

# Fireflies of Social Change



*Edited by*  
C Shambu Prasad  
Aneesh Mohan

# Contents

Promoting Inclusive Entrepreneurship through Social Innovation.....	i
Introduction.....	1
Service Enterprises.....	8
1. Journey of Determination - From Vision to Reality: Gulshan Bind <i>by Shubha Khadke</i> .....	9
2. The Accident Didn't Deter the Entrepreneur: Manoj Modanwal <i>by Inir Pinheiro</i> .....	16
3. The E-Rickshaw Entrepreneur Against All Odds: Chanda Shukla <i>by Aneesh Mohan</i> .....	21
4. Stitching courage in the tapestry of life: Brijesh Raja Chauhan <i>by Aneesh Mohan</i> .....	27
5. Turning Challenges into Triumphs - The Resilient Entrepreneur: Mangal Singh Dohre <i>by Shubha Khadke</i> .....	33
6. Design It Yourself: Sachin Srivastava <i>by Aneesh Mohan</i> .....	38
Retail Enterprises.....	42
7. Riding on success - The woman of many talents: Ravi Sen <i>by Aneesh Mohan</i> .....	43
8. Embracing a Spectrum of Possibilities: Prabha Pratap <i>by Shubha Khadke</i> .....	49
9. The Entrepreneur of all Trades: Dheeraj Kumar Gond <i>by Inir Pinheiro</i> .....	54
10. Envisioning a new dawn: Rakhi Yadav <i>by Aneesh Mohan</i> .....	60
11. Embracing the Spark Within: Kalpana Jha <i>by Asmita Chaudhari</i> .....	65

12. The spark of an All-in-One Shop: Sudhir Kushwaha by <i>Shubha Khadke</i> .....	69
Manufacturing Enterprises.....	73
13. Illuminating Lives through Employment: Roshni Begum by <i>Shubha Khadke</i> .....	74
14. Weaving Dreams, Empowering Lives: Story of Faiyaz Ali by <i>Shubha Khadke</i> .....	81
15. Rekindling the Potter’s Flame – Sheela Prajapati by <i>Aneesh Mohan</i> .....	86
16. The Cradles of Success, <i>Maika</i> and <i>Bacche</i> : Parvati Devi by <i>Aneesh Mohan</i> .....	91
17. Creating the Village of Dreams: Shiv Prakash Bind by <i>Aneesh Mohan</i> .....	97
Agri and allied Enterprises.....	102
18. Getting back is a hobby – The Serial Entrepreneur: Vinod Kumar by <i>Inir Pinheiro</i> .....	103
19. Goats Going Viral: Ravi Prakash Pal by <i>Aneesh Mohan</i> .....	109
20. Failure is just a Stepping Stone: Gulab Chand Gautam by <i>Aneesh Mohan</i> .....	113

## *Promoting Inclusive Entrepreneurship through Social Innovation*

Rapid economic growth in the twenty-first century in many emerging economies has also led to a flip side of deepening inequality, environmental degradation, and the exclusion of many population groups in the growth story. Features of jobless growth is more pronounced in the Global South, with multiple layers of informality within a complex social web of relations.

The ‘future of work’ requires development solutions that aim to address these multiple challenges simultaneously, the Work4Progress (W4P) programme presents one such example. It promotes ‘inclusive entrepreneurship’<sup>1</sup>, a phenomenon that is characterized by systemic change that enables under-represented groups such as youth and women to access entrepreneurship opportunities, thereby leading to social inclusion, quality employment, and sustainable economic growth.

W4P practices innovation that is social in purpose, systemic in nature, and inclusive by design. The programme departs from a ‘linear, directed action-based approach to entrepreneurship’ to a scenario in which ‘**systemic solutions are co-created** among communities and critical stakeholders’. Launched in 2017 in India by Development Alternatives, and “la Caixa” Foundation, the programme aims to listen to multi-stakeholder perspectives through dialogue, find answers through co-creation, prototype solutions and share learnings to accelerate impact at scale. These ideas and processes have expanded to Peru, Mozambique, and Columbia with a total of 8 national networks.

Institute of Rural Management Anand (IRMA) has been associated with DA for the last 3 years as an impact evaluation partner for the W4P programme. Through a combination of quantitative and qualitative assessment, IRMA has brought in their extensive experience in the field of research and evaluation as well as an academic lens to the programme.

Collectively as organisations, our belief in the instrumental role an entrepreneur plays, is strengthened with each interaction and every unique story that unfolds before us. Each entrepreneur is a potential innovator and agent of change. And yet, their work is inextricably connected to other actors and their actions locally, in the macro-economy and perhaps even globally.

---

<sup>1</sup> See <https://www.jobswemake.org/>

A microcosm of ‘inclusive entrepreneurship’ has opened up a world of possibilities for women and youth in the by-lanes of Eastern Uttar Pradesh and in the streets of Bundelkhand. Local narratives are moving away from ‘necessity-based entrepreneurship’ to ‘opportunity-based entrepreneurship’, supported by district level ecosystems that are facilitating access to information, resources, market linkages and finance, enabling individuals and communities to realise their dream of changing their lives. **Fireflies of social change** is a window to this world of **micro movements** led by entrepreneurs who are driving this change and are beginning to create a culture of entrepreneurship.

Kanika Verma

Lead – Green and Inclusive Entrepreneurship

Associate Vice President

Development Alternatives Group

# Introduction

The Work4Progress (W4P) programme supported by “la Caixa” Foundation and designed and implemented by Development Alternatives (DA) has been working on promoting inclusive entrepreneurship by developing an innovative action and learning platform through a network of partners for fuelling job creation in India. A total of 3748 entrepreneurs were supported through the programme in two districts of Eastern Uttar Pradesh – EUP (Mirzapur and Bhadohi) and two of the Bundelkhand region – BKD (Jhansi and Niwari) in three phases from 2016 onwards until May 2023 with significant acceleration in the third phase. W4P’s philosophy of development intervention is rooted in the creation of social innovation platforms that facilitate community listening, action and learning that lead to development of high-impact prototypes that are discovered through collaborative and co-creative spaces. These social innovation platforms foster connectivity among network partners and aimed at enabling systemic impact in underdeveloped entrepreneurial ecosystems. The implementation is directly in BKD and through its partners MDSS (Manviya Drishtikon Sewa Samiti) and SVSS (Swami Vivekananda Shiksha Samiti) in EUP.

The programme is focused on women and youth from marginalised communities. It is estimated that women comprise only 14% of the total entrepreneurs in rural India, i.e., 8 million out of the 58 million entrepreneurs (Korreck, 2019). Recent reports such as the World Economic Forum's Gender Gap Report places India 127 out of 146 in "economic participation and opportunity" indicator and the Mastercard's Index of Women Entrepreneurs Report 2022 ranks India 57<sup>th</sup> of 65 countries in women entrepreneurship with women entrepreneurs estimated to be severely impacted by the pandemic.<sup>1</sup> Unemployment in India is estimated to be 42% for graduates under 25 years. Lower caste entrepreneurs are rare, and SC and ST owners are barely represented among firms employing more than 20 workers.<sup>2</sup> In this context a programme with 30% of the enterprises being women-led and 88% of the entrepreneurs belonging to marginalised communities (including OBC, SC, ST), against the national average of 67% is welcome and noteworthy. Recent research has indicated that social capital factors

---

<sup>1</sup> See <https://www.weforum.org/reports/global-gender-gap-report-2023/> and <https://economictimes.indiatimes.com/small-biz/entrepreneurship/data-collection-might-be-the-key-to-access-to-finance-for-women-entrepreneurs/articleshow/95954842.cms>

<sup>2</sup> See the recent State of Working India Report 2023 <https://cse.azimpremjiuniversity.edu.in/state-of-working-india/swi-2023/>

like knowing other entrepreneurs and informal investment or having financed other's ventures, has a strong influence on a women's entrepreneurial propensity (Arafat et. Al, 2020).

The W4P programme, thus, rightly departs from many Government-run programmes that are supply driven and train entrepreneurs on similar skills that might not lead to high survival rates post-training. W4P has helped create a diversity of enterprise prototypes, numbering over 120, that are identified and validated on the ground for replication. There have been few detailed studies on grassroot entrepreneurs, and this volume of case studies seeks to capture ground level insights to appreciate the complexities and challenges of enabling entrepreneurship in underserved regions. The study team together visited 57 entrepreneurs and the case studies were documented through semi-structured interviews that were corroborated with the dashboard of DA<sup>3</sup>. Additional insights were through participant observation in many of the programmes of Development Alternatives (DA) over the years that include events like the TARAGram Yatra, annual review workshops, the Annual Conference of #Work4Progress at regular intervals. Of the large list of entrepreneurs from the entrepreneur's dashboard developed by Development Alternatives (DA), 57 entrepreneurs were interviewed from the intervention geographies of Bundelkhand and Eastern Uttar Pradesh. Based on the diversity of entrepreneurs per their profession, age, gender, income bracket, persona, and the phase at which they joined the programme, twenty detailed case studies of entrepreneurs were written, utilising the 4E framework.

All case studies followed a common 4E framework that captured the journey of the **entrepreneur**, the growth of the **enterprise**, the contribution and development of the local **ecosystem** and the impact on the local **economy**. Details of their family, geographical location, migration, the position on the social ladder, education, their struggles, and dreams were part of capturing entrepreneurial journey. The process of setting up their enterprise, its expansion, allocation of money, credit in the name of the enterprise, the profitability, and future plans were explored to understand enterprise growth. The support from programme, government stakeholders, training institutions, banks, family, friends, and local mentors was to understand the local ecosystem. The number of persons employed, their income, the import and export of

---

<sup>3</sup> The study team was led by C. Shambu Prasad and included Aneesh Mohan, Shubha Khadke and Inir Pinheiro. The team visits to EUP were in March 2021, August 2022 and April 2023, and to BKD were in March 2021, September 2022 and June 2023. Ajit Kanitkar, the author of Grassroot Entrepreneurship (1996), Shirish Joshi and Kiran Limaye commented on earlier drafts of the cases. We thank Arun Maira for allowing us to use the phrase "Fireflies of Social Change" <https://www.tribuneindia.com/news/comment/fireflies-of-social-change-453646> that we believe captures the journey of these entrepreneurs as system change leaders.

goods and services, the additions value chains, the diversification, and support provided to other enterprises was part of assessing the contribution and impact on the local economy. We believe this template can help in working out newer metrics to assess rural entrepreneurial ecosystems and the “Fireflies of Social Change” volume represents an offering that both celebrates the achievements of the entrepreneurs while inviting all stakeholders interested in enabling rural entrepreneurship to think and work differently. Table 1 presents the details of these entrepreneurs. Of the 20 entrepreneurs, 9 are from Bundelkhand (BKD) and 11 from Eastern Uttar Pradesh (EUP). Nine of entrepreneurs are women and overall, nine are below 30 years. Only three entrepreneurs were single. Seven pursued their education until their bachelors, 4 have finished their education until 12<sup>th</sup> grade, 2 until 10<sup>th</sup> grade, 3 until 8<sup>th</sup> grade, and 3 only until 5<sup>th</sup> grade. 2 entrepreneurs each belong to the Scheduled Caste and General category while the rest belonging to Other Backward Castes (OBCs). Ten of them started their new enterprises from the support received while. Only 3 entrepreneurs run their enterprise from their homes, while 7 own the shop they are running the enterprise from; rest have utilised rented premises to run their business.

*Table 1: Entrepreneurs Profiled*

<b>S. No.</b>	<b>Name of Entrepreneur</b>	<b>Sex</b>	<b>Enterprise</b>	<b>Phase</b>	<b>Village</b>	<b>Districts</b>	<b>Set-up date</b>
1	Gulshan Kumar Bind	M	Information Kiosk	I	Lachchhapatti	Mirzapur	2-Apr-2016
2	Manoj Modanwal	M	Food Stall	II	Lala Nagar	Bhadohi	2-Jun-2020
3	Chanda Shukla	F	E-Rickshaw Driver	III	City	Mirzapur	15-Jan-2022
4	Brijesh Raja Chauhan	F	Beauty Parlour	II	Azadpura	Niwari	1-Apr-2014
5	Mangal Singh Dohre	M	Information Kiosk	I	Behta	Jhansi	1-Aug-2018
6	Sachin Shrivastva	M	Sublimation Printing	II	Niwai	Niwari	31-Oct-2020
7	Ravi Sen	F	Garment Retail	II	Punawali Kala	Jhansi	24-Sep-2020
8	Prabha Pratap	F	Tailoring Unit	I	Bhojla	Jhansi	25-Jun-2018
9	Dheeraj Kumar	M	Stationery	II	Jiuti	Mirzapur	6-Aug-2012
10	Rakhi Yadav	F	Optical Store	III	Simra	Jhansi	20-Mar-2022



S. No.	Name of Entrepreneur	Sex	Enterprise	Phase	Village	Districts	Set-up date
11	Kalpana Jha	F	Garment Retail	II	Orchha City	Niwari	23-Mar-2016
12	Sudhir Kushwaha	M	Electronics Retail	II	Laadpura	Niwari	10-Oct-2020
13	Roshani Begum	F	Doormat Weaving	I	Muhammadpur	Bhadohi	16-Aug-2019
14	Faiyaz Ali	M	Carpet Weaving	I	Masari	Mirzapur	15-Aug-2007
15	Sheela Devi	F	Pottery and Earthenware	III	Punawali Kala	Jhansi	16-Apr-2015
16	Parvati Devi	F	Namkeen Manufacturing	III	Mewali	Mirzapur	26-Mar-2015
17	Shiv Prakash bind	M	Bakery	III	Sarai rajputani	Bhadohi	5-Apr-2022
18	Vinod Kumar	M	Poultry Farm	I	Lachchhapatti	Mirzapur	20-Aug-2018
19	Ravi Prakash Pal	M	Goat Farm	III	Pipris	Bhadohi	6-Apr-2022
20	Gulab Gautam	M	Pig Farm	III	Pipris	Bhadohi	15-Apr-2022

Based on the dashboard developed and maintained by DA, (as of Dec 2022), the entrepreneurs have enhanced their incomes as is described in Table 2.

*Table 2: Income Bracket change of selected entrepreneurs*

Family Income Bracket	Original	Current
360,000 Rs < x	0	1
180,000 Rs < x <= 360,000 Rs	2	8
90,000 Rs < x <= 180,000 Rs	11	11
x <= 90,000 Rs	7	0

The entrepreneurs have, importantly, shown resilience during the pandemic and the general trend has been an increase in their average monthly profit since the start of their enterprise despite fluctuations post-Covid, and is shown in Figure 1. While all entrepreneurs were supported in some way through the W4P programme, five formally received some kind of training support from DA or MDSS/SVSS (i.e., Start and Improve Your Business (SIYB), Grow Your Business (GYB) and others) and eight entrepreneurs participated in the Kaun Banega Business Leader (KBBL is a systemic prototype to promote inclusive entrepreneurship).

