

प्रह्वानं

Stories of First Generation
Entrepreneurs from Rural India



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(State Poverty Eradication Mission)
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FOREWORD

The genesis of a new enterprise goes much beyond providing just the initial working capital. The development of a successful enterprise depends on how effectively the entrepreneur studies the market, tracks finances, enhances their skills, and their awareness about proper credit support as and when required. The Start-Up Village Entrepreneurship Programme (SVEP), a sub-scheme of National Rural Livelihood Mission (NRLM) initiated by the Ministry of Rural Development (MoRD) is one such program that focuses on providing a comprehensive ecosystem for enterprise development in villages and promotes the capacity building of first-generation rural entrepreneurs.

Since 2016, Kudumbashree NRO has been supporting SRLMs in the successful implementation of Pilot phase 1 in the states of Rajasthan (RGAVP), Bihar (BRLPS) -, Jharkhand (JSLPS) and Kerala (Kudumbashree). With adequate handholding support, over 24,000 enterprises have been started and continue to be supported by Block Resource Centres for Enterprise Promotion (BRC-EP) and Community Resource Persons for Enterprise Promotion (CRP-EP) across 15 blocks. Entrepreneurs under this programme have received a wide range of business consultancy services from representatives from their community, which has helped them to access information much easier. Many of these entrepreneurs have overcome rigid norms and conventional structures based on caste, religion, gender, and other socio-cultural norms and challenged age-old restrictions to become catalysts of social and economic change in their respective communities.

It gives me immense pleasure and joy to share *Pragati*, a collection of stories of 20 successful entrepreneurs, a tribute to the powerful spirit of rural entrepreneurs. The stories have been captured after close interaction with the entrepreneurs owning various businesses ranging from the food sector to manufacturing to the service sector, from across the four states. I congratulate the team at Kudumbashree NRO for taking this initiative to document the best practices across the SVEP program and hope that this will influence many more such women to venture into the path of prosperity in the future.



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Preface

Pragati is a collection of 20 selected stories of first-generation entrepreneurs who have beaten all odds to fulfill their dream of being an *Entrepreneur*. It celebrates the persistence and rigour of achievers who have come forth and proved their mettle despite their humble beginnings and countless challenges. These stories have been compiled from over 24,000 successful entrepreneurs from the rural landscape, being supported under the pilot implementation of Phase I of the Start-Up Village Entrepreneurship Programme (SVEP) in the states of Bihar, Jharkhand, Kerala, and Rajasthan. Each of their stories is worthy of an entire book. They are inspiring accounts of how the community members are capable of becoming change makers, improving lives not just their own but also of those around them.

The book also stands testimony for the appreciable impact of the Start-Up Village Entrepreneurship Programme. It is being implemented by the National Rural Livelihood Mission through State Rural Livelihood Missions with technical support from Kudumbashree NRO. SVEP has been instrumental in enhancing livelihood opportunities by developing resources from within the community and ensuring accessible business consultation services across rural India. A wide range of services including business idea generation, market study, skill training, entrepreneurial training, business planning, and start-up support, seed capital and credit support, periodic hand-holding and consultation for business growth, market linkages, etc. were made available under SVEP with complete community ownership. This has resulted in significantly bridging the gap of knowledge and resources required to set up an enterprise. Often these enterprises have grown to become much-needed success models within their village apart from adding to the income of the entrepreneur. Most of these entrepreneurs have also overcome conventional socio-cultural norms and restrictions caused by patriarchy, caste, poverty among others, and challenged them effectively to break new grounds.

Putting together the tales of these extraordinary entrepreneurs has been humbling for the team, to say the least. As we pay tribute to their struggles, these stories pave way for many more to follow.



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STITCHING TOGETHER A PROMISING FUTURE

Kekri SVEP Block, Rajasthan

This is a story of a woman who made drastic changes in her livelihood through the intervention of the CRP-EP (Community Resource Persons for Enterprise Promotion) under Start-Up Village Entrepreneurship Programme (SVEP). She is Sunita Acharya who hails from a village called Kadeda under Kekri Block in Rajasthan. She had learnt tailoring from her young age and has been practicing it for a long time. But, it never went beyond her house due to lack of entrepreneurial skills though she possessed very professional skills in tailoring. So, she continued with it not knowing that she was meant for more than just getting the orders of the customers done in her tiny house.





women in becoming self-reliant besides promoting her livelihood.

Sunita and her father run the enterprise together. Her father assists her training classes in her absence. Her brother who has completed his graduation in economics has also joined them in their family enterprise. Now, the enterprise has widened greatly in their community.

She is also being invited to many institutions to provide training on tailoring. She aims to further her services and help many more women through establishment of branch centres in the district. Apart from this, she says that the financial stability of her family have improved greatly. She is overwhelmingly grateful to the CRP-EP Chanda for the help and services rendered in establishing her livelihood promotion.



“ THE TRAINING CENTRE IS HELPING MANY RURAL WOMEN IN BECOMING SELF-RELIANT BESIDES IMPROVING SUNITA'S INCOME. ”

Sunita is the eldest child of the family. She has four siblings, two younger brothers and two younger sisters. Her father is a tailor and her mother is a housewife. Being from a humble family, life was hard for Sunita growing up. She dropped studies after her 12 standard. She joined her father's business and learned tailoring to support her siblings for their schooling. She was an intelligent girl and she learned tailoring quickly and became very smart in her work. The father and daughter were able to manage their family economy and support the other children in the family. But life was not easy for them as the children were growing up, and the family expenses increased gradually.

radically. The CRP-EP found the work of Sunita very professional and felt that the latter has great potential of expanding her home tailoring unit into a training centre. Thereby, she was suggested to set up a tailoring training centre and sat down to discuss the possibilities and plans. Sunita met the resource person several times to seek help and suggestions. On the suggestion of the CRP-EP, she availed a loan of Rs. 45,000 from the CEF (Community Enterprise Fund) for setting up her Tailoring Centre.

She is more confident about herself now and has been training many young women to become tailors. She has now institutionalised the training centre and conducts workshops for the community periodically for better outreach of her enterprise. She opines that she has become a better person as a whole as she's helping many rural



It was until this time when the CRP-EP chanced upon her life while the former was making a visit to Kadedda village, that everything changed



THE DECORATIONS THAT ADORN PUSPA DEVI'S LIFE

Barachatti SVEP Block, Bihar

3 8 year old Puspa Devi spent most of her time and energy inside the four walls of her house until she joined a SHG. Learning about the SVEP project from her SHG meeting, sparked an interest in her to use her skillful hands to make colorful decorative items, which she had learnt in her maternal home. Her interest was strengthened by the SVEP project as she received an SVEP loan of Rs. 50,000 in December 2018. An SHG member of Soni SHG in Barachatti SVEP Block went through the General Orientation Training and Entrepreneurship Development Program (EDP) Training and felt a lot more confident about her

endeavour. Soon, she became the proud owner of a shop in Shobh Bazar that makes decorative items.

With the amount she received from the loan she could buy the raw materials required from Gaya Wholesale Market. With the family's support Puspa would work in her shop and make decorative items out of thermocol waste, plastic ropes and ribbons and turn it into a show-piece for tables and walls. Apart from making decorative items, she also earns from tailoring and stitching. She stitches a variety of ladies wear from lehengas to suits and blouses. She also gives tailoring classes in her own shop which helps her earn an income

of about Rs. 10,000 a month. The marriage season is a peak time for her sales but her shop runs throughout the year.

Puspa gets to contribute to her family's expenses as she can afford to get the ration materials that her joint family of her husband, three children and in-laws comprise of. She sometimes pays the fees for her children and buys clothes for the household during festivals. The shop and her skills have made her an economically independent mother, making her able to help in family expenses and empower other women in making them start their own shops and tailoring units around her village.



ROAD-SIDE BARBER'S JOURNEY TO OWNING A SALON

Littipara SVEP Block, Jharkhand

“ THE IDEA OF EXPANDING MY HUSBAND'S BUSINESS NOT ONLY HELPED MY FAMILY FINANCIALLY BUT IT HAS ALSO GIVEN US THE OPPORTUNITY TO EMPLOY TWO PEOPLE WHO ARE MORE LIKE OUR FAMILY NOW. SO, WE WANT TO KEEP EXPANDING OUR BUSINESS TO HELP OURSELVES AS WELL AS THE OTHERS IN NEED

Suchita Devi ”

Suchita Devi's husband was a roadside barber before they got married. She was a home-maker and a seasonal daily wage labourer during the agricultural season. Her husband would also join her during the peak season since it paid more than what he earned as a barber. Eventually, Suchita heard about the groups that all her neighbours were part of and she joined an SHG in 2015 which changed her whole perspective on life. She began to have friends and build a good relationship with the other SHG members and the group began to collect their weekly savings which have opened up means for them to work more diligently towards building this group.

