic earning Rs 100 a month. This meant she had to work to supplement the family income. Ever so often, there was no food to eat.

‘I started rolling *beedis*, earning Rs 5 a day, which was not sufficient,’ shares Jayalakshmi. ‘We struggled like this for over 18 years. I lived with a single sari for more than one year — washing it in the night and wearing it again in the morning.’

In 1999, Jayalakshmi joined a SHG in her village and began to save from her daily earnings. Within a few months, she got her first bank loan of Rs 4,000. She made her husband open his own mechanic shop. She took another loan of Rs 25,000 to develop the shop into an automobile shop.

‘Today, we have a house and a business of our own that gives us enough to live a happy life,’ says Jayalakshmi. ‘I have forgotten the past, only because of the group. Thirty years of suffering has ended. Now my children are pursuing higher education.’

### Challenges

- Extreme poverty; Taking the first step towards independence and comfort
- Using government programmes well

## Life After a Death Wish

### Aravala Jayamma Goat Rearer & Cultivator

Dimmagudi Village, Ananthapur District, Andhra Pradesh

There was a time Aravala Jayamma's problems seemed insurmountable. Her husband used to spend all the day's earnings on liquor and even used to borrow for the same. He would beat her for not being able to give him food when he came home completely drunk. 'Despite my hard work, it became impossible for me to feed the family,' recalls Aravala.

She took an extreme decision. 'I took my daughter and two sons to a well in a nearby field and wanted to jump into it. But the owner of the field stopped me and consoled me.'

Aravala joined a women's group and started saving Rs 10 per month. She waited for financial help. She got Rs 10,000 as her first loan. 'I spent a whole year planning what will I do when I get the money.' She purchased 10 goats and, with her children's help, started rearing them.

Today, Aravala has increased her herd to 70. 'My children get good food three times a day. My husband, too, has changed. He is fully involved in goat rearing.' Aravala also owns eight acres of land. The family has a pucca house.

'I still remember when there was no respect for me and relatives rejected us,' she says. No longer. 'The group itself is the greatest asset for any woman.'

### Challenges

- Ineffective programmes to tackle familial distress
- Improper dissemination of public welfare initiatives
- Lack of social coping mechanisms



## The Edifice Chaya Built

### Chaya Popat Kachare

Runs a Wheat-grinding Unit & Field Labouring

Kacharewadi Village, Maharashtra

Married at 16, Chaya Popat Kachare's husband died when her son was barely 2 months old, leaving her a widow. At 19, no money or savings. Chaya moved back with her parents for four years and worked in other people's fields, earning Rs 30 a day. But she wanted security.

At 23, she took the first step. Chaya took a Rs 10,000 loan from Mann Deshi Mahila Bank for a machine that grinds wheat into flour. She knew in her in-laws' tiny village of Kacharewadi, there was no wheat grinding machine. Her parents were supportive, but her in-laws and the local community put pressure on her family to stop her. But Chaya prevailed. She won the community over by charging one rupee less for grinding than her nearest competitor, 5 km away on pot-holed, hilly roads. Business is steady and she earns Rs 40-50 per day by flour-making. She still works the fields, so her daily income has risen to Rs 70-80 per day. Chaya deliberately combines field labour and flour machine.

Farming work in summer is unbearable. However, electricity in rural western Maharashtra is erratic, so field labour is a cushion from the whims of electricity supply. At present, she can only grind 9-10 kg wheat per day from the local village. Just started, Chaya is confident she will pay the loan off @ Rs 600 a month. She also wants to buy grain herself and sell the flour to a wider market. She hopes Mann Deshi's new Business School for Rural Women will enthuse her to come up with new ideas. This is the most secure she has felt since her husband died.

### Challenges

- Social mores restrictive for women
- Taking the first step
- Know-how to augment a good idea that is also a good business plan

## How to Turn a Talent into a Viable Profession

### T Kanchana Makes Dancing Dolls

Tiruchery, Singaperumal Koil, Tamil Nadu



T Kanchana's way of increasing family income is to make dancing dolls. Experience in dancing doll-making helped her start. She had the experience of working under various central government schemes. Her family frowned at the idea, but Kanchana wasn't deterred.

Getting loans was a huge problem. Banks would either delay the process or reject her application. Then, Hand in Hand India stepped in, lending her Rs 25,000 over 3 cycles. Her SHG group also lent her Rs 1,00,000, which she invested in expansion of business. She also got trained in financial literacy which, in turn, helped her with the expansion.

Even now, after becoming an entrepreneur, she still feels that an owner should be a good worker and sets the example for other workers. She is happy she was part of an SHG: the trainings transformed her attitude towards business and were able to bring out the professional in her.

The business has grown. Her dolls are mostly sold in Tanjore and Kumbakonam. She didn't do any marketing; customer word-of-mouth made her venture secure. She now has 20 employees, and earns around Rs 20,000 a month. Her goal is to diversify and export her dolls to other countries.

### Challenges

- Not knowing the strategic use of loans
- Lack of marketing know-how
- Not knowing when to diversify and in what direction

## Equal Service to All

### G Kavitha

Sells Artificial Jewellery & Works as a Beautician

Chinna Kancheepuram, Kancheepuram District, Tamil Nadu



When G Kavitha decided to open a herbal beauty parlour and a fashion jewellery shop, it wasn't a shot in the dark. She had grown up watching her mother designing garlands and studs with Hyderabad pearls, and so became naturally passionate about jewelry.

She attended artificial jewellery and beautician courses, and set up her enterprise. Now, she had the liberty of developing her business in her own way. She utilized local classifieds (yellow pages), bit notices to market her wares. But, Kavitha says, it was her parents' contacts that really helped her. That said, Kavitha's skills are today recognized; she is a resource person for a reputed institution.

Kavitha was always clear about her work ethic: Rich customer or poor, the service should be the same. It was the biggest lesson she learnt from her business. Her goal is to enrich herself with creative designs and expand her beauty parlour. Till now, she hasn't faced a problem in accessing loans from banks. Against all odds, she has proved to be a successful entrepreneur and a support to her family.

### Challenges

- Struggle to make contacts to expand business
- To know when to make an informed choice of livelihood activity
- Lack of knowledge about how to and when to upscale

## The Only Handicap is in the Mind

### Kanchan Khanna

Runs Gyandeeep Coaching Centre &  
Shri Krishna Institute of Technical Studies

Moradabad & Rudrapur, Uttar Pradesh



Six years ago, Kanchan Khanna started the Gyandeeep Coaching Centre in Moradabad, Uttar Pradesh and the Shri Krishna Institute of Technical Studies in Rudrapur, also in Uttar Pradesh. To the cynic, the very names of the institutes conjure up a tuition racket. But look again, and all cynicism vanishes, dissolved by the audacity and uniqueness of the enterprise.

The sole purpose of these two institutes is to provide training in computers to students, and especially women, from lower sections of society. Training is provided to students, working women, and housewives at a minimal cost. Kanchan Khanna has reached into the dregs of a stratified society and, from there, has produced gems. Till date, more than 5,000 students have received training, and passed on to become job-holders.

On World Handicap Day, the Uttar Pradesh government gave her an award for her excellent work. To be sure, they needed to provide an example. But in choosing Kanchan Khanna, for once, an administration did not err. Her actions speak louder than words.

### Challenges

- Establishing and carving a place
- Teaching illiterate students about computers, basics upwards
- Convincing women and girls about the importance of computer knowledge
- Resisting bias towards lower caste/class women

## Powerhouse

**Kanika Khanna**  
CEO, Sunkalp Energy

Delhi



Kanika is CEO, Sunkalp Energy. She had an intellectually stimulating job with the Cummins Engine Company in the US, but began to feel she wasn't making a real 'difference'. She was intent on coming back to India and starting her own venture. When her father, exploring a solar power investment, wanted her inputs, she researched on the sector and simply got hooked.

She launched Sunkalp Energy in March 2012, with a broad idea to increase the acceptance and penetration of solar power as the technology of the future and need of the hour. The company has identified two strategic areas of intervention: unelectrified villages and schools. For the former, Sunkalp has successfully conceptualized and piloted a self-sustainable solar rural electrification module.

Kanika is very excited about schools: that's where the power of solar can be demonstrated to the next Generation. Sunkalp has specialized in energy efficiency and solar power for schools, also releasing a service that allows schools to install solar power without investment and so save on electricity bills. Sunkalp has conducted Solar Scholars, a competition that increases awareness among students.

With a turnover of Rs 40 lakh in the first year, and a core team of five full-time employees, Kanika is ready to go.

### Challenges

- Finding funding for solar micro-grids for the next set of villages
- Marketing/ spreading the word about service for schools
- Hiring good human resource

## The Munificence of Mothi Aai

### Anusuya Khoapde Stitches School Uniforms & Makes Agarbattis

Nazare Village, Pune District, Maharashtra

The women of Nazare village address Anusuya Khopade as 'Mothi Aai'— Mother Super. There's good reason for it. She played a crucial role in mobilizing women from her village to form SHGs, inspiring them to come together despite huge social odds.

It all began after Anusuya's husband took early retirement due to health problems. The couple, after 10-15 years in Mumbai, decided to return to their village. In 1996, office staff of the Mahila Arthik Vikas Mahamandal — the State Women's Development Corporation of the Maharashtra government — came to Nazare and talked about self-help groups. Anusuya immediately grasped its potential. She convinced twenty women to form the Jai Bhavani Mahila Bachat Gat, the village's first group. 'Women trusted me and hence were ready to become members. However, they feared their husbands would not like it. So we did not let anyone know about our meetings for almost a year,' recalls Anusuya. Nevertheless, the seed was sown. Within six months, one more group was formed. Now, there are nine groups: all the various village communities are represented.

The total turnover of Anysuya's group exceeds Rs 12 lakh. The group has taken 13 loans in the last 15 years, and Anusuya's meticulous book-keeping is a record of every paise spent. Loans have been used for children's education and agriculture, mostly. All members now own a pair of cows; selling milk augments income. This group also has collective income-generating activities like stitching school uniforms and making agarbattis.

In 2002, Anusuya's group was deemed the best group in Pune district, and was felicitated in a public programme. But most importantly, involvement in SHGs has changed gender perceptions of Nazare society and evidently improved women's status within communities.

### Challenges

- Socially enforced gender behaviour inimical to women
- Getting women to take the first step towards collectivization
- Knowledge of government programmes

## Warp and Woof of Life

### Vung Khoman Runs a Carpentry Unit

Naharlagun, Itanagar District, Arunachal Pradesh



Vung Khoman belongs to the Paite tribe of Manipur. She and her younger brother came to Naharlagun in search of a job. They were employed at a carpentry unit run by Yashi Norbu. Quickly, Vung took to the job. Norbu and Vung started liking each other and got married. A superb weaver, she started work blending local designs.

Norbu's unit expanded, employing 35 workers. He upgraded the unit to a semi-mechanized one. The factory ran overtime to fulfill the demand. He had a showroom. It seemed like a fairy tale.

Suddenly one day, Norbu left Naharlagun, leaving her behind with their four children. Vung got the shock of her life. But she steeled herself to carry on. There was the unit to look after. There were her children. She changed the name of the unit to Home Décor, got a trading license and SSI registration. The unit soon regained momentum. She expanded her weaving unit and procured a small showroom in the business hub of Itanagar.

Vung, now 44, has a factory built over 6,000 sq. ft. She employs 46 workers, whom she pays on piece-work basis. They are happy; they earn Rs 7,000-16,000 per month. Her children are now in school.

### Challenges

- Core skills should not be laid aside or allowed to become dormant
- Ability to face unexpected situations, and transcend them
- Balancing work and family matters

## Confidence is the Real Harvest

### Sunanda Khopade Cultivates Her Own Land

Maharashtra

Sunanda Khopade used to earn Rs 7 per day, as a daily-wage labourer. But that changed after she joined the Pragati Mahila Bachat Gat, in 1996. Her first loan of Rs 3,000 went as fee for a nursing course for her daughter. Later, at a time of a family crisis, she could get a bank loan worth Rs 20,000 due to the credibility of her group.

Sunanda, however, did not rely on her group only for financial assistance. Her involvement made her confident to take risks. Two acres of family land apart, another 3 acres land was inaccessible due to family disputes. Sunanda concentrated on getting the land and making it productive. Her husband was not so convinced of her plans, but stood by her. She raised finances to develop the land through her SHG and also took a loan from a bank to set up an irrigation system.

Presently Sunanda harvests rice, sugar cane and vegetables, on 3 acres of developed and irrigated land. The couple works hard to save on input cost, including not employing labour. It shows: last year they earned Rs 2,50,000.

Sunanda says, 'I draw strength from the group, it is because of their support I could do so much.' Recently she has built a small home, registered in her name.

### Challenges

- Choosing the appropriate business
- Using government welfare schemes correctly
- Coming out of the comfort zone





## Faith will Move Mountains

### Yapi Kulo

Runs a Tailoring and Knitting Unit

Itanagar, Arunachal Pradesh



For many years, Yapi Kulo was just a crafts teacher in the Arunachal Pradesh government's State Social Welfare Board. After 10 years of postings, in 1990, she requested transfer to be with her husband. The request was refused. She requested another transfer, to her native place Daporijo, where her children were. Rejected, again. That's when she resigned.

Without losing time, she set up M/s Lily Industries, a tailoring and knitting unit. She also formed a co-operative society with 12 members. Kadorna Welfare Centre (KWC) was registered in 1990. Each contributed Rs 3,100, and the women took up production and training in various crafts. Subsequently, M/s Lily Industry was merged with KWC, thanks to financial assistance from APKVIB. In 2000, they further expanded via a Rs 2.5 lakh loan from NEDFI.

Presently, KWC has 100 fully-engaged cluster members, training rural women. The KWC chief dreams larger. If the government agrees to support, she says, they would like to diversify and open a Common Facility Centre.

Today, her eldest daughter has completed B.Sc in nursing, the second has passed MBBS and she has built a RCC house in Itanagar. Yapi Kulo wants the government to ensure that traditional dresses produced by local units become uniforms for schools, colleges and public offices. This member of the Arunachal Pradesh State Women Commission does not like to sit still.

### Challenges

- Finding funds to expand and diversify
- Knowing about and strategically using government programmes
- Managing next-level transitions

## How Latha Girish Became Latha Kumari

### Latha Kumari

Leases Land & Cultivates Vegetables

Mannar Village, Alappuzha District, Kerala



Latha Kumari, of village Mannar in Alappuzha district, Kerala, was deserted by her husband at a very young age. The world came crashing around this mother of two young kids, when she discovered that the man, whom she had loved and married, had cheated her in marriage. 'I locked myself in my house,' she recalls.

But her mother and neighbours egged her on. She learnt about the Kudumbasree Programme of the Government of Kerala. She joined a gender self-learning programme where she heard other women and realized there were many who had faced similar, or even worse, situations.

Soon Latha took up micro-activities, and her hard work led her to become Secretary of Kudumbasree in her village. Today she takes land on lease and cultivates vegetables. This has made her financially independent. She has renewed her spirit and booming self-confidence, with which she is ready to augment her well-being.

'Earlier I didn't want to be known as a deserted wife,' explains Latha. 'But now, let people think whatever they want, why should I carry the burden of a useless surname?'

### Challenges

- Traditional social mores that are oppressive to women
- Knowledge about government social initiatives
- Finding inner strength and resolve

## Where There is a Will, and Skill, There is Bound to be a Way

**Anita Kumbhar**  
Potter

Maharashtra



Anita Kumbhar, a Class 10 dropout, was married off at eighteen into a family of potters. There, she picked up the craft. She made pots and cooking stoves. But pots are useful only in summer; her sales were seasonal and the business was quite unstable. But she decided to expand. She took a loan from Mann Deshi Bank.

She changed her product inventory, which was a very tactical move, proof of her business acumen. She started making products useful during festivals. Anita found a great market: she was ready for Diwali, the festival of lights, or with idols during Ganesh Chaturthi, the festival of the Elephant God. She also fed the demand for unconventional, but festival-specific things: toy soldiers for kids during Diwali, little mud oxen for a livestock festival. Her instinct was spot-on. The returns were favourable. She had also discovered the multi-dimensional ways of taking business forward.

In 2012, she enrolled in the Mann Deshi Udyojika MBA programme. Her greatest takeaway was developing money management skills, which meant regular account keeping and maintaining a financial diary for her business. Earlier, everything went unrecorded; now, that changed. In this way, she could better plan her spending and savings. Her mentors not only honed her business skills, but gave her the courage to expand. She has taken an increasing number of loans of higher amounts, and every time has achieved impressive credibility.

She continues to grow as a daring entrepreneur.