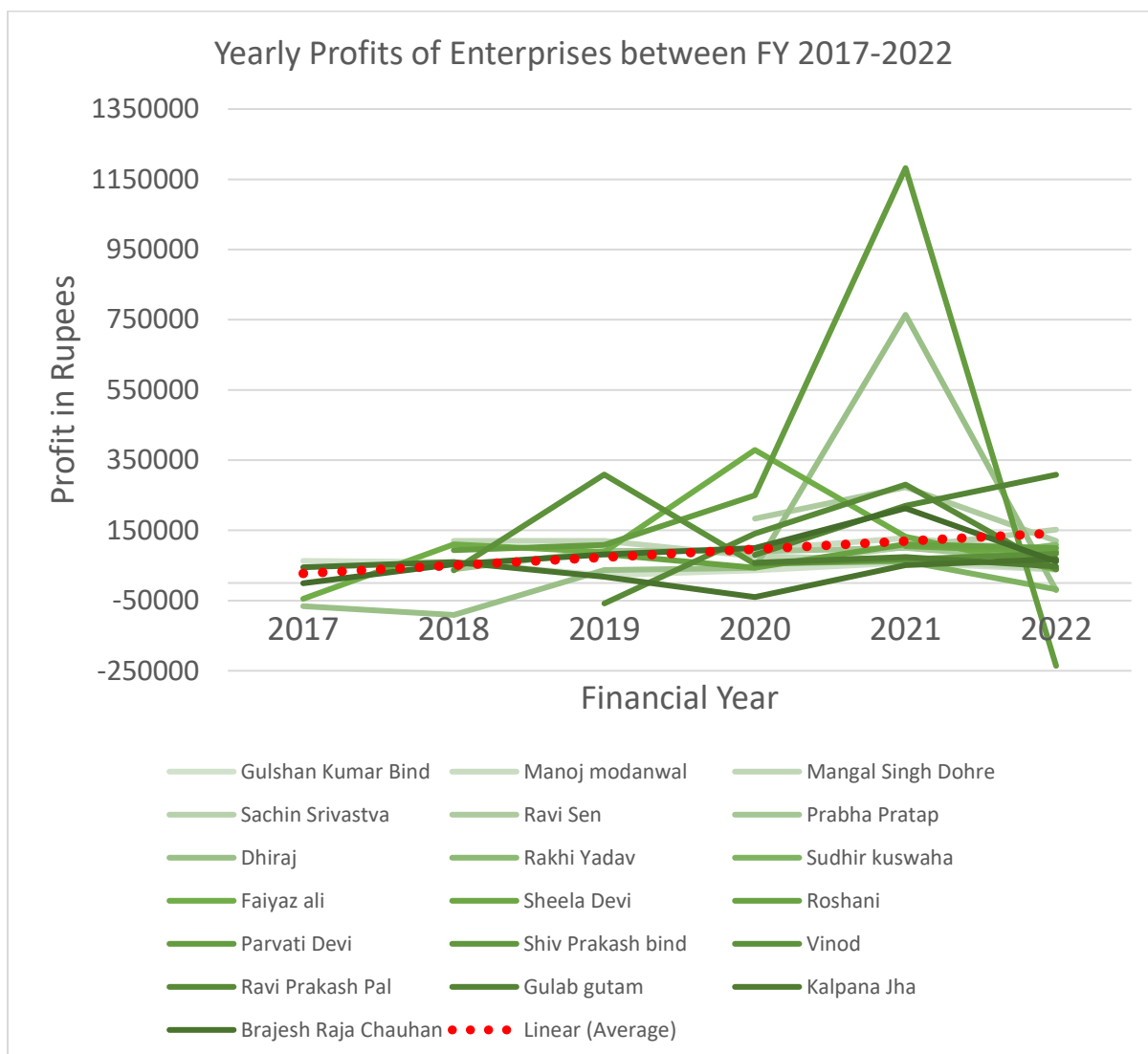


Figure 1. Yearly profits of Selected entrepreneurs

The case studies capture the diverse pathways chosen towards entrepreneurship<sup>4</sup>. Most entrepreneurs were first-time entrepreneurs, few had formal training in entrepreneurship and yet were willing to take risks and have been successful. A key success parameter is not just the profits, but their ability to withstand and overcome shocks like the pandemic. Beyond resilience we also noticed attempts to diversify their businesses and experimenting with multiple

<sup>4</sup> Five of the cases were originally written in Hindi first to enable the entrepreneurs to also be able to read them and were later translated. One of these cases on Roshni Begum authored by Shubha Khadke won the Udyami Saathi Challenge and was featured in the India Development Review. <https://hindi.idronline.org/article/a-doormat-maker-and-woman-entrepreneur-from-uttar-pradesh/>

opportunities to increase their incomes. With the larger challenge of farm incomes declining and fewer people interested in continuing in farming, being self-employed is an option that the entrepreneurs have chosen given the larger or macro decline of direct job opportunities or decline of traditional industries like carpet weaving etc.<sup>5</sup> The unwavering silent support of their families, husbands for many women entrepreneurs, has helped bridge the gap between survival and success. The role of the family in enabling entrepreneurship has been understudied. The family often extends beyond the village and there were many instances where the woman, like Roshni or Parvati, brought ideas and expertise from her *Maika*, family before marriage. The *maika* has, in a few cases, also supported entrepreneurs morally when the in-laws have been unsupportive. The W4P programme has done well to recognise and build on this social capital.

We also found interesting stories of the migrant entrepreneurs, with people like Shiv Prakash Bind returning to their village after spending time migrating to distant Mumbai. Technology, and particularly, easy access to knowledge of how to do things through YouTube videos has been an enabler. Social change in India's villages has been aspirational and dynamic and entrepreneurship programmes can and need to build on the potential of communities. This enables the entrepreneurs to experiment, innovate and create new ventures and move away from a patronising handholding approach. The constant interaction with the entrepreneur at different stages of their growth and having dialogues and conversations on their businesses is a distinguishing feature of the W4P programme. DA and the local organisations, including DA's facilitators, bring in ideas and concepts about entrepreneurship and also build on the tacit, hidden, unarticulated knowledge, experiences, and life stories present in the context among the entrepreneurs and the larger ecosystem. This dynamic interaction and evolving local entrepreneurial ecosystem have helped the entrepreneurs in their growth too.

Dimensions of enterprise growth include scaling up their operations wherever possible and also in growing to become local ambassadors in the local entrepreneurial ecosystem and role models in their communities. Peer to peer learning has meant that the prototypes have been copied and replicated as in the spread of e-rickshaws by women. The establishment of businesses within the local community has significantly enhanced the availability of goods and services. The growth of these enterprises has the potential to generate demand for local ancillary support industries and contributing to the circular economy. We hope that these cases will enable a fresh look at entrepreneurs as humble catalysts who can bring hope to their families and communities

---

<sup>5</sup> See <https://thewire.in/politics/uttar-pradesh-mirzapur-carpet-brass> for the decline of the industry and Covid 19 challenges in traditional carpet and brass industry in UP.

and be the 'Fireflies of Social Change'. For researchers pursuing entrepreneurship we hope a discussion on collaboration of newer metrics for assessing rural entrepreneurial growth that looks beyond the individual entrepreneur to exploring local ecosystems and keeping focus on their contribution to the local economy.

## **References**

Arafat, M. Y., Ali, J., Dwivedi, A. K., & Saleem, I. (2020). Social and cognitive aspects of women entrepreneurs: Evidence from India. *Vikalpa*, 45(4), 223-239.

Kanitkar, A. (1999). *Grassroots entrepreneurship: Entrepreneurs and microenterprises in rural India*. New Delhi: New Age Publishers.

Korreck, S. (2019). Women entrepreneurs in India: what is holding them back. *Observer Research Foundation Issue Brief no 317*, 1-10.

Shambu Prasad and Aneesh Mohan

## Service Enterprises

1. Journey of Determination - From Vision to Reality: Gulshan Bind  
*by Shubha Khadke* 9
2. The Accident Didn't Deter the Entrepreneur: Manoj Modanwal  
*by Inir Pinheiro* 16
3. The E-Rickshaw Entrepreneur Against All Odds: Chanda Shukla  
*by Aneesh Mohan* 21
4. Stitching courage in the tapestry of life: Brijesh Raja Chauhan  
*by Aneesh Mohan* 27
5. Turning Challenges into Triumphs - The Resilient Entrepreneur: Mangal Singh Dohre  
*by Shubha Khadke* 33
6. Design It Yourself: Sachin Srivastava  
*by Aneesh Mohan* 38

## **Journey of Determination - From Vision to Reality: Gulshan Bind**

*Gulshan Bind is a Phase I entrepreneur who hails from the village of Lachhapatti in Mirzapur City. He overcame financial challenges to establish a Common Service Centre (CSC) in 2016. Initially facing scepticism, Gulshan organized awareness camps, gradually gaining trust for online services in the village. Despite health challenges and the pandemic, Gulshan expanded the centre's services, registered 10,000 people under the Ayushman Yojana, transformed it into a Bank Mitra, and registered a Farmer Producer Organization with 160 members in 2022.*



### **Early Challenges and Determination**

Firm determination can give tangible output to every thought. If one has belief in their ideas and has the courage to manifest them, everything becomes possible. Gulshan Bind is a direct example of this. Gulshan belongs from the Lachhapatti village in Mirzapur Block, Uttar Pradesh. He operates an Information Kiosk, commonly known as a Common Service Centre (CSC) or Jan Seva Kendra.

In remote areas where people don't have access to computers and the internet, various schemes and e-services are made available through Jan Seva Kendra (CSC). CSC started as a part of the e-Governance initiatives and is currently one of the 31 Mission Mode Projects under the "Digital India" mission. Through CSC, services such as birth certificates, passports, Aadhaar cards, PAN cards, driving licenses, admit cards, application forms, pension applications, ITR filing, electricity bill payments, train/airline ticket booking, and applications for various government schemes can be processed.

In Gulshan's family, there are his parents, wife, a younger brother, and a sister. His father owns two acres of land, where they cultivate vegetables on one acre and grow grains on the other. His father also works as a labourer along with farming. Gulshan completed his Bachelor of Commerce (B. Com) degree. He also studied law for two years but had to leave in between and return to the village due to financial difficulties. When Gulshan was studying, the previous government awarded him a laptop as a meritorious student scholarship. The laptop increased his awareness and understanding. He became aware of several government schemes and learned the application process. He also noticed that people in the village face difficulties with

online applications and there are no such centres available in the village. Hence, he saw the potential for establishing such a centre.

### Building Trust in Online Services



*Common Service Centre run by Gulshan Bind*

In 2016, Gulshan executed his idea of starting a Jan Seva Kendra. He registered for the CSC TEC course, passed the exam, and established the centre. However, Gulshan faced several challenges in starting the centre, such as a lack of funds and space. During that time, his friend Dharmendra Kumar Bind provided support by offering his room, which became the initial location for the CSC. The initial required capital was gathered from family and friends, including the addition of scholarship funds. The centre was started with an investment of approximately Rs 80,000, which was used to purchase necessary items like computer, furniture, and other equipment.



*Jan Seva Kendra run by Gulshan Bind*

In 2016, Gulshan also became part of the Work4Progress programme. Through their support, he received financial assistance of Rs 20,000 to purchase a computer, along with some entrepreneurial training. Due to various training programmes and affiliations with organizations, Gulshan's vision for the Jan Seva Kendra became clearer. However, during that time, online services were not prevalent in the village, and people lacked trust in such services. The habit of physically visiting government offices persisted, making it challenging for people to believe that work could be done without visiting an office. In such circumstances, Gulshan did not lose hope. He organized camps in village after village, invited government officials and encouraged people to by submitting their applications. When Aadhaar cards arrived at people's homes or they received information about the benefits of government schemes, people started



*Gulshan with other aspirants*

considering it in a positive way. Now, villagers no longer had to go to Mirzapur for small tasks, saving them both time and money.

The centre handles daily work worth approximately Rs 1,500 to Rs 2,000, with a profit margin of 70-80 percent. Each day, around 50 to 70 customers visit the centre. The service fee varies depending on the task, but a minimum of Rs 50 is charged. For example, making an Aadhaar card costs Rs 50, while obtaining a caste certificate costs Rs 80. They also offer lamination services for various cards at a price of Rs 15. The process of Aadhaar card enrolment and modifications is an ongoing task. Gulshan continues to organize camps in collaboration with various government departments in the village. During the summer, month-long camps are particularly active, as people fill out applications for the Prime Minister's Farmer Scheme.



## Diversification and Resilience Amid Challenges



*Gulshan receiving training from trainer*

In 2018, with the support of Development Alternatives, Gulshan received training in a six-day "General Entrepreneurship Development Programme" (GEDP) from the Rural Self Employment Training Institute (RSETI). The institute provided a three-day training programme titled "Generate Your Business Ideas" conducted by an ILO-certified trainer. This new knowledge expanded Gulshan's vision. Through the Work4Progress programme, he also participated in programmes such as "Kaun Banega Business Leader" and "Kaun Banega Market Leader." These programmes provided him the opportunity to meet other entrepreneurs. Participating in coalition meetings, known as "Samanvay Baithak," helped Gulshan understand the functioning of other departments in the district and provided detailed information about the schemes associated with them. During this time, Gulshan's Jan Seva Kendra was considered as a promotion centre for the "Kaun Banega Business Leader" programme under Development Alternatives. This increased awareness led to a growth in the number of people approaching the Jan Seva Kendra. As the voices of the people grew stronger, Gulshan gained a better understanding of their needs. Customers often require photocopying services, scanning, pens, and basic stationery. Gulshan realized that by providing maximum services under one roof, the villagers would benefit greatly. Currently, he has four laptops, two printers, and a scanner in his centre, along with a small stock of stationery.

The Jan Seva Kendra has all the necessary licenses, such as the Udyam Aadhaar, TEC, Ayushman Registration Certificate, and more. The estimated monthly expenses for the centre range from Rs 15,000 to Rs 20,000, which includes rent of Rs 1,200 for the premises, electricity costs ranging from Rs 450 to Rs 500, internet charges of Rs 1,800 (recently installed from Prayag Brand in Allahabad, providing unlimited data), employee salaries of Rs 8,000 to Rs 10,000, and maintenance and stationery costs of up to Rs 2,000.

In 2019, Gulshan faced significant health issues, and his father had to sell computer for his proper treatment. However, Gulshan did not lose hope; instead, he turned these challenges into opportunities. During the first lockdown in 2020, Gulshan transformed his Jan Seva Kendra into a Bank Mitra, becoming a banking correspondent point, facilitating essential financial transactions in the village. The government also designated his CSC as an Aadhaar enrolment centre, making Aadhaar-related modifications easily accessible to the villagers. Through his centre, Gulshan successfully registered around 10,000 people under the Ayushman Yojana.



*TV screen at Gulshan's centre for advertisement*

Gulshan has installed a large screen TV at the centre for advertisement purposes, where advertisements for government schemes, banks, and life insurance corporations are displayed. Through the digital portal of the Jan Seva Kendra, these advertisements generate a monthly income of approximately Rs 1,500.

From 2017 until now, Gulshan's business figures are as follows, compiled under the Work4Progress programme. Additional information was gathered during the interview with Gulshan.

Financial Year	Revenue	Cost	Net Profit
2017	INR 42,000	INR 21,000	INR 21,000
2018	INR 1,20,000	INR 60,000	INR 60,000
2019	INR 79,000	INR 57,000	INR 22,000
2020	INR 1,77,000	INR 79,000	INR 98,000
2021	INR 1,61,000	INR 1,07,000	INR 54,000
<b>Total</b>	<b>INR 4,18,000</b>	<b>INR 2,17,000</b>	<b>INR 2,55,000</b>

*Gulshan's business figures as per DA's Entrepreneur's Dashboard.*

## **Entrepreneurial Expansion and Community Impact**

Gulshan is the young budding entrepreneur of first stage of Work4Progress programme. He secured a loan of Rs 50,000 from a microfinance institution at an interest rate of 8%, with the help of Work4Progress for buying computers. The continuous presence of 5 to 10 customers indicates that the services provided at Gulshan's centre are satisfactory.

Currently, there are two employees working at the centre for the past two years. Together with Gulshan, a total of three individuals operate the centre. The employees receive salaries based on their respective roles, which amount to approximately Rs 4,000-5,000 per month. Initially, Gulshan's centre was the only one in the village, but now approximately 10 private centres have opened in the vicinity. The increasing number of centres demonstrates that villagers are benefiting more from these facilities.