Meanwhile, her two sons were studying and her husband alone was bringing in income and it was barely enough to make the ends meet. Unfortunately, this forced both of their sons to drop out of school and help their parents in earning. Their eldest son left home and migrated to the nearest town in search of a job and settled there. While their youngest son was not able to find employment. So, he started helping his mother in the field and sometimes helped his dad run his business.

Later in 2019, the family has been wanting to open up an enterprise of their own for a while now. They felt that if a well-managed and well equipped shop could be

set-up instead of the roadside setup, many more customers would come for the service. However, the lack of capital to start a business was a huge challenge. They were left with no options but with aspiration and dreams alone.

Things started to take a turn for the better when the local Community Resource Person for Enterprise Promotion (CRP-EP) under the Start-Up Village Entrepreneurship Programme (SVEP) came for the orientation at Suchita's SHG. They further discussed this idea and CRP-EP encouraged them to go forward. She also attended the General Orientation Training (GOT) and Entrepreneurship Development Program (EDP) given by the CRP-

EP to get a deeper understanding of the challenges of running an enterprise. Eventually, with the help of the CRP-EP and the credit they started their own salon in the village. In Phoolpahari Gram Panchayat, which consists of 8 villages, there is only one men's salon and they have enough and more customers on a daily basis and even more on weekends. The doors of opportunities had finally flung open to the family.

“The idea of expanding my husband's business not only helped my family financially but it has also given us the opportunity to employ two people who are more like our family now. So, we want to keep expanding our business to help ourselves as well as the others in need,” exclaimed Suchita.



The younger son, who had gradually picked up the skill from his father was now able to support the family to run the business. He had not only become almost as skilled as his father, but also was a huge support to the family in managing and running the shop. Over the years, their family began to prosper gradually in their venture and earn a monthly profit of over Rs. 15,000 apart from all the expenses. Suchita no longer works as a daily wage labourer anymore. They also hope that eventually they earn enough that their elder son can come back home and stay with the family.

“It was because of the family economic problems that I had to drop out of school and help my parents. I would always second guess if that was the right move. But now I am quite satisfied with the support I am able to give to my parents. I want to make sure that my elder brother comes back home and runs the business together with us,” said the 21 year old Naranjan Thakur as he looks extremely hopeful for the future.



ACHIEVING A PLATEFUL OF DREAMS

Begun SVEP Block, Rajasthan



ORDERS FROM DIFFERENT PLACES PILED UP DAILY AND THE BUSINESS MADE ITS PROFITS DURING FESTIVALS, WEDDINGS AND MID-DAY MEALS



Maya is a cultivator turned entrepreneur who started her venture as a farmer but found that it is not enough to sustain her family as the agriculture in her village is only conducted seasonally. As agriculture became inconsistent, many challenges arose during the off season and it made it difficult for Maya and her husband to manage the family. She lives with her family consisting of six members i.e., Maya, her husband, two children and her in-laws.

Fortunately, Maya came across the

Start-Up Village Entrepreneurship Programme (SVEP) at one of her Self Help Group (SHG) meetings. She attended the orientation where she got the idea of self-employment by running her own enterprise. This idea was given by Durga Nayak, Community Resource Person for Enterprise Promotion (CRP-EP). It was definitely something that intrigued Maya and gave new hope as she opened up to the opportunities of an additional source of income. She went on to discuss the same with her family about the benefits of self-employment along with the requirements. It was not an easy task as it needed a huge capital

investment which does not come easily. Her husband Bhairolal, helped her in every step she took and having him beside her was a huge motivation for her.

Maya and Bhairolal attended GOT (General Orientation Training) and EDP (Entrepreneur Development Programme) trainings to start their new enterprise. Bhairolal started to look for ideas and innovations from online sources via YouTube and Google. Then he came across the idea of making paper plates and bowls of different shapes and sizes with small investment. So they decided to further explore that idea. They had a discussion with Durga, who promised to support them in setting up their enterprise.

Durga was also able to arrange credit support of Rs.50,000 for them from SVEP. Since the material cost is high and the capital available was significantly low, Maya took another loan from the group. The overall capital for equipment cost around Rs. 1.7 Lakh, and the loan facility helped them to carry on with the plan. After taking the loan, they looked for good manufacturers who can provide them with their requirements at an affordable price. They contacted a manufacturer from Surat who was willing to help them in getting the machine equipment, the manufacturer also helped them in getting all the other smaller equipment which was necessary for producing the paper plates and bowls. "It was not an easy start," says Maya Didi, "Getting into a livelihood surrounded by machines is quite a challenge". Yet it did not scare them and they took up the challenge.

Bhairolal went on to learn about the machines and the equipment and Maya was happy that he went through all that to make a living out of. After learning how to operate the machine tool, they started their production at a very low rate

with Maya and her mother-in-law packing the plates and bowls into bundles for easy transport and consumption.

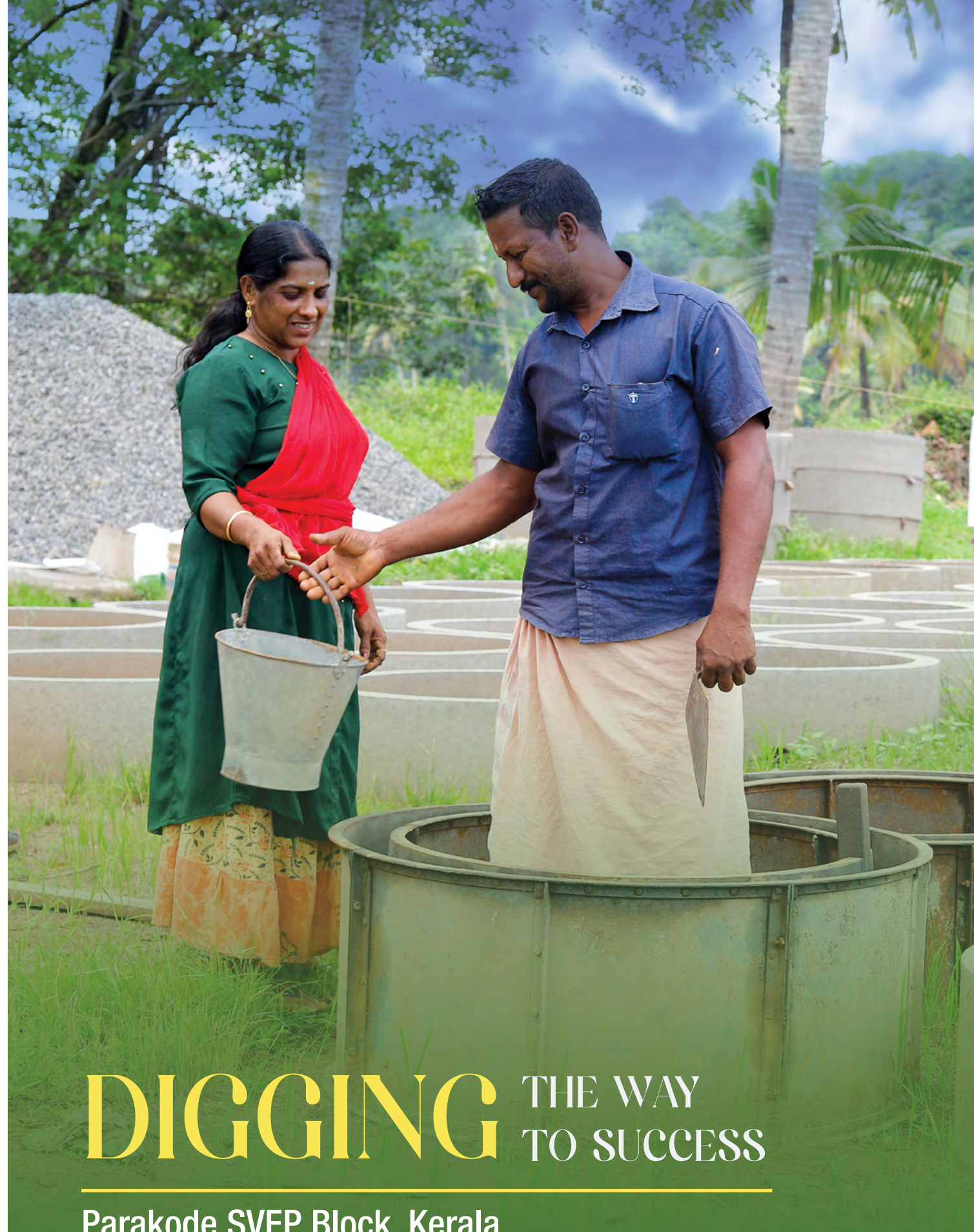
Maya explained how surprised she was when the news of their work became widespread in the area and found that people were showing their support through various ways. Orders from different places piled up daily and the business made its profits during festivals, weddings and mid-day meals. Maya explained how she never expected

her business to grow to such a level because she never knew how effective her business was. With new orders coming from different far off places and knowing that transportation takes time, they started to discuss opening a store nearby the cities where they can get higher pitches for their business. They came to a conclusion to rent a place in Joganiya Mata Mandir, a religious hotspot and venue for festivals. Their aim was simple and clear as it was to make profit through more sales and setting up

a shop near a Mandir was a good decision as people from various areas came for worship and to make offerings they would need plates and bowls. The shift was very effective and helped their business to grow even further.