### Challenges

- Support mechanism for those willing to take a risk
- Know-how that enables business progress
- Expanding the horizon a skill can operate in

## Messenger of Light

### Preeti Devi Kushwaha Runs a Solar Power Charging Station

Mustafabad Village, Unnao District, Uttar Pradesh



This is the story of Preeti Devi, 30, a rural woman whose entrepreneurial spirit has not only brought success to the Lighting a Billion Lives (LaBL) project, but also improved the quality of her life.

An outreach worker of HPPI visited Preeti's village in Mustafabad of Unnao district to create awareness on solar energy and to introduce the basic concept of solar charging station and self-help groups. In the following visits, the outreach worker conducted meetings with the women to form a self-help group and to identify a prospective entrepreneur selected by the group members among them. Preeti was chosen as the 'prakash doot'.

On 27 March 2011, a solar charging station with the capacity of 60 solar lanterns was established in her house. She started to rent out solar lanterns at Rs 2 per lantern per day to villagers.

The cash inflow varied from Rs 100 to Rs 120 a day, and until January 2014, she has earned approximately Rs 45,000. She has purchased two shops in the market and opened one shop at home, drawing money from other earnings of the family. Her children are going to a private school.

### Challenges

- No prior business experience
- Multi-tasking
- Family responsibilities

## Life is a Pickle. Success Isn't

### Jhansi Lakshmi Makes Pickle

Dasari Matam, Chittoor District, Andhra Pradesh



Today, Jhansi Lakshmi is a seasoned pickle-maker and businesswoman. This is how it happened.

Once upon a time, Jhansi Lakshmi joined the Balaji Sangham, an SHG in Dasari Matam, run by the Rashtriya Seva Samiti, a local NGO. She signed up for training on income-generating activities; that inspired her to set up her own business. She required money to set up; she got it through the Balaji Sangham that, in turn, received credit from Rashtriya Mahila Kosh. (It is a national-level organization under the Ministry of Women and Child Development, whose mandate is to facilitate socio-economic empowerment of women. It provides loans to NGO or MFIs which on-lend to self-help groups.)

Capital procured, Lakshmi started making pickles at home and selling in nearby markets. She makes pickles of ginger, mango-avakaya, lemon, ginger with or without garlic, onion, red chillies, bitter gourd, amla, pudina, tomato and gongura. Given her range, how could she not succeed?

Her business shows positive results; return on products is good. Profit has made her life comfortable. Her status in society has increased. She intends to expand the business after improvement. At another level, her business is enthusing other women of the area to form an SHG and become entrepreneurs, just like her.

### Challenges

- Procuring initial, sufficient capital
- Knowing how to tap into available government programmes
- Knowing how to scale-up business

## What's Age Got to Do With It?

### Anetla Ao

Makes Pickle & Produces Vermi-compost

Aliba Village, Naga United Village, Dimapur District, Nagaland

Anetla Ao, now 58, was born and brought up in village Aliba, Nagaland. When she was 40, her husband passed away. Anetla and her 3 daughters were left bereft. 'Being a widow, it was very difficult for me to raise my children,' recalls Anetla. 'After struggling for 5 years in my village, I decided to move to Bokajan in Assam where I stayed for 8 years.' She wasn't earning enough to support her family. 'I was disappointed I could not meet their needs.' Anetla returned to her village. She had no land, no house. She took shelter in others' houses. 'I was becoming physically weaker. I could not work like before.' Still, she struggled to survive.

In 2002, Anetla decided to form a Renlok self-help group (Renlok means 'progress') in her Ao community. Every member had to put in Rs 50. 'I used to go to the jungle to collect wild edible leaves soap making. She didn't have to go to the forest anymore. She worked hard alongside other members: 'I particularly remember this one day in 2005, when we shared Rs 10,000 for each group member. I was overwhelmed.' She had never seen, or touched, so much money, ever.

Anetla is content today. 'Though I am old, I feel young when I learn and experience new things. Now I have my own house, my own land; all the things necessary for living. I can afford to go to private hospitals for my check- up; I have my own savings bank account and I am even insured.'

### Challenges

- Safety nets that soften blows such as widowhood without income
- Proper dissemination of government welfare programmes
- Ensuring initiatives such as SHGs are open to older people, too

## Forging Success

### Nandini Lohar Makes Poster Frames

Maharashtra



Nandini Lohar is from a caste of blacksmiths and welders, who typically live hand-to-mouth. Alcoholism and abuse are high, education low. But there are also those like Nandini.

Nandini and her husband ran a small business selling frames. Then she learned about the Mann Deshi Mahila Bank. She was the first person in her family to enter a bank: 'I didn't know if they would treat me with dignity, or question me for coming, or insult me.' Six years on, she strides into Mann Deshi, and has successfully repaid four loans, two of Rs 5,000 and two of Rs 7,000, ahead of schedule. Nandini used her loans to buy raw material and machines. Her husband operates the larger plywood-cutting machine they bought with one loan.

Although Nandini sells 250 different frames each month, her profit margin is low; the raw materials for the most widely sold type of frame costs Rs 6 per frame, and she sells at only Rs 8 wholesale and Rs 10 retail. Earlier, she would supply frames to other temple-side vendors; now, she used a Rs 10,000 loan to build a roadside stall near the temple. She was astute enough to invest in her own copyrighted poster designs. Nandini has invested extensively in the infrastructure for her business over the last few years, building capacity to meet long-term expansion plans.

Although her steady upward mobility has isolated her from her caste, Nandini believes it has shown her a better alternative. For Nandini, the biggest benefit of her loans and her business is the feeling that she has provided a better life for her children. She wants to keep her daughter in school and provide her vocational training, so that she will earn a steady income. Her son hopes to become a policeman one day.

### Challenges

- Overcoming initial hesitation and fears
- Well-implemented government plans
- Overcoming caste prejudices

## A Mobile, a Car and a Driver

### Laxmi Lokhande Makes Ropes & Brooms

Maharashtra



Laxmi Lokhande has a big smile and few teeth. Behind that smile lie determination, strength, and passion. Married when but a child, her family lived under a straw shelter because nothing else was affordable. Laxmi's husband neither earned anything nor took care of the children. Finally fed up with her alcoholic husband, she took complete control of family finances. She also launched a business derived from her caste's traditional work. Laxmi's caste is involved in processing wood fibres from trees and weaving them to make brooms and ropes.

The opening of Mann Deshi Mahila Bank in 1997 allowed Laxmi to take larger loans, at lower interest, to finance her thriving business. Mann Deshi allowed Laxmi to procure raw materials till her business cycle stabilized. Now she hires people. Each week, she nets a total of Rs 2,000. And her reputation is immaculate. The greatest gift to Laxmi is that her grandchildren are enrolled in university. In addition to financing her entire extended family's education, Laxmi has also built a house for her daughter as well as her son. On average Laxmi sells goods worth Rs 400. She accepts cash as well as materials as payment.

While giving an interview at a local radio station, Laxmi said, 'Because of Mann Deshi Bank women can get access to finance and they can develop and grow their businesses. Through the radio programme women get to learn about the market.'

In the interview, Laxmi also said she is going to retire. She laughs, because life without work is so difficult for her to imagine. What she will do after retirement? 'Buy a car and a driver and a mobile phone. Then drive to meet each of my grandchildren and spend a day with each one, every day of the week.'

### Challenges

- Overcoming hardship and discord
- Choosing apt livelihood activity
- Using government programmes well



## How to Dignify Your Life

### Sakhubai Lokhande Makes Brooms & Ropes

Mhaswad Village, Maharashtra



Sakhubai Lokhande estimates she is 60. She was married very early. Sakhubai and her family lived under a straw-thatch shelter; they could barely afford to eat. When her son and daughter were still toddlers, Sakhubai finally got fed up with her alcoholic husband. An argument ensued, after which her husband went off to Mumbai. She moved to Mumbai, with her young children, to find him. After 25 days on footpaths, watching her children rummage through garbage to eat, she decided to bring her husband and children back to Mhaswad. 'There was no dignity in that life,' she recalls. She took control. She sent her husband to work in the morning, and arrived at his job-site to collect his salary. She also launched a business, based on her caste's traditional work.

Sakhubai's caste are broom- and rope-makers. Sakhubai is a wholesaler. She travels each week to buy bark. She goes to places and hires a crew to process thread. She then returns to Mhaswad to sell the thread wholesale, as well as hire people to make ropes and brooms. Sakhubai's production line is organized. Each week, informs Sakhubai, she nets Rs 2,000, not counting her own labour as a cost. When she first started her business 30 years ago, Sakhubai was forced to go to moneylenders for loans. Banks, at that time, refused to lend to untouchables.

Times changed. Sakhubai took loans from Mann Deshi Bank to finance her burgeoning business. She repays her loans on time; her business earns more than she needs to finance it. She is the first woman in her caste to connect to the market, and is one of the richest members of her caste. But Sakhubai takes greater pride in the recognition she has achieved in the market.

### Challenges

- Choosing appropriate livelihood choice
- Knowing how to up-scale business
- Earning dignity in life

## Tailor-made to Be a Role Model

### **Smita Londhe** Stitches Ladies' Garments

Hadapsar, Pune District, Maharashtra

Smita Londhe was born in village Warulvadi, 100 kms from Pune, into a poor farming family. Observing her cousin sister operate a sewing machine, a young Smita started helping her and so gained tailoring skills. She did MA (Marathi), taking tuitions to help meet education expenses.

After marriage, she came to Pune. Her husband had a low-paying job. Again, she wanted to take up a job to supplement family income. But an accident delayed her plans for 3 years. Once well, she decided to get into trading tailoring material, the only activity she was familiar with.

Her father-in-law chipped in with money. For seven years, Smita sold garments, building a reputation as a trust-worthy partner. But trading had limitations. So she decided to make petticoats. With Rs 3 lakh seed capital from the Bharatiya Yuva Shakti Trust and the Bank of Baroda, she set up her unit.

Today, Smita runs a successful unit, supplying showrooms and retail customers. She employs 14 young women, and helps 25 more by providing them material, on credit basis, for sale in local village markets. In 2012-13, her turnover was Rs 33 lakh. In 2013-14, it will be about Rs 40 lakh.

Smita continues to be a part of an SHG, motivating young women in every meeting. Tailor-made to be a role model.

### **Challenges**

- Acquiring money to set up business
- Being competitive in a male-dominated work arena
- Choosing appropriate area of work

## Bold Step

**Sujatha Madhan**  
Entrepreneur

Coimbatore, Tamil Nadu



After her first child, Sujatha Madhan was thinking of doing something creative instead of sitting idle. She opted for a beautician's course from Avinashilingam Jan Shikshan Sansthan.

Looking back, she feels that she took quite a chance, leaving her new born to be taken care of by her mother and mother-in-law and also, sacrificing a lot. Finally, Sujatha started a very small parlour in Erode and after a few years moved to her hometown and started a parlour in Coimbatore.

In course of time, she realized that a lot of customers were interested in slimming. So she learnt about slimming modules and started a slimming division at her centre, which was an instant success. Soon, Sujatha started a unisex parlour with spa and slimming, bridal and makeover studio facilities — all under one roof.

## Challenges

- Financial difficulties
- No business experience

## Breaking the Mould

**Madhuri**  
Social Worker

Shankarpur Village, Vikaskhand Chiraigaon, Uttar Pradesh



Though Madhuri got married in a Rajput family of Shankarpur, Vikaskhand Chiraigaon, she was least bound by convention. Instead, she decided to fight for women who get trapped by moneylenders and their vicious interest cycle.

She started creating saving groups in her village by involving women in the initiative. At present, 630 women from 14 villages are associated in this movement through 42 self-help groups. What started with a saving of Rs 240, has now reached a business of 1 crore, with no bank contribution whatsoever. Now, women who are economically strong in these villages, are taking the responsibility of getting education from Class I-V through women education centres and from July 2011, women of 1,000 self-help groups have spent 2-3 hours for study.

At present, Madhuri does the work of reporting of 630 women of 42 groups. Around 275 women have been benefited from the training programme, offered by the Union Bank and Root Seti. 53 women have got a loan of Rs 25,000 per women from the Union Bank. The entire movement has been supported by the Human Welfare Association.

On 26 October 2013, Madhuri was awarded with the *Amar Ujala* Achiever's award (Rs 50,000) in Lucknow.

### Challenges

- Hostility from the local community
- Married into a traditional Rajput family
- Setting an unconventional precedent



## Sunny Side Up

### Arati Mahanta Runs a Solar Power Charging Station

Tentala Village, Odisha



Arati Mahanta has single-handedly raised the standard of living for her family and the village of Tentala. From fixing a fuse to repairing faults in lanterns, she is the local engineer.

Today, she has taken over the solar charging station as an entrepreneur. The station with solar lamps was set up at her house with the support of the local NGO and technical and partial financial support from Delhi-based TERI (The Energy & Resources Institute) under its Lighting a Billion Lives Initiative.

With the solar lamps, she is also able to stretch her working hours for other jobs till late into the night, visiting three weekly local markets at night and selling dried fish and shrimp. The solar lamps have also helped Arati and many others stitch more leaf-plates — the most common income-generating activity in the village.

### Challenges

- No formal training
- No training in any entrepreneurial activity
- Multi-tasking to earn a livelihood

## Frame by Frame

### Vasuki Mahendran Makes Crafts & Paints

Coimbatore, Tamil Nadu

Prior to starting her enterprise, Vasuki Mahendran was a home-maker. At 36, she joined Avinashilingam Jan Shikshan Sansthan for skill-training. While she completed a beautician's course, she also opted for a painting course that was on offer.

She learnt various forms of painting such as knife, nip, glass and Tanjore painting, metal embossing, fabric and pot painting. The training helped her to not only pick up skills, but also manage business and gain self-confidence.

Soon after the skills training, Vasuki started a training centre, 'Deena Arts & Crafts'. She started this centre with the help of her husband and two students. Today, she trains more than 250 students in a year in more than 10 skills. Vasuki started her business with a capital of Rs 3,000. Later, she joined a diploma course in arts and crafts and cleared it with first class. Today, apart from her enterprise, Vasuki also serves as an expert teacher in Pidilite company. She has been undertaking similar part-time jobs in several institutions. Today, her income has increased to around Rs 25,000-Rs 30,000 a month.

### Challenges

- Identify and acquire skills
- To transform a skill into a business
- Access to funding

## Flavour of Success

### Sheela Mahesh Baker

Nazarathpettai Village, Kancheepuram District, Tamil Nadu



Are women meant to spend their lives at home raising family? Sheela Mahesh's answer is a resounding 'no'. And for proof, only look to the Crisp Bakery.

That is the enterprise Sheela and members of the Mahalakshmi SHG run. This group of 8 used to be weavers and home-makers. But under Sheela's leadership, they ventured forth.

Their choice of a baking unit was well-considered. Extensive market research was conducted, facilitated by Hand in Hand India. They got support from the Confederation of Indian Industry, which helped in procuring ovens. Hand in Hand, too, chipped in with a grant.

Crisp Bakery supplies buns and cookies to the local market. Hygiene and quality control are scrupulously maintained, and that has boosted reputation as well as sales, so much so that Crisp Bakery has hired two women exclusively for sales.

Their greatest accomplishment came when Crisp Bakery was adjudged one of the best micro-enterprises, and Sheela received the award from no less a person than the President of India! Now her goal is business development: increase turnover from Rs 2.5 lakh per month to Rs 10 lakh per month, more attractive packing and generating more employment.

### Challenges

- Proper market research
- Balancing business and family commitments
- Devoting time and patience to make the business work

## Moulding a Life of Pride and Happiness

### J Maheswari Makes Terracotta Products

Kancheepuram District, Tamil Nadu



J Maheswari makes terracotta products. It is a craft Maheswari and her husband inherited. They used to be daily wage-earners in the same industry. Wages were insufficient for her family of four children, and that made her think. Why not start her own unit?

The couple started in a small way, with capital raised from money lenders. Later, after joining an SHG promoted by Hand in Hand India, she received support by way of training and finance. Being an SHG member, she could take loans which enabled her to expand. Her journey from labourer to owner means a lot to her. She is satisfied she provides employment to others.

She built her own house and children had quality education: this is her greatest accomplishment. Though traditional marketing channels existed, she retained customers by providing quality products. Demand, too, has increased.

Her goal is to increase supply and human resources, though unavailability of raw material (clay from the lake) is a problem. But she is ready to face challenges. Society, especially women, now views her as a role model. She has also stimulated others to continue this traditional work.