Gulshan's sole objective is to provide better services to his customers in a timely manner. He continues to add new facilities to the centre. The facility of banking services is one example of this expansion. Gulshan experienced that people in the village had to travel to Mirzapur to buy fertilizers and seeds. During that time, he came to know about Farmer Producer Organizations (FPOs). With guidance from the organization, Gulshan visited some good FPOs and received fundamental knowledge through training sessions conducted by the organization's employee, Omkar. He also received guidance on FPO registration. On January 4, 2022, Gulshan registered a Farmer Producer Organization with 160 members. He has also obtained all the necessary registrations for the FPO, including registration on the Ministry of Agriculture's Shakti Portal and e-National Agriculture Market (e-NAM). There is a shop of FPO near the Jan Seva Kendra, from where he sold 5 quintals of paddy seeds during the Kharif season. He intends to gradually expand the FPO's operations. Additionally, he wishes for an enterprise training institute to be established in the district, providing guidance and necessary support to new entrepreneurs. He also aims to provide guidance on the application process for government schemes and facilitate essential financial assistance.

As an entrepreneur, Gulshan serves as an inspiration to other youth in the village. He started his business with minimal capital and continuously made improvements based on time and circumstances. By accurately assessing the needs of his customers, he ensures that the necessary services are available at his centre.

Under the Digital India initiative, all work is gradually shifting online. In this regard, the Jan Seva Kendra has immense potential. If the government collaborates with such centres to

promote their schemes, it will reach a larger audience. However, Gulshan views his Jan Seva Kendra as a stepping stone and continues to expand his work, consistently undertaking new ventures.

## The Accident Didn't Deter the Entrepreneur: Manoj Modanwal

*Manoj Modanwal is a Phase II entrepreneur from the village of Lala Nagar in the Aurai block of Bhadohi district. Once part of a prosperous family in the carpet industry, he faced financial and medical setbacks leading to the sale of family assets. Transitioning to entrepreneurship, he established a successful roadside dhaba. With a strategic vision, Manoj transitioned into the wedding catering industry, recognizing the immense potential it held. His progression from a roadside food stall to a sought-after wedding caterer underscores his ability to adapt, learn, and excel in a competitive market.*



### Family background

“Life is always changing, and one has to adapt to the change,” says Manoj, A young entrepreneur currently running a roadside *dhaba* located at the outskirts of his village, Lala Nagar near the main toll booth on the Allahabad highway. Growing up, Manoj’s family was rather well to do, his father owned 40 carpet looms, employing as many as 50 people. Unlike most of his friends he was able to complete his education, graduating in science. In early 2000’s the decline in carpet industry and the unscrupulous dealings of middle men, contractors who purchased his carpets on credit but defaulted on the payments, led to huge financial losses for the family, his father had to sell his carpet looms one at a time just to provide for his family. In 2011 Manoj secured a job in the telecom company, based in Jangliganj, Mirzapur he was assigned a sales role. As his village Lala Nagar was located at just a short travel time from Jangliganj, Manoj used to often help his uncles in their catering business in his spare time. The Modanwal’s have traditionally been a family of caterers who would be called by families for wedding and social functions. Those weekend catering stints were crucial training grounds for Manoj, teaching him the various nuances of the catering industry. Always on the lookout for additional sources of income, Manoj got registered as an insurance agent with LIC (Life Insurance Corporate of India). In 2016 Manoj had a motorcycle cycle accident; his left leg was severely damaged. Initially his company provided him with additional leave, but after 4 months of recovery, Manoj was still unable to resume work and decided to resign from his job.

### Beginnings of the enterprise

When the carpet business was booming, Manoj’s father had purchased a patch of land touching the national highway, Manoj decided to follow his family roots and get into the food business

by setting up a food stall on the patch of land. Started in September 2018, the food stall initially only sold tea and few packaged snacks to vehicles and travellers along the high way, the proximity of Manoj's food stall to the Highway toll, has only added to the customer footfalls. Manoj soon realized that while tea was the fastest selling and most profitable selling item, by adding hot snacks such as samosa, *pakor*as and local sweet meats, the clients would spend more time and money at his stall. The tea and snacks were all prepared by Manoj himself. He availed a SHG loan from his wife's group and purchased a deep fridge, this allowed him to stock cold drinks and water, as well as store the ingredients for his food stall. The increased business allowed now for the full family to be involved, Manoj's younger two brothers, father and mother now joined the business. The sales per day ranges from 4000-5000 per day, with a profit of Rs 1500. Manoj has also been able to tap into the seasonal opportunities such as festivals of Holi, Diwali and *Shravan* month to maximize his profitability.



*The Modanwal's tea and cold drinks stall*

The ingredients for the food stall are purchased from the local market, being located on the highway also helps in suppliers directly dropping of their supplies at their door step. All the cold drinks, packaged drinking water and ready to eat packaged snacks are supplied directly to the shop. In the earlier days, a local villager supplying milk would drop off supplies twice a day, post the procurement of a fridge, this has reduced to once a day.

## **Tapping on Seasonal Business Opportunities**

During the main Kanwar Yatra season, occurring during the auspicious Shravan month (between July- august) the business booms. To service the devote pilgrims, Manoj and his family run the food stall 24 X 7, their location along the highway is ideal to provide the pilgrims refreshment and a few moments of rest. During the Kanwar Yatra, Manoj and his family would have a total billing of Rs 6000-8000 during the day and Rs 10,000-15,000 per night. The increased business is also accompanied by additional security concerns. Manoj and his brothers have to keep watch during the nights to prevent some unsocial elements from harassing the shopkeepers.

Manoj has also developed an institutional business in terms of wedding catering contracts. The season is April – June. During the wedding season, he has 2 types of contracts. Model 1: He, cooks the material and provide food service, this accounts for 20% of his current wedding contracts. The second model is where he only cooks the food, the service is arranged by the wedding families. This model accounts for 80% of his contracts. In the previous wedding season, he was able to execute 14 wedding contract, having a billing from Rs 30,000 – 1,50,000 per contract.

## **Diversifying into new businesses**

Through the W4P programme Manoj was able to connect with fellow entrepreneurs and listen and discuss new opportunities. One such opportunity was the mandatory use of ‘Fast Tag’ in March 2021. (FASTag is an electronic toll collection system in India, operated by the National Highway Authority of India (NHAI). The mandate required every 4+ wheeler vehicle to have the electronic sticker else risk higher toll fees. Manoj’s food stall is located just a few meters away from the toll booth made it an ideal location to sell these electronic ‘Fast Tag’ stickers. He initially sold it himself, and then within a month employed a local youth to run the ‘Fast Tag’ business. The business model was a per day stipend of Rs 400 to the youth and sharing a portion of the business earned. This model was soon adopted in the neighbouring outlets around the toll plaza. Thus, Manoj was able to inspire and nurture a couple of local entrepreneurs. The business used to earn him Rs 1200-2000 per day in the first few months. However, since April 2022, as most of the vehicles have already been registered with FAST Tag, the selling of FAST Tag has slowed down, and is now mainly recharging of the ‘Fast Tag’ chips. The peer groups set up during the W4P programme provided the critical information and support to set up the ‘Fast Tag’ business.

Manoj has further increased his business through the making and selling of sweets or *mithais*, tapping into his traditional family roots of the Modanwal's, Manoj's sweets are not only sold at his outlet, but he also supplies the sweets to 5 other outlets near the toll.

### **Family support for Manoj**

His family: his father's wise decision of purchasing a patch of land touching the highway, helped Manoj first setting up the food stall, the brothers and parents joining in the business helped his scale the operations, both in the food stall business front as well as the wedding contract front. The Modanwal's traditional knowledge of being wedding caterers and sweet makers had helped in Manoj setting up both his retail and institutional catering business faster.

### **Challenges faced in running a business.**

In 2019 When Manoj needed a loan of Rs 1-2 lakh he approached the government department, only to be turned down. He then approached a Public Sector bank, only to be badly rejected again. Manoj then availed of a loan of Rs 22,000, through his wife's SHG, this he used to purchase the deep refrigerator, allowing his to offer cold drinks and packaged drinking water to his clientele.



*The Modanwal's Food stall located just a few meters from the National Highway Toll Plaza*



## **W4P incubation**

W4P programme: Manoj joined the W4P programme in June 2020 and was part of the Phase 2 incubation support. The W4P programme was initially able to help Manoj diversify his product offerings, through their training programmes Manoj was able to realize that by offering hot snacks to his existing tea, he would be able to build a more profitable business. The W4P peer-to-peer discussions helped Manoj to understand the opportunity in setting up a 'Fast Tag' centre, and then assist in getting registration as a 'Fast Tag' vendor. A sudden check by the local authorities resulted in Manoj getting a notice from the Food and Drug Administrator's office, his business would need an FSSAI license to operate. Manoj reached out to the CSCs within the W4P programme to help him get the license. Common Service Centres (CSC) are physical facilities for delivering Government of India e-Services to rural and remote locations. They are the access points for the delivery of essential public utility services, social welfare schemes, healthcare, financial, education, and agriculture services, apart from the host of B2C services to citizens in rural and urban India.

## **Manoj's Effect on the local economy**

Manoj Modanwal's food stall currently engages the entire family comprising of his mother, father, and 2 other brothers and their wives. For the wedding catering business, Manoj engages local labourers, they need 9 labourers for every 500 guests. The labourers get paid on a daily basis from Rs 200-300 per day. In 2021 Manoj serviced 14 wedding catering contracts, for each wedding, there were more than 500 guests. Manoj has also engaged the services of 2 youths to look after the 'Fast Tag' business.

Manoj has also recently started selling the sweetmeats he makes to neighbouring food outlets; this has helped the local outlets procure quality products at reasonable pricing and payment terms.

Manoj's story reinforces the principle 'an entrepreneur identifies and harnesses the opportunity in every challenge', be it the accident, which left him physically impaired or COVID, Manoj has been able to take the challenges head-on, only to emerge as an adaptive entrepreneur.

## The E-Rickshaw Entrepreneur Against All Odds: Chanda Shukla

*Chanda Shukla is Phase III E-rickshaw entrepreneur, living in Mirzapur City with her family. She faced financial difficulties when her husband fell ill after they invested in an e-rickshaw. Determined to support her family, Chanda started driving the rickshaw, facing mockery initially but gaining respect over time. Her story caught the attention of the W4P programme training women e-rickshaw entrepreneurs, leading her to become a trainer herself. Chanda's success empowered other women to enter the profession, symbolizing the strength of women supporting each other. She plans to expand her earnings by starting businesses and continues to inspire others to overcome societal obstacles.*



### Taking the first step of courage

Chanda Shukla, lives with her husband, the in-laws and her two sons in the Mirzapur City. Her husband, Kamlesh, used to work as a driver at a rice-mill but due to disagreements with the employer, he walked out of the job. The rice-mill used to provide groceries worth Rs 4,500 every month for all their employees, but now that he was no longer employed there, their family had to look for other sources of income to ensure their survival. He started a driving an e-rickshaw on rent (Rs 300/day) ferrying many passengers across the length and breadth of the city. After 15 days, they decided to purchase the rickshaw from ‘Panther’, an e-rickshaw vendor. Kamlesh borrowed some money from his friends and Chanda sold her jewellery to purchase the rickshaw at a price of Rs 2.1 Lakh in January 2022.

Things had just started stabilising for the Shukla family when another tragedy struck them. Kamlesh fell severely ill to a fever. He was bedridden and having invested most of their resources into purchasing the rickshaw, they had no money, not even enough to feed the children. During the harrowing time, to divert her attention, Chanda would often sit with her elder son, on the rickshaw. Her son would play pretend on the rickshaw, as if driving a race car.

It was the third night of Kamlesh’s unrelenting fever. Troubled and unable to sleep, Chanda, with her son sat on her spot of solace, the driver’s seat of the rickshaw. Chanda turned on the battery of the rickshaw and started going around in circles to drown herself in the air, away from wrenching emotions. Still confused and restless, not knowing what to do, she took off with her son on the streets of Mirzapur. Men would raise their hand, to signal the rickshaw to

stop, but when they would see a woman on the driver's seat, they would lower it. A few even asked for a ride, but Chanda feared the consequences and would just drive past them.



*Chanda with her family*

The time was 8PM and she was still on the streets when a woman raised her hand. Chanda stopped this time and asked her if she could drop her to Romaipatti. Chanda did not know the way but said yes and asked the woman to sit. She did not know how to turn the rickshaw smoothly and would make long turns. Somehow, she managed to reach Romaipatti, and the woman asked, “*Kitna hua?* (How much?)”. Chanda responded, “*Apne hisaab se de dijiye* (As you see fit).” She handed her a ten rupee note and went on her way. In that moment, Chanda realised, that she can rely on herself to earn. If the worst happens, then it is she who must take care of the children. Chanda started driving again. Another woman, also with a child asked her to halt. Chanda dropped her to her location, and she gave her Rs 25. It was getting dark and extremely late so she left back for home. She took many wrong turns, figuring out her way but eventually managed to reach back.

She gave her husband the Rs 35 she earned and told him, “To you, this is Rs 35, but to me it is Rs 35,000. Even if you get better tomorrow, it will take time for you to get back to work. I can earn.” Kamlesh was aghast, knowing that her wife endangered herself like this but after a bit of convincing, and especially understanding the circumstances they were going through, he agreed and said he would train her.

## Recognition and fame

Chanda would wear a scarf around her head to protect her identity. People in her neighbourhood and would mockingly call her names like ‘Jhansi ki Rani’ and ‘Phoolan Devi’. They would disgrace her for being a ‘Brahman’s Wife’ and yet working in such a ‘lowly’ profession. The words would pinch her, but she would swallow it all and carry on for the sake of her family.

While most did not know who she was, People had started taking notice of a ‘certain woman who drives in Mirzapur with her son sitting beside her’. The news reached the Manviya Drishtikon Sewa Samiti (MDSS) office who were looking for women e-rickshaw trainers. Under the Work4Progress programme via Development Alternatives (DA), they had recently started their e-mobility programme to train women e-rickshaw entrepreneurs for women passengers. Pragya Devi was their only e-rickshaw trainer and many new women had to be inducted. Panther, the e-rickshaw vendor told them they should speak with ‘Kamlesh’s Wife’. When Shashibala from MDSS, reached their house, Chanda had gone out to ferry passengers. She was greeted by her son who called his mother.

For the first time, someone wanted to speak to Chanda not with the intention of calling her names, but rather to appreciate her and involve her in something much bigger. Chandra agreed to the offer of training more women and on the 74<sup>th</sup> Republic Day of India, she trained 15 women! Compared to male trainers, her trainings were easy to understand for the women as she would give ‘*gharelu*’ or domestic examples like, “When you are driving straight, hold the handle like you would hold the knife while cutting a cucumber. While turning, hold it tighter like you are cutting a potato.” Her trainings resonated with women and the training ground also became a safe space and an escape from their tiring household lives. Although, they constantly enquire about getting home early. Her conversations with women tell her that everyone is going through hardships and have all felt the bitterness of patriarchy. The growing solidarity of women was identified and made into a network by DA and MDSS called the ‘*Arya Pariyojana*’.



*The gate has Chanda's phone number, painted by herself*

### **New earnings and new dreams**

Chanda is provided Rs 150 an hour for training and go on for 3-6 hours daily for a week. She has also managed to tie-up families who take her services for fetching the children from school. On most days, she earns about Rs 400-600 a day, but during the wedding season, it goes up to Rs 800. Her husband also drives a rickshaw on rent. The maintenance since the thirteen months of owning her rickshaw has only been Rs 1350. She has managed to pay for the education of both her children and they also help her out with chores at home.

The winds have changed in Mirzapur and the people that once mocked her, now applaud her and regularly ask her for her services. Initially, she had limited her radius to close-by places but as she gained confidence, she now travels as far as Vindhyachal. When the police stops her and asks her for license, she shows them a sticker pasted on her rickshaw that reads, 'Constable Rita Yadav' along with her phone number. Rita Yadav has played an incredibly supportive role in ensuring women face no obstacles while driving their rickshaws.