Maya Didi expressed her gratitude to Durga for being so helpful. Whenever their business hits any low points, CRP-EP helped them by contacting some wholesale sellers in the town of Begun and Bhilwara, where there are higher consumers in all seasons which made sure there was a steady demand for their product.

With the constant support of CRP-EPs, Maya and Bhairolal could sustain their business and strengthen themselves to start a new living out of it. The business is functioning smoothly with the help and motivation from those around them. Maya Didi is grateful for the opportunity and the help that she received. She also thanked God for the changes in her life because it was not an easy task to become self-employed from unemployment. She aspires to improve their marketing skills and innovation for the operations.



DIGGING THE WAY TO SUCCESS

Parakode SVEP Block, Kerala

As the sun sets over the lush green field of paddy, on a patch of land, lies rows and columns of concrete rings big and small. Maya has had a long day but she does not seem to mind. Once she makes sure there is enough water at the production site, she can head home and rest for the day. Her husband Sreekumar is away at the nearest town where they are digging a well. It is a busy summer for them as more and more households demand for wells.

This couple from Parakode Block, Pathanamthitta, Kerala started their struggle for a livelihood 13 years ago. Sreekumar who was till then a daily wage labourer under a construction contractor decided to start his own service. The couple pitched in all their savings till then, pawned some gold and bought some tools for digging earth and a steel mould for making the concrete rings needed for the bouldering of the wells. Years later, they run a unit that has more than 5 labourers during the peak season. They have been able to purchase moulds of different sizes to meet each requirement. The rings they manufacture are used for a variety of purposes including water tanks, rainwater storage, bio waste and compost pits, septic tanks etc. They are also equipped to undertake drilling of different kinds of wells such as borewells, deep tunnel wells and the ones that are manually dug. They have the tools, motors and other required apparatus.

If you ask what motivated them to start their own unit, Maya says with sheer confidence that she has rightly earned after years of toil, "It is not at all possible to improve your life by being a labourer right. We needed something that we could build on and grow". Maya leads the manufacturing of the concrete rings while Sreekumar leads the well digging service along with their



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 MAYA SAYS THAT IT IS ONLY
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 ”

labourers. The couple has learned to effectively manage work and their domestic responsibilities. Maya explains that her husband helps out as they also cook and serve lunches to their labourers everyday and she often needs an extra hand.

Over the stacks of rings, a banner flutters in the wind that says Start-Up Village Entrepreneurship Programme. The unit has been under SVEP since August 2017. With the efforts of their Micro Enterprise Consultant (MEC), the unit was able to receive orders for over 400 houses under Life Mission, a state government housing scheme for the homeless and the destitute. Sreekumar says that it is always more profitable to get the contract for the work of a whole house that often includes a well and 2-3 tanks. He says what has really helped their unit is maintaining a good network with the house construction contractors who recommend him wherever they work.

Apart from being the owners of a successful service unit, Maya also says that her unit has become quite the landmark in their neighbourhood. The unit is situated at the beginning of the narrow road which leads to their house and a couple of others. The tall stack of concrete rings are definitely easy to spot and often becomes the leading point to their house. The

duo are happy and content that their years of effort has paid off and now helped them lead a decent life. Maya says that it is only through this enterprise that her family was able to buy 24 cents of land and fulfil their dream of owning a house. The couple hopes that one day, they will be able to buy the land they have rented for manufacturing and expand their business further.



THREADING THE NEEDLE OF NEW DREAMS

Barachatti SVEP Block, Bihar

Sabana Khatun, a mother of three, has been supporting her family of five and her story is exhilarating just to even glance through. Her husband, a migrant labourer working in a restaurant in Pune, barely managed to send any income home let alone fulfill the needs of the household. They were not able to afford the education of their children and they were on the verge of dropping out from school. Sabana, who could only manage to study till Std. 5, truly knew the challenges it posed in her life and did not want her children to go through the same fate. She was determined to make sure to do all that she could to prevent this. And with some support from Start-Up Village Entrepreneurship Programme (SVEP) she is now an entrepreneur with her own successful enterprise.

It is not everyday that a Muslim woman gets to start her own enterprise in a rural village in India. None of this seemed to stop Sabana as the needs of her family were above all of these hurdles for her and she was willing to go to any end to see that her family has a better life.

"SVEP me sirf paisa hi nahi mila, hame CRP-EP ka maddat mila, apne business ko aage badhaane ko." says Sabana as she recollects that it was not merely the credit but also the various kinds of support extended by the Community Resource Person for Enterprise Promotion (CRP-EP) under SVEP that helped her to realise her dream of becoming an entrepreneur.

Being an SHG member, she used to take credit from SHG for household expenditure but she never received the kind of support and motivation needed to do something on her own. She met CRP-EP Rinku Kumari during one of the SHG orientation. After the discussion with the CRP-EP she decided it would be a great idea to open a tailoring unit as she already had the skill set. She decided to attend the necessary entrepreneurship training like GOT and EDP and meanwhile her CRP-EP prepared a business plan for her tailoring unit.

She was also given a credit of Rs. 15,000 from the Community Enterprise Fund (CEF) from the Block Resource Centre. Her CRP-EP also helped her to purchase assets such as the sewing machine and other tailoring materials. She further helped Sabana to spread the word about her enterprise across the community network in the village. Sabana, a proud owner of an enterprise, earns Rs. 7,000-8,000 every month and now wants more women from her community to start their own enterprise. The family is currently building a new home for themselves and Sabana is more than happy to be able to contribute to the same. She has also made sure that her children continue to stay in school and get good education.

Sabana has big plans for her family and her children and moreover for herself and her enterprise. She has already added some beauty products, jewellery and other items in her tailoring stall. She also hopes to tap into the demand of school uniforms for the government schools nearby. She is already in discussion with her CRP-EP about this. Her story stands testimony to the fact that if you want something, all the universe conspires in helping you to achieve it.





WEAVING ON NEW THREADS

Littipara SVEP Block, Jharkhand

“

A WOMAN FROM NORTH EAST INDIA MAKING A DIFFERENCE IN JHARKHAND WITH HER SKILLS OF TRADITIONAL WEAVING

”

Gulbahar Bibi is a hardworking entrepreneur from Jharkhand who is empowering a lot of other womenfolk in the community. She hails from Assam. As a young married woman, she was only skilled in her traditional practices, weaving and agriculture. Both she and her husband become daily wage labourers to support the family. Gulbahar and her husband were blessed with one son. With the growth of her family, there came situations when they had to find stable means to earn their livelihood. The basic necessities of living became expensive by being daily wage labourers alone.

To be successful is to think out of the box and bring in ideas to solve personal as well as societal gaps. With the need to sustain life and to impart education to her son she decided to utilize her skills, the art of traditional weaving. Weaving is not common amongst the Kamalghatti community in Littipara, Jharkhand where she currently lives. So she thought it can make good progress to earn a decent income. And as she expected, her initiative began to gain recognition amongst her friends and others.

“When I started my weaving business the whole villagers came to know and started to visit my house to see how I am making them. When they saw me making the finished goods they were shocked and told me they will never be able to learn it because it requires a lot of time, intelligence and skills,” said Gulbahar Bibi, owner of Assamese Shawl Production.