### Challenges

- Gathering initial capital
- Setting definite, doable goals
- Convincing others to take similar steps





## There is No Alternative to Good Work

**Niralo Mahto**  
Tailor

Bhadrudih Village, Saraikela Block, Jharkhand

Niralo Mahto, of a Scheduled Tribe family in village Bhadrudih, Saraikela, Jharkhand had studied up to matriculation in her native village. Coming from a poor family, she could not pursue studies further. To supplement her family income, she decided to pursue a self-employment activity.

She came to know about a free training programme provided at the Rural Self Employment Training Institute (RSETI, run by Punjab National Bank) in various vocations for women such as cutting, sewing, dress designing. In June 2011, she joined a one-month course.

She then started her own tailoring shop, from home. Though there were 2-3 such shops in the village, the designs she learnt at PNB RSETI helped her gain reputation. As work grew, she engaged two assistants. She started taking cutting and sewing classes in the high school of her village, also providing tuition in cutting and tailoring to some of the village girls.

She now earns about Rs 3,000 per month. She has succeeded in not only getting herself employed, she now provides employment to others and also trains them.

### Challenges

- Updating a skill-set to expand business
- Lack of networks to boost very small initiatives
- Proper dissemination of government and institutional initiatives

## A Stitch in Time Saves More Than Nine

**Jasmin Mallick**  
Kantha Craftsperson

Cuttack City, Cuttack District, Odisha



Jasmin Mallick is the Secretary of Khwaja Garib Nawaj, a group comprising Kantha embroidery artisans. ‘Before I joined this federation,’ Jasmin says, ‘it was very difficult for me. There was no earning member in my family.’ She heard about SHGs but had no idea what activity to take up.

‘One day I met the Chief Executive of the District Supply & Marketing Society (DSMS), Cuttack and he advised me to form producer groups on embroidery and Kantha stitching,’ Jasmin recalls. (DSMS is a district unit of government-run Odisha Rural Development and Marketing Society, Bhubaneswar.) Jasmin did exactly that.

Khwaja Garib Nawaj SHG is unique, comprising Hindu and Muslim artisans. It has an edge in work, and also symbolizes unity in diversity.

At the outset, the group had no idea about how to procure raw material and enhance production. DSMS, Cuttack organized training in product development and utility. The group was provided Rs 2,00,000 as a revolving fund; within 2 years, the group repaid it. With DSMS support, they marketed their products in different exhibitions in and outside Odisha. Today their annual turnover is Rs 50 lakh. Earning per household has increased to Rs 3,000-4,000.

This SHG now knows how to procure raw material from Kolkata. Along with door-to-door sale, it has ties with retail outlets like Annapurna, Jagdish Textiles, Jagadamba, Utkalika, Raymonds and Rajhans. Khwaja Garib Nawaj also provides alternatives for plastic bags by making jute products —bags, files and folders.

### Challenges

- Choosing the livelihood activity carefully
- Proper training as a platform to improve skills
- Understanding and implementing logistics involved in an activity

## Success Can be Fabricated

### Taba Mechi Runs a Fabrication Unit

Naharlagun, Itanagar District, Arunachal Pradesh

Today, Taba Mechi is 44. Illiterate, she is the proprietor of M/s Taba Fabrications. She started with support from the AP Khadi and Village Industries Board, under the Rural Employment Generation Programme financed by the Central Bank of India, Naharlagun.

Taba is mother to two sons. The elder passed BCom in 2007; the younger is studying BCA in Sikkim Manipal, Guwahati. Other than her two factory-sheds, Taba has a six-room semi-pucca house. An RCC house is under construction. She has two mini-trucks and a wine shop.

Her fabrication unit has machines worth Rs 5 lakh. There is demand for her products. Yet, two problems be-devil her: dismal power supply and getting workers. As she has analysed, workers from Assam don't want to come to Arunachal Pradesh. And, there are no local workers.

Even in a lean season, her staff — 9 in all — earn Rs 7,000-10,000 per month. She provides free food and lodging, short leave, small medical assistance. She earns Rs 25,000 per month but maintains a moderate lifestyle. She wants to expand into hardware, electrical items. She has all necessary licenses. Work proceeds apace: she has a government contract for steel fabrication at the construction site of the Inter State Bus Terminus at Naharlagun.

In 2009, Doordarshan Kendra, Itanagar broadcasted an interview with her. She has become a symbol of women's empowerment.

### Challenges

- Infrastructure support, such as 24x7 power supply
- Knowledge of government programmes; using such initiatives creatively
- Managing the quality-diversification hurdle

## Realizing What Not to Do

### J Mohanapriya Makes Leaf Plates

Kulam (West), Kancheepuram District, Tamil Nadu



J Mohanapriya was a part-time school teacher before she got into moulding areca plates. She wanted to support her family. Then she read an article about eco-friendly areca plates. Having no idea, but interested, she met people involved in the business. She purchased machinery and started right off. There were challenges: resistance from family, securing capital to start up, and whether the enterprise would be successful. Business skills and financial training provided by Hand in Hand India were instrumental; she ventured into business with full confidence.

Now she is proud to be someone who provides jobs. Now, her family is all praise for her. She thinks this is her biggest breakthrough. Society looks up to her as a successful women entrepreneur — this gives her utmost joy.

The way wasn't smooth. She faced challenges in marketing; she printed visiting cards, handing them out to every potential customer. It worked. Now she is the main supplier to the renowned Kancheepuram temple. She also faced hardships in securing credit as banks refused to provide loan.

She believes quality and reasonable pricing were key factors that promoted her enterprise. Currently, balancing demand and supply is a problem; there are more orders than she can handle. Her goal is to cross a turnover of Rs 5 lakh by next year. Her biggest learning on how to run a business is what not to do.

### Challenges

- Resistance from immediate family
- Securing credit from banks
- Realizing what not to do



## The Woman Who Once Cried

### S Narayanamma

Rarer Milch Animals & Runs a Leather Business

Netavarupalem Village, Ananthapur District, Andhra Pradesh

S Narayanamma was born in Netuvarupalem village, in district Ananthapur, Andhra Pradesh. Her parents used to tend milch animals. Even a square meal a day was difficult. 'My brother and I did manual stone-breaking work for Rs 20 a day. We used to find work for just 10 days in a month,' she recalls.

At 16, Narayanamma got married but her husband died five months after. Thrown out by her in-laws, she landed into deeper trouble. Her husband had borrowed Rs 10,000; on her fell the burden of repayment. For three years, she was a bonded labourer to the farmer who had given the money. Then, it was back to her parents' house.

She was at home, crying, when village SHG women met her. She took their counsel. Narayanamma borrowed Rs 10,000 and purchased a milch animal. Earning Rs 200 a day, she recalls, 'I repaid the loan in 15 months.' Narayanamma took another loan of Rs 20,000 and established a leather business. It fetched her Rs 1,500 a month.

Today, she has six milch animals. Her leather business is reaping good returns. Her assets are currently Rs 9 lakh. And the woman who once cried is now a passionate trainer.

### Challenges

- The difficulty of overcoming chronic poverty
- Fighting feudal, inhuman practice of bonded labour that is still prevalent
- Had to repay loan that her husband took and later her own

## Golden Girl

### Latha Natarajan Goldsmith

Coimbatore, Tamil Nadu



Forty-year-old Latha Natarajan is a professional goldsmith. With the Coimbatore bomb blast in 1998 causing a sudden dip in the retail market of the city, the jewellery business had faced a sudden slump. It had a severe impact, with several goldsmiths committing suicide.

Latha recalls how she approached friends and relatives but in vain. Finally, she submitted a letter to the district collector, who promised to help. 'We dropped the idea of committing suicide and waited for advice,' says Latha.

She gathered around 600 people who were in a similar situation and contacted the director of Avinashilingam Jan Shikshan Sansthan, where they received training in alternate skills.

It was then that Latha chose to learn manufacturing of covering jewels and started producing ornaments and selling them in exhibitions and hostels. Soon, she started making profit. Meanwhile, her husband died, leaving behind four girls.

With great will-power and support from family and officials of Avinashilingam Jan Shikshan Sansthan, Latha developed her business by approaching banks for loans and travelling outside Coimbatore. Today, she is confident in jewel-manufacturing and trading and is in a position to guide others to face real-life challenges of the trade.

### Challenges

- Safety nets that provide protection to those in the traditional areas of work
- Husband's death
- Financial hurdles



## Setting an Example

### Naushaba

Works for Human Welfare Association

Varanasi, Uttar Pradesh

She may have been young when she started out, but her matured intention of helping others sets an example. Naushaba, an educated girl from a Muslim family of Varanasi, has been fighting for the cause of backward and downtrodden Muslim women and girls since she was 20.

After post graduation, rising above religion and caste, Naushaba inspired children and adult girls of rural areas like Saraiya, Chiraigaon, Colapur, Lohta, and Sajoi, to study. She helped girls, who had never stepped out from their houses, to get out and get an education.

Naushaba not only linked 2,500 downtrodden Muslim children and girls with mainstream education to date, but also trained them in livelihood skills, making them self-reliant. Even today, being selfless and rising above religion and caste, she, as a consultant, is playing a vital role in the life of children and girls of ignored segments of society.

### Challenges

- Fighting against social bias
- Inspiring a change of mindset
- Working in the rural base, where the resistance is greater

## How to Save a Rice Variety from Being Extinct

### Niyati, Champa, Purnima, Jaba and Chanchala Cultivate Special Variety of Rice Called Tulaipanji

Kamalabari, Sherpur, Mahipur Villages  
Uttar Dinajpur District, West Bengal

A few years ago, Niyati, Champa, Purnima, Jaba and Chanchala were living in abject poverty. But after engaging in paddy storage and processing of Tulaipanji rice, the women found a new world.

Their area had always been famous for Tulaipanji, sweet and famous for its aroma. Its cultivation was decreasing since people were sowing high-yielding varieties of paddy — Tulai, a traditional variety, was low-yielding.

‘We got an opportunity to take a few kilogrammes of Tulai rice to a fair held at Kolkata, and were surprised to see customers loved it,’ says Niyati. This encouraged them to take scale-up cultivation, beyond their homes.

‘We thought if SHG members acquainted with Tulai processing could pitch in together, we could fetch a better price,’ shares Niyati. Thus came into being Kamalabari Tulaipanji Sangha. Gradually, two other producers’ collective emerged — Sherpur Briddhi Tulai Sangha and Mahipur Annapurna Tulai Sangha. ‘We form a governing body. All members contributed Rs 1,000. DRDA gave Rs 1,20,000 to start the enterprise,’ says Niyati.

Today, the enterprise also helps members tide through the off-season.

### Challenges

- Convincing women to take the risk
- Up-scaling cultivation
- Business logistics as the work expands





## A Tale of 2 Horrors, and Self-made Redemption

**S Nurjahan**  
Runs a Clothes Business

Devarintipalle Village, Ananthapur District, Andhra Pradesh

S Nurjahan, of Devarintipalle village in Ananthapur district of Andhra Pradesh, got married at age 13 to her maternal uncle's son. For some years she lived happily but after the delivery of her first baby, when she returned to her husband's house, she found he had married again. Struck with grief, Nurjahan returned to her parents' home.

Things were not easy there. Her father felt it would be difficult to get an alliance for her younger sister if she stayed back. A neighbour suggested she work as a domestic help in Delhi. 'She tempted my father,' recalls Nurjahan, 'that my salary would be sent to him, while my expenditure would be taken care off.'

The father, a drunkard, readily accepted. To Nurjahan's horror, the neighbour sold her to a prostitution house in Mumbai. 'It was a hell for me. When I resisted, they used to beat me. They used to sedate and then send me to the clients.'

After three years, Nurjahan's parents started asking the neighbour about her whereabouts and her earnings. They finally lodged a complaint with the police. At last, Nurjahan was rescued and she returned to her village.

Back there, Nurjahan decided to start a clothes business. She joined a self-help group in her village called Madina SHG. After six months, she received Rs 6,000 as loan with which she purchased night gowns and started selling in the nearby area. Today, Nurjahan has been able to earn well from her clothes business and is able to meet her expenses.

Very few of us have the grace and courage to overcome what Nurjahan has.

### Challenges

- Changing outdated social mores and attitudes
- Providing solidarity and assistance to women who become victims
- Creating awareness and space for women to become self-reliant

## Art of the Matter

### **Ilaben Mahendrabhai Nirmal** Engaged in Bandhni Craft

Limbd, Gujarat

She has a 'palette' for colours. That is what keeps her going when things are grey. The first artisan to make bandhnis on Calcutta saris, Ilaben is precedence in grit and determination.

Born in Limbd, Gujarat, she spent her childhood in Mumbai where she completed her education till the intermediate level, before being forced to give up college and come back to Limbd.

From a troublesome marriage to life threats, Ilaben faced hardships before approaching the Gujarat Rajya Hastkala Nigam Ltd and Garvi-Gurjari, the Gujarat State Handloom and Handicrafts Development Corporation, Ltd. It helped her with a steady source of income enabling her to run her household as well as pay for her son's education. Meanwhile, Ilaben needed money to start her own bandhni business, for which the Economic Development Council at Gandhinagar sanctioned her a loan of Rs 60,000. However, only Rs 10,000 was deposited into her bank account.

Impressed with her work and leadership capabilities, officials at Gurjari advised Ilaben to form a cooperative union of women artisans. Thus was born Ajanta Mahila Hastkala Udyog Sahakari Mandali Ltd, Vadhwani, a cooperative union that enables women to earn their livelihood and procure more work orders. Soon, Ilaben also started giving bandhni classes to women who wanted to learn the art and earn a livelihood through it.

Now a member of the Gujarat Chamber of Commerce at Ahmedabad, she was awarded the Garima 2011 Award by the Ladies Wing of the Gujarat Chamber of Commerce, Ahmedabad.

### **Challenges**

- Forced to give up college education
- Abused and harassed by in-laws on dowry issues
- Escaped from her in-law's house when attempts were being made to kill her

## Enterprise is the Best Medicine

### Bindu Pallichal Sells Ayurvedic Products

Pallichal Village, Thiruvananthapuram District, Kerala

Bindu Pallichal, of village Pallichal in Thiruvananthapuram, Kerala, always knew a life of constraint. She tutored lower primary students when she was 14. This small income enabled her to graduate in Sanskrit. It also showed the girl had a spark.

Bindu got married at age 20. Her husband ran a watch repair shop, not profitable. When her children were born, her expenses multiplied. She decided to do something and started a neighbourhood group (NHG), under the Kudumbashree initiative of the Kerala government, called 'Aishwarya'.

Bindu started a hair oil unit. Initially sold in nearby villages, the product quality impressed Kudumbashree officials, who invited her to a fair at St Mary's School, Pattom. It was a start. Bindu began participating in fairs to promote her product. Her business grew. She soon introduced value-added Ayurvedic products, like Brahmi dessert and Brahmi rice soup. They were a great success. Inspired, Bindu went on to study Ayurveda. As a result, her Gramashree shop, in the Palayam area of Thiruvananthapuram, now offers 18 products.

Today Bindu runs the enterprise with her husband and 3 other women from poor families, who earn Rs 2,000 each month. Her turnover is about Rs 20,000 per month, at times Rs 50,000 per fair. In 2012, she was honoured with the Kerala State Government Best Entrepreneur Award.

### Challenges

- Not letting constraints get the better of the spirit
- Taking the first step towards being organized
- Not knowing how to use government programmes well

## Light Talk

### Damyanti Pangi Runs a Solar Power Charging Station

Kudub, Koraput District, Odisha



Damyanti Pangi hails from Kudub, a small tribal village in Koraput district of Odisha. Till a few years ago, Kudub reeled under darkness, with no access to un-interrupted power supply. But, in 2011, the local organization working for the uplift of the communities in the region, Rashtriya Seva Samithi (RASS), decided to turn Kudub into an electrified village by the use of solar powered lanterns with support from The Energy & Resources Institute.

Considering her leadership skills, Damyanti, who worked as a labourer, became an entrepreneur of a solar charging station in her village that was set up in a small room of her house. The station houses 50 solar lamps that are charged every day by Damyanti and rented out to the local community for usage at night. Damyanti also received extensive training from TERI on basic maintenance and repairs for the upkeep of her micro solar enterprise.

Today, she has earned a remarkable additional income of Rs 1,500 per month. Also, earlier, she barely had any association with the community, but she has now managed to build a rapport especially with the women of the village. In addition, she also started playing the role of a change-maker by educating other women of the many benefits of a clean source of lighting.

### Challenges

- Limited financial assets and landholdings
- No prior rapport with community
- A poverty-stricken background



## A Lesson to Learn

### Santaara Patel

Runs a Women's Education Centre: Garima Shiksha Kendra

Hirdaypur Village, Vikaskhand Chiraigaon, Varanasi, Uttar Pradesh



Santaara Patel, an educated daughter-in-law of Vikaskhand Chiraigaon, village Hirdaypur, was always determined to empower women. Being the daughter-in-law of the village, she formed a group of women, to show them the path of a decent life and economical empowerment with the help of 22 self-help groups.