From once in a point of destitution and desperation, Chanda has now progressed to expanding and asking for more. Now that she is going out, she is aware of the demands that people are making in the market. When her services are booked during weddings, she has noticed that people source bulk disposable cutlery and utensils from faraway places. There is also a demand for shoes and slippers which rises during the wedding season. As driving a rickshaw involves meeting a lot of people, she has a potential clientele. Besides, her father-in-law is a Pandit who regularly is invited for performing Poojas and ceremonies where mass catering is required. She has enquired about the machinery for a *Dona-pattal* manufacturing unit that can be sourced from Kanpur, which along with the raw material of Rs 10,000 – 15,000, will cost her a maximum of Rs 55,000. She has everything planned but is looking for a loan via MDSS that can help her start the businesses.

Chanda's story showcases the ripples that are created when women support women. Chanda's resolve was made larger by Shashibala and Indu from MDSS. The support of the police constable Rita Yadav allowed her to fearlessly drive her rickshaw in the streets of Mirzapur. In turn, Chanda has supported and trained many women who have now purchased their own rickshaws and started driving them for a living. She has become a source of inspiration for women and have borrowed courage from her. She has been pivotal to the growth of Arya Pariyojana. However, the many realities that act as obstacles for women still exist. In words of Chanda –

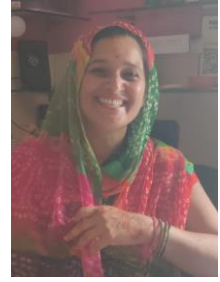
*“Khwaishein bahut thi, par ab chun-chun kar sapne dekhti hu. Socha tha mera ghar aisa hoga, par ab khaana mil jaata hai, utne mein hi santosh bhog liya hai. Mahilayein jab baahar nikalti hain, toh samaaj unke paer pakad leta hai. Par samaaj ka thapeda bhi zaruri hai. Agar baahar nahi niklati, toh aage bhi nahi badhti. Unka bukhaar, jeevan bhar ka sabak de gaya. Hum aata, daal, chawal mein base log hain, hume kya hi pata tha? Neechi jaat ki hoti, toh ghar-kaam kar leti, par hamari jaat ke log aisa karein, ye samaaj ko manzoor nahi hai. Par Arya se judne ke baad, main unka dard bhi dekh sakti hu. Bohot saari mahilayein hain jinhe alag-alag tareeke ki zaruratein hai, aur paristithiyon ne unhe unka muqabala karna sikhaya hai. Ab mujhe rukna nahi hai. Ab mujhe kamana hai”*

(I had a lot of dreams, but now I have to pick-and-choose them. I had dreamt of a big house, but now if I have food on my plate, I am satisfied with just that. When women step out of their homes, the society tries to hold them back. But even the struggle is important. If had not stepped out, I wouldn't have stepped up. His [husband's] fever taught us lessons for a lifetime. We

[women] are people drowned in just baking the daily bread, what did we know of the harsh outside world? If I were of a lower-caste, I could have been a maid, but the society wouldn't ever allow for women of my caste to do that. But after connecting with Arya, I can understand their pain too. Many women are in need, but the reality teaches everyone how to face these circumstances. Now I don't want to stop. Now I want to earn)

## Stitching courage in the tapestry of life: Brijesh Raja Chauhan

*Brijesh Raja Chauhan, hailing from a small village, defied societal norms and started a tailoring enterprise despite initial resistance from her husband and ire in the Thakur community. Her success inspired a wave of entrepreneurship among women in her village. Later, she opened a cosmetic retail shop, employing and mentoring local girls. Her journey is an example of the delicate balance women often navigate while striving for empowerment in their communities.*



Brijesh Raja Chauhan, married into a Thakur family runs a beauty parlour and tailoring unit. Hailing from a small village in Lalitpur, where schooling was limited to only 8th grade, she started looking for ways to earn. In her pursuit of a source of income that can help her stand on her own feet. Brijesh learned the art of stitching and sewing from her sister during her teenage years in Indore.



*'The Chauhan family welcomes you', reads Brijesh's wall next to her shop*

### **Defying Tradition: Tailoring Against Norms**

After marriage, she moved to Orchha with her husband's joint family. Her husband worked a poorly paying government job that was always just enough to make ends meet, and savings were meagre. She felt her children were being robbed of their childhood as they had to grow up too fast in the face of growing financial worries. This inspired Brijesh to pitch the idea of



starting a tailoring and stitching enterprise to her husband but faced swift disapproval. Despite the financial strain, he was reluctant to let his wife work in a profession like tailoring. This hesitancy stemmed from the longstanding societal norms amongst the Thakur community that considered tailoring undignified.

Driven by her determination, Brijesh, in a moment of courage, chose to go against her husband, and started her tailoring enterprise in 2015. Whispers and gossip about a Thakur woman running a business had evoked in her village. Assumptions about her supposed misery were made and judgements about her husband's inability to provide for the family questioned his "masculinity". Brijesh remained steadfast, and the belief she had in her craft and her abilities was unwavering. Brijesh's husband too was witness to the transformation he saw in his wife despite the challenges and social stigma. While he was still not entirely supportive of her choice to work, as the fruits of her labour became evident in the form of increasing revenue and recognition, he began to see the potential in her enterprise.

### **Empowering Through Skill Transfer: Stitching Success Stories**

Starting with only Rs 10,000 as her seed capital, she was the sole tailor in her village, catering to the clothing needs of the community. However, her determination and success soon caught the eye of others, this time positively, inspiring a wave of entrepreneurship especially amongst the women in the village. Her influence reached far and wide, and she proudly proclaimed, "*Poore gaon ko sikha diya* ([I] have trained the entire village)" highlighting the numerous girls she had tutored in the art of stitching. These young women, once eager apprentices, transformed into skilled tailors themselves and gained the confidence to establish their side businesses.

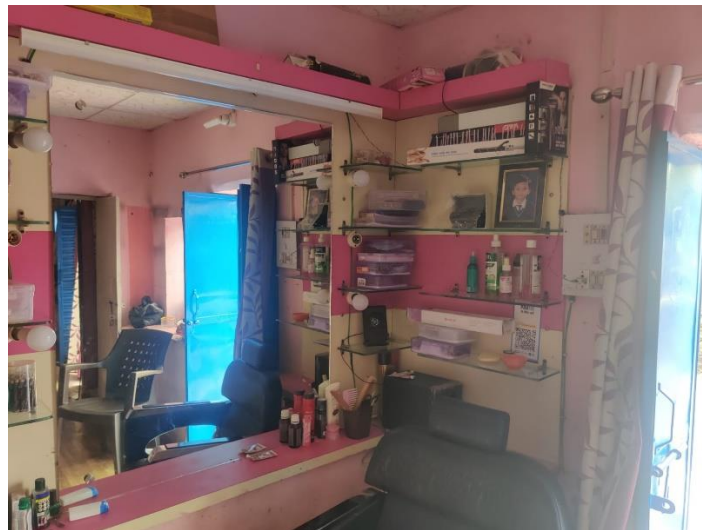
However, life's journey for these girls mirrored Brijesh's own story. Despite the initial enthusiasm and success, they eventually quit their tailoring ventures after marriage. Yet, just as Brijesh had defied conventions and began her enterprise after marriage, some of her trainees found the courage to do the same by starting their own shops or small-scale side hustles. She wholeheartedly supported and encouraged the aspiring entrepreneurs, even giving away some of her materials to help them start their businesses. Among the shops that opened, one is situated near the Orchha railway station, and two others that have opened in nearby villages becoming a testament to the impact of Brijesh's mentorship. Numerous others have opened up in villages that her students got married into, but she cannot take a count for certain as she is not in touch with all of them.

## **Diversifying into Beauty: A New Dawn for Brijesh**

In 2018, when her friend invited her to a ‘beautician’s seminar’ being held at the nearby Sreenath Palace in Orchha, she was initially hesitant as she would have to first seek permission from her husband, but her friend managed to convince her. At the seminar, which she describes as a new dawn, she was dazzled by the ocean of possibilities in the beauty industry and the words of the hostess, “*Aap bhi kar sakte hain!* (You too can do it!)” left a mark on Brijesh. Simultaneously, more and more tailoring shops had mushroomed in her village, and she had felt that her erstwhile sole tailoring shop was now amidst competition from almost every gully in her village. Recognising both the words of the hostess and the growing competition, Brijesh ruminated on starting something new in her tailoring shop.

Still hesitant that her husband would not approve it, her friend convinced her by telling her “You already thread eyebrows so meticulously! What is stopping you?”. Her friend was able to inspire courage in her and she decided to enrol in a beautician’s course in Orchha.

According to Brijesh, the course was not up to the mark, but it helped her identify what she needs to learn. After trial, error and several YouTube videos, Brijesh felt more confident in her abilities. Now all that was left was adding another dimension of a beauty parlour.



*Brijesh's Parlour at her home*

In 2019, she took a bold step and opened a small cosmetic retail shop. It was a modest beginning, but it laid the foundation for her dreams to flourish. Development Alternatives, through TARAGram Orchha, was active in her area and she had heard that she could seek a

loan through them. She was approached by one of their field coordinators and a loan of Rs 10,000 was approved in 2019, through a Microcredit Facility (MCF). While the amount could not cover the entire cost of her set-up, with Rs 8,500 of the sum was utilized in the purchase of a parlour chair alone; she invested Rs 4500 from some of her savings to purchase the other required cosmetics.

She was able to timely pay off the loan and many new customers started frequenting her shop, with unique demands. She sought another loan of Rs 20,000 through the MCF in early 2020 and invested it entirely in the maintenance and repairs as well as restocking new cosmetics.

TARAGram Orchha also provided her with basic training on managing finances and provided her with a ledger to track her expenses. Although, she says that she still finds it tedious to do it neatly every day. She has tried to cut expenses by finding cheaper suppliers in Jhansi, but that came with its own challenges as the only times she was allowed to go to a different city was when she would go for shopping with her friends once a month. During these shopping visits, she would inquire with many vendors about where she could find cheaper suppliers.



*The shop now also has a variety of clothes on rent for special occasions*

At present, her earnings are approximately Rs 20,000 a month with Rs 10,000-15,000 in profits depending on the season. The best time of the year is during the marriage season as bridal make-up alone helps her double her profits. She has purchased a few *lehengas* and rents them at Rs 2,000 a day. In the future, she is keen to take another loan of Rs 10,000 to experiment with the sale of sarees as an additional service.

## **Mentorship and Selflessness: Nurturing Others**

She had employed two girls at her beauty parlour, providing them with an opportunity to learn and earn simultaneously. One of these girls had been with her for two years, and the other had been part of her team for three years. Both of them eventually got married, and their paths diverged from the beauty parlour.



*Brijesh sitting proudly on her parlour chair*

Currently, Brijesh has one girl working with her, and she continues to mentor and tutor her without charging any tuition fee. Instead, she selflessly imparts her knowledge for free, realizing the importance of supporting and uplifting others, especially those who seek to build their careers. If she were to charge for their tuition, she estimates it would be around Rs 1,500, which would also serve as their salary, as they effectively work for 4.5 hours each day.

She has invested her hard-earned money in her children's education and well-being, prioritizing their future and ensuring they have the best opportunities to succeed in life. Brijesh has personally tutored her daughter in cosmetics. When her daughter has free time, she willingly

lends a hand at the parlour. The mother and daughter share a beautiful bond of support and collaboration.

Brijesh's journey is one of resilience, perseverance, and compassion, and brings to the fore the delicate balance that women have to maintain amidst the many societal and cultural norms. While she dedicates her efforts to building a successful beauty parlour, she is committed to empowering others by equipping them with skills and knowledge to pursue their dreams. Through her selfless mentorship and determination, she continues to inspire those around her. She has left an indelible mark on the lives of the girls she tutors and her children, creating a legacy of empowerment and hope for the future.

## Turning Challenges into Triumphs - The Resilient Entrepreneur: Mangal Singh Dohre

*Mangal Singh Dohre is a Phase I entrepreneur from the Bhojla village in the Badagaon block of Jhansi district. He turned challenges into opportunities after losing his government job. Initially working under MGNREGA, he seized the chance to establish a Jan Seva Kendra, providing various government-related services. Through the kiosk, he intends to provide a wide range of information including government schemes, healthcare, agricultural schemes, and banking services.*



"Challenges and problems keep coming, and we can't just sit and dwell on them. We have to face them, find solutions. Many times, opportunities arise from challenges," says Mangal Singh Dohre.

Making an effort to turn challenges into opportunities is a special quality of an entrepreneur. Mangal Singh Dohre, a 32-year-old individual, is such an entrepreneur from the village of Behata. Behata is a village in Jhansi district, Uttar Pradesh, with approximately 280 households and a total population of 1,653 according to the 2011 census.

### **From Job Loss to Entrepreneurship: Navigating Uncertainties**

Mangal Singh comes from a family consisting of his parents, two younger brothers, wife, and two children. His father owns three acres of land, but the agricultural yield is not substantial. However, his father used to work as a private bus driver, which maintained the household's financial situation. Mangal Singh has completed his M.A., B.Ed., Primary Teachers' Training (BTC), and Teacher Eligibility Test (UPTET). In 2015, he secured a government job as a primary teacher in Siddharthnagar. Since there were no vacant positions in Jhansi, their home district, he lost his jobs. *(The jobs of those individuals whose home districts had no vacancies were revoked.)* The case is still ongoing in court.

During that time, the family faced increasing responsibilities and expenses as his father lost his job as a bus driver. Mangal Singh's employment was uncertain. Nevertheless, as he had been working as a labourer under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) since 2011, his educational qualifications led to his appointment as a Mate (MGNREGA supervisor). As a Mate, he began supervising work sites, recording daily attendance in the master roll, marking work start and end times, updating entries in the job

card, filling out the master roll, and inspecting the work of labourers employed under MGNREGA. Seeing his dedication, a MGNREGA engineer gave him his old computer, which Mangal Singh repaired. He started handling all the MGNREGA related tasks in that computer.

Impressed by his work, the village head (Gram Pradhan) also provided support and assigned Mangal Singh to handle all the computer-related work for the Panchayat (local self-government). This involved tasks such as online applications for the Pradhan Mantri Awas Yojana and other government schemes, updating beneficiary information, and more.



*Jan Seva Kendra established by Mangal Singh*

### Jan Seva Kendra: A Vision Takes Shape

Mangal Singh diligently performed whatever work he received. During this time, he realized that there were several computer-based tasks related to government schemes that troubled the villagers, ranging from online application processes to other computer-related tasks. This realization motivated him to establish a Jan Seva Kendra (Common Service Centre). Along with the general services provided by CSC, he also wanted to handle financial transactions through the centre. Therefore, he passed the Indian Institute of Banking & Finance (IIBF) examination and obtained the necessary certification.

In 2017, the team of the Development Alternative's Work4Progress programme visited Mangal Singh's village, and they organized a competition called "Kaun Banega Business Leader." Mangal Singh also participated in the programme and received various training sessions. He learned things like creating business plans, choosing the right location for a shop, and many other aspects. The Work4Progress team played a significant role in selecting the location for his shop. Based on their recommendations, Mangal Singh started a centre on the main road in Bhojla. As part of the Work4Progress programme, he was provided with a computer and printer.