“

I HAVE GAINED CONFIDENCE AFTER JOINING SHG, THEN MY BUSINESS SKILLS IMPROVED BECAUSE OF SVEP. NOW, I AM MORE CONFIDENT ABOUT MYSELF AND MY WISH WILL BE COMPLETED ONCE I GET TO OPEN MY SHOP.

”

Gulbahar Bibi

No hard work goes in vain. Not too long after her start-up she was approached by the Community Resource Person for Enterprise Promotion (CRP-EP) and she was guided further. Mrs. Bibi is not only a self-employed woman but also an active member of one of the Self Help Group called 'Mamta'. She was called personally by the CRP-EP and he sensitized her about the project. He explained to her about the benefits of the project and also how to avail assistance. Gulbahar was encouraged and she attended General Orientation Training (GOT) and Entrepreneurship Development Program (EDP) which helped her gain better understanding of finance and run her enterprise efficiently. After various training, she availed loan for an amount of Rs. 50,000 on the first phase to upgrade her small business into a proper enterprise. Along with financial assistance she was also trained on entrepreneurship and how to save up her own hard earned money.

On availing the loan, she ordered materials and equipment required to start her traditional weaving. Since it was traditional, she had to order everything from her home-state, Assam. As soon as the tools and the



fabric arrived, she along with her husband started weaving. They began to increase the production with every profit they made. As they belong to the weaker sections of the society, almost all of her community suffered in terms of finance. She saw the scope in weaving and wanted to encourage her other fellow friends to learn and generate income but many women felt less interested since it was time and energy consuming.

“I wanted to teach the women folk in my neighborhood but they were not willing to learn. They said this needs a lot of skill and intelligence and they are not so intelligent. But still now if there is anyone who wants to learn I am ready to teach,” said Gulbahar.

With the help of the assistance from the project Gulbahar and her husband were able to earn their livelihood while inspiring the community. Since her enterprise progressed, she availed assistance for the second time. She was able to repay her first loan and availed her

second loan for an amount of Rs. 75,000. With the profits which she made out of her enterprise she was able to construct a new house for her family as well as upscale their old production house. Gulbahar was also able to arrange a proper marriage for her son.

She is proud of who she has become and now her family is economically stable. Due to her sincerity she got to attend various exhibitions. She attended SARAS Mela held by NRLM four to five times and also won different awards. She talks on how she has become successful and how she wants to change society. She further aims to open her own shop in Pakur.

“I have gained confidence after joining SHG. My business skills improved because of SVEP. Now, all the Sirs who come from the District or anywhere to visit the SHGs or even attend any meetings search for me. I learned Hindi only after joining SHG, now I have been most confident about myself and my wish will be completed once I get to open my shop,” says a beaming Gulbahar.

DREAMING WITHOUT CRUTCHES

Begun SVEP Block, Rajasthan

It is often easy to overlook the million things we already have and complain about the few hundred things we don't. The ability to dream, to have hope, to move forward are all super powers which we take for granted. The story of Santosh didi stands as a reminder for us.

Santosh, was born in Madhya Pradesh and was diagnosed with polio from her childhood. She was never able to walk without support or help from either people or crutches. Despite the challenge of not being able to walk, she completed her higher secondary education and learned basic stitching and sewing skills when she was at home. Santosh faced a series of continuous rejections in her life, an example was when she was divorced by her first husband because of her condition. However, Santhosh was not someone who was used to staying on the ground in case she ever did fall down. Santhosh simply did not have time for that, for she knew the road ahead was long. She would pick herself up from that hurdle and move. Santhosh shifted to Begun after being remarried. At Begun she lived with her family of four; her husband, a daughter and



Santosh's life significantly changed after she joined Asha Ram SHG in 2016. Until she joined the SHG network, she did not have any clarity in her life about what to do and had restricted the purpose of her life to doing daily household chores. Her husband worked as a teacher in a private school and could earn only Rs. 3000 per month which was not sufficient to run the family. Santosh joined the SHG network with a motive to do something for her family but more importantly for herself.

In 2019, Santosh attended an SHG orientation about the Start-Up Village Entrepreneurship Programme (SVEP), delivered by Asha Sharma, a Community Resource Person for Enterprise Promotion (CRP-EP). Santosh showed the most enthusiasm to pursue her dreams of stitching and taking it to a bigger platform. She wanted to open up a shop on her own. She was given the opportunity to attend the GOT and EDP training which is meant for new and passionate entrepreneurs to learn the basics of entrepreneurship and enterprise management. Santosh attended the training with the help of her husband who supported her and helped her in every way he could. He would always drop her to the venue and pick her up in the evening when her training class got over.

“After the training a detailed study was done on my capabilities by Asha Didi”, says Santosh as she explained how scared she was – for rejection and disapproval was a usual response to her efforts. However, her fear and insecurities crumbled when she heard that she could start her own business at home. It was decided that a shop specializing in Rajput dress would be set up in her house. She got a loan from SVEP apart from other support from her CRP-EP and in August 2019 she inaugurated her small enterprise with her daughter and named the store “Anushka Paridhan”.



Santosh's enterprise has been growing and is now handling orders from around the whole village. She offers her services for all occasions be it festivals, marriages, seasonal and off seasonal celebrations etc. Her passion and quality focused work ethic has gained her quite a customer base and has helped her in her store's branding. “Although the unit began as a start-up, in such a short span her business behaves like an industry with years of experience”, remarked Santosh's CRP-EP Asha. Initially, she got the materials and clothing from nearby villages, but now she visits stores in nearby cities to procure better cloth at a cheaper rate. Her first supplier was from Bhilwara but now she purchases raw materials from as far as Surat.

Santosh prefers installing all the tailoring equipment herself as her husband does not have much idea about it. “Since the tools are expensive, it is better for me to set it up myself rather than losing money from damage” jokes Santosh. “Everyone has their own hurdles but that does not mean we need to stop. Not knowing is not the issue but not willing to learn is the problem”, proclaims Santosh with a smile.

Santosh is supporting her family with a revenue of about Rs. 10,000 per month from her business. Her future goal is to bring more designer clothes and establish her shop in a bigger marketplace to capture more customers with different tastes in fashion. Her success is the result of her motivation and enthusiasm to learn and do and there will always be help for such driven individuals, no matter what.



“
EVERYONE HAS THEIR OWN HURDLES
BUT THAT DOES NOT MEAN WE NEED
TO STOP. NOT KNOWING IS NOT THE
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IS THE PROBLEM.
”



OMR GLOVES OF SCIENCE AND RESILIENCE

Vadavucode SVEP Block, Kerala



It is not uncommon to hear stories of survival and resilience in the field, but to hear an extraordinary one is quite rare. One of persistence and sheer determination. It is the story of Omana, who led a happy family of four, alongside her husband. Omana, a chemistry graduate, was employed in a glove manufacturing factory in Maharashtra with her husband. However, fate had other plans for the family when her husband fell terribly ill, forcing the family to abandon their prospects in Maharashtra and move back to their home in Kerala. Besides the daily basic expenses including their children's education, the family was flooded with medical bills to pay and the only source of income for the family suddenly came to a grinding halt, throwing them into a precarious situation.



“OMANA HAS TURNED ALL HURDLES TO STEPPING STONES THROUGH HER DEDICATION AND CONSISTENT HARD WORK AND IS INDEED AN UNFAILING ROLE MODEL TO ALL WOMEN.”

This dire situation prompted Omana to think of alternate means of income. Due to her degree and strong background knowledge in glove making, the first natural option for her was a glove manufacturing unit of her own. Wasting no further time, Omana ably applied for a Mudra Loan and started her enterprise at a small scale in a rented house. The initial investment was the loan amount of 30,000 rupees. To her benefit, the main raw material for her product, rubber was readily available in the locality. She single handedly started procuring the other raw materials from Ernakulam, Kottayam and Gujarat and started the production at a small scale. Omana successfully delivered many small scale orders in the initial months.

Gradually, the unit started receiving

orders from outside Kerala as well. More production meant more labour and to meet the increased orders, Omana employed 3 workers at daily wage basis. Though the labour requirements were met, she found it difficult to increase production, as she did not have enough working capital to scale her production to meet the quick surge in demands. It was at this juncture that the Micro Enterprise Consultant (MEC) from the Start-Up Village Entrepreneurship Programme (SVEP) came to her support. Omana came to know about the project through the MEC and applied for loan support. The Rs. 50,000 that she received as loan from the Community Enterprise Fund (CEF) helped her scale up her production and she was able to successfully meet the increased demand in her business.