The group formation liberated the majority of families from the grip of moneylenders, but that was not enough. Literacy, Santaara realized, was vital for one's empowerment. So she decided to help women with literacy and, with the campaign of women empowerment education, started a women education centre -- Garima Shiksha Kendra — 4 kms away from her house. Santaara's work increased gradually, reaching out to eight other villages nearby, helping 1,260 women, 240 children and 128 girls to get literate.

Despite societal challenges, under the women empowerment education campaign, she is doing the work and is benefitting from several schemes such as MANREGA and other government schemes.

### Challenges

- Social bias
- Initially, a single handed effort
- Changing mindset and inspiring women to get empowered

## Art of Weaving

### Anuradha K Pegu

Runs a Handwoven Cloth Business under 'Naturally Anuradha' Brand

Khanapara, Kamrup District, Assam

With her family, over generations, having acquired expertise in traditional hand-weaving techniques, Anuradha, since her childhood, took a special interest in the art of weaving.

Forty-two-year-old Anuradha was a housewife before starting her enterprise. She used to weave her own clothes, which generated appreciation, thus motivating her to start her own venture in course of time. While initially she worked from home, later, she arranged for seed funding through bank loans and her own savings to lease a land and set up her factory.

Further, with support from her husband and members of the Crafts Council of India, she has not only been able to scale up her venture, 'Naturally Anuradha', but has also been able to give employment to others. Her aim is to preserve the traditional designs of Mishing (also called Mising or Miri Community), which are colourful, gorgeous and unique.

In 2007, Anuradha was felicitated with the National Merit Award 2007 and in 2008 with the National Award, in recognition of her outstanding work as a grassroots entrepreneur.

### Challenges

- Objections from neighbours to running her venture from home
- Identifying and creating a market for traditional art
- No prior experience in running or expanding a venture

## On a Quest for Justice

### Sunita Kaishore Poddar Sells Bangles

Gondavle Village, Maharashtra

Sunita Kaishore Poddar was nineteen years old, in 2001, when she first took a Rs 5,000 loan to start selling glass bangles, repaying Rs 50 a day to the bank's field agents. When young, Sunita Kaishore Poddar faced constant discrimination, for she was of a backward caste. Sunita's father was a shopkeeper who felt his three children were the most important part of his life. He treated his sons and daughters equally, allowing them a great deal of freedom. Because he owned a shop rather than land, he occasionally had disposable income he would use to buy small treats for his children.

Sunita vividly remembers the day she went to school in new silver anklets; seven jealous high-caste girls circled menacingly around her in the school yard, demanding to know how a low-caste girl had the nerve to adorn herself with jewellery they could not afford. She faced them off. She felt no fear in confronting the situation head on. This assertiveness colours all of Sunita's interactions. 'I am very bold and wherever I would go, even to a government officer, I would never get scared and would say what I feel. Strength comes if you are right and honest,' she says.

For Sunita, everything is a challenge to prove herself. After three years of successful business during festival season at the temple in her village of Gondavle, the high-caste dominated local government committee took away her stall and gave it to someone of their own caste, despite her Rs 7,000 payment for the location.

Despite external discrimination, Sunita is the first to admit she has been lucky in her personal life. Her deeply rooted confidence and self-esteem are a testament to the power of parental love and support. A bright and dedicated student, Sunita has helped her uneducated mother with the accounting and marketing of the bangle business.

### Challenges

- Attitude in a society coloured by male domination
- Moving out of the 'making ends meet' mentality
- Action based on basic human dignity, equality and rights

## She had a Dream

### G Porkodi Runs a Fabric Printing Unit

Kancheepuram, Tamil Nadu



G Porkodi always had a dream: gain stature in her family. Even marriage did not sway her determination to start her own business. Taking advantage of her husband's knowledge in cloth bag and screen printing, she persuaded him to let her get into fabric painting.

Mobilising initial capital was a challenge, as was the fear of failure. Training provided by Hand in Hand India, a local NGO based in Kancheepuram, helped overcome the latter. 'I enjoy managing the orders and the workforce,' she says. Now, she has joined a BBA course out of sheer interest.

She says her family members are central to her success in crossing a turnover of Rs 5 lakh this year. The reasons for her success? Right approach and attitude. She still remembers the days when she and her husband wandered from shop to shop to get orders. Relentless effort finally yielded results. Now her goal is to receive more orders, reach the Rs 10 lakh mark and shift the workplace to a self-owned space by next year. She retains her customers by supplying customized, quality stuff, at competitive rates.

The most important lesson she learnt was to invest according to need. Though challenges like competition and financial crisis are ever-present, determination and hard work keeps her going. Indeed, bringing up her children in a respectful environment stimulates her interest in work.

### Challenges

- Mobilizing initial capital
- Taking the right approach and maintaining the right attitude
- Making investment based on need and due diligence



## The Extraordinary Story of Sushila Prajapati

### Prajapati Sushila Gulabdas

Runs a Ladies' Beauty Parlour & Sells Imitation Jewellery and Bagasara Items

Iqbalgadh, Banaskantha District, Gujarat

It's a bane if you a woman and a widow in an Indian orthodox society. Married at the age of 17, mother of 2 by the age of 20 and a widow at 25! It was difficult to provide for the children even basic necessities like milk, food or a new pair of clothes.

Sushila got a job in a *baalwadi* at a salary of Rs 500 per month . To supplement her income she bought plastic bags from the wholesale market in Ahmedabad and sold them to the fruit and vegetable vendors.

Despite lack of proper guidance and shortage of finances, Sushila was sure she had to work very hard to set up her own business. In 2001, she started learning the work of a beautician. Soon at nominal rates she began to provide parlour services.

A little reprieve came when the government approved the widow pension of Rs 500. She joined the training programme conducted by ICECD on Entrepreneurship Development for making widows financially independent.

After the training, she expanded her parlour business and started selling imitation jewellery and Bagasara items. Her daughter who is trained in mehndi designs also helps her now. Together, they are able to make an income of more than Rs 1,00,000 per annum and additional Rs 50,000-80,000 from the imitation jewellery business. On course to fulfilling her dream, Sushila has managed to buy a house and plot, her daughter is appearing for an MBA entrance and son is studying BCA.

### Challenges

- Married and widowed at a very young age
- No source of earning
- Lack of guidance, training and finances

## A True Multi-tasker

### Kamlesh Prasad Rears Milch Animals

Aari Village, Dholpur District, Rajasthan

A true multi-tasker. That's what Kamlesh Prasad, of village Aari in Dholpur district of Rajasthan, is.

Eight years ago, Kamlesh was just another Thakur woman selling milk to the local milkman. But she wanted to succeed. She joined a self-help group (SHG).

With the loans she got, Kamlesh brought more buffaloes. The dairy business took off. She then opened a cattle feed shop. A grocery shop followed.

That's not all. She was part of her village SHG's move to started a milk collection centre that, today, supplies Mother Dairy, a leading brand of dairy products in India. Moreover, she took the initiative to form five new SHGs in her village. She is an SHG resource person, training women in different villages.

That's not all. Kamlesh also runs the milk collection centre of the Saheli Sangthan, a district-level federation of more than 4,200 SHGs.

That's not all. Recognizing her leadership, the Rajasthan government signed an MoU with the federation to work in different blocks of Rajasthan to help implement the Rajasthan Rural Livelihood Programme. As Sangathan president, she has represented her federation at conferences in Jaipur and Delhi.

Today, she has a pucca house, has seen to the education of a son and a daughter, and the marriage of another daughter. She's still multi-tasking.

### Challenges

- Overcoming traditional barriers
- Managing an expanding work-life
- Not resting on small laurels

## Mentoring Development

### Vanita Jalindar Pise

Rears Milch Animals, Makes Paper Cup & Teaches

Maharashtra



In April 2006, Vanita Jalindar Pise was declared one of the national winners of the CII-Bharti Woman Exemplar Award. The 9th grade dropout received the award from Prime Minister Manmohan Singh. The award honours ‘grass-root, poor, under-privileged community level women who have excelled in their contribution in the development process’.

In 1997, her husband’s poultry business failed, leaving the family in a Rs 55,000 debt. She took matters into her own hands. Working in other people’s fields, she took a loan from Mann Deshi to purchase a buffalo and began rearing buffaloes and goats, selling milk from house to house. However, the engagement she found in the self-help group movement increasingly became her source of excitement. In 2004 Vanita took a Rs 15,000 loan for a machine to make paper cups for *prasad*, prayer offerings. She bought the raw material, made and sold 5,000 cups each day. When she realized how successful her business was, she started a machine dealership to also benefit other women. Vanita has facilitated seventeen women in purchasing machines. She has 11 machines and employs six people.

Vanita’s annual income has increased five-fold. She has also become actively involved in Mann Deshi Business School as a teacher. Her priority is investing in her three children’s education and postponing her daughters’ marriages so that they can study for as long as possible. Vanita’s daughters and son are studying at an engineering college.

Vanita commented on winning the award in 2006: ‘After the award, I am considered as someone with innovative ideas and something to show for myself.’ She is quite the role model: in 2007, the Reserve Bank of India invited her for a meeting, and now she speaks at many events, telling her story to inspire other women.

### Challenges

- Transforming a wish to do well into action
- Motivating other women to excel
- Multi-tasking as well as home-making

## The House That Venkata Built

### Challa Venkata Ramanamma

Runs a Milk Business

Jonnametta Colony, Nellore District, Andhra Pradesh

Challa Venkata Ramanamma, from Nellore in Andhra Pradesh, was born into a scavenger family. Her childhood was something else: 'We lived under a big tree in the village. My mother would hang old saris around the tree to protect us from public view. We cooked and slept under the tree. My mother used to keep awake all night protecting us from snakes, dogs and other animals,' she recalls.

She and her mother worked as domestic helps, while her younger sister went to school. There was no one to support them. At times, to meet urgent expenses, people used to give them money; they also used to ill-treat, humiliate, forcing them to scavenge. 'Whenever there was rain, we used to run for cover and people used to drive us away. But the tree never chased us away, instead it had a big heart to welcome and protect us,' recounts Venkata.

Then, women in her village started an SHG group and her mother became a member. After a few months her mother received Rs 12,000 as loan. Venkata convinced her mother to, first, rent a house. 'My sufferings ended with the family getting a small thatched house. I had tears in my eyes when we left the tree,' says Venkata.

Second, Venkata decided to purchase 2 buffaloes. 'I asked my mother to continue her domestic work, while I started selling milk. I was able to purchase two more buffaloes,' she says. Now Venkata Ramanamma goes around every morning selling milk from house to house. She has stopped her mother from doing scavenging work and her younger sister from working as a child labourer. 'I am master of my house. I feel confident,' she sums up her new life.

### Challenges

- Safety nets for extreme deprivation
- Outdated, discriminatory social practices
- Courage to start

## Spurred on by Disability

**Shobha Ramachandra Raut**  
Runs a Grocery Store  
Women's Ware & Stationary Shop

Maharashtra



Shobha Ramchandra Raut doesn't know how it feels to walk normally. Her right leg got paralyzed due to polio when she was a 10-month baby, and she requires crutches. Bright in studies, she completed Bcom from Dahiwadi. She would travel over two hours every day to reach college.

After graduation Shobha wanted a job. She approached the newly formed Mann Deshi Mahila Bank for a position. She was rejected because the job required field work. She eventually found a clerical job in a nearby city. Then an accident scarred her left arm permanently. Shobha needed help. Consulting her parents, Shobha decided to move home and start a small grocery store. She again approached Mann Deshi. She was readily given her first loan of Rs 15,000. She paid off her first loan ahead of schedule and took a second one to expand her business into women's wares, notebooks, and stationary. Eight years on, Shobha is renowned for high quality products. Her friendly demeanour helps, too.

Success has given Shobha the peace of mind that eluded her as a youth. She is determined to be self-sufficient. Her parents have been supportive, and her father pledged to leave his property in her name. But for the last two years, she has refused financial assistance. Her mother told her, 'Your disability was decided by God and so you have to face it.' Shobha's most extraordinary physical exploit was her decision to join a one hundred kilometre pilgrimage to a famous temple.

Surprisingly, this is not what she cites as her greatest accomplishment. Shobha is paying for her younger brother's college education via another loan. As soon as he finishes school, Shobha intends to save for her own future.

### Challenges

- Not allowing personal tragedy to overcome the spirit
- Not knowing how to use government programmes well
- Being the provider of the family

## A Taste of Independence

**Bhagvatiben Bhikhalal Rana**  
Caterer

Mahadev Falia, Kalol District, Panchmahal



Bhagvatiben and her husband worked as manual labourers and sold cold drinks, before he passed away. With 3 children to feed, a kutchra house to live in, and no way to sustain herself, Bhagvatiben's life was totally in the dark. She applied for widow pension; she was granted Rs 580 but this money was not regularly paid.

After two and a half years of her husband's death, she received a letter from the Gujarat government informing her about ICECD training for widows, which she joined. ICECD's leadership lessons were quite helpful. Under constant guidance and motivation of ICECD officers she formed 4 SHGs and started working for widow's federation work.

With a small investment of Rs 5,000, she started a catering business. During marriage season, the business booms and all members of the self-help group earn Rs 300 to Rs 400 daily. During off-season, she earns her living through small catering contracts. Her elder son is in college and after completing a course in ITI, he has got a job as electrician in a company. With her earnings she has bought a house.

### Challenges

- Lack of safety nest to absorb shocks
- Not knowing how to use government programmes wisely
- Not knowing how when and how to up-scale business

## Never, Ever, Doubt Yourself

### C Jansi Rani Runs a Provision Store

Kancheepuram District, Tamil Nadu



Jansi Rani was, once, a silk handloom weaver. Time came when the weaving industry was down. So, she and her husband decided to start a provisional store. They were not interested in working for others. They selected a provision store because the area lacked one. Family members discouraged her, but they were determined to go ahead.

She secured capital by investing in advance and from friends; banks denied her loan. She had no training in enterprise development. A business owner now, she thinks independently and implements her ideas: her mettle is proven. She considers the success she achieved as her greatest accomplishment, till date. Success doesn't come easy; failures are but a step towards it.

Quality products at competitive rates enabled her retain customers. Now, she aims to open another shop. She is also trying to meet customer satisfaction by timely door-delivery, and procuring items based on customer needs. Now, having tasted success, her family feels proud her business idea was correct. Her advice to women wishing to start an enterprise? 'Invest money in a known and potential business; once started, there should not be any doubt.' She relishes her success; people treat her with respect; she is recognized in her society.

### Challenges

- Enterprise development know-how
- Making lending procedures more flexible
- Choosing the appropriate option for a livelihood activity

## Rising Above the Pain of Abuse

### Archana Chandrakant Rasal Sells Women's Garments

Mhaswad Village, Satara District, Maharashtra

Archana Chandrakant Rasal was 18 when she got married. Her husband's family starved her. She drank sugar water in secret to calm hunger pains. Pregnant, she began to develop infections, and her parents took her back home and to a doctor. 'I was so malnourished they said I might not survive,' Archana remembers. The doctor warned that if she bled while giving birth she was likely to die.

But she survived her daughter Sonia's birth. Archana's parents reluctantly returned her to her husband's home. 'My father was worried he wouldn't be able to marry my two younger sisters if I stayed,' she explains. The breaking point came three years after. Archana fled to her parents' home in Mhaswad, and refused to go back. Her sisters were married. Her father focused on filing for divorce.

Upon returning, she wanted to become economically independent. Four years ago, she started a business stitching sari blouses, after taking a loan for a sewing machine from the Mann Deshi Bank. She built a customer base by ensuring quality, offering to remake unsatisfactory pieces. She also started selling women's undergarments.

Most seamstresses stitch 2-3 blouses per day, Archana makes ten. In part, her work ethic comes from wanting to prove to all that she is not a burden. Archana is now earning in excess of Rs 8,000 a month, a phenomenal amount in Mhaswad. She supports her parents and saves for Sonia's future, further expanding her business to dress making.

For the first time, she is looking forward. Six months ago, she formed a self-help group, and is excited by the idea of creating a voice for herself in the community.

### Challenges

- The norm of prioritizing marriage above all else
- Rising above social constraints
- Achieving economic independence through astute choices



## Financial Independence Need Not be Just a Fancy

**Chitra Ravi**  
Runs a Fancy Goods Shop

Buniyadabad, Port Blair, Andaman & Nicobar Islands

Chitra Ravi joined a self-help group called Mercury Self-help Group, comprising 14 members. The women were conscientious about contributing, consistently augmenting their savings bank account maintained in nearby town Haddo. Chitra's group was also sanctioned a loan from RMK, or the Rashtriya Mahila Kosh. (RMK is a national level organization under the aegis of the Ministry of Women and Child Development, for socio-economic empowerment of women.)