On August 6, 2017, Mangal Singh opened the "Dohare Jan Seva Kendra" in Bhojla village. The initial investment was around Rs 50,000, which also included the cost of the computer and

printer received from TARAGram. Bhojla is situated on the main road, about 1.5 km away from Mangal Singh's village, Behata. Being located on the main road, there was a higher possibility



*Customers waiting at Mangal's kiosk*

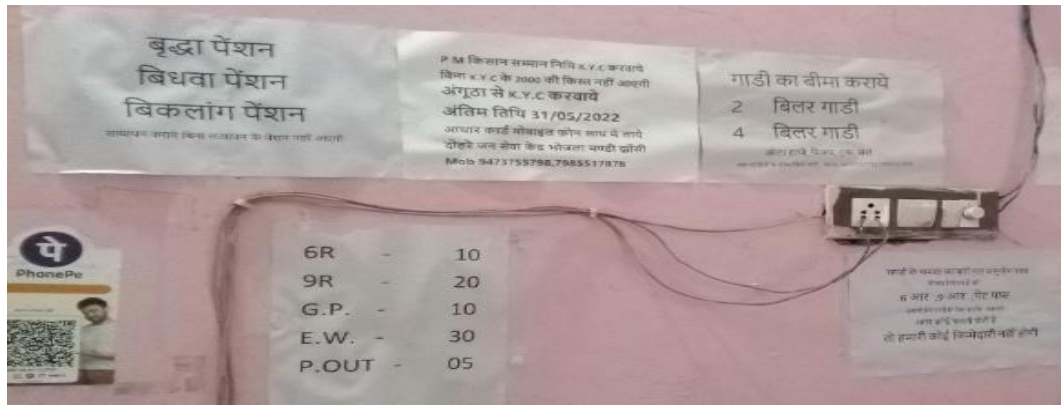
of getting more work.

However, for the first six months, Mangal Singh did not receive any work. He contacted the village heads and employment assistants in various villages. He managed to get work in nearby schools. Additionally, he started handling work related to MGNREGA and Panchayat at his centre. Gradually, Mangal Singh's hard work started bearing fruitful results, and he began receiving work from all the surrounding schools. This included tasks such as processing scholarships for children and applying for Aadhaar cards. Due to continuous contact with the villagers, people from approximately 12-15 villages started coming to his centre for various tasks.

### **Diversification and Growth: The Rise of Dohare Jan Seva Kendra**

Through the Work4Progress programme, Mangal Singh expanded his knowledge by participating in various training sessions and organization meetings. This allowed him to have a clearer understanding of how to progress in his work. The employees of the organization supported him consistently. During this time, an agricultural market (*Anaj Mandi*) was established in Bhojla, opening up new opportunities for Mangal Singh. He distributed his centre's pamphlets at the government procurement centre and other locations. As there were no other shops there at the time, the farmers who came to the market to sell their grains and the traders who came to buy them got their 6R and 9R forms filled at the Dohare Jan Seva Kendra.





*Services provided at Mangal Singh's Jan Seva Kendra*

Through the Jan Seva Kendra, Mangal Singh handles tasks such as filling out application forms for various government schemes, issuing birth certificates, Aadhaar cards, PAN cards, pension applications, printing forms for the market, lamination, photocopying, and more.

Recently, he has also opened a mini branch of State Bank of India. Through this branch, he provides banking services to his customers, such as money transfers, cash withdrawals, fixed deposits, recurring deposits, and other banking facilities. Daily cash transactions of Rs 1 to 2 lakh occur at his branch. He receives a commission determined by the bank for every transaction.

### **Managing the Kiosk**

Mangal Singh's younger brother and another boy assist him in the centre's work. He pays both of them a monthly salary of Rs 6,000.

The service fee depends on the work. On average, 50 to 60 customers benefit from the centre's services daily, generating a daily income of around Rs 4,000 to Rs 5,000, with a net profit of Rs 2500 to Rs 3000. The centre operates seven days a week. The estimated monthly expenses for the Information Kiosk range from Rs 10,000 to Rs 15,000, including room rent (Rs 3,000), electricity (Rs 500 to Rs 600), unlimited internet (Rs 1500 to Rs 2000), and maintenance (up to Rs 2,000).

Currently, Mangal Singh possesses two laptops, four printer scanners, one laminator, and one inverter at the centre. Additionally, he has one laptop and one computer at his home. If he cannot complete the work during the day, he continues it at home during the night because he believes in delivering customer work on time. This dedication is the reason why customers from distant places come to him. In 2020, Mangal Singh took a loan of Rs 30,000 from his wife's Sahyogini Mandal (women's group). He has already repaid the loan in full. With the

assistance of the organization, in 2022, Mangal Singh obtained a loan of Rs 50,000 from RangDe.

The progress of Mangal Singh is a result of the collective efforts and contributions of multiple individuals. If the MGNREGA engineer had not provided him with an old computer, Mangal Singh's inclination towards computers would not have increased. Due to his experience with computers, Gram Pradhan entrusted with the gram panchayat's work. Initially, in the early days of the Jan Sewa Kendra, he relied on various schools in the area for scholarship-related tasks. Being close to the market, he also started receiving work related to the local mandi (market). Mangal Singh never let any opportunity slip away. He embraced all the work that came his way and completed it diligently, fostering good relationships with everyone.

### **Community Impact and Collaborations**

Based on the data provided by the DA, Mangal Singh has connected four entrepreneurs from Behata to the Work4Progress programme. He has also assisted them in developing their business plans. Mangal Singh provided assistance in filling out forms for 15 people under the Prime Minister's Employment Generation Programme (PMEGP). This programme offers loans ranging from Rs 10,00,000 to 25,00,000 to unemployed youth in the country, supporting them in starting their own ventures and creating employment opportunities. Eight out of fifteen loan applications have been approved.

In the village, not everyone has a computer or adequate knowledge, so they depend on the Jan Sewa Kendra, where their work can be completed in less time. Hence, there are immense possibilities for expansion and growth in the Jan Sewa Kendra. Over the next five years, Mangal Singh aims to enhance the services by establishing another branch of Jan Sewa Kendra. He also plans to initiate computer classes.

Mangal Singh started his business with limited capital and gradually improved it based on time and circumstances. He continually refined his work to accurately assess the needs of customers, ensuring that essential services are available at the centre. As an entrepreneur, he serves as an inspiration to other young individuals in the village.

## Design It Yourself: Sachin Srivastava

*Sachin Srivastava is a Phase II entrepreneur from Niwari. He is involved in the field of Printing and Online e-services. He identified a gap in local printing services during the pandemic, prompting him to start his own enterprise. He strategically entered e-commerce platforms, witnessing steady profits and even international orders. Sachin's adaptive learning, and farsightedness position his business for growth, showcasing his positive impact on the local economy and entrepreneurial spirit.*



### Identifying the gap and filling it

“If something is not there in Niwari, then we must bring it to Niwari.”

Sachin comes from a family of 5 that includes his parents, and 2 siblings. He got enrolled in a B Tech programme from IPS Indore in 2019. While he was still searching for part-time jobs, the Covid-19 pandemic had reached Niwari, and he was left idling. He knew he had to start something of his own considering a global crisis where employment is unlikely. In just a casual visit to the Jhansi Market, he saw a printed mug and immediately realised that ‘this’ is what he needs to start. If one has to get a mug printed, a T-shirt customised or create personalised mobile covers, they have to go to Jhansi. Niwari did not yet have such a printing shop of its own. There was a gap and Sachin sought to fill it. In October 2020, he pitched to his father to start their own enterprise but was dismissed.

After a lot of convincing, his father eventually conceded and agreed to go ahead with the enterprise. They rented a shop at Rs 3,000. At first, they could only print over mugs and T-shirts, but the costumers would regularly and repeatedly ask for mobile covers. To fulfil this demand, a separate machine was needed which would have costed their business as it had only started growing. Sachin’s father has known about Development Alternatives’ TARAGram’s endeavours and knew that they were offering support to growing entrepreneurs. Thus, they sought TARAGram’s support and purchased the machine for printing on mobile covers. The total price of the machine was Rs 40,000 of which Rs 30,000 was covered under the Work4Progress Project at TARAGram Orchha.



*Various machines purchased for printing on different objects.*

### **The strategic entry into e-commerce**

The shop has grown to include more printing services, like printing on bottles, key chains and more. Realising that the market in Niwari is fresh but will saturate soon, Sachin knew that if he has to expand, his enterprise has to expand beyond Niwari. He was targeting e-commerce. This was also an opportunity during the pandemic where people might be unwilling to physically drop-by at their shop. The first stepping stone was listing his company on Amazon. There were only a few verification steps needed like possession of Aadhar ID, a GSTIN and an Udyam Registration. He slowly expanded to other online markets like Meesho (which was trending with the younger generation) and Etsy (which would have enabled him to receive international orders).

In a day, Sachin sees at least 8-10 customers and each bear him an estimated profit of Rs 50. His earnings and savings are spread across multiple platforms and hence it is difficult to keep track of. Besides, some days are just ‘lucky’ when an online or a big order comes and then there is a lot of profit, sometimes in scores of Rs 1,000.

### **Using the ecosystem to his advantage**

Sachin has used his network to his advantage, be it for skilling himself, get a loan, or simply to market his shop.

He received his first loan of Rs 50,000 from TARAGram in December 2020 which was used to purchase machines and develop his shop. After servicing that, he received another loan of Rs 50,000 from RangDe through TARAGram Orchha. He wants to take a bigger loan of Rs 1 Lakh in future to expand his shop further, employ more people and offer more services.

His father works at the Tehsil Office and thus, a lot of journalists, politicians, and other notable local figures often become customers. This also boosts his standing as such customers bring in their brand image with them and attract other customers. While going online, he realised that his shop was not gaining traction. So, he learnt Search Engine Optimisation (SEO). He later



took classes to learn Canva, Photoshop, and Corel Draw to be able to design better products. Sachin has a clear thirst for growth and is willing to spend his time to add to it. Academies are also a major customer of his shop as they need to print uniforms for various events, as is the case for schools.

On Amazon, Sachin has received orders (on Amazon) from as far as Tamil Nadu, owing to the cheaper price of operation he charges. On Etsy, he has managed to sell a mug that is usually priced at Rs 200, at Rs 1,000. The amount in dollars does not seem a lot to the overseas customers and for Sachin, it is a heavy profit. Regardless, he started popularising his shop on Meesho because Amazon charges a commission of 20-30% on each order, as opposed to Meesho that takes a maximum of Rs 10 as commission. He has experimented with delivery services like Shiprocket, Delhivery and India Post and chooses them situationally.

### **Balancing the present and future goals**

*Range of services at Sachin's shop* As he is still studying, the workload often gets overwhelming, thus, Sachin has taught a few basic things to his sister. She also manages the shop from time to time and makes note of everything in his absence. She has been tutored by Sachin on how to run the machines. All the orders and profit she makes goes back to the family, as is the case with Sachin. He has also employed his friend, Gaurav. Except for finances and online orders, Gaurav can manage the shop entirely by himself. He has also been taught by Sachin. He receives a salary of Rs 5,000 a month.



*Left to Right: Sachin's Mother, Sister, Gaurav and Brother; In Sachin's absence, his sister assists his friend in managing the shop.*

Wanting to mirror Sachin's success, another shop in the same gully has propped up that does printing as well. Their rates are cheaper, but Sachin's shop offers quality and variety. He is not afraid of competition as he has a lot of tricks up his sleeve. He is looking to expand in influencer-based marketing. On mobile applications like Moj and ShareChat, there are a few influencers popular in Niwari who have a decent following and could advertise for his shop. He also feels confident in moving towards corporate gifting. He says, "All businesses that have succeeded in the present times have used online referrals."

The crowd that used to go to Jhansi, or wait for long hours or sometimes days for a simple mug, now worries little and just go Sachin's shop. This has increased sale for businesses that are in the vicinity of his shop. Sachin himself has connected 6 aspiring entrepreneurs to TARAGram's programmes to directly promote the spirit of entrepreneurship.

To have an extra edge, he has also started with offering services on the Madhya Pradesh Portal. He has made decent contacts and wants to expand to start a secondary business in offering logistical services. While at present there is only employee – his friend, Gaurav – as his shop grows, he will employ more people and expand to a second, but central location. Sachin is incredibly positive and aspirational of his business. He wants to learn web-development and create his own website and sales platform. As he has in the past, he is sure to pick up skills on the way when the situation calls for it.

## Retail Enterprises

1. Riding on success - The woman of many talents: Ravi Sen  
*by Aneesh Mohan* 43
2. Embracing a Spectrum of Possibilities: Prabha Pratap  
*by Shubha Khadke* 49
3. The Entrepreneur of all Trades: Dheeraj Kumar Gond  
*by Inir Pinheiro* 54
4. Envisioning a new dawn: Rakhi Yadav *by Aneesh Mohan* 60
5. Embracing the Spark Within: Kalpana Jha *by Asmita Chaudhari* 65
6. The spark of an All-in-One Shop: Sudhir Kushwaha  
*by Shubha Khadke* 69

## **Riding on success - The woman of many talents: Ravi Sen**

*Ravi Sen, a dynamic and determined female entrepreneur from Punawali Kala village in Babina, Jhansi, is from the Phase II of the W4P Programme. She runs a garment retail shop. From selling sarees on a cycle, to a scooter, to her home, to wanting to open up a 'VIP' showroom, Ravi has capitalised on every opportunity that can fetch her a demand for garments. She navigates through traditions and obstacles, driving the scooter of her dreams to fruition.*



“My Scooter became my identity. If they [the people in the neighbourhood] see that clothes are riding pillion on my scooter, then I need to ready the snacks, because customers are coming!”, says Ravi Sen. About 7-8 years ago, along with her husband, she agreed to help her friend in Jhansi city to sell her surplus wholesale stock of Rs 3000 and that became the inception point of Ravi’s journey into establishing her own garment enterprise.

Ravi lives with her joint family and is raising two daughters. Her husband runs a hair cutting salon. They do not have much land except their house and a small shed where she, along with her in-laws, rear goats. They reside in Punawali Kala village of Babina block in Jhansi district. It is one of the larger villages in Jhansi and is only 16KM from the city.

Ravi has had a long connection with Development Alternatives’ TARAgram and their skilling programmes. In 2013-14, she underwent a training on making soft toys and sewing as part TARA Livelihood Academy. She always wanted to set-up a shop and utilize the spare time she has at home. She jumped from trying one enterprise to another to see where there is potential and profitability, in the enterprise activity she chose. She added another feather to her hat of talents and learnt bag making, did a training for beautician and also preparing organic manure. By 2019, she settled down to selling garments.





*Ravi and her talents: There are both a sewing machine and a D-I-Y Vase and flower made from scrap cloth kept*

### **A shop on wheels: Ravi opens her enterprise**

In 2020, she was fully invested in selling readymade garments. To sell her stock, Ravi used to cycle around her village looking for customers. Punawali Kala being a larger village leaves enough room when exploring consumership. Most of her stock were sarees and salwar-suits that were priced very low and would attract a lot of customers. Also, the fact that a woman was going around the village on her cycle added to the intrigue and interest of the locals. Ravi's Shop-on-wheels had started to become part of household conversations and was spreading more and more through word of mouth. She is a very social person and used any trip and gatherings to introduce her enterprise to those who did not know about it.



*Ravi standing by the doorway to her shop in her home*

In 2021, during a TARAGram community meeting at Punawali Kala, Ravi shared that she wanted to expand her business. The stock she would buy from her friend at a wholesale price in Jhansi would fetch her a profit of only Rs 2,000-4,000. She was only able to work 1-2 days in a week. She expressed that if she has a larger sum of money, she can not only purchase more stock, but also upgrade her vehicle. She knew how to ride a scooter, but the one her family had was old and was common for all members of the family, thus, limiting the time she could go around on it. Hence, a week later the field coordinators from the TARAGram office came to meet her. It was learnt that Ravi has the experience and the mindset of an entrepreneur, additionally, she knew how to ride the *Scooty* and had taught her husband to ride it too! She, along with her husband, discussed the scope and dynamics of her business, as well the future opportunities with the coordinators. Thus, a loan of Rs 20,000 was granted in her name that she used to purchase a larger volume of stock.