Omana is someone who has turned all hurdles to stepping stones through her dedication and consistent hard work and is indeed an unfailing role model to all women. Not only did she stop with scaling up, but as a part of diversification, OMR gloves is currently working on producing rubber bands under the same brand requiring more financial inputs. With the help of MEC she has already sought support through the technical funds from District Mission.

According to Omana, no one can make her retire from her own enterprise. Here, she is independent, unlike being employed for someone. She enjoys the freedom of running her own enterprise and is satisfied in putting her skill into full use. From an income of just Rs. 20,000 per month, OMR gloves has grown enough to earn as much as Rs. 1,00,000 per month today. Omana believes that this would not have been possible without her hard work, confidence and moreover, God's blessings.



THE TASTE OF JHARKHAND

SPECIAL MULTI GRAIN FLOUR PRODUCTION

Litipara SVEP Block, Jharkhand

This multigrain flour production unit was ideated by Suchitra Kumari with the vision to introduce the special flour to the larger market as well as to generate income and employment for the people, especially to rural women like herself. This is the story of her journey.

Suchitra lives in Talpahari village, Litipara, Jharkhand with her family. The family consists of her husband, their only son and her in-laws. She and her husband are Community Resource Person for Enterprise

Promotion (CRP- EPs) in Litipara SVEP Block, Jharkhand. They assist and guide small business entrepreneurs who dream of starting their own local businesses. The multi grain flour production unit was initially proposed in the Pahariya area for the people who are interested in running a business but nobody showed interest because the idea didn't look convincing enough. Suchitra had a difficult time looking for an entrepreneur to take up the business. None of the community members were willing to take the risk. Therefore, after having a close

conversation with her husband, they decided to take over.

“My husband and I have also been trying to start our own business all this while we were setting up other units.. And not just this, we wanted to set an example while working as CRP-EP to other community members who wanted to start an enterprise. With the opportunity given at hand we decided to take up this business.”- Suchitra Kumari, owner of Multi-Grain Atta.

In the beginning, they had a hard time managing the work because

“

WE WANTED TO SET AN EXAMPLE WHILE WORKING AS CRP-EP TO OTHER COMMUNITY MEMBERS WHO WANTED TO START AN ENTERPRISE.

”



of the remote location and low network connectivity. But everyday Suchitra was determined to set a better example for the people who did not believe in the Multi Grain Atta enterprises. She gradually gained the people's trust.

“We have built a very good relationship with the community we are working with and we have gained social status among the community. They look up to us and we are also trying our best to set a better example everyday.”- sast Suchitra

Since the business started functioning well, it provided employment to a good number of people. It also generated stable income which definitely helped them

lead better lives. Their products were also sold to different areas of the district as well as to Delhi. This indicates that Suchitra's idea was indeed a great one.

“At present, we grind the products in Hiranpur Bazaar. Packaging and labelling are done at Maheshpur Blocks. We have a lot of plans now that we have started our business with our own risk, we will work harder to make this enterprise successful.”- Suchitra Kumari

She now plans to have her own grinding machine as well as other necessary equipment for her business to increase productivity, quality and be sufficient. She has goals to increase employment and market her products to every corner of the country.



SPREADING THE TASTE OF ANKIT NAMKEEN

Barachatti SVEP Block, Bihar

Even though cooking is often deemed to be a woman's inherent role in most households, it is not all that common to take it up as an income source. And in some households, it is even looked down upon. All this and the financial restraint to start an enterprise stopped Sumitra from taking the first step to her dream. All this changed when Sumitra Devi received the news of SVEP from a community member from the Rani SHG, in Barachetti Block. Her eldest son Srawan Kumar also wanted to help out his mother in this endeavour and together they set up Ankit Namkeen named after the youngest son in the family.

Srawan decided to consider using his cooking skills, something he

picked up from his mother at a very young age. He wanted to transform this into a potential source of income with the help of the CRP-EP and the SVEP project. They demonstrated to him and his family that there are no gender based roles and responsibilities, especially when it comes to the art of cooking which is a basic skill that everyone should know. Srawan's mother Sumitra Devi received the news of SVEP from a community member from the Rani SHG, in Barachetti Block. She conveyed the same to her son, and together they decided to set up an enterprise. With the General Orientation Training (GOT) and Entrepreneurship Development Program (EDP) from the CRP-EPs, Sumitra could receive a clear idea about fund management,

getting raw materials and about sales.

After receiving the SVEP loan of Rs. 20,000 Sumitra could get the utensils, pans, coal, oil, flour, spices and pulses needed for starting the snack making unit. Although they could not get a customized plastic packet print yet, their products reached far and wide to neighboring villages through the usual transparent print. Their entire family, including Sumitra's husband and her daughter in law, and grandkids help manage different parts of the shop. Srawan has also set up a grocery store in the ground floor building, which sells wholesale grocery supplies. Other than this Srawan goes to weekly markets and sells their products in the nearby villages.

Through the EDP training they have learnt where to manage the input and output balance. So even when there are times when the oil, flour and pulses price increase, it does not really stop Ankit Namkeen from meeting the demand and they manage to sell products without changing the price of the products. Instead they manage by reducing the quantity of the packaged items. Their unit have now turned into a family business where each member pitches in some way or the other and collectively they earn an income of Rs. 20,000 a month. They hope to expand their production and successively make their own brand even more famous.



THE 'MILK'Y WAY OF SELF - RELIANCE

Vadavucode SVEP Block, Kerala



KALA REALISED THAT HER NHG BACKGROUND WAS THE PERFECT SOIL WHERE SHE CAN SOW THE SEEDS OF HER SMALL ENTERPRISE



In an unsuspecting, quaint village in Mazhuvannur Panchayat of Ernakulam District, Kerala, Kala O.S. lived the customary life of an ideal wife and of a good mother of two beautiful children. Her husband was a daily wage employee in a milk processing company that paid only a meagre sum that rarely fulfilled the family's needs, including the children's education. It was in the year 2019 that the family's fate took a sudden propitious turn when the couple realised they had so far been sitting unawares on the treasure itself, the invaluable treasure trove called milk.

Kala has been a member of Nila Neighbourhood Group (NHG), Ezhupram Village, since 2015. Needless to say, the members of the NHG are highly motivated and cooperative. Kala gradually came to realize that her NHG background was the perfect soil where she



can sow the seeds of her small enterprise. She didn't possess any extraordinary skills besides her basic knowledge in milk production and processing that she had learnt from her husband.

As entrepreneurship and business ventures are losing their traditional elite air around them and thanks to a conducive environment and their common skills, the couple rightly made use of the opportunity and Kala decided to start a curd production unit. Curd being an inevitable food item for a typical Malayali and the market being in favour of both curd and ghee, the couple was very confident. They started their life changing enterprise, 'Emam Food Products', in October, 2019. Besides curd, Kala also made high quality homemade ghee and other food products. She started supplying her dairy products for larger parties like hotels and even served at events ranging from small family functions to weddings.

Bini Sunil, a Micro Enterprise Consultant (MEC) from the Start-Up Village Entrepreneurship Programme (SVEP)

played a vital role in starting the enterprise. She took a session on SVEP enterprises in their NHG mobilization. She helped the entrepreneur in taking her final decision to start the enterprise. MEC was also of help to help Kala acquire an FSSAI license. The initial capital for commencing Kala's enterprise was released from the SVEP Community Enterprise Fund (CEF) of Vadavucode Block. Further, her daily purchase of milk has been set up with People's Dairy Development Project (PDDP), a cooperative society dealing in milk and milk products.

'Emam Food Products' has now successfully completed 6 months of their journey. Their average monthly revenue stands at a whopping Rs. 25,000 with an average monthly profit amounting to Rs. 15,000. Recently, the couple even bought new ghee processing machinery worth Rs 38,000 to add to their inventory. Making her own way to success and setting herself a model for many women in her village, jubilant Kala's life is in a wonderland now. She is looking forward to expanding her enterprise which started off as a simple idea, now spreading wings as a promising business.



SPIN OF SUCCESS

Begun SVEP Block, Rajasthan



“IRRESPECTIVE OF SALES ON A PARTICULAR DAY, I SAVE RS. 500 AT LEAST AND KEEP IT ASIDE TO REINVEST IN THE SHOP”

”

Sushila Prajapat

Sushila is from a community which is linked to working with pottery, so she is no stranger to burned hands and shaping vessels from nothing but clay. Sushila is trained in this traditional occupation and her husband pulls carts around to sell the earthen pots and utensils made by Sushila. The occupation was never easy for the duo but they had no other choice but to sell pots for a living. Due to their dire living conditions, Sushila decided to send her son to live with her brother because supporting his education was an extra expense that Sushila was struggling to accommodate. “In the present scenario it is hard to sell the goods with so many other competitors in the market who have alternative goods,” remarks Sushila.