From the growing kitty, Chitra availed of a loan of Rs 25,000 and invested in a fancy store. She purchased many fancy items and also added school stationary to her stock. Because Chitra's shop was well-stocked, she was able to meet most of the requirements of her customers from the locality. Sales increased, as did profits. It was precisely what Chitra had wished for: setting up her business, being able to pursue her dreams.

Today, Chitra's shop has a turnover of Rs 40,000 every month. She takes home Rs 4,000-5,000 and she repays loans in time. Her children are studying in good schools and she is not dependant on her husband for any of the family needs.

### Challenges

- Choosing a livelihood activity that is appropriate
- Institutional support that enables choice
- Know-how to manage business and when to up-scale

## The Power of Purpose and Dedication

**S Vimala**  
Runs an Embroidery Unit

Molachur S Chatram, Sriperumbadur District, Tamil Nadu



S Vimala entered the embroidery business as an experiment. She had hands-on experience, as a daily wage worker in an embroidery unit. She was aware of opportunities. But she had no know-how in entrepreneurship. So where did she get her gumption from?

Three years before she opened shop, S Vimala joined an SHG. She realized the power of unity and felt her voice was being heard. She attended training programs provided by Hand in Hand India. After she decided to strike out on her own, she availed grameen loans, from Hand in Hand India, worth Rs 25,000 in all. It was all invested in purchasing assets.

Now she is proud to be an owner, someone who takes her own decisions. Her greatest joy, though, is not that she is a self-made person. No. It is that she can provide employment to women.

She didn't follow any managerial marketing mantra. Sheer dedication, sincerity and self-confidence kept her going. Her goal is to increase orders, provide sub-orders and create more employability for SHG members. She also believes in the vital task of keeping the customer satisfied and her motto is reasonable rates, great quality and exquisite designs. She is set to earn more than the current Rs 12,000 per month.

### Challenges

- Taking the first step towards independence
- Being at the mercy of whimsical fund-providers
- Realizing that investment must be needs-based



## Happiness is a Beat-up Table, a Kerosene Stove and Six Small Glasses

### Bainabai Sagar Tea Vendor

Mhaswad Village, Satara District, Maharashtra

Bainabai was barely a year old when her mother died and her father remarried. Forced to do all the housework, Bainabai was pulled out of Class 3. Married off at nine, she moved to her husband's home in Mhaswad village, a bustling joint family. After a few years, her mother-in-law threw her family out, because her husband wasn't contributing enough.

Bainabai moved to Mumbai with her husband, a hard-drinking man. She found a job decorating sandals and purses, earning Rs 5 a day. The family lived in the slums of Thane. She had three children, who were continually sick, dirty and hungry.

Finally, Bainabai decided to return to Mhaswad. She became a wage labourer, earning Rs 30 a day. In 2004, Bainabai got involved with a self-help group (SHG) sponsored by Mann Deshi Mahila Bank. 'The SHG gave me access to information I never had before. I found out about government programs for women and I gained the knowledge and confidence to go after these things on my own.' Bainabai has since started and co-ordinates three SHGs.

In late 2005, her son fell ill, and she was forced to take a Rs 10,000 loan from Mann Deshi. After nursing him back to health, she found she had Rs 2,000 left over, and decided it was time to leave field work behind and start a business of her own.

Bainabai now sells tea from a beat-up steel table, upon which rests a giant steel teapot, a kerosene stovetop, six small glasses, and a small steel box for her earnings (Rs 100 a day). Her clients remain loyal. Bainabai has also mastered the intricacies of financial transactions and marketing that SHG leadership requires. For the first time in 45 years, she is happy.

### Challenges

- No safety nets for girls from deprived families
- Battling chronic poverty
- Winning the respect of other people

## Beyond Rote-centred, Exam-obsessed Education

### Urvashi Sahni

Founder and Chief Executive,  
Study Hall School, Digital Study Hall, Prerna Girls School  
Vidhyasthali, Dosti

Lucknow, Uttar Pradesh

‘Children,’ believes Urvashi Sahni, Founder and Chief Executive of the Study Hall Foundation, ‘are unique, powerful and important persons, worthy of our respect. They have a right to enjoy their childhood, which is an important phase of their lives and deserves to be understood respectfully rather than treated simply as a preparation for adulthood.’ This belief has underpinned her life-work, the creation of schools structured around such key, ethical principles.

Urvashi Sahni has been a relentless advocate of non-oppressive child-centric teaching, available to all. She set up the Study Hall, where 1,500 students study up to Class XII, to put her beliefs into action. That school thrives today, as do her other creations: Digital Study Hall, a research project to improve education for poor children in slums and rural schools; Prerna Girls School, a K-12 school for Pradesh; and Dosti, now teaching over 70 physically and mentally challenged children.

Sahni’s ideas on education reform are, today, mainstream. She wants to expand to a teachers’ training college. 28 years, 15,000 students and 2,000 ladies later, the Study Hall vision remains intact.

### Challenges

- Pushing through reform in school curriculum and governance
- Managing funds to afford a place and then running the institution
- Convincing parents in rural India to send their daughters to school
- Emerging from the comfort zone of a traditional family to fulfil a dream and carving a place

## Curiosity does not Kill the Cat

### Nijora Saikia

Weaves & Cultivates Potatoes

Jagduar Na-pamuwa Village, Jorhat District, Assam



Way back in 2003, the SHG concept was very new in Nijora Saikia's village. At that time, she recalls, 'I had no source of income and was completely dependent on my brother, and was a burden.' The SHG idea made her curious, so Nijora met officials and learnt more about it. She then decided to form a group.

Fifteen village women got together and formed the Nehru Atma Sahayak Goot. Members appointed her as the group's secretary and they started with a monthly saving of Rs 20. 'We used the savings for lending among ourselves, with an interest rate of 3 per cent,' Nijora informs.

After six months, Nijora got a loan of Rs 10,000. Being a weaver, Nijora invested the money in making *gamcha* (towels) and *sador* (shawls). Initially selling in the local market, with support from block officials, the group also participated in district fairs. With the income, Nijora has now bought two cows and also 4 *bighas* of land where she cultivates potato.

Nijora likes to motivate other women of her village to form SHGs. She also contributes towards her nephew's education. She isn't a burden anymore.

### Challenges

- Clear understanding on how to create collectives
- Upgrading a skill into a business
- Involving more and more women into processes such as the SHG

## When Citizenship Came Knocking

**Rasmirekha Samal**  
Community Resource Person

Telibahali Village, Jajpur District, Odisha

The Chief Election Commissioner, India, passed an order by which no voter would be listed in the electoral roll without a photograph. But in Trijanga panchayat, Jajpur district, Odisha, despite booth-level officers working to collect photographs, the work was not proceeding at the pace expected. This was because the area was dominated by SC/STs: women were reluctant to come out of their house and many men and women would be out, working from dawn to dusk.

Even though the Odisha Livelihood Mission was trying, SHG bank linkage was a recurrent problem because women had no photo identity cards. To overcome this impasse, the BDO and Odisha Livelihood Mission team decided to intervene. Rasmirekha Samal was a part of that intervention. 'I am a community resource person and so I knew I could contribute greatly towards this project. Being part of an SHG myself, I knew I could convince women to come out and submit their photographs to get a photo identity card in the form of an election card.'

Rasmirekha went door to door to collect two photographs each from the women not present in the electoral roll. The drive continued for 3 days. 'After collecting the photographs I submitted them to the Block. It was found that this drive was more successful and yielded better results,' says Samal. The previous drive by government officers resulted in only 5-10 per cent success. But the intervention Rasmirekha Samal was part of had 60 per cent success. Rasmirekha had successfully enabled the people of Trijanga panchayat to get entitlements as citizens.

'I personally feel that CRPs like me more successful because we have better knowledge of the ground. Being from the community is an added advantage. I also got some financial incentives to keep me motivated,' shares Rasmirekha.

### Challenges

- Reliance on local know-how for proper intervention
- Bringing democracy to the poorest
- Disseminating knowledge about entitlements

## Skill Factor

**R Sangeetha**  
Runs a Beauty Parlour

Coimbatore, Tamil Nadu



Sangeetha started her beauty parlour in order to meet financial needs and to make use of the knowledge and skills she had learnt in Avinashilingam Jan Shikshan Sansthan. So she started a parlour.

While undergoing beautician's course she used to visit parlours and collect data and details. As she observed the methods and techniques adopted in such units, she gradually started doing hair style, makeup for her family members who appreciated her work. This motivated her to start her own beauty parlour. Besides, her sister constantly encouraged her to start a business.

Sangeetha faced teething problems in the beginning. Since she needed money to set up the parlour, family members and relatives came forward and helped her with finances.

Today, Sangeetha is not only able to earn her livelihood through the skills she has learnt but also imparts training to numerous beauticians. Many people from other states come to her for guidance and suggestion. She visits institutions for the deaf, dumb and blind and charitable schools and does makeup for free.

Her ambition is to start parlours in other countries like Singapore and Malaysia.

### Challenges

- Teething problems in her start-up
- Labourious efforts to earn a living
- No capital to fund business

## A Fresh Start

**Sarita**  
Beautician

Jaipur, Rajasthan



Sarita started her career as an employee of Shahnaz Beauty Parlour, but her zeal to do something on her own, helped her to start her own salon. She started her salon with one helper, earning Rs 5,000 per month. Now, with six helping hands, she earns Rs 70,000 to Rs 80,000 a month.

She got married in 1979, but after her divorce in 1993, her family wanted her make a fresh start. Everyone suggested that she launch a boutique, but she wanted to become a beautician, so she did a six-month beautician course from Shahnaz Beauty Parlour, after which she joined the same salon.

Her career started with Rs 500 per month. However, one day, she realized that her co-worker got more salary than her because she knew electrolysis. Her eagerness to learn took her to Mumbai to pursue a diploma in electrolysis. In 2003, with her savings and family support, she started her own salon, Perna Beauty Parlour. As part of social responsibility, she offers free summer classes in Indira Gandhi Institute, Jaipur and in Silai Kendra, which helps her to build contacts and also increase the visibility of her salon.

### Challenges

- Tough competition as there were established salons in the same locality
- Problems in finding appropriate staff for her salon at reasonable rates
- Suffered from a paralysis attack in 2010





## How to Fare Well with Welfare

**Aarti Sarkar**

Secretary, Suryamukhi SHG

Biswanathpur Village, Dakshin Dinajpur District, West Bengal

Aarti Sarkar is the secretary of the Suryamukhi Swanirbhar Dal of Debagram-Biswanathpur Gram Panchayat, Dakshin Dinajpur, West Bengal. Biswanathpur villagers, now members of the Suryamukhi self-help group (SHG), recollect the days when poverty and starvation were common in every household. The women, living in hamlets, were almost illiterate and could never imagine going beyond the village boundary.

But things changed when Aarti mobilized women to form a SHG. She had had a detailed discussion with block officials who had come to the village to brief them about new programmes the government was introducing. Aarti was well known to many in the village because of her zeal and sincerity to do any kind of social work.

Aarti began to visit poor households, discussing what she learnt from the officers. The government had introduced a programme called the DWCRA, Aarti told them. Women of poor families, if organized into SHGs, would be eligible for benefits. Villagers got interested.

With close assistance from block officials, the villagers formed Suryamukhi by end-1997. Since then, Suryamukhi has been instrumental in providing self-employment on a sustained basis.

The villagers decided Aarti would be their secretary. Aarti agreed, but told villagers not to slow down in their efforts under any circumstances, and never to lose hope. 'From the beginning, we were like a family; we never left anyone behind.' Women's lives have transformed: from a most deprived condition to the access and ownership of assets like land, cattle and equipment.

### Challenges

- Proper dissemination of government schemes
- Convincing women to take the first step

## Serve it Hot

### Vaishnavi Sawant, Rekha Jagtap, Priyanka Bhabal & Suhasini Kavankar

Runs a Tea Shop: Jay Mahalaxmi Mahila Utpadak Gat

Chunabhatti Area, Mumbai, Maharashtra

Something is always brewing at Jay Mahalaxmi Mahila Utpadak Gat in Mumbai's Chunabhatti Area. A tea shop run by four women — Vaishnavi Sawant (32), Rekha Jagtap (38), Priyanka Bhabal (38) and Suhasini Kavankar (56) — is a success story that began eight years ago.

In 2005, the four homemakers who were financially dependent on their husbands, struggled to deposit Rs 50 per month in their savings accounts. That is when they decided to start their own business. They hired a cart and started selling *paani puri*, eventually moving on to making tea and snacks. While business picked up, the biggest challenge was posed by the tea seller who ran his shop opposite their cart.

A year later, tired of being bullied by the tea seller, the four approached the owner with an offer to buy off his shop. The owner was willing, but demanded Rs 30,000 within three hours. The ladies took a bold decision by pawning the gold of their *mangalsutras* to pay the owner. Three days later, on Dussehra, Utpadak Gat was inaugurated and later they expanded their business with a bank loan.

#### Challenges

- No prior experience of running a business
- Coping with a local competitor who was a bully
- Arranging for a lump sum amount of money to buy off the local tea shop

## Life is Beautiful

### D Selvanayaki Runs a Beauty Parlour

Kancheepuram District, Tamil Nadu



Two years ago, D Selvanayaki inaugurated the Sri Kamatchi Beauty Clinic. Once a house-based tailor, she now had her own business.

It all began when she learned about income-generating training programmes offered by Hand in Hand India, an NGO based out of Kancheepuram. She decided to join, choosing a beautician course. Training over, she took loans of Rs 7,500 and Rs 10,000 and purchased a beautician kit. Hand in Hand, India also facilitated a bank loan of Rs 10,000, with which she renovated a small room at her home into a work area. An additional Rs 50,000 helped her expand her business. Her family was supportive, and that was a further boost.

Selvanayaki considers her greatest achievement to be the ease with which she could marry her daughter off. Meanwhile, her expertise is in great demand. Although she advertised using sign boards and visiting cards, her customers were her greatest help, spreading news about her work through word-of-mouth. Her goal is to pursue an advanced course and reach out to society women proper.

She remembers the days when her monthly income was just Rs 1,500. Now, it has crossed Rs 10,000 a month, after all expenses. Becoming an equal-earner has transformed her — she is recognized, by society and especially by her husband's family.

### Challenges

- Making the family get behind and provide wholesome support
- Maintaining quality of service
- Access to credit that is regular and reliable

## Queen Bee

**Josephine Selvaraj**  
Entrepreneur

Muthupatti, Tamil Nadu



She hadn't seen a bee until she walked through the doors of the Agricultural College in Madurai for a workshop on bee-keeping in 2006. Josephine Selvaraj was looking for a way to augment her husband's income. Today, she is the founder of Vibis Natural Bee Farm, based in Madurai. The farm produces 24 types of products with honey and nine types of honey depending on the seasons and availability of flowers.

It was in 2006, when she and her husband, with a view to earn Rs 2,000 per month, started with 10 boxes of bees. Today, she has 2000 boxes, each containing a bee colony, in her father's 100-acre organic farm in Muthupatti in Tamil Nadu. She earns around Rs 1 lakh each month, even during non-flowering seasons.

Josephine faced initial setbacks with bees deserting her colonies and disease striking them. However the turning point, she says, was the Rs 10 lakh loan from Canara Bank.

Josephine's aim is to ensure that there is a bee colony in every household in Tamil Nadu. She has trained over 30,000 people since the business started. She has employed 48 tribal women in Oddanchathram, Malaiyur, Ellapara and Sirumalai, to tap rock bee honey for her.

### Challenges

- Lost her daughter and husband
- Initial setbacks with bees deserting her colonies and disease striking them
- A time consuming natural process



## Proud to be a Business-owner

**P Selvi**  
Makes & Sells Popcorn

Kancheepuram District, Tamil Nadu



What does one do when the family faces economic hardship? This question was haunting P Selvi, a housewife. She made up her mind to start a small business, making snacks. A villager advised her to get into the popcorn business. She took the advice to heart.

Joining a Hand in Hand India-promoted SHG helped her realize her potential and boost her confidence. She secured capital from the SHG and through a bank loan. 'Providing employment to my fellow group members and helping my family meet monetary needs means a lot to me,' she says. Support from family was a great strength. But what elates her most is that she has accomplished her dream of providing her children a good education.

P Selvi markets her products herself. Because, she believes, 'A quality product is always welcomed by the market.' Now, her dream is to expand and run a tight shop-floor. She is aware that challenges, especially in raising money and in marketing, will exist. But she is armed with determination and planning.