### **Pressing Accelerate: The growth of Ravi's enterprise**

Since starting her business, she has moved from selling her stock from her cycle to her own scooter and now from mostly her home for almost a year. Often, she would have to go to the city for wholesale purchase and nearby villages for sale and going by cycle would be extremely time expensive and exhausting. With her savings, Ravi purchased a scooter, and her family was supportive of this decision. She has now established a very loyal customer base and they come to her shop requiring no wheels or pedals. While she still goes around on her scooter, occasionally, the frequency has reduced for all the good reasons! Even though she has more stock and more storage, her customers still complain that she does not re-stock sooner. "Even the *Thakurs* and *Gujjars* purchase from me", she says to imply that her shop has a well-respected name in the area.

Depending on the garment, she has varying profit margins and can range from 20% to even 90%. Cheap clothes sell for a better profit margin. The cheapest garment is usually around Rs 150 that is a synthetic saree or a Kurti. The most expensive item she has at her shop are designer *Benarasi* sarees and *lehengas* that are priced at around Rs 2000. She makes 2-3 trips to her suppliers in Jhansi every month which yield her an expense of Rs 8000-10000/- per trip, inclusive of transport, purchase of stock and miscellaneous. For the past few months, she has been seeing good returns with about Rs 12,000 - 15,000 as profit per month. During festivities, she plans and purchases copious quantities of stock beforehand. During Raksha Bandhan in

August 2022, she made a profit of Rs 15,000 in just one week. In the past 3 years, there has been a total sale close to worth Rs 8 lakh.



*Only a few pieces left: She will soon go to Jhansi to re-stock as the previous ones are almost over*

Over time, she has built her repertoire with her wholesale suppliers. Sometimes, they agree to provide the stock on credit as they are sure of her repayment capacity. She says, “They treat us like family, so it is all unsaid and based on trust.” The field coordinators also connected her with new wholesalers in Delhi, who deliver and sell at a cheaper price than her usual wholesaler and friend in Jhansi.

### **Crossing the milestones**

When she was just starting, in 2021, she had taken a loan of Rs 20,000/- from Sankalp Swashakti Mahila Mandal, an SHG federation, through Development Alternatives for a period of six months. She was paying a monthly instalment of Rs 3508/-. With the money, she was able to purchase more stock and have larger sales. In late 2021 she had taken another loan of Rs 50,000/- from Prathama UP Gramin Bank for one year of which only 2 more instalments are left. Once she pays this off, she wants to take another loan of Rs 1 Lakh so that she can expand her business and get bigger quantities of stock for the coming festive season.

A critical turn in the success of her enterprise happened when during the local Panchayat elections, the *Pradhan* of her village contacted her to deliver a hefty quantity of clothing to the villagers as gifts, so as to win their favour. The profit she made was reinvested in her business and managing her enterprise became a lot smoother after this. This helped her business survive through the following gruelling months of the pandemic as well. Not only that, but her enterprise also gained major popularity in the village, and she found a loyal customer base.

She calls the scooter her biggest blessing as it made going around effortless and comfortable. Besides, it also told the neighbourhood and the village that her business is progressing. Regardless, her husband supported her saying that the norms of the village can still be followed without compromising on her business. Ravi wears her veil (*purdah/ghunghat*) while riding her scooter on the village roads which prevents any comments from the village elders. She has been able to balance both tradition and modernity without compromising on her enterprise. There are subtleties of gender and caste-based differential treatment which Ravi has managed to overcome which has inspired other women to start their own enterprise despite their social position.



*Ravi with her fond 'business partner' - the scooter*

### **The road ahead**

When she goes door-to-door to sell her clothes, or when customers drop by at her shop, there is curiosity about her success that often becomes a conversation over tea. She is not shy of describing her journey and has connected 6 other aspiring entrepreneurs, including her husband, with the TARAGram Orchha Office for their trainings and support.

Ravi also stiches clothes and blouse pieces for extra income. This is, however, not very profitable given the time and effort that needs to be put vis-à-vis selling sarees. Ravi wants to expand further into goat rearing on the side. Presently, she just manages her in-laws' goats but

she would like to create a shed eventually to have more goats. Recently, of the 15 goats her father-in-law owns, she sold 5 of them for a profit of Rs 28,000. She describes goat rearing as *zero laagat (cost), full profit*. Once she is able to establish her current business better, she will slowly expand to actively rear goats.



*The area behind her house where the goats graze. It stays relatively green throughout the year and hence, very little effort is required to rear them*

As for her current Saree business, in five years she wants to establish a ‘VIP’ Store which is bigger and like a ‘proper’ shop, located in a more central market, somewhere bigger than Punawali Kala. She believes the clientele is already there, and at such a shop she can serve her customers better, maintain and store bigger stock. She is content with whatever growth that has happened so far and wants her business to prosper but is not greedy for it. Earlier, the TARAGram Office would interact with Ravi fortnightly but that has changed since her business prospered.

Her daughters are in 7<sup>th</sup> and 10<sup>th</sup> grade. The elder daughter aspires to be an IAS officer. Ravi wishes to be able to support her daughters in their dreams and hopes that her business will provide enough for the future generation to never limit them.

## Embracing a Spectrum of Possibilities: Prabha Pratap

*Prabha Pratap is a Phase I entrepreneur and hails from the village of Bhojla in the Badagaon block of Jhansi district. She established "Vaishnavi Silai Centre" a Tailoring Unit and Training Centre. Facing challenges such as increased competition and a rise in rent during the pandemic, Prabha strategically diversified her offerings by incorporating beauty salon services and a bridal collection. Prabha actively engages in community building, having trained numerous women in stitching, connected entrepreneurs with the Work4Progress programme, and plans to expand her business further.*



If talent is combined with creativity, outstanding creations are made. This can be understood by looking at a small room filled with colourful clothes scattered around and beautifully designed blouses and salwar suits. Prabha, a confident woman from the village of Bhojla in Jhansi, Uttar Pradesh, has established her own venture, a sewing centre. Prabha, who came to Bhojla after her marriage from Madhya Pradesh, knew how to sew, but she never imagined that sewing would become a means of livelihood for her family. After marriage, Prabha was busy with household responsibilities, but circumstances took a turn that forced her to step out of her home. Some challenging family situations made her transition from a joint family to a nuclear family. There was a time when her husband was bedridden due to a prolonged illness, relatives turned their backs on her, and she had to live in a rented house with two children. Arranging two meals a day was also a question mark at home. In such a situation, Prabha took the responsibility of the family on her shoulders.

### **From Homemaker to Entrepreneur: Vaishnavi Silai Centre**

Prabha was a member of the Sahayogini Mandal (Women's Group), where she got to know about Development Alternatives' TARAGram programme. With a 10th-grade education, Prabha took a step outside her home and got involved in the TARAGram literacy programme, which aimed to educate illiterate individuals. She dedicated herself to empowering women in her village by making them literate.



*Various designs by Prabha*

During the TARAGram programme, she came to know about the Work4Progress programme, which provided assistance and guidance to entrepreneurs. Prabha participated in the "Kaun Banega Business Leader" competition under the Work4Progress programme and conceived the idea of establishing her stitching centre as a venture. Her clear vision was appreciated, and she emerged as the winner of the competition. With the support and encouragement of the organization's staff, Prabha opened her small "Vaishnavi Stitching Centre" in 2018.



*Sewing Machine along with other required utilities*

Due to her involvement in the TARAGram programme, she had a good network of the women in the village. This made it easier for her to find work in blouse and suit stitching through contacts with those women. The shop was conveniently located near the crossroad, which resulted in an increase in customers. This marked the beginning of Prabha's vibrant journey in the field of stitching. She started making a variety of designer blouses, frocks, and suits. She would create the exact design that customers brought photos of. Her work began to flourish.

With the support of the organization, Prabha took a loan of Rs 50,000 from the State Bank of India in 2019. She used the loan to purchase sewing machines, overlock machines, and other equipment for her shop. As time passed, competition in the business increased. Initially, when Prabha was the only one with a shop, she had exclusive customers. But gradually, more shops started opening in the village, affecting her business. As a result, she contemplated expanding her stitching centre.

### **Navigating Challenges**

Prabha started keeping bangles, *bindis*, cosmetics, and other accessories in her shop, so that her customers could find all their preferred items in one place. However, Prabha's journey was not yet complete. Seeing that her shop was running smoothly with a rent of Rs 500, the landlord increased the rent to Rs 1,500. The impact of the pandemic had already affected her business and paying Rs 1,500 rent didn't seem reasonable to Prabha. She decided to relocate her shop to a room in her house. Although this affected the number of customers initially, gradually people started coming to her new location as well.

During the COVID-19 pandemic, when her business was slow, Prabha focused on enhancing her skills during her free time. She learned basic makeup and eyebrow shaping. After the pandemic, Prabha started working with renewed enthusiasm and also began keeping beauty parlour supplies at her centre. Her goal is to provide maximum convenience to her customers by considering their needs. She continues to add new facilities to the centre. Recently, she spent Rs 20,000 to purchase bridal lehengas, jewellery, makeup kits, etc., on rent for weddings. Now, her aim is to expand the stitching centre by renting out the bridal collection. So far, she has received two orders and earned Rs 10,000. Makeup work also increases during the wedding season.



*Prabha's working desk*



Currently, around 100 to 150 women from 5 to 6 villages come to her. Some customers even come from Jhansi. Prabha charges Rs 150 for salwar suits and Rs 100 to Rs 150 for blouses, depending on the design. Prabha stitches 3-4 blouses every day and during festive seasons, she hires 2-3 women to help her with the work. She provides cutting materials to other women for blouse stitching, allowing them to work from home as well.

Prabha earns between Rs 8,000 to Rs 10,000 per month, which doubles during the wedding season. Since there is an inconsistent electricity supply in the village, she mainly uses a foot-operated sewing machine. Apart from thread and machine maintenance, there are no other major expenses. She currently has four machines, including an overlock machine. The highest profit comes from stitching work, followed by the beauty salon services, although there is competition in this field. The profit margin is lower in other beauty salon supplies, but it is essential to have them for customer convenience.

According to the Work4Progress programme's dashboard, Prabha's stitching centre had a revenue of Rs 2.55 lakh in 2022, Rs 2.14 lakh in 2021, and Rs 2.05 lakh in 2020. It is evident from the dashboard that Prabha's revenue continues to grow steadily as she adds new dimensions to her stitching centre.

### **Stitching the community together and sharing knowledge**

Prabha mentions that through the Work4Progress programme, she received various training. She learned how to create a business plan, where to establish a shop, how to maintain quality, and understand customer needs, among other things. She gained maturity in her thoughts through various training sessions and association with the organization. The establishment of "Vaishnavi Stitching Centre" is a direct testament to this. Prabha participated in the first phase of the Work4Progress programme and has fully repaid the loan she received. Now, she has applied for a loan for the second time.

Prabha actively participates in the coalition meetings held under the Work4Progress programme. These meetings help her understand the schemes and programmes of other departments in the district. She also shares information with other women in the village. Prabha actively works to provide information about the Work4Progress programme to potential entrepreneurs in Bhojala and ensures that they receive information discussed during the meetings. So far, she has connected 15 entrepreneurs with the programme.

Prabha has selflessly taught stitching to around 40-50 women. Out of these, 2-3 women have started their own shops. However, Prabha believes that no one can steal someone else's skill. Her husband's carpentry work is also going well, and their children are studying in good schools. They recently purchased a plot worth Rs 2 lakh in the village and will soon begin constructing a house there. They plan to allocate separate spaces for the stitching centre and beauty parlour. This will ensure convenience for their customers.

Prabha's story of standing up for her family during adverse circumstances is undoubtedly heartwarming and inspiring. To learn more about Prabha, you can watch the video created under the Work4Progress programme at <https://youtu.be/Q8KAIB4nOCU>.

## The Entrepreneur of all Trades: Dheeraj Kumar Gond

*Dheeraj Kumar Gond is a Phase II entrepreneur from the village of Jiuti in Mirzapur. Starting with his father's paan beedi shop in 2012, he expanded to a stationery shop in 2019 and a tailoring unit in 2020. He came from an extremely low-income family but had the entrepreneurial spirit to branch into multiple and different enterprises. Dheeraj's determination and commitment have led him to establish these two distinct yet valuable businesses.*



### Dheeraj Family background

Located on the main highway, at the Jiuti village crossroads, is a cluster of shops all started by Dheeraj Kumar Gond. Dheeraj, a soft-spoken entrepreneur, belongs to the Gond Schedule Tribal community, one of the very few members of this soft-spoken tribal community situated in this part of Eastern Uttar Pradesh. His father was a landless labourer and had started a small grocery/pan beedi shop with his savings, in September 2012.



*Dheeraj at his Stationery Store and Tailoring Unit*

### Road towards entrepreneurship

In June 2014 after passing his Class 12 exams, Dheeraj joined an NGO, Sarthak to implement a TARA Akshar Programme. The programme focused on promoting literacy amongst village children. On seeing his performance and potential, the programme officers encouraged Dheeraj to pursue and complete his graduation, which he did so in Arts. When the programme moved towards completion, Dheeraj found himself at a crossroads, while a few other NGO assignments were available; he wanted to also explore something by himself. After being coached in 'how to set up a business' by DA, Dheeraj undertook a survey to identify business opportunities in his village. Jiuti village, of Mirzapur District, has located 11 km from the

district City of Mirzapur, and has a population of 3200, residing in 350 households. Jiuti gram panchayat comprises 2 hamlets and has a key highway cutting through the village. Jiuti has 3 schools 1 government and 2 private schools. The survey highlighted the need for a stationery shop, “Students would spend up to 2 hours and over Rs 30 additional, just to get school and stationery items. I knew this would be a good business opportunity.” Said Dheeraj.



*The stationery unit started by Dheeraj in 2019*



*The pan-beedi shop started by Dheeraj's parents, in 2012.*

### **Enterprise 1: The pan beedi shop**

In 2012, with some savings, Dheeraj's father started a *paan beedi* shop, a temporary shop comprising of wooden shelves and table was set up just outside his house, which was located at the junction where the highway meets the approach road to Jiuti, this junction also served as a bus stop and a key point to take any taxi towards the main market (located 11 km away, at Mirzapur city). Besides tobacco products, the shop also sells basic sweets and treats for children and also has stocks of fast-moving consumer goods of bathing soaps, washing soaps,

etc. The father used to purchase the inventory needed for the shop and also run the shop. On his passing, Dheeraj overtook the stocking and accounting of the shop, while his mother would run the shop. Every week Dheeraj restocks the pan beedi shop, the goods are procured from Mirzapur from wholesalers. “The margins in the *paan beedi* shop are very small, we keep this going in memory of my father and it also keeps my mother engaged.” Says Dheeraj

### **Enterprise 2: The stationery shop**

In 2019, after having identified the opportunity in retailing stationery items, Dheeraj used one of his house rooms to set up his Stationery business. He set up a stationery shop in January 2019, with an initial loan of Rs 30,000. This was made available from a Joint liability group loan from SKS facilitated by the W4P programme. He used one of the rooms from his home to set up the stationery shop. The stationery shop has stocks of various items required by students for their schooling and includes notebooks, writing instruments, measuring instruments, colouring instruments, etc. Dheeraj would procure the stationery material from Mirzapur from wholesalers every week, he prefers wholesalers as the rates given to him allow for a better margin. “Sometimes they even give me some credit,” says Dheeraj. His margins in stationery are between 15-25%. However, after setting up his tailoring unit, Dheeraj only stocks the material in the stationery shop once a week, now his wife runs the stationery shop.