It was in 2015 that Sushila joined a Self Help Group (SHG). However she could not be quite active in it. The economical condition of her neighborhood and the modern utensils made little room for earthen pots to adorn rural houses. She now recalls how difficult it was for her to sell before she started to participate in the SHG and how foolish she was for leaving the SHG in the past. Sushila met Durga Nayak, the Community Resource Person for Enterprise Promotion (CRP-EP) under Start-Up Village Entrepreneurship Programme (SVEP) in 2017. It was two and half years after she joined the SHG that she found herself motivated and determined to carry on her new adventure in the same occupation. She recollects about the first time she met Durga and how diligent and motivated Durga can be, without showing any sign of failure. It was Durga who convinced Sushila to expand and diversify her business which would prove to be more beneficial for her to make a living out of. Durga explained to Sushila how a little change in perspective can expand her enterprise and how she can sell enough to meet her basic necessities.

The first step Durga did was to invite Sushila to join the General Orientation Training (GOT) and Entrepreneurship Development Program (EDP) to get more insight on running an enterprise effectively and efficiently. Later Durga helped her in getting a credit support of Rs. 25,000 from SVEP which became the base capital for Sushila to open up her own store. Sushila rented a store in Katunda Mor market and started off by selling pottery items and fancy goods for ladies. The market is a very busy place and her business started growing with steady customers, while creating enough revenue. Sushila is thankful to the CRP-EP for helping her with her setup and her success. As the quantity of customers kept growing



and the demand for products started to grow, Sushila decided to upgrade her enterprise with better goods. She then changed her tiny store into a multipurpose store with a variety of goods and products, which consist of readymade clothes for men, women and children, cosmetics, jewellery, shoes, schoolbags, sports equipment and many more. Her ideas and innovations began to grow with an increase in customer demand and orders. Her business grew much more than she expected and the economic condition of her family became much better. The reason for all her success in the business came through diversification and expansion of her store.

Sushila has been able to renovate and build her house and she was also able to conduct her son's wedding with her earnings. Her son runs an E-Mitra Customer Service Centre and she supports her sons' business with the income from her store and life has become much easier for them. Sushila was taught how to save and invest which helped her maintain income from the shop. "Irrespective of sales on a particular day, I save Rs. 500 at least and keep it aside to reinvest in the shop," replies Sushila when asked about the secret of her success.



Sushila still sells pottery items. Her store is one to watch out for in Katunda Mor. She now has a monthly revenue of about Rs. 25,000 which is more than enough. She is grateful to God and the SHG network for helping her set up her enterprise and trusting in her. The SHG was always there with Sushila and supported her throughout her journey. She was truly able to find strength and vigour to keep going forward from the camaraderie.



Panmoni Marandi and her husband were daily wage earners until 2017. They were both taking the initiative to run the family with the income they generated together. She is the mother of two incredible sons. She became the sole bread-winner of the family since her husband got sick nearing the end of 2017. Her two sons were going to regular schools until their father got sick. Seeing how difficult it has become for their mother, the eldest son decided to leave school and started to work.

From Panmoni's end she doubled her daily wage routine and began to work harder but she was still not able to support her family's needs. She always had a passion for cooking but it was only when she joined the Hirla SHG and met CRP-EP that she got the support she needed and her passion could take form. The CRP-EP talked to her about the catering skill training which will be given in Pakuria SVEP Block. She decided to join the catering training and from then on she made up her mind to continue this venture.

Apart from the skill training she also took General Orientation Training (GOT) and Entrepreneurship Development

Program (EDP) which helped her gain better understanding of the finance of her enterprise and run it efficiently. She received continuous help from the CRP-EP to set up a catering business in her town. When she began, there were no caterers in her community and she was the first person to start the business and called it Meenu Catering.

“THE FINANCIAL PROBLEMS I HAVE FACED WERE BEYOND MY CAPACITY. I FELT LIKE I WAS NOT HELPING MY FAMILY IN ANY WAY. THEN I DECIDED TO JOIN CATERING SERVICE TRAINING. NOW NOT ONLY AM I ABLE TO MAKE MY ENDS MEET, I MAKE MONEY OUT OF SOMETHING I ALWAYS ENJOYED DOING.”

”
Panoni Marandi

“The financial problems I have faced were beyond my capacity, I felt like I was not helping my family in any way. Then I decided to join catering service training. Now not only am I able to make my ends meet, I make money out of something I always enjoyed doing,” she said.

Panmoni is more than glad that she is now able to cover the major expenses of the family including the medical expenses of her husband. She is also confident that the expenses of education for her son can be covered. In a couple of months as her income stabilises, she wants her elder son to go back to

school as well. Her husband supports her within his restrictions and she is glad that he is engaged in something productive. She feels he has been able to improve his health since he joined the enterprise.

TAKE A CHANCE ON WORKING ON YOUR PASSION. MIRACLES WILL FOLLOW

Pakuria SVEP Block, Jharkhand



MR CLEAN:

A STORY OF SUCCESS FROM THE FRONTYARD

Vadavucode SVEP Block, Kerala

“

ALONG WITH THE SUPPORT OF THE MEC AND AN INITIAL INVESTMENT OF RS. 50,000, BINDU BEGAN PRODUCING VARIOUS CLEANING PRODUCTS UNDER THE CATCHY BRAND NAME 'MR CLEAN'.

”

It was in November 2020 that the enterprise 'Mr Clean' took inception in a humble rented-out shed outside Bindu's home. Bindu, an unseemingly Neighbourhood Group (NHG) member from Poothrikka Panchayath, had to face several fateful blows life threw at her, including the untimely passing away of her husband. She had not foreseen her life taking this fine turn right in her front yard.

Like many other women in her circle, she was also a member of the charitable trust run by her church. There, she had a chance to attend various skill training sessions conducted by the church. After acquiring various skill sets, she became a part of the training group and started her life as a trainer. During this journey, she realised that she should put her skills into better use and being an entrepreneur was the best way to do it. She approached Micro Enterprise Consultant (MEC) from the Start-Up Village Entrepreneurship Programme (SVEP) who offered to extend support to Bindu.



Along with the support of the MEC and an initial investment of Rs. 50,000, Bindu began producing various cleaning products under the catchy brand name 'Mr Clean'. The amount was mainly utilised to procure equipment and raw materials for the business. After setting the wheels in motion, Bindu diversified her production into fifteen products with the support of her family. Considering the high competition in the market, Mr. Clean products sold considerably well with its attractive packaging and labelling. Moreover, she could gain traction in the market with the products being reasonably priced and through their accessible authenticity. Their affordability helped her have strong customer bases from all walks of life.

As the demand for her products grew, Bindu employed 6 workers at a daily wage basis. Two of them were to support her in the production, while the others supported sales in the market primarily by identifying areas that posed better sales prospects. Bindu further confirmed



these areas and strategically began her sales through small outlets there for better reach. She thus expanded her business to 4 retail outlets from where she earns around Rs 8,000- Rs 10,000 per day.

Despite the unfortunate early death of her husband, this hardworking woman faced all odds and took over all the expenses of her household, including the educational expenses of her children. The recent lockdown due to the pandemic affected Bindu's business too like many others. However, with dedication and hard work that brought her to the level she is today, there is no looking back for businesswoman Bindu. The courage Bindu has shown over these years in building her dream independently is indeed an inspiration to many others.



“
 AGAR MILAAKE
 BADA ORDER MIL
 JAEYEGA TOH,
 CRPEP DIDI SE
 SALAAH LEKE
 MAI DISCOUNT
 OFFER BHI
 DOONGA INKO

”
 Kuddu

forced him to migrate for work and do daily wage labour such as wall painting, construction work, selling woolen clothes and socks from season to season. However, his earnings were never enough to meet the family demands of raising his three daughters, and supporting his wife and his aged parents.