'Achievements by women are the best examples of empowerment,' says P Selvi. 'And when you generate money being a woman, there is nothing bigger than that. You will be recognized by the family and respected by society.'

### Challenges

- Raising money to start a business
- Choice of productive activity
- Realising that planning is key to business development

## It is Ridiculous to Live in Darkness

### Ajaita Shah

Promotes Rural Household Development through Microfinance

Jaipur, Rajasthan



Ajaita Shah is co-founder and CEO, FrontierMarkets. The company targets financially challenged people who have limited access to, but high demand for, quality and affordable energy products, reside in rural and semi-urban settings and live in households that make Rs 2,000-3,500 per month. For Ajaita, this is a \$2.1 billion (Rs 155 billion) market opportunity, with a market of 600 million households/consumers.

How did she hit upon this niche? 'I spent 5 years working in microfinance in rural villages helping women get access to financial services, and other benefits,' she says. 'After spending the time I did in rural villages, I realized how ridiculous it is to live in darkness.'

She started in 2009: 'While people recognize solar energy as a solution to India's energy access units in two weeks.

Since then, Frontier Markets has covered 1,500 villages. It has 125 solar franchise shops, and sold 10,000 solar products. Ajaita is buoyant: 'In 6 months, we will be covering 20 districts of Rajasthan, 8 districts of Andhra Pradesh, and working on a national scale programme.' Small wonder, then, that she was bestowed the Forbes Top 30 under 30 Globally – Social Entrepreneur (2014) award.

### Challenges

- Competing against local and low quality products
- Hiring the right staff, who understand the balance between social and commercial responsibilities
- Incorporating technology to scale



## Colours of Life

**Shakila**  
Artist

Taltala, Kolkata, West Bengal



Born in a poor family, she went to school only for about a couple of years. BR Panesar, a senior collagist and Shakila's mentor, first saw a spark of genius in her when she was but a little girl who accompanied her mother, a vegetable vendor, to a market near his home.

Shakila got married to Akbar Sheikh, a vegetable vendor, when she was 16. Panesar gave them used paper to make paper packets to supplement their meagre income. Soon she gave birth to three children and was pre-occupied with her domestic life.

One day, in the early 1990s, on Panesar's invitation, she went to the Academy of Fine Arts, to look at his latest works. It was then that she decided that she would become an artist. She asked her husband to bring her a board on which she could start pasting the bits of hand-torn paper.

Panesar recognized that there was something unique in Shakila's handiwork and he decided to put it up as part of an exhibition. Thus began her journey towards becoming a celebrated contemporary artist she now is. Shakila's collages are easy to understand and they reflect her unsophisticated approach to life.

### Challenges

- Lack of avenues for gifted, but poor children
- Finding support, or right mentor
- Three children

## A Clean and Dignified Life

### P Shanti Manufactures Detergents & Toiletries

Thottam, Kancheepuram District , Tamil Nadu



P Shanti was working in a vehicle service station for a mere Rs 1,500 when she happened to see an advertisement in a newspaper about a medium-size enterprise training on home-based detergents.

She asked her husband to attend the training; she couldn't go because of kids at home. They decided to use the training and make a business out of it. Mobilizing resources, especially capital, was a great challenge. Being a member of an SHG promoted by Hand in Hand India, she managed an internal loan of Rs 25,000 and started production on a small scale. Later, HiH provided loans of Rs 5,000 and Rs 10,000.

In the startup phase, marketing was really hard for they were competing with other branded products. Agencies and shops discouraged them, or procured at a very low, unviable cost. She thought to move to another town for marketing; they concentrated on nearby districts, where their products were welcome. In the beginning, selling just 20 boxes/bottles was difficult. But now they sell 200+ a day.

They have also diversified into making dish cleaners, washing powder, disinfectant lotions and incense sticks. They are happy about what they have achieved, without anyone's influence and support. Their income has also risen from Rs 5,000 to 20,000 per month, so securing a dignified life.

### Challenges

- Organising seed capital to start up
- Learning how to market products
- Creating a niche product



## Nobody Can Be up for Sale

### Atul Sharma

Rescues/Rehabilitates Young Girls from Red Light Areas

Meerut, Meerut District, Uttar Pradesh

Atul Sharma, Secretary of Meerut's social organization 'Sankalp', needs no introduction. For her, rescuing children and sex workers from traffickers, and ensuring their rehabilitation, is an abiding passion.

Meerut's Kabadi Bazaar is almost as old as the city itself. However, its contours have changed. Once, strains of the harmonium and the sarangi, accompanied by the tabla, were heard from these bylanes. But life here degenerated, as many courtesans were forced into prostitution, simply to survive.

Over time, Meerut became a market for trafficking. Political parties paid scant attention to this problem. Recognizing this fact, Atul decided to raise her voice. Till date, Atul has rescued over 400 sex workers from these notorious red light areas. She has also saved children from child-traffickers, making it possible for them to go to school.

The 50 year old has been active since 1995, continuously engaged in providing a respectable life for women and children. She has also been intensely involved in spreading awareness about AIDS, education and health. Her campaigns include organizing protest marches and demonstrations and creating pressure on the administration. And there's no stopping her.

### Challenges

- Lack of safety nets for trafficked women
- Providing a viable, decent livelihood
- Traditional social biases

## How to Sign Your Own Name, and More

**Laxmi Shellar**  
Milk Vendor & Mentor

Mhaswad Village, Satara District, Maharashtra



When she was 13, Laxmi Shellar was married to a 65-year-old man, as his second wife. At 14, she gave birth to her first son via caesarean operation, for her hips were not yet wide enough for natural birth. At 16, she became pregnant again, and her husband had a paralysis attack. A heavily pregnant Laxmi got widowed. 'I was 17, I was so alone. My life was so bad that I had two choices: forget everything and start again, or commit suicide.'

She chose the former. After her husband's death, Laxmi lived with her late husband's first wife, cultivating and selling produce. Then she got involved with Mann Deshi, in 2000. She was vending buffalo milk, attending agricultural training camps. She quickly volunteered to organize SHGs in her remote corner of Mhaswad village: a life-turning decision.

Laxmi is extremely sensitive to how vulnerable the illiterate women she leads are. To mitigate risks arising from circumstance, Laxmi started her own literacy school. She creates her own lesson plans in the form of songs. The women who are her students spend their days labouring in the field and arrive to class exhausted; songs keep them awake and engaged. About 20 women have availed Laxmi's free class thus far; she is organizing the second cycle of students.

A spark appears in her eyes when she talks about her leadership in the local SHG. For Laxmi, the happiest moment in her life came when she accompanied a new SHG member to the bank. The clerk asked the woman how she wanted to sign: thumbprint or signature? Replied the woman, 'Laxmi has taught me my signature. I can sign my own name.'

### Challenges

- Prevalent, though abhorrent, social practices that limit a girl's life-choices
- Convincing women to take the first step towards financial independence
- Keeping alive the solidarity of a group

## Demolishing Male Monopoly

**Manjula Sharma**  
Owns a Transport Company

Chandausi, Sambhal District, Uttar Pradesh



Manjula Sharma, of Fadiyai Bazaar in Chandausi, was a teacher at a military school before her marriage. She opened her own institute, but had to discontinue after she was married. Now, most young women would be content with a good family. But not her.

Soon after marriage, Manjula opened her own transport service: 'Bhabhi Transport'. She was the first woman to do so, in the area. This did not go down well with the other transporters, all male. They started conspiring against her. Customers hiring vehicles from Bhabhi Transport often became the object of ridicule. Aspersion were often cast on her own character.

At one stage, her own mother stopped supporting her. She was heartbroken when her husband passed away due to cancer, but gathered herself and stood up again.

She has faced all opposition resolutely. Success in her enterprise enabled her to handle her family responsibilities. She has spared no effort in the upbringing of two daughters and a son. Her Bhabhi Transport is now doing reasonably well. Even at the age of 50, Manjula is full of energy and ready for whatever life throws at her.

### Challenges

- Operating a business in a male domain
- Courage to overcome difficult, personal circumstances
- Keeping a brave face against all odds

## Every Child Needs an Education

**Divya Shukla**  
Runs a School for Children of Migrant Labourers

Gomti Nagar, Lucknow District, Uttar Pradesh



Divya Shukla, who today teaches basic alphabet, values and hygiene to migrant children, has proved that change can begin from anywhere.

Divya was born into a well-to-do family. Her father, an IPS officer, was martyred in an encounter. Her family settled in Lucknow after his death. Divya completed her MA and got married. Her husband was a bank officer. Since his job was transferable, Divya had to live in many cities. She taught at different schools. Then, an accident left her with rheumatoid arthritis, forcing her to remain at home. But remaining confined was not acceptable, and she began teaching poor children. Whenever she saw a child begging or doing menial work, Divya would inspire her to study. Finally, she opened a school for children of migrant labourers in Lucknow. This school teaches not only normal curricula but also imparts values and a way of living. She provides computer and hygiene education.

Her work isn't limited to the children. She also mentors their family. Her Samarth Foundation has been active for the last seven years, educating over 400 kids till now.

### Challenges

- Overcoming resistance of children's parents/guardians
- Ensuring funds
- Scaling-up operations and services



## Education Cannot be a Profit-churning Machine

**Shennaz Sidrat**  
Runs Bazme Khawateen

Lucknow, Uttar Pradesh



Bazme Khawateen was established in 1934 as an organization that aimed to provide women a bias-free platform they could use to then improve their lives. Rather than being assessed on the basis of gender, their individual quality would be given importance. And for the last 19 years, Shehnaz Sidrat has been ensuring just that.

For Shehnaz Sidrat, education is simply not a profit-making machine. Bazme Khawateen provides women with training that qualifies them for a government-approved degree in teachers training (BTC) in just Rs 2,000, instead of the market fee of Rs 60,000. Ever since she took charge, Shehnaz Sidrat has made 1,50,000 women graduates employable and independent. She is at the helm of an entity that runs 89 centres across Uttar Pradesh. Currently, 5,000 graduates are pursuing their education with Bazme Khawateen. It also runs a youth wing, now comprising 250 members.

### Challenges

- Providing quality education at affordable cost
- Convincing women to take the first step towards employability and independence
- Upholding values and ideals in an aspirational society

## Hard Work, Dedication and Willingness

### Bhanumati Singh Runs a Grocery Shop

Balighat Village, Koraput District, Odisha



If dedication and willingness are the key to achieve goals, Bhanumati Singh, of Balighat village under Khaladi revenue village, has proved that, yet again.

Until four years ago, her family was struggling for livelihood. With no agricultural land of her own, she and her husband cultivated paddy by taking land on lease. To put an end to her drudgery, Bhanumati, in 2010, decided to start a self-help group, Maa Gayatri SHG, along with other women of her village.

She took a loan of Rs 10,000 from the group and started a grocery shop. In the beginning, she found it difficult to keep up with demand as she had no vehicle to bring the purchased goods in. With the profit she earned from the shop, she repaid the loan. She took another loan of Rs 25,000 from the group and re-invested in the shop and also purchased an auto-rickshaw for business purposes.

Financial circumstances have improved and her children now go to school. Bhanumati has contested the panchayat election as ward member of Balighat village and has won the elections. Her dedication and willingness to work for the community have given her a good name and popularity; she continues to take the lead role in the SHG she founded.

### Challenges

- No own land to till; had to take land on lease
- Lease amount left little to sustain oneself with
- As mode to transport goods unavailable, she found it difficult to maintain supplies in the shop

## The Self-reliant Gang of 630

### Madhuri Singh

Runs a Campaign to Free Poor Women  
from the Clutches of Moneylenders

Chirai Village, Varanasi District, Uttar Pradesh



Ten years ago, the plight of a fellow-villager provided Madhuri Singh a life mission. A woman told her of the harrowing experience of being trapped in the clutches of the local moneylender, from whom she'd borrowed money at an interest rate of Rs 10 per hundred rupees. The incident shook Madhuri and she started a movement to empower poor women, a movement that today is the means of self-reliance for many.

Madhuri began among the Dalit women of her village. It wasn't easy. Her very entry into a Dalit locality provoked strong opposition, first from her own family. Further, the very idea women ought to stand on their own was anathema to the menfolk. But Madhuri continued, unmindful of criticism or opposition.

She began creating small savings groups. Gradually, it spread. Presently, 35 self-help groups (SHGs) from 14 villages are a part of this campaign, involving 630 women. What began with a paltry Rs 240 has today grown into a thriving enterprise of Rs 59 lakh. Interestingly, no bank had a role to play. And now the women have added another dimension to their freedom: a women's education centre, which provides education from the first to the fifth class, where women can spend two to three hours.

### Challenges

- Patriarchal attitudes that resist change
- Not giving in to opposition
- Convincing poor women to take the first step

## Female Foeticide is Just Not Acceptable

**Dr Neelam Singh**  
Founder, Vatsalya

Lucknow, Unnao, Kanpur, Sitapur, Hardoi, Shahjahanpur, Moradabad, Mau, Jhansi, Jalaun, Allahabad and Aligarh, Uttar Pradesh



Dr Neelam Singh is single-minded: India cannot shine till female foeticide is eradicated. She founded Vatsalya for just that purpose. The Vatsalya team today works in one block each of the 12 worst-hit sex-ratio districts of Uttar Pradesh: Lucknow, Unnao, Kanpur, Sitapur, Hardoi, Shahjahanpur, Moradabad, Mau, Jhansi, Jalaun, Allahabad and Aligarh. They work with 100 civil society organizations, and have nine formal partners. Their work is at the grassroots: creating awareness, urging panchayats to transform, and teaching *anganwadi* and health workers how to streamline birth registration, mobilize community attention on female foeticide and create a network of like-minded people on this issue.

How does one put an end to a heinous practice? By celebrating the girl child. ‘We run mass awareness she enthuses. ‘We also hold workshops for social clubs, networks, and associations. We also use audiovisual methods in big fairs and exhibitions.’

Dr Neelam Singh thinks it is youth that must be touched. So, linking up with educational institutions, and organizations to which young people belong, are central to Vatsalya’s outreach. Vatsalya also acts as a ‘content provider’ for Doordarshan and Akashvani.

### Challenges

- Implementation of the law
- Combating entrenched mindsets, including of doctors
- No mechanism to monitor ultrasound clinics
- Finding an administration that has political will to combat foeticide, that isn’t ad hoc



## How to Make This World More Inclusive




**Savita Singh**  
Founder, Samarpan

Ghazipur, Uttar Pradesh

Savita Singh is the founder of SAMARPAN, an organization that trains and employs hundreds of physically and intellectually challenged persons (those with a low IQ). Most of us don't even know what 'intellectually challenged' means. But Savita Singh has developed an understanding about, and an empathy towards such people, and is training and employing them in a dedicated environment, so giving them an identity and making them contributors to their families.

In the process, Savita Singh is making India more inclusive towards its intellectually and physically challenged population. SAMARPAN, based in Ghazipur, Uttar Pradesh, uses unique teaching methodologies and peer-to-peer training to enable its trainees to take on increasingly complex work. Savita's efforts could see a sustainable model of inclusivity come alive, where India's physically challenged not only contribute to their families financially but also have an identity of their own.

### Challenges

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- Savita herself is physically challenged; coming out was a challenge
  - Convincing people from rural areas to send their children
  - Managing a training centre, on rent, for 250 physically and mentally challenged children
  - Creating an atmosphere of care and respect for challenged children

## Waifs Need More Love and Acceptance

**Shachi Singh**

Runs Ehsaas — Friends of Street Children

Lucknow, Uttar Pradesh



Shachi Singh first got involved in the bewildering, often violent world of street children — orphans, runaways, abandoned, abused — at Charbagh Railway Station in Lucknow, Uttar Pradesh. She understood very quickly that here was an issue that couldn't be approached piecemeal. There had to be an organization which would work for the all-round development of such disadvantaged children. Moving away from the project mode and its limitations, Shachi Singh and her team — backed by a committed board — registered Ehsaas in 2002. Later, it evolved into 'Ehsaas — Friends of Street Children'.

Ehsaas is the first 'drop-in' centre for children in Uttar Pradesh. It has reached out to 6,000 children. It provides shelter, education, training, jobs and also counseling to get a child back to its family (if traced). A core objective of the organization is to create consciousness among people about the violation of rights of children. Such consciousness leads to easier assimilation of children back into the mainstream. Ehsaas wants that the community should own the process and ensure their rights to them. People's involvement is key to the future of these children.