### **Enterprise 3: The tailoring unit**

Once he set up the stationery shop, he was on the lookout for more opportunities to add to his livelihood. Stitching School uniforms presented Dheeraj with just that opportunity to do so. His wife then applied for the school contract in December 2019 to stitch school uniforms through her SHG. DA was instrumental in securing the contract. The SHG group was provided with the material and was paid Rs 30 per piece, for cutting and stitching the school uniforms. In tailoring, the most critical part is the cutting of the material; the stitching skill is present among many people, especially among the women of his village. He studied cutting of Shirt and Pant pieces by himself; the internet and YouTube were particularly important learning tools. Dheeraj availed of another loan of Rs 25,000/- to purchase his first sewing machine. This was availed through Rang De peer-to-peer financing. While Dheeraj involved himself in cutting the cloth, 10 women of the SHG would stitch the uniforms. Though the margins were extremely thin, Dheeraj would service this contract for the next 2 years to get his business in tailoring kick-started. After 2 years he stopped taking school contracts and focused on his retail tailoring unit, which had now developed a sizeable demand in his village, due to his quality.

He eventually was able to purchase 5 additional sewing machines. The full utilization of his machines takes place during the wedding and festival seasons, during the peak season he engages additional women to stitch. Witnessing his success, a couple of other tailoring units have been set up, when asked how he handled the competition?" My finishing and the new styles in shirts and pants, give me the edge." his reply.

A financial description of his multiple businesses is as follows.

<b>Type of Business</b>	<b>Turnover Per Week</b>	<b>Profit</b>	<b>Person looking after day-to-day operations</b>	<b>Starting Year</b>
Paan Beedi Shop	Rs 1500-2000	Rs 50 per day	Mother	2012
Stationery Shop	Rs 5000-6000	Rs 200-250 per day	Spouse	2019
Tailoring unit		Rs 300-400 per piece	Dheeraj	2020

Dheeraj has invested Rs 1,17,000 to set up the businesses, of which Rs 55,000 has been via debt through SHG loans, and Rang De, he has invested Rs 62,000 from his savings. He has cleared his debt as of August 2022. As reported by the W4P dashboard Dheeraj's revenues in 2019, 2020, and 2021 have been 1.08 lakh, Rs 1.22 lakh, and Rs 7.46 lakh respectively while his costs in 2019, 2020, and 2021 have been Rs 72,000, Rs 79,000, and Rs 75,000 respectively.

### **Looking Forward**

Dheeraj has been a continuous learner and has always been keen to tap into more business opportunities. He also helped his sister-in-law set up a beautician shop next door. He is currently pursuing a diploma in music.

### **The family support for incubation**

Dheeraj's family played a pivotal role, he was introduced to entrepreneurship via his father's small *paan beedi* shop, this provided him a learning ground for understanding stock keeping, building relationships with suppliers & buyers, and keeping of accounts. The location of his house at the key junction, which the villagers frequently use to avail of transport was also

significant in providing Dheeraj with access to a crucial location for his subsequent enterprise units. Dheeraj also leveraged his wife's SHG group to get the contract to stitch school uniforms. This helped him get valuable experience, initial cash flows and build a reputation as a tailor in the village.

### **DA's nurturing role**

DA was instrumental in Dheeraj first completing his graduation, on identifying his talent they not only encouraged him to pursue his graduation but also provided him with flexible work timings, especially during his examinations. DA also nurtured Dheeraj's ambition of setting up a business. Dheeraj joined the W4P programme in Phase 2, after first interacting with them in April 2019, Through the W4P programme, Dheeraj underwent a 3-day training programme on 'how to start a business', with their guidance and coaching he undertook a market survey to identify a business opportunity. When Dheeraj was in need of capital, first for his starting inventory in stationery, the W4P programme facilitated the first loan (financed by SKS microfinance as a joint liability group loan), and again when he needed a second loan to purchase the sewing machines, (financed by Rang De). Till date, 2 loans from SKS and Rang De have been availed and paid off. DA also facilitated the school uniform contract with the school authorities which helped Dheeraj launch his tailoring business.

### **Effect of Dheeraj's Entrepreneurship**

After tasting initial success with his first enterprise, Dheeraj has not only been able to set up multiple enterprises and but has also assisted friends and family to set up businesses.

Dheeraj, enterprises contribute to the local economy in the following manner:

1. **Employment:** Dheeraj has set up multiple enterprises; the stationery unit is now managed by his wife, and the grocery shop by his mother while he manages the tailoring unit. Dheeraj engages 4-5 Employees and 4-5 labourers for stitching, especially during the peak seasons, (wedding & festival season).
2. **Boosting of regional economy:** Dheeraj purchases local materials to stock at his grocery and stationery shops. Every week he purchases an inventory of Rs 1500 per week for the grocery shop and Rs 5000 for the stationery shop. All of the stocks are purchased from Mirzapur city. Further Dheeraj has also been able to inspire more villagers towards becoming entrepreneurs. The emergence of more tailoring units in his vicinity is a validation of this.

3. Social benefit. By setting up a stationery shop in the village, it saved school students a 4 km travel & per trip expense of Rs 30

The employment created by Dheeraj's' enterprises over the years.

	2019	2020	2021
Total # of employees	3	4	5
Average Monthly Salary	3500	3500	3000

The W4P programme has helped Dheeraj grow from a teacher to a practitioner of entrepreneurship.



## Envisioning a new dawn: Rakhi Yadav

*Rakhi Yadav is a Phase III entrepreneur from the village of Simra, located in the Badagaon block of Jhansi. Overcoming financial constraints, she worked as an assistant and driver, repaid her course fee, and opened a small optical store in Ambabai in 2021. Rakhi's personality beyond just her boyish looks helped her create a buzz and expand to another outlet in Jhansi. Her mentors have played a pivotal role in the growth of her enterprise and provided her with an early network and name.*



### Seeing her own potential

It is routine for Rakhi Yadav to park her Volkswagen Polo car outside her small, rented Optical Store in Ambabai at 9AM. She gets out and checks everything at the shop and by 11AM she is off to her new, recently purchased shop in Jhansi.

Rakhi comes from a family of farmers who historically have never had a lot of land but have always valued education, calling it the biggest asset. She has 3 siblings and 2 of them are still pursuing their education. The elder brother operates 'JCBs' and used to be the breadwinner of their family. However, only at 16 years of age, Rakhi had decided that she will take matters in her own hands and carve out her path for herself. She set her mind on starting her own enterprise. Through a reference from her friend, she learnt of an optical technician's course that the former's uncle was offering. The friend's uncle, Dr A S Singhania owned a shop in Jhansi. The fee for the course was Rs 20,000 and Rakhi did not have the money to pursue it. She persuaded Dr Singhania to hire her as an assistant, and to deduct the course fee from her salary. Impressed by her conviction, he hired her for a salary of Rs 12,000. In 3 months, she was able to pay off the course, and learnt much more, as an assistant, than what the course alone would have offered. She has named her first shop 'Neelam Optical Netra Clinic' to express gratitude to Dr Singhania's Wife who has been no less than a mother to her.

### Building base

"The best day to start your business is yesterday, the next best day is today", says Rakhi. With only Rs 10,000 in her hand, she started with an extremely small shop in 2021 in Ambabai village of Jhansi district. She was deliberate about the location of her shop. Even though her home is in Simra, she chose Ambabai as the location, since the place has a lot of banks where people from many villages frequent. A shop in Jhansi was possible back then as well, but the

competition would have been cut-throat and so the starting point had to be in Ambabai. In October 2022, with enough money in the bank and from the bank, she opened another shop in Jhansi which is now running smoothly.

“More villages, more customers.” Her shop hosts a range of optical services. She does eye-testing, keeps glasses, few eyewear accessories. She also removes corneal foreign bodies from the eyes, a feat which cannot easily be learnt. On a usual day, Rakhi closes her books with Rs 5,000 as total sales, of which the profit is anywhere from Rs 1,500 – 2,500. Her enterprise has, thus, prospered owing to her eccentric personality, the location of her shop and the need of her shop in the cluster.



*Guru Dakshina: Rakhi ensures both her mentors, the husband and wife, are on the poster of her shop in Ambabai.*

### **Eye to eye: The challenges and how Rakhi met her dreams.**

Establishing her enterprise was not an easy task especially with the little money that she had. She had Rs 10,000 to start with which was too little to fill her shop with more items. She visited the Prathma UP Grameen Bank in Ambabai but as the amount was too small and she was not yet ‘bankable’, she was not entitled for a loan. However, the visit to the bank was not for nought as the bank itself directed her to ‘TARAGram’.

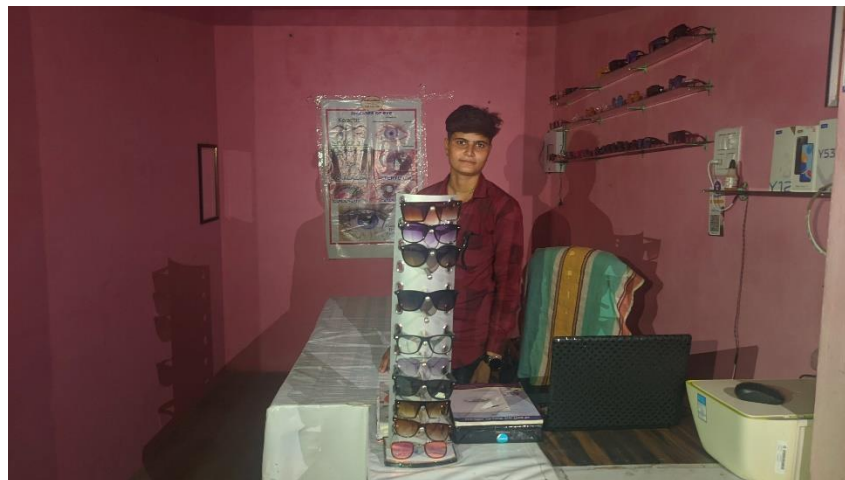
During the District Enterprise Coalition meetings that were envisaged by Development Alternatives, many stakeholders that include banks as well come together once in two months to share updates and seek collaboration for developing enterprises. By virtue of these coalition meetings, local banks were aware of the possible support that TARAGram could provide to Rakhi and similar entrepreneurs, through RangDe.

She contacted the field staff at the erstwhile Ambabai office of TARAGram for a loan. She had already found a source from where she could purchase the second-hand equipment, the location of the shop was decided, and she had a rough estimate of how much money that will be needed.

All that was needed was money. After a discussion with the field coordinators, a business plan was made in the next meeting and a loan amount of Rs 25,000 through RangDe was facilitated. As of September 2022, she has paid 6 instalments and 6 more remain. Rakhi also received training from TARAGram on automated sending/receiving customer updates on SMS, maintaining a logbook, quality control, and creating a brand.

With the money, she was able to purchase working capital which increased the capacity of her enterprise and was able to diversify into more products. Eventually, she also took a personal loan of Rs 1,00,000 from Fusion Microfinance to purchase a second-hand four-wheeler, the Volkswagen Polo. With Rs 1.5 Lakh cash in hand and the loan, she was finally able to own her dream. The four-wheeler also added an apparent prosperity in business and more people started hearing about her shop. However, the loan from Fusion works out costlier in comparison to RangDe as the instalments have to be paid every week and the total interest amount is Rs 40,000

During the starting few months of her business when Rakhi was still building her clientele, the rent used to be Rs 1,200; now the landlord is asking for Rs 2,000 as he believes that the business has prospered, and he deserves the money with the increase in traffic. This used to be a problem but as the shop and the diversity in services offered has increased, the profits are able to cover these costs easily.



*Rakhi at the shop where her journey began.*

### **From one to two: Branching out to Jhansi**

She has taken another loan to purchase her own shop in Jhansi. She describes that she will set up an operation theatre, keep all solutions and medicines for all minor to major eye ailments, so that it is a one-stop shop for both eye doctors and patients. She has already fixed up deals

with doctors and surgeons who will come to her one-stop-shop and run something like an ‘OPD’, once a week. In December 2022, Rakhi set up an ‘OPD Camp’ in a village in the neighbouring district of Lalitpur.

The price of the plot for the new shop was Rs 9 Lakh. ‘Jashodha Bhabhi’ who runs a parlour (also supported by TARAGram) pitched Rs 2 Lakh (Rs 1 Lakh from savings, and Rs 1 Lakh from a loan being offered by the bank); Rakhi paid Rs 1.5 Lakh from her pocket and Rs 1 Lakh from a similar loan as Jashodha. The total of Rs 4.5 Lakh has ensured the registry of her shop in her name and as the profits come in, she will pay the remaining Rs 4.5 Lakh. She is confident that seeing the growth of her enterprise, and her credibility, the loan will get cleared in no time. Her confidence has inspired many and she has connected 8 other entrepreneurs to TARAGram to support their enterprises. All of them enterprise in different areas.

Rakhi had prepared in advance as she knew her time will get divided once her new shop in Jhansi gets opened. She began to tutor an apprentice in July 2022 and then later employed her in October 2022 to manage the shop when she is away. She pays her Rs 7,000 per month for her full-time job. Regardless, every morning Rakhi visits her shop in Ambabai to stay updated with the daily finances and then leaves later in the morning to undo the shutters of her shop in Jhansi. She used to prefer using her car, but a bike provides as faster and more fuel-efficient means of conveyance, so she has now made a switch.

### **Looking forward**

Rakhi’s image diverges from the conventional woman with her dressing style, her hair and persona. However, instead of covering up her uniqueness, she has embraced it and used it to her advantage. She has proudly portrayed her looks as part of her brand-imaging. It generates enough curiosity and chatter among the people that brings traction to her enterprise. Besides, the service offered is good; so, things fall in her enterprise’s favour.

While Rakhi is in her final year of BA, she plans to take up B Comm as that will help her understand and practice her business better. Her next dream is to be able to purchase her own house and repay her family’s kindness over the years. They have remained open-minded and did not marry her off. Instead, they supported her in all her endeavours. They maintain that since this business belongs to Rakhi, the responsibility of the enterprise in terms of failure or success remains with her.

With the money flowing in, she has been able to support her own education, her siblings' education, her family's monetary needs, and saving enough for a new shop. Previously, their annual family income was Rs 1.2 Lakh. This figure for their family has now converted to a comfortable Rs 2 Lakh.

Rakhi says that dreaming big was made possible because of her supportive family. "The people here and there support and sometimes bring you down, but family's support is the most vital." She adds that loans alone cannot make an entrepreneur and it is what one does with the loans that matters, "You can purchase stock, but you have to keep your skin in the game."

## Embracing the Spark Within: Kalpana Jha

*Kalpana Jha, a Phase II entrepreneur from Orchha City faced resistance when aspiring to start her tailoring business. Undeterred, she mortgaged her jewellery, initiated a small tailoring shop in 2016, and later expanded to a ready-made garment store with her husband's support. Despite a setback due to her husband's passing in 2020, she persisted, secured loans, and grew her business in Orchha. Kalpana now operates a unique shop offering tailoring and ready-made garments, employs several individuals, and aspires to further expand and enhance her enterprise.*



### **Pursuing a Passion for Tailoring: Early Challenges and Determination**

“Every person should be ready to adjust in any situation. One should always recognize the skill and potential within.” says 32 years old Kalpana Jha.

Kalpana was born and brought up in Orchha, Madhya Pradesh. Orchha is the capital of Bundela rulers. After completing her education until 10<sup>th</sup> grade, Kalpana started working with her father to learn tailoring. Her father had his tailoring shop in Orchha. Tailoring was in her blood and seeing her father, she also had a dream of owning a tailoring shop of her own. After she got married with her husband, Hemant from Rajghat in Lalitpur district, Uttar Pradesh in 2012, she shared her wish to start a tailoring shop. However, her husband and in-laws, did not share that dream with her. Nobody supported her and said, “What will people say? Women cannot start a business!” Kalpana, however, did not give up on her dream. She mortgaged her jewellery and started a small tailoring shop on the auspicious day of Holi in 2016, to become the first woman in Rajghat to execute her entrepreneurial aspirations. She worked extremely hard and seeing her grit, determination and progress, her husband joined her. Now that she had his support of as well, her husband also invested his money into the shop. Thus, she transitioned from being the owner of a regular tailoring shop to a ready-made garment shop.