His dream of opening his own bag making unit in his home town stayed with him and fueled him to set up a shop in Badhiya, Jharkhand in September 2019. However he could not sustain the business and had to shut down the shop within a couple of months. He moved back to Bihar where his family lived. However he was not yet ready to kill his dream and one of those days, his wife, Ruksana Khatoon, came back home from her community meetings with a bit of news and some fresh hope. She had just attended the triggering meeting of Start-Up Village Entrepreneurship Programme (SVEP) where she was introduced to the various opportunities and resources under the program. They had gotten their much needed silver lining and began to follow the process needed for opening the enterprise with the support of their local Community Resource Person for Enterprise Promotion (CRP-EP). As each stage of application and entrepreneurship training were successfully completed, they became more and more confident. They also managed to receive a credit of Rs. 20,000 from SVEP in December 2020.

shop. Gradually he started to earn a lump sum of seven to eight thousand rupees as profit every month. The entrepreneurship training and the performance tracking support offered by the CRP-EP helped them to better understand the financial situation of their enterprise and have an improved planning and management of cost and raw material purchases. Kuddu also says with a wide smile, “Arrey didi, pichli baar ki galtiyaan bhi toh nahi dohraunga” as he recalls the lessons learnt from his previous experience. Kuddu also adds that he was able to reach out to a wider range of customers by printing out visiting cards and some pamphlets as suggested by his CRP-EP.

As they gradually repay the loan every month the couple is self assured. They hope to expand their bag making unit and tap into the demands from the nearby schools and coaching centers. “Agar milaa ke bada order mil jaeayega toh, CRPEP didi se salaah leke mai discount offer bhi doonga inko” comments Kuddu. He hopes that he receives a bulk order and after consultation with the CRPEP he is willing to give discounts as well. The family has had their share of ups and down but their grit and hard work has started to pay off and they are very hopeful of the future ahead of them.

With the credit support they could purchase assets for their unit, mainly a heavy duty electric sewing machine that can stitch bags. They also purchased more raw materials from Gaya and Kolkata and started their

STITCHING TOGETHER A LIFE FROM A BAG

Barachatti SVEP Block, Bihar

Kuddus has been on a lifelong journey across multiple cities and states to find a suitable space to start his own business, a bag making unit. This 34 years old, has been away from his home since the age of 11 and has been working across different cities of Andhra Pradesh from

where he picked up the skill of bag making. Even after his marriage in 2014, he continued to work in Andhra Pradesh as he could not find a suitable support system, to help him in his dream of setting up his own bag making unit in his hometown. Being the only son in the house with a bed ridden father, the weight of family responsibilities



FROM DAILY WAGES TO BEING YOUR OWN BOSS

Kekri SVEP Block, Rajasthan



“
ASHA DIDI NE HAMARE
PARIWAR KE JEEVAN
ME ASHA KI NAYE JOT
JALAYE HAI
”

says Parvin Bano, a SHG member and an entrepreneur under SVEP from Kohara village of Kekri Block, Rajasthan.

She shares, “Apna business shuru karke mujhe swarogari aur dehari ke beech ka farak samajh aaya hai”. Before becoming an entrepreneur the only income was from her husband who was an auto driver. A family of five was solely dependent on the husband’s earning to meet the day to day requirement. The money was insufficient to meet the daily expenses and every day increased demand. Understanding the dearth of the situation she decided to do something on her own.

During one of her SHG meetings she met the CRP-EP Asha. Asha

had explained the difference between wage employment and self-employment in that meeting and that had triggered Parvin to start something on her own. She shared, “*Maine Asha didi ko bataya ki mere pati auto chalate hai aur unki kamaye ghar me poori nahi padh rahi hai. Baat chit ke dauran maine ye bhi bataya ki mai kuch dhandha shuru karna chahti hu.*” Asha understood her situation and suggested a business idea to her.

Parvin’s eyes twinkled as she recalls the discussion about the business idea. She says, “*Asha didi ne mujhe bola ki aap ek shringaar ka dukan kyu nahi shuru kar lete? Punji dilaane aur samaan khareedne mei aapko hum support*

karenge!”. Parvin then discussed the idea in her family and her husband agreed.

Parvin with a sparkling smile shares she never thought opening a shop and setting up her own enterprise would be this easy. She shares, “*Asha didi helped me like my own family members. She prepared my business plan, helped me avail credit support, found a place for my shop, negotiated the rent in the market, came with me to purchase the raw material and promoted my shop like her own.*”

Initially it was difficult to make profit from the business but eventually with constant performance tracking and patience her income improved

and business gained sustainably. Parvin is more than happy that they don’t have to wage labour under someone else anymore. They are able to spend quality time with their family and give adequate time to their enterprise as well. They work according to their comfort and family needs, if they have any domestic responsibilities such as a hospital visit or a family engagement, they open their shop late and keep it open till night. The flexibility in work hours is truly a blessing for Parvin who has small children and ailing elderly at home. “*I am my own boss!*” exclaims Parvin who wants to make sure her children have a good education and have a better life than her own.





IT IS NEVER TOO LATE TO WORK ON YOUR DREAMS

Pakuria SVEP Block, Jharkhand

“

I WAS HELPING PEOPLE
IN SETTING UP THEIR
BUSINESS WHILE I WASN'T
DOING ANYTHING FOR
MYSELF SO I DECIDED TO
START MY OWN BUSINESS
WHERE I CAN EMPOWER
MYSELF WHILE HELPING
OTHERS IN THE PROCESS.

”

Jawaharlal Marandi

Jawaharlal Marandi belongs to the Santhali Community from Pakuria Block. He used to work as a daily wage earner and his wife SoniMurmu was an active member in Gulab Baha SHG. They are blessed with two sons who have not started their schooling as of now. His wife and he always discussed the possibilities of running their own business even though they were filled with financial issues. They never stopped discussing their future of owning their own business and helping people earn a livelihood in their work.

One day, his wife came home with interesting news. The news was about the Start-Up Village Entrepreneurship Programme. His wife explained to him about how the project will be offering them support to run or establish their business or any other business and how they can finally fulfill their dream of being entrepreneurs. Jawaharlal's wife explained that the program was also looking for cadres who can work as business consultants in the block. And both of them decided to make full use of all the opportunities that had opened up and this is how their stories began.

Soon, Jawaharlal got selected, trained and capacitated as a Community Resource Person for Enterprise Promotion under SVEP Project. During his training as a CRP-EP he learnt and understood business administration and management in detail. He also developed a deep understanding of the local resources and demand as well. Some of the enterprises he supported as a consultant started doing well. This gave him all the confidence he needed to start his own enterprise i.e. Soni Tent Shop in his village.

"I was helping people in setting up their business while I wasn't doing anything for myself so I decided to start my own business where I can empower myself while helping others in the process. Whenever I go to any community now people look up to me and tell me it is because of you that we have become what we are now so it is all thanks to you and your hard work," said Jawaharlal Marandi with pride.

They are a power couple in the village as Jawaharlal is the only CRP-EP from his village and she is one of the most active SHG member who has been working with Ajeevika since its conception in the state. He shared that he would get frustrated and worried when he was a daily wage earner because

of the insufficient income and for his inconsistent work. On the other hand he also shared how his wife was always trusted in his potential and hard-work. They both wanted to start their own business since the time they got married but due to their financial crisis they were not able to start it off. They tried saving money multiple times but it was never sufficient. However after he started working as a CRP-EP they were able to save sufficient amounts to buy two sets of tables and chairs. This is how he began his venture as an entrepreneur. Then later he took out an amount of Rs. 50,000 CEF loan and started his tent business which was his long time dream. Now, they have set up a proper shop with all the materials required for a tent shop.

He is very satisfied with his business



and his role as the CRP-EP. He regularly shares how he is able to manage the business as well as his job without so much stress and tension. Since his business does not require him to be present in the shop 24/7 he said that it is easier for him to handle the shop while giving him a chance to become an example to the people in his community.

Soni Tent Shop is the only tent shop in his village and now his business is helping him earn profits. In the future he wants to expand his shop, put up other new materials as well as generate employment. He said that there is a lot of opportunity for him once he expands his shop because he can employ people and help them in generating some amount as his business runs perfectly throughout the year.





PAVING A NEW PATH

Dhanarua SVEP Block, Bihar

The story of Rubi Devi who paved the path for herself and many others is an inspiring success story. She studied till 10th class, and before marriage she used to work in nearby fields as a daily wage labourer. But after marriage, her life changed for the better and it provided her a ray of hope. With the support of her loving husband she was able to complete a beautician course and also learnt tailoring. They live in a joint family along with their two children, that they have to support. She

decided to use her skills to bring in some income to the family. Along with some support from SVEP, she is now an entrepreneur who runs a beauty parlour and also offers tailoring services.