### Challenges

- Ehsaas does not accept any aid from government, so managing fund is a challenge
- Changing mindset of people about these children, as they are considered criminal
- Counseling children is difficult if they have been through family violence, trafficking, or are mentally challenged

## No Light Talk

### Sudha Singh Runs a Solar Power Charging Station

Challah Village, Unnao District, Uttar Pradesh



Sudha Singh may have studied till Class VIII, but there are a few lessons to be learnt from her. At 42, mother of three children, nothing has deterred her from exploring her inherent entrepreneurial potential.

With one *bigha* of landholding, Sudha was facing severe financial hardships, when Anandi Nayal, an HPPI outreach worker in that area visited Challah village in Uttar Pradesh to create awareness about solar energy and self-help groups (SHG).

Sudha became part of the SHG, established by HPPI, for usage of solar energy. She risked money and time and decided to venture into the business of solar charging station. Since she did not have enough money for security deposit as required by the project guideline, she took a loan of Rs 5,000 from a money lender to start her journey with 60 solar lanterns on 30 October 2010.

She received training from the intervening agency, HPPI, on the operational part of the business. Soon, Sudha started renting out solar lanterns on the basis of Rs 2 per day per lantern, earning up to Rs 80-120 daily. She had earned Rs 50-55,000 until January 2014 with this venture. The income has helped her in funding the education of her daughters.

### Challenges

- Financial hardships
- Risk in terms of money and time
- No capital to invest

## For Women, By Women

### Chetna Sinha Social Entrepreneur

Mhaswad Village, Satara District, Maharashtra



About 17 years ago, when Chetna Sinha and her husband, both farmers by profession, first approached the Reserve Bank of India with the idea of founding a bank to serve the rural women of India, it was not well received.

Today, the 54-year-old farmer-turned social entrepreneur operates three rural enterprises that are committed to the cause of empowering rural women in the country, including India's first co-operative bank for rural women, Manndeshi Mahila Bank.

In 1997, when Sinha started the bank in Mhaswad, a small village in the Satara district of Maharashtra with a semi-literate workforce of women from the same village, she wanted to provide loans to help farmers recover from their economic condition.

Today, despite facing over eight to 10 hours of load shedding in a day, the bank has managed to introduce both computerized and door-to-door banking to offer its services to over 1,80,000 women across nine districts in rural Maharashtra and Karnataka.

Further, to look after the needs of several underprivileged women entrepreneurs, in 2012, Sinha partnered with New York-based Clinton Global Initiative (CGI) to set up the Manndeshi Chamber of Commerce for Rural Women (MCCRW). She also started the Mann Deshi business school with the aim of helping rural women organize their businesses in a professional manner.

### Challenges

- Working with a semi-literate workforce
- Coping with a skeptical attitude of established authorities
- A long testing period requiring grit and patience

## The Absolute Joy of Economic Freedom

**Hina Shah**  
Director, ICECD

Ahmedabad, Gujarat



Hina Shah is Director, International Centre for Entrepreneurship and Career Development (ICECD), and a person on a mission: helping women achieve economic independence through entrepreneurship.

‘When I first began, resistance from society, friction at emotional and economic levels, along with financial institutions refusing to give loans, made it more difficult for me,’ she says. She took up the challenge, and became successful in plastic packaging.

She did other things. In 1982, she pioneered an ‘Entrepreneurship Development Movement’ for women in Gujarat, with 25 women, of which 16 established non-traditional businesses. ‘The need to help and facilitate others to experience the joy of economic freedom,’ she says, ‘motivated me to create a qualified workforce that has helped women to facilitate thousands of disadvantaged entrepreneurs, not only in India, but all over the developing world.’

In 2000, ICECD was recognized as a Centre of Excellence by the United National ESCAP, Thailand. Till date, there has been no looking back. ICECD has been the vanguard of micro, small and medium enterprise development amongst youth, especially women in rural/tribal areas, in 18 states of India. And, Hina’s women economic employment strategy has been taken to over 55 countries.

### Challenges

- Government entrepreneurship schemes do not target women
- Lack of awareness among women about financial packages that can help them become entrepreneurs
- No infrastructure to encourage women to engage in income-generating activities

## Change is Never Cosmetic

**M Shanthi**

Runs a Beauty Parlour

Thumbavanam, Tamil Nadu

There was a time M Shanthi and her family struggled to meet ends. It was an irritant for her. She joined an SHG, and was an active member. She enrolled in a one-month beautician course offered by Hand in Hand India, and found her calling.

She opened a small parlour in Kancheepuram town. She procured cosmetic material via a micro-loan provided by Hand in Hand, India. People began to appreciate her skill and services. Initially, the parlour was visited by 3-5 people a day; now, 10-15 turn up, everyday.

She says customer relations are very important. She aspires to increase service chairs, to accommodate more customers. She has a unique take on what she does. 'The enterprise has helped me discover skills and build confidence,' she says. That's obvious. Then comes the surprise revelation: 'My services should reach poor people, too. They should enjoy the ecstasy of being groomed.'

Today, Shanti's children are in the best schools. She gets respect from family, relatives and society. 'My advice to other women entrepreneurs,' she says, 'is dedicating yourself to the purpose and, at the same time, not forgetting the social commitment women have towards society.'

### Challenges

- Securing initial capital
- Outdated social perceptions that can be deployed as deterrence
- Next-level training for those that have already started out



## Health Factor

### Pompy Sridhar

Consultant, Financial Sector Solutions & Health Insurance

Mumbai

When Pompy began work in the financial sector over 10 years ago, her task was to develop health insurance products and process that could serve the needs of a vast section of the population. Soon she realized that India did not have the institutional framework, infrastructure, regulation, distribution channels, underwriting standards and service protocols. Even the demand for such products was not clearly articulated and understood. Given these challenges it was difficult to establish the commercial viability of health insurance and more often than not insurance companies sold these products as part of their corporate social responsibility or cross subsidized it with other business lines. Consequently, it was difficult to get management time and budgetary support for health insurance products. The only way therefore was to get management buy-in, work and policy and legislations simultaneously.

Pompy's greatest accomplishment is to have reached primary healthcare to about 10 lakh low- income households and protection against health related financial shocks to about one million people through projects conceptualized with the industry and supported by various grants.

### Challenges

- Accessing credit from banks or other financial institutions
- Frequent traveling
- Providing access to low cost financing that can serve as working capital and as a source of financing long term asset purchases

## What Happens When the Veil Comes Off

### Suhara

Confectioner, Cultivates Vegetables & Land Assesor

Kannur City, Kannur District, Kerala

Suhara hails from a conservative Muslim family from Kannur district in Kerala. She was required to wear a *parda* (veil) all the time, especially when going out, even when accompanied by her husband or brothers. She was very timid.

‘In 2006 I became a member of the Neighbourhood Group (NHG) that was formed in our ward. I learnt all about Kudumbashree (State Poverty Eradication Mission of Kerala) through interactions with the Community Development Society,’ recalls Suhara. Soon after, she started a small confectionary unit by taking a loan from the NHG. The product was sold to houses and, later, through bakeries.

Unable to meet the demands of customers, she drifted to small agricultural ventures. Initially Suhara started cultivating plantain, vegetables and tapioca in 50 cents lands. Step-by-step, it expanded to 3 acres. ‘I had no idea about cultivation in the beginning, but with group assistance and guidance, I learnt.’

Suhara became a Joint Liability Group (JLG) farmer. (JLGs are formed under a collective farming initiative to help women cultivators access agricultural credit from the banking system.) Soon, her unit was able to identify 65 cents of land for their own cultivation. ‘I, who used to sit idle and in my spare time watch TV and take naps, now have learnt how to cultivate. Through Kudumbashree, I was also able to own 5 cents of land of my own,’ she says.

This experience empowered Suhara. ‘Today I have the courage to speak and act in a confident manner in public. I am also able to speak out for various needs of my unit members. Now I am the president of my NHG. I was also made the president of Area Development Society in our ward,’ says Suhara with pride.

### Challenges

- Choice of livelihood activity
- Social practices that disadvantage women
- Not succumbing to failure



## What Sumathi Learnt from Her Mother

**M Sumathi**  
Weaver

Annakudiyiruppu, Kancheepuram District, Tamil Nadu



M Sumathi started her own enterprise of weaving, confident of what she was venturing into. This was what her family did. Weaving machines were readily available. She had learnt the craft since childhood.

She visited a weaving society named Anna for orders and it clicked. Now she has become a permanent supplier. She believes it is an important achievement.

Quality and skill in designing helped her make her mark in that society. She had approached other outlets, but nothing seemed as profitable as Anna society. Family members help her run the show. Her goal is to purchase more weaving machinery and employ people, a fillip for her business as well as for those working. She says mobilizing credit is the greatest challenge.

She missed out on business-related training offered by Hand in Hand India, but was convinced about its necessity from other group members. She is eagerly waiting for the next batch to commence; she will attend.

She says financial crisis has affected her business in a big way; they are still confronting it. But, amidst all, she has supplemented the family income, and so gained respect as a woman, especially from her husband's family. She is also satisfied that she could earn out of a traditional skill she learnt from her parents.

### Challenges

- Mobilising credit
- Knowing how to ride out crises
- Using local or inherited knowledge as a platform

## The Inevitable Blossoming of Vanguri Suvatha

**Vanguri Suvatha**  
Family Counsellor

Andhra Pradesh

‘I was an illiterate housewife,’ says Vanguri Suvatha, ‘An agriculture labourer working with my husband to support the family. I was scared of meeting new people and visiting new places. I never had any opportunity to visit a new place, even relatives, without being accompanied.’ That changed in 1995, when some women in her village started an SHG. She had no idea about the group’s activities, but liked to be with the women. In the group, she was comfortable and began playing a key role in all activities. In no time, she became group leader and went on to become village sangham president.

‘As the leader, I happened to attend a parent meeting in school where, to my surprise, I was elected chairperson of the school committee. It was a new path for me.’

Her husband refused to allow her to be chairperson, but teachers convinced him. That was how she got into active public life. In the process, she realized her husband had stopped harassing her. ‘This realization helped me to understand the importance of the group and group activities. I became fully active, even started to teach other women on various subjects.’

The group transformed Vanguri. ‘We were about 12 members and we slowly started savings. The group received revolving funds with which we started sharing among ourselves as loan with lowest interest.’

‘I was the first person to get the loan from the group and my husband was happy to see money at such a low rate of interest. This changed my life and I decided to prepare myself for any situation and face the challenges.’

Today, Vanguri is an experienced family counsellor dealing with marital discord issues and intervening in cases of domestic violence.

### Challenges

- Taking the first step towards self-belief
- Challenging societal mores
- Resisting patriarchal behaviour

## Together We Stand

### Maa Mangala & Siba Parbati SHGs Make Organic Mudhi

Dhanghera Village, Mayurbhanj District, Odisha



Unity is strength, this proverb has been proven by the women members of three self-help groups of Dhanghera village under Khunta block of Mayurbhanj district, initiated by Swati. The women of Dhanghera village belonged to lower middle-class families and had no scope of work in their houses. Swati guided and mentored the women to organize themselves into self-help groups and engage in income-generating activities.

Initially, the women had a very small amount of monthly savings of Rs 20 to Rs 30, which was not enough. Gradually, they raised their monthly savings and decided to start income-generation activities. But they did not have any idea about conducting business or marketing. However, they were eager to produce organic products. With the support of SOOVA, a local NGO based in the area, two self-help groups, Maa Mangala and Siba Parbati group members, decided to start mudhi business and packaging process. After two months the SHG-produced organic mudhi was in great demand because of its health benefits. And mudhi is staple food of the people of Mayurbhanj district.

Puspalata Behera and Bhanupriya Behera, members of Maa Mangala SHG, share, 'This business makes a change in our family life. Now we contribute to the family expenditure. Our family members are also happy and we have a respectful position. We spend money on educating our children. Monthly savings are also possible.'

### Challenges

- Very little earning
- No money to invest in business
- Lack of business acumen and marketing knowledge

## Citizen Swain

**Neha Swain**  
Social Worker

Rangareddy, Andhra Pradesh



Neha Swain is co-founder, Pravah Pahal, which means ‘flow to a new beginning’. And as she puts it, ‘The inspiration came from the unlikeliest of sources.’

Twenty-six-year-old Neha had just resigned as an associate programme coordinator at Pravah, and was on her way back home. During her notice period Ishani Sen, Director at Pravah, gave her an offer she couldn’t refuse. ‘She met me and asked my opinion on starting something on my own. Suddenly, a spark ran through my body and the idea of doing it really inspired me.’ So in August, 2013, began Pravah Pahal, a platform which supports and mentors social initiative by the youth.

The first thing she needed was seed capital. She found two avenues of support. One was Changelooms. ‘I was lucky,’ she recalls, ‘that the application process was still on.’ The other was qualified. ‘These two seed fundings have been the biggest milestones of the organization without which sustaining it would have been a challenge.’

Neha’s vision is to build leadership capacity in young people so that they become active citizens. The flow has begun.

### Challenges

- To build a team
- To convert partnerships
- To financially sustain the vision



## A Fine Stitch

### Kusum Tanwar

Owns & Runs Medhavi Boutique & Handicrafts

Fazalpur Village, Meerut, Uttar Pradesh



At 17, Kusum Tanwar, from Fazalpur Village in Meerut (Uttar Pradesh), was married off. The marriage turned into a nightmare and she became a victim of domestic violence.

In course of time, despite financial constraints and a son, Kusum started stitching clothes for free, till she managed to establish a sympathetic customer-base in her neighbourhood.

In 1995, she came to know about BYST (Bharti Yuva Shakti Trust), though she was told that she was not eligible for the training schemes and assistance because she was from a family that owned a house in Delhi. Finally, she convinced BYST and enrolled herself for a short training programme on fashion designing. She was mentored by Kusum Chopra, Faculty, NIFT-New Delhi, which changed her life.

In 1995, she was offered a loan of Rs 50,000 by BYST for setting up a micro-enterprise. Five years later, her husband expired and in course of time, she started her boutique. She was nominated for the National Award by BYST and was awarded by CITI Foundation. Also, she has attended an advanced training programme at the national institute of repute, Entrepreneurship Development institute of India, Ahmedabad, besides participating in several international trade fairs and training programmes.

### Challenges

- Orthodox family, living in *pardah* system
- Little educational qualification
- No business knowledge

## A New Course

### R Tamarasi Runs a Beauty Parlour

Coimbatore, Tamil Nadu



The Coimbatore bomb blast in 1998 had a major impact on Tamarasi's life, like many others. But, that turned out to be the turning point in her life. 'We faced many difficulties and suffered heavy losses in our family business,' she says.

However, when Tamarasi came to know about the training courses and facilities at Avinashilingam Jan Shikshan Sansthan, she enrolled herself for the beautician course. After completing the course in 2009, Tamarasi started a small unit in the name of Sri Sai Beauty Care in the Sundarapuram area of Coimbatore.

To meet the financial requirements of setting up a parlour, she sold off her jewellery and took loans. She expanded her business to Gandhipuram and launched a bigger centre.

Today, Tamarasi gives training in beautician courses, embroidery courses to school and college students and also local housewives. Besides, she runs a dry cleaning unit.

### Challenges

- Coimbatore bomb blast in 1998
- Heavy losses in family business
- Financial hardships

## How Success can Loom Larger

### Yade Tamuk

Makes Handicrafts & Handloom Products

Pane Village, Pasighat, East Siang District, Arunachal Pradesh

Yade Tamuk started the Siang Embroidery unit, an offshoot of the Siang Anne Multi-Purpose Co-operative Society, around fourteen years ago at Pane village, Pasighat, East Siang district.

The unit deals in handicrafts and handlooms products. She has employed twelve artisans in production work and innovates on designs herself. Some of her specialized designs are Adi Talong (jackets), Adi Galuk, Adi Gale and the modified Eyok Sabuk (sword with scabbard). Yade Tamuk also supplies uniforms to five schools.

The mouth-watering Adi Gur — made of dates, nuts and ginger — is another specialty of her co-operative society. Through her innovative approach, she has managed to keep alive age-old weaving and crafts traditions. She has progressively expanded her business.

She owns the Cable TV network of Pasighat town, which provides employment for another six people. Yade Tamuk pays equal attention to her family as well as the society, making her the living testimony of an innovative entrepreneur who maintains a degree of balance in all spheres of life. Life has indeed changed for Yade ever since she started her entrepreneurial journey.

### Challenges

- Choosing appropriate livelihood activity
- Knowing when, and in which direction, to grow
- Balancing the spheres of home and work

## Come Hell and Leather

**Shashi Thakur**  
Runs Virji Enterprises

Kanpur, Uttar Pradesh



In a city like Kanpur where businesses are run by men, women are making forays and willing to take risks. Shashi Thakur is definitely one of them, singlehandedly running her business of rubber sole manufacturing. The annual turnover of her company, Virji Enterprises, is approximately Rs 6 crore. She has 21 employees. Her major customers are companies in western Uttar Pradesh, Rajasthan and Madhya Pradesh.