“Ghar me baithe baithe sirf tension hoti thi, toh humne kuch naya sikhne ka koshish kiya” uttered Rubi who knew that sitting idle at home and worrying was not going to get her or her family anywhere and that she needed to take the situation into her hands.

“
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KOSHISH KIYA
”
Rubi Devi

After learning the skills and deciding to become an entrepreneur, she needed to arrange an initial investment. As luck may have it, right about the same time she gets to know about the Start-Up Village Entrepreneurship Programme in one of her community network orientations. She went ahead and followed up with her Community Resources Person for Enterprise Promotion (CRP-EP) about her business idea. She also attends trainings on enterprise management. Her CRP-EP manages to get her credit support of Rs. 25,000 from the Block Resource Centre (BRC) as well. And as each brick started falling into place, Rubi became an entrepreneur and currently earns more than Rs. 10,00 - 20,000 every month. Her CRP-EP also ensures that enough word of mouth publicity goes around for her parlour. As a beautician, Rubi

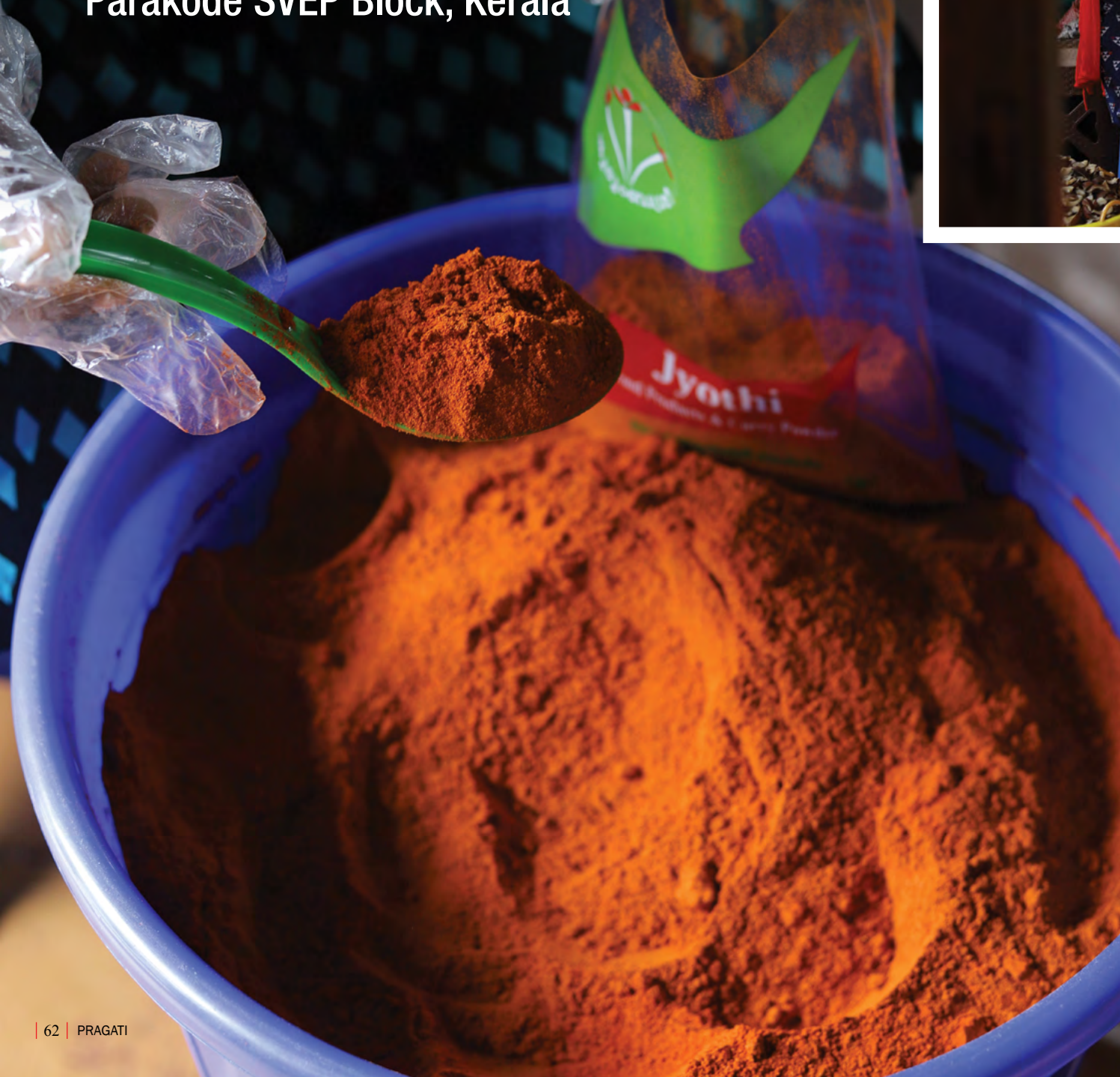
offers a variety of services ranging from eyebrow shaping, haircuts, facials, make-up, massage etc.

“Dekha dekhi aur bhi mahila log business start kar rahi” said Rubi and feels that more women, especially her customers are coming forward to set up their own enterprises after seeing what Rubi has been able to achieve. She has also been able to admit her children into English medium school where she hopes they get better education. They have improved their living standards as well by buying appliances in their household such as a television and a refrigerator. She hopes to cater to more members of the community from her unit by capturing more demand. She insists if she ever has the opportunity to employ someone in her unit, it will definitely be a woman as she wants more and more women to be able to contribute to their households.



A FLAVOURFUL TALE OF PERSISTENCE

Parakode SVEP Block, Kerala



As you cross the Chathanoorpuzha Choorakode road, a large blue board greets you from across a ledge. It reads “A Kudumbashree Initiative - Jyothi Food Products and Curry Powder” and has very much become the identity for three women who took the leap of faith and started a group enterprise at Parakode Block, Pathanamthitta District, Kerala. Bindu Kumari, Rakhi T Das and Suja Rajan are neighbours who knew each other for years. They often met for chit chats in the evenings and during one of those discussions, they decided they wanted to do something on their own. It was Rakhi who suggested venturing into food products. Until then she had been

purchasing some masala powders from her mother’s enterprise unit in a nearby village and selling it in her own neighbourhood. She realised that there was considerable demand for such products if quality was maintained. Her customers preferred these products over the

“
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ON YOUR FAMILY
”

Bindu Kumari

bulk manufactured masala products that often contained high levels of preservatives. The three decided to set up Jyothi Food Products and Curry Powder in 2017.

They started small, pitched in 5000 rupees each to buy the raw materials and some packaging materials. They would buy the chillies, turmeric and coriander, clean and wash them thoroughly, dry them and then grind them before packaging them

into smaller packets for sale. They now sell a variety of food products ranging from masala powders such as chilli, turmeric, coriander, cumin, fenugreek to rice and wheat flours, achars and chutneys, processed coconut products such as coconut oil, grated coconut and coconut curry mixes etc. They also do catering for small events around their neighbourhood.

They recall that for about a year, any profit they made from the unit was invested back into the enterprise and there was barely any take-home income. In 2019, the local Micro Enterprise Consultant (MEC) under the Start-Up Village Entrepreneurship Programme (SVEP) linked them to the various markets available within the SHG network. Their products were an instant hit at the festival markets such as the Onachantha and stalls set up during local temple festivals. They would also sell their products at Saras Melas conducted by the NRLM across the state. They had regular customers in the SHG network where Bindu, Rakhi and Suja would take their products along with them to the community





meetings. Gradually they started getting orders from retail grocery stores in the locality. They would also get orders from non resident Indians who would take their snacks and acharas to their respective work locations while returning from Kerala. “The authentic ingredients and homemade taste help us to beat our homesickness and stay connected to our roots”, testifies one of their customers.

“Our happiest day was when all three of us sent our children on a one day trip with the money we saved from our earnings. We gave them some extra pocket money as well to spend on the trip. They had an amazing day and came back home with some souvenirs for us as well.” says Bindu with a gleaming smile. Suja adds that once in a while they also get matching clothes for themselves for festivals etc.

These strong women who have decided there shall be no looking

back hope to expand by purchasing some additional machinery for grinding and packaging. They are extremely supportive of other women who want to venture into entrepreneurship and offer to sell products from other units at their

store. “Even if it is an income of Rs. 50, I say all women should come forward to do something on their own rather than being dependent solely on your family” says Bindu as she proudly looks at their own unit that stands tall.



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National Rural Livelihoods Mission
Government of India



Kudumbashree
Kerala State Poverty Eradication Mission
Government of Kerala

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