Shashi quit her MNC job in Bengaluru, following parents' pressures, and returned home. On her brother's advice, she established her own rubber sole manufacturing plant, 26 years ago, in Kanpur. She took small loans to buy machines on installments. She started with two machines. The place was crime-prone and she started getting death threats to give up her business. Lack of personal security, raw material, finance, managerial and labour issues would keep emerging as problems. Natural rubber, minerals and chemicals used to make rubber soles are available, but can take time to procure. SBI helped her with finances. 'I was a management student and that helped me tackle various obstacles,' Shashi says. She is being modest: let us never overlook her steely resolve.

### Challenges

- Starting-up in a traditional, male-dominated business
- Remaining competitive despite poor facilities and threats to life
- Handling issues of raw material procurement, managerial problems and labour



## The Undaunted

### Seema Tiwari

Teaches Village Women to Make & Market  
Food & Handicraft Items

Khati Baba, Jhansi District, Uttar Pradesh



There was a time Seema Tiwari, of Khati Baba, was a star kho-kho player and a singer on Aakashwani. In 1996, tragedy struck. About to get married, her home filled with festivities, a gang of dacoits attacked. Seema managed to shut them inside a room and climbed to the terrace, jumping down two floors to try and reach the police station. Her fall caused serious injury to her spine. She managed to raise the alarm, and the police apprehended the dacoits. But such was the injury that Seema could never walk again.

Yet, she has refused to let her handicap burden her. She did an MA in Political Science and is a teacher at the Army Cantonment Board School. She also conducts a campaign for adult education and handicraft skills. She organizes exhibitions. Her initiatives have helped many physically-handicapped individuals.

Honoured for bravery in 2010 by Union Minister Pradeep Jain, and by the military in 2013 for her efforts to spread adult education — a winner of the Janbaaz Mahila and Kaliyug Rani Laxmibai awards as well — Seema's dream is to have a team of physically challenged players for badminton, basket ball and cricket.

### Challenges

- Maintaining inner strength
- Resolve to keep going on
- Inspiring other physically challenged people

## In the Trenches, Against a War of Discrimination

### Girija Tripathi

Runs Maa Vindhya Vasini Women Training  
& Social Work Centre

Deoria, Uttar Pradesh

A women empowerment group is transforming the lives of destitute women in Deoria, Uttar Pradesh, and at the helm of this initiative is Girija Tripathi.

The Maa Vindhya Vasini Women Training and Social Work Centre supports women left to fend for themselves by their in-laws or loved ones, abandoned by their husbands for dowry or tormented by family and society. It has also settled down many young widows and divorcees, who society looks down upon.

There are hundreds of such women. Many are given vocational training to be self-reliant. The centre not only provides shelter to such homeless women but also trains them in embroidery and craftwork, so that they improve their financial position. These women are also provided legal assistance at all stages of their battle.

‘We impart training to these women to empower them in less time and work with them to resolve their issues,’ says Girija Tripathi. ‘My main motive is to support the women who have been tormented by their families and society. If such women come to this organization then my first step is to provide them shelter. We also provide any kind of assistance that they need. I want to empower them so that they can fight life.’

### Challenges

- Empowering young widows and divorcees looked down upon by society
- Coming out of a traditional family to take up a cause
- Institution-building, managing fund, affording a place
- Changing orthodox mindsets

## Success Looms Large

### Manika Tripura

Runs a Tailoring Unit, Grocery Shop & Weaving Business

Tribal ADC Village, Dhalai District, Tripura

Here's an account which is a perfect example of the diversification in rural livelihoods that is slowly changing the lives of poor village women.

There was a time when Manika Tripura, of a tribal ADC village in Dhalai district of Tripura, had only one way of making a meagre living: working as a daily labourer. There was more to her personality: she had undergone a skill development training programme on handloom weaving and tailoring, but because she had no capital of her own, she was unable to put her training to use.

That changed when Manika decided to take the initiative and form a self-help group (SHG), along with some fellow villagers, called Kalyan Singh Khumbuber SHG. After forming the self-help-group, Manika took Rs 8,000 as loan from the group and started a venture in the weaving trade, with just one old machine. Soon the group started producing some items like the *pachra* (tribal traditional dress) and the *gamcha* (cotton towel).

After some time, Manika was able to take another loan for Rs 37,000 that allowed her to purchase a tailoring machine and open a grocery shop near her house. 'Now I am running my grocery shop, tailoring and weaving business smoothly and successfully,' says Manika.

### Challenges

- Lack of capital
- Initial hesitation in putting her skill to use to earn a living
- Machines required for weaving were hard to get

## Meeting the Challenges Head On

### Dhaniben Khengarbhai Vankar

Engaged in Art of Natural Dyeing Technique & Works with Khamir

Rampur Vekra Village, Kutch District, Gujarat

Dhaniben, born in Rampur Vekra village, Kutch district, never really learnt to weave even though she was born in a weaver's family. Married at 22 to a widower, who never really stuck it out in any job anywhere, there was tremendous pressure on the family financially.

Her husband finally got a job at Khamir, an organization that works to strengthen and promote the rich artisanal traditions of Kutch district, but he was not steady. Khamir taught and trained him in the natural dyeing and reactive cotton dyeing and in the process set up this facility at the Khamir campus for the weavers, printers and other artisans in the district. At some point, Khamir proposed to her husband to operate the dyeing facility on a contract and make it entrepreneurial.

Her husband felt uncertain and contemplated leaving the job. To Dhaniben, this was an opportunity not to be missed. She convinced her husband to take it on. It is now one year since they have been operating the dyeing unit at Khamir as entrepreneurs. Dhaniben comes to the Khamir facility everyday and manages the various shades of natural dyeing, natural washes and chemical dyeing that she has learnt from her husband. They have also now hired another woman, as a helper, from a nearby village. To enhance her skill, Dhaniben went, with her husband, to Hyderabad for a training programme in natural dyeing techniques. Today together they are earning approximately Rs 15,000 after paying all their costs. Her eyes gleam with resolve now, to further improve.

### Challenges

- Overcome her own low self-esteem and family responsibilities
- Lack of family support
- The challenge of learning a new skill

## The Solitary Weaver

### Rajiben Murji Vankar

Manages Waste Plastic Project for Khamir

Kutch District, Gujarat

In the late 80s, when it was unusual for girls to weave, Rajiben was not into weaving dreams, but into real weaving. The young girl supplemented her father's income for eight to nine years till she got married and shifted to Anjar. Fifteen years later, her husband passed away suddenly, leaving behind three little children and Rajiben in a shock. Following hospitalization for four months and a recovery period, she came to Awadhnagar where her sister lived. In search of work, she got in touch with Khamir, a local organization, which works to strengthen and promote the rich artisanal traditions of Kutch district. She began working with other women and found an outlet through creative work. Meanwhile, Khamir started a project of converting waste plastic to handwoven products.

When she joined Khamir in 2008 she was earning just Rs 2,000 per month and trying to support her family. She wanted to ensure that all her children studied but mentally she was still not completely healed. She didn't remember things and the factory work was often stressful. When Khamir put her in charge of the waste plastic project, she got a new lease of life. Today, she handles the entire project right from coordinating with the waste plastic collectors in Bhuj and other areas, storing, cleaning and organizing its cutting with other village-women to supervising the weaving of the cut plastic strips.

She is handling a group of 12 women and also weaves at home. Her earning today is more than Rs 7,000 per month and her older son has also started earning while studying. Her next stop is to manage the entire waste plastic project as an entrepreneur and supply the finished products to Khamir as well as other buyers. She has already got six members ready to be part of her group and by April 2014 plans to launch her own business.

### Challenges

- Breaking the gender stereotype and weaving at a time when girls did not weave
- Coping with the sudden death of her husband
- Bearing the responsibility of three little children single handedly

## Re-humanizing the Desperate and the Helpless

### Sarthala Vanaja

Works to Empower Victims of Human Trafficking

Nallacheruvu Village, Ananthapur District, Andhra Pradesh

Sarthala Vanaja, of Nallacheruvu village in Ananthapur district of Andhra Pradesh, is from a backward caste. She was married off, at age 12, into a very poor, landless family. Her husband was a drunkard, suffered from TB and died when she was 36 years old. He never helped her in running the home. After his death, Vanaja began tailoring work to make ends meet.

Vanaja's village is a drought-prone area. 'It is very difficult getting a meaningful livelihood. People strive for their daily livelihoods, women choose going to red light areas in cities like Mumbai and Delhi on their own. Men in the families — father, husband or brothers or brother-in-laws — escort their daughters/sisters/wives to these red light areas,' informs Vanaja. As Vanaja came across trafficking and sex work in her village, she decided to intervene. Vanaja conducted a survey. She found that women were unable to provide one square meal to their children, and so took up sex work. Others said they were forced into the trade, to earn money to run the house. Problem identified, Vanaja began to help women apply for ration cards and form self-help groups.

In 2011, Vanaja arranged Rs 35,000 each for 10 trafficked women for alternative livelihoods. In 2012, she arranged loans for 18 single women, reducing their vulnerability. They were given jersey cows under Pasu Kranthi Pathakam, an Andhra Pradesh government initiative. She is an active member of her Voluntary Organization's Social Action Committee (SAC) and is a Gender CRP. Vanaja has provided trainings on personal health and hygiene to adolescent girls from her community. She also counsels women of area to understand the difference between the money they earn through sex work and other livelihoods. 'We also motivate them to participate in meetings to enable them to come into the mainstream.'

### Challenges

- Bringing victims of trafficking into the mainstream
- Lack of alternative livelihoods
- Convincing women to become independent

## Master of Trade

### Shehnaz Vohra

Runs a Kitchenware & Cutlery Shop

Shihunj, Kheda District, Gujarat



Shehnazben joined ICECD's training for women entrepreneurs. After completing it, she purchased kitchen and cutlery items and began to sell them. Within a short time, her business began to flourish. She took a micro loan from Bank of Baroda and increased her stock of items. After some time, she began selling readymade garments; she took a loan from ICECD for it. In last seven years, despite family, social and market odds, she has not lost her self-confidence. To procure stationary items, she has taken a loan from SHG. To her credit, she has repaid all her loans in just one year. She has built a two storied building, her annual turnover is between 15 to 16 lakhs. At the same time, she is a source of help to her family and society.

Shehnazben has added many more items to sell to her residence-cum-shop. She gets repeat orders from the schools in her district she sells her products to. The work load has increased manifold and she wants to employ help.

As a mark of a successful woman entrepreneur, she was invited for Commonwealth Seminar in Bangalore in 2009. She was also nominated for best woman entrepreneur award by TATA Stree Shakti Award at Mumbai in 2010.

### Challenges

- Lack of investment capital
- Sole burden of repaying the loans
- Need to train and enhance skill-sets
- Little knowledge of avenues to expand business

## Step by Step

### Vijaylaxmi Runs Chetana Shiksha Kendra

Kamauli Village, Chiraigaon Block, Varanasi



Breaking out of the veil system, Vijaylaxmi from Kamauli village in Varanasi joined a self-help group (SHG) called Shanti in 2005. Two months later, she was elected the treasurer in her group. The monthly saving of each member was Rs 25 then, which has been increased up to Rs 50 a month.

Taking loan from SHG, Vijaylaxmi got involved in income-generation by farming seasonal flowers and vegetables on rented land. Meanwhile, her sick husband passed away. This is when the Uttar Pradesh state government released vacancies for *aanganbari* executives in her village. Drawing inspiration and assistance from her SHG members, she applied for it and was recruited.

Today, she is a role model for her village. She is also playing the role of a volunteer social activist in her village. Mobilizing the organization, Human Welfare Association, she has opened Chetana Shiksha Kendra, an education centre for women. At Chetana Shiksha Kendra, 25 women of the village learn various techniques.

### Challenges

- Bound by tradition
- Widowhood
- Family dependent on her



## Nothing Can Kill a Survival Skill

**Wajifa**  
Weaver

Chatra Village, South 24 Parganas District, West Bengal

Wajifa, of village Chatra, in district 24-Parganas, West Bengal, is an illiterate divorcee who has used her skills to turn her life around. Her first step was to form, with 15 other poor women, Abataranika Sangha. The group produced towels and *lungis*. Under the Swarnajayanti Gram Swarojgar Yojana (SGSY) of the Government of India, the Sangha got support. 'I became passionate about mobilizing hundreds of poor women who used to be hardly regarded by society. I started to form new groups,' shares Wajifa. A few years later, Wajifa and her group were trained in embroidery work. 'Our members were keen to learn,' she recalls, 'because the *mahajans* from outside areas used to give us wages for embroidery work.' Her group started zari embroidery as wage labour. She began investing their profits to set up their own zari business.

They began exhibiting in fairs, and haven't looked back. Wajifa has formed an activity cluster called Wahida Boutique. 'We have established connection with companies dealing in garments in the international market. We are now capable of supplying orders to agencies outside West Bengal. We have competent and skilled members who can manufacture dresses as per specification,' she shares. Abataranika Sangha gets orders worth Rs 65,000-70,000 every month from garment trading companies. 'Now, we have established a ready-made unit of our own with a separate design development unit,' says Wajifa. She wants to go a step further: 'We feel that we must be linked with computer facility and internet accessibility.'

Wajifa and two Abataranika Sangha members spend their spare time teaching children in their village, free of cost. 'I struggled a lot. But I am sure women like me, who were deserted by their husbands and undermined by society, will regain their respect if they unite and engage themselves to live with dignity.'

### Challenges

- Fighting societal pressures of a divorced woman
- Threat of being in the clutches of *mahajans*
- Burden of repaying loans and making success of an enterprise

## Acknowledgements

FICCI Ladies Organisation (FLO) would like to thank each and everyone who have been an intrinsic part of this book: *150 Stories of Women Achievers — Entrepreneurship: Against All Odds*.

We are grateful to the organisations, who have contributed by giving leads, sharing information or stories of these grassroots women entrepreneurs along with their pictures. These organisations include *Amar Ujala*; Bhartiya Yuva Shakti Trust (BYST); Hand-in-Hand India (HiH); Humana People to People India (HPPI); IILM Institute for Higher Education; Institute for Integrated Rural Development (IIRD); Chapters of FLO; International Centre for Entrepreneurship & Career Development (ICECD); International Finance Corporation (IFC); Mann Deshi Mahila Bank; Khadi & Village Industries Board, Government of Arunachal Pradesh, Itanagar; National Rural Livelihood Mission (NRLM), Ministry of Rural Development; Rashtriya Mahila Kosh (RMK), Ministry of Women & Child Development; Social Organisation on Various Aspects (SOOVA) and The Energy & Resources Institute (TERI). We would also like to thank the FLO Secretariat; Dr Manju Kalra Prakash, Executive Director; and, Smita Marcus, Assistant Director, FLO.

**FICCI Ladies Organisation (FLO)** is the women's wing of Federation of Indian Chambers of Commerce and Industry (FICCI), headquartered at New Delhi and 10 chapters pan India representing over 3,500 women entrepreneurs and professionals.

Established in 1983, FLO is one of the premier women business organisations in India. It acts as a catalyst in promoting entrepreneurship and professional excellence in women, as also undertakes women empowerment at three levels — grassroots, middle and senior, through various capacity building, skill upgradation, policy advocacy, industry round tables and thought leadership. FLO works and partners with her affiliations in the domestic and international arena to achieve greater heights of women empowerment.

Over the years, FLO has carved a niche as being the voice of women entrepreneurs. From exhibitions to inter-state meets, campaigns and industry round tables, international delegations and B2B meetings, FLO offers an exclusive platform to its members to participate and deliberate on hundreds of topics and cross-cutting themes moderated by industry experts, economists, national and international leaders and noted celebrities. Knowledge and research papers are also brought out by FLO on relevant topics.

FLO recognizes the inspiring stories of its women achievers and awards exemplary contribution of women in their respective field of work. The FLO network connects its members across industries and geographies, at the international, national and chapter levels with FICCI to address business-related concerns of women entrepreneurs.



FICCI Ladies Organisation  
Federation House, Tansen Marg, New Delhi 110 001  
**T:** +91-11-2373 6311  
**F:** +91-11-2375 2259  
**E:** flo@ficci.com  
**W:** www.ficciflo.com/entrepreneurs  
www.ficciflo.com

**Facebook:** www.facebook.com/ficcladiesorganisation  
**Picasa:** https://picasaweb.google.com/101240681714973397920  
**YouTube:** http://www.youtube.com/user/FICCIFLO13