In December 2018, she came in touch with the Work4Progress programme through her father, who had been associated with Development Alternative’s (DA) TARAGram, Orchha since a very long time. During the Phase II of the programme, inclusive entrepreneurship was being promoted, as part which, Kalpana attended a capacity-building training called Start Your Business (SYB). It covered a few basics of managing an enterprise, like financing, marketing, linkages, etc. Later in 2019, she also participated in a District Enterprise Coalition meeting where various entrepreneurs, representatives from government institutions and training

institutions were present. Through these interactions, Kalpana was able to grow and nurture her business. Kalpana has also encouraged Snehlata (who is engaged in making cardboard boxes to pack sweets) and Aarti (Intern at her tailoring shop) to join the coalition meetings. Often new schemes and loan packages are shared during these meetings. She sees value in them and wants to share this knowledge.

### **Overcoming Loss and Resilience: Navigating Challenges Alone**



*Kalpana's garments shop with his son*

Kalpana and Hemant's journey together was seeing new heights and successes, but it all came to a standstill when her husband passed away in 2020 because of multiple medical issues. She was dealing with grief and simultaneously had to bear the weight of all familial responsibilities. This was a period of extreme turmoil in her life, but undeterred and unwilling to give up, she returned to her home in Orchha and started a small tailoring shop in July 2020. Her father supported her with an initial investment of Rs 50,000. However, tailoring alone was not providing her with a healthy income. With the support of DA, she received her first loan of Rs 30,000 from Micro Credit Facilities (MCF) in September 2020 which she used to purchase readymade garments like sarees and kids' wear for retail sales.

As her business started getting more traction, the small shop that she had taken on rent was turning out to be inadequate to manage a throng of customers. The marriage season was also around the corner. Taking cognisance of both these points, she reached out to TARAGram for a second loan of Rs 30,000 in 2023, that came through RangDe, to purchase more readymade garments and move to a bigger and spacious shop. Throughout her association with TARAGram, they have helped her in branding and providing her with more market linkages. Kalpana is the only one who owns such a huge shop in the Orchha market where tailoring and

readymade garments are available in the same place. This fact has also invariably promoted her shop without her having to speak about it. People come to her shop directly through word-



*Banner of the tailoring Shop*

of-mouth from her existing customers. She currently has around 60 customers who have bought clothes from her on credit. Out of these, 30-35 of them are regular customers for whom she has maintained a record so they can make regular payments.

### **Business Expansion and Market Presence: Tapping into New Opportunities**

Currently, she is paying Rs 11,000 as rent per month and has paid 1-month advance rent for the shop. She has around Rs 15,000 expenses per month for fuel and other expenditures. She usually charges as per design and stitching pattern provided by the customer which ranges from Rs 100-150 per unit. This season she bought ready-made garments for Rs 1,50,000 and earned a profit of Rs 20,000 from it. She stocks ready-made garments twice a month, which is Rs 5,000 to Rs 25,000. Currently, she has a total stock of around Rs 7-8 Lakh. She has a very strong relationship of 6-7 years with vendors in Jhansi. She sometimes also purchases stock on credit. She does direct transfers or uses a chequebook to credit the amount in the vendor's account. During wedding season, she earns a profit of around Rs 15,000-20,000 usually, but otherwise, she earns Rs 7,000-10,000 profit per month.

### **Entrepreneurial Innovation: Enhancing Customer Experience and Marketing**

She has improved the customer experience by adding sitting areas where a customer can smoothly browse through catalogues of sarees on display. Customers can get tailormade clothes at the same place which acts as an incentive to enter her shop. Kalpana has created a WhatsApp group and she shares contemporary designs and latest arrivals with her contacts and updates her 'status' on WhatsApp regularly. After starting a tailoring shop, she learned to drive a car and now drives to Jhansi to get all the materials and stock for her shop.



She has employed 5 girls and provided training in tailoring. Among them one girl has opened her small tailoring shop and one girl joined a new job with better remuneration. Currently, two interns are working with her to learn tailoring.

Kalpana's story is filled with ups and downs but what has always shone throughout is her perseverance and her will to never give up. She hopes to build a house with an attached storeroom in which she can keep stock of varieties of clothes and provide more options to customers. Currently, she lives with her parents and two children, Yashvi and Piyush, for whom she wishes that they never have to go through an arduous path like she had to. She aspires to expand her readymade garment shop and furnish it like they would in a city 'mall', where she can sell better quality garments at low prices and have more facilities for customers.

## The spark of an All-in-One Shop: Sudhir Kushwaha

*Sudhir Kushwaha is a Phase II entrepreneur from Laadpura in Niwari engaged in the Electronics Retail sector. With initial capital challenges, he gained experience working at a hardware store before starting his own shop, Jai Gaud Baba Electronics, in October 2019. His store caters to a diverse range of electronic products, meeting the demands of the local population and contributing to the technological advancement of the area. Sudhir's dedication to his enterprise and his commitment to delivering quality products and services have earned him a respected reputation in the community.*



### A story of transitions: From education to guest teaching and business aspirations

Sudhir Kushwaha, a resident of Laadpura village in Niwari district, Madhya Pradesh, belongs to a family consisting of his parents, wife, two children, and a younger brother. Both his elder sisters are married. His father used to work in the forest department, so he has good knowledge of forest produce and medicinal herbs. Currently, they provide traditional remedies using indigenous methods. They own two acres of land primarily used for growing vegetables. His mother takes care of the fields. Every morning at 4 o'clock, Sudhir and his brother go to the vegetable market to sell their produce. That's where their daily routine begins. After returning home, they have breakfast and then head to Orchha, where they have a shop selling electrical and other hardware items.



*Sudhir's All-in-One shop*

Sudhir has completed his graduation from Raja Bhoj University and holds a Diploma in Computer Applications (DCA) from Makhanlal University. He has also completed an ITI

diploma in electrician trade. For approximately two to three years, Sudhir worked as a guest teacher at a government school in Mador, although it was not a permanent government job. The income was low, and the household expenses were increasing. The wedding of his sister incurred expenses of around 5-6 lakh. Therefore, Sudhir decided to start his own business. However, he had no prior experience in business, making it challenging to invest capital in his own venture. He thought of gaining some experience first and got a job at a hardware store during that time. He worked at the hardware store about four years. Sudhir developed a keen interest in hardware and had gained sufficient experience by managing various tasks at the store. He decided to open his own hardware shop. In 2018, he left the hardware store, but during this period, he had an accident. He couldn't leave his house for three to four months. However, during this time, he planned the outline of his shop, including its location, the inventory to be stocked, and other necessary details.

### **Jai Gaud Baba Electronics**

In October 2019, Sudhir started his own shop in Orchha with a capital of Rs 40,000. Since he had been managing an old shop, he had a good rapport with the customers. He also had knowledge of wholesale markets for purchasing goods, with this information, Sudhir began expanding his business. Initially, Sudhir stocked electrical items such as LED bulbs and other electrical accessories in his shop. He aimed to fulfil all the customers' needs by stocking a wide range of products but expanding the inventory required additional capital.

During this time, Sudhir came to know about the Work4Progress programme offered by Development Alternatives. Kuldeep, a team member of Development Alternatives, frequently visited Orchha. Sudhir learned that the organization provides support in establishing enterprises. Although Sudhir had already started his shop, he was searching for ways to grow it, manage capital, and ensure customer satisfaction. With Kuldeep's guidance, he attended the Kaun Banega Business Leader competition TARAGram, where he developed a business plan on how to expand his shop.

Through the support of the organization, Sudhir obtained loans from a microfinance institution and a bank. He greatly appreciates the financial support provided by the organization. In December 2020, he received a loan of Rs 20,000 through the Micro Credit Facility, which he has nearly repaid. On December 13, 2021, he received a loan of Rs 30,000 from Rang De. With the timely financial support, Sudhir started increasing his inventory in the shop. As a result, customers were able to find all their required items in one place, saving their time and energy.

## Journey to Success: A Thriving Business



*Sudhir explaining about various kind of supplies available at his shop.*

Today, Sudhir's shop has all kinds of items available, starting from electrical supplies to hardware goods. Today, his shop has approximately Rs 300,000 worth of merchandise, including electrical items, bulbs, cables, pipe fittings, scissors, cleaning products, stationery, and seasonal items such as umbrellas and raincoats. Sudhir regularly visits Jhansi to purchase goods worth Rs 15,000 to Rs 20,000 per week. Most of the purchases are made in cash, while orders for electrical fittings and other items are placed over the phone and delivered. Sudhir has to make arrangements for cash payments when purchasing goods in cash. People from around 10-12 nearby villages came to Sudhir's shop. Approximately 50 customers visit the shop every day. The shop's daily sales amount to around Rs 2,000, with savings of about Rs 500-600, resulting in a profit margin of approximately 25-30%. Sudhir mentions that there is higher profit margin on some items while it is lower on others, but he has to keep all the items for the convenience of the customers.

Sudhir is amiable in nature, try to understand each customer's requirements and often provide suitable advice based on his experience, benefiting the customers. This is why people come to Sudhir's shop from distant places. Currently, Sudhir's shop operates on a rental basis, with a monthly rent of Rs 1,500. The electricity bill amounts to approximately Rs 150-200.

Sudhir is involved in the second phase of Work 4 Progress. He has received training twice in TARAGram. He participated in programmes such as "Kaun Banega Business Leader" and "Kaun Banega Market Leader." These programmes provided opportunities for Sudhir to meet other entrepreneurs. He has connected with the District Industry Centre through coalition

meetings. In the coalition meetings, he gained information about the market, where to source goods from, and where and how to sell them. Registering with the District Industry Centre led him to invitations for trade fairs. The new information inspired Sudhir to continuously improve his business.

### **The Human touch: 'From' and 'For' Sudhir**

Throughout Sudhir's journey, his family has been a source of mental support despite the challenges he faced when starting his shop. He built good relationships not only with customers but also with other business owners while working at the previous store. These relationships and the acquired knowledge became valuable when he started his own business.

Sudhir also values the support from TARAGram in his journey so far. The organization provides him with new knowledge at regular intervals. This has boosted his self-confidence and motivated him to strive for new heights in his business. Sudhir dreams of expanding his shop and engaging in wholesale trade. Observing his dedication and hard work, it seems that he will definitely fulfil his dream. Starting his own business despite having a good education is inspiring, and his commitment and belief in taking it forward make him a formidable entrepreneur.

## Manufacturing Enterprises

1. Illuminating Lives through Employment - Roshni Begum  
*by Shubha Khadke* 74
2. Weaving Dreams, Empowering Lives: Story of Faiyaz Ali  
*by Shubha Khadke* 81
3. Rekindling the Potter's Flame – Sheela Prajapati  
*by Aneesh Mohan* 86
4. The Cradles of Success, *Maika* and *Bacche*: Parvati Devi  
*by Aneesh Mohan* 91
5. Creating the Village of Dreams: Shiv Prakash Bind  
*by Aneesh Mohan* 97

## illuminating Lives through Employment - Roshni Begum

*Roshni Begum is a Phase II entrepreneur of Muhammadpur village in Aurai, Bhadohi. She has a doormat weaving unit. Roshni transforms fabric scraps into doormats, fostering economic independence for herself and around 20 women. Born in Pune and later settling in Mohammadpur, Roshni navigated challenges, including an early marriage, to pursue her entrepreneurial dream. Initially aiding in doormat production in her household, she identified an opportunity in attaching piping, significantly expanding her venture.*



If there is determination, there will be a way out” says a confident Roshni Begum. Roshni Begum, 37, is an entrepreneur who makes doormats.

### Family Background

Roshni Begum lives at the Mohammadpur village with her family. Mohammadpur is a village located near to Madhopur Ghusia in the Aurai block of the Bhadohi district in Uttar Pradesh, India. The village has an estimated 250-300 households, out of which approximately 60 belong to Muslim families. Roshni Begum's family consists of her husband and four children. Her husband works as a driver. Two of their older sons work outside the village, while one son and one daughter are currently studying.

Roshni Begum's father originally belonged from Madhopur Ghusia but moved to Pune for work and eventually settled there. Roshni herself was born and received her early education in Pune at Don Bosco School. She completed her 10th grade from Pune. Despite adverse circumstances, Roshni, the middle child among two brothers and two sisters, had a childhood dream of starting her own business. She did not let the circumstances deter her and turned that dream into her passion.

### Journey from Housewife to Entrepreneur

Roshni Begum had come to Mohammadpur village with her father to attend a wedding. Unfortunately, the wedding did not take place, but she ended up marrying the same groom when she was just 15 years old in the year 2000. After the wedding, she moved from Pune to the village. Her husband was the eldest in the family, and since his mother was not present, Roshni took on the responsibility of the household and his five younger brothers. The family had limited resources, and the need to work became essential. In such circumstances, Roshni

began assisting in the production of doormats, which were being made in their home. Carpet weaving was already a part of their household work. The handmade doormats were expensive,



*Roshni making doormats by assembling pieces of clothes.*

as they required time and costly raw materials. Gradually, the demand for their products started to decline. During this time, with the support and encouragement from her husband, Roshni completed her 12th grade.

Between 2010 and 2012, Roshni Begum discovered the work of making doormats by assembling pieces in Madhopur Ghushia. There, she started the work of attaching piping or "gota" to the doormats. Piping is the process of joining two pieces of fabric using a third piece. They were paid one rupee for every piece. They had to go to Madhopur to procure the materials and deliver the finished products. Additionally, there were expenses for transportation, resulting in limited profits from this work. However, Roshni Begum saw potential in this work as the comparative prices of these doormats were lower, which presented an opportunity for expansion. Therefore, she continued with the work of attaching piping. During this time, Roshni Begum also began to actively explore and enhance her knowledge about the doormat business by discussing with various individuals from whom she procured materials. She sought information on how to obtain raw materials and how to get orders etc.

Over time, the house got partitioned and the carpet work also got stopped and the household situation became difficult. Roshni Begum realized that as her children were growing up, it would be necessary for her to have her own business so that her children would not have to depend on someone else's for employment. If there is capability and skill, one can provide employment to others along with their own work. However, the journey from being a regular homemaker to an entrepreneur in the village was not easy. The biggest requirement was capital.

### **Doormat Business**



Roshni Begum explains that for any entrepreneur, capital is a major challenge because in most cases, an advance amount needs to be paid. In the doormat business as well, she had to pay advance for purchasing raw materials, cutting, paying wages to women workers, loading and unloading raw materials, rent, thread, and gum-like substances used for sticking fabric pieces. Even after the mats were ready, there were times when deliveries didn't happen or were delayed. The entrepreneur is the last person to receive payment from the traders. Therefore, the entrepreneur has to take the risk. There was no problem with selling raw materials or final products in the doormat business.

She was trying to find a solution to the capital problem when she came to know about the Work4Progress programme in 2018-19. The collaborating organization of the programme, Manviya Drishtikon Seva Samiti (MDSS), came to the village in Mirzapur to hold a meeting. She discussed with Indresh Ji from the organization and received guidance. She joined the first phase of the Work4Progress programme. Through the organization, she obtained a loan of Rs 25,000 from HDFC's MFI, which boosted her confidence.



*Final product (doormats) made out of the raw material.*

She got information about the Rural Self-Employment Training Institute (RSETI) from the MDSS. With their support, she received six-day training in the "General Entrepreneurship Development Programme" (GEDP) in 2018. After the training, RSETI linked Roshni Begum with Union Bank. In 2019, Union Bank provided her with a Mudra loan of Rs 1 lakh at a 13% interest rate. With the availability of capital, she became more engaged in her work. She knew that women in Mohammadpur village didn't do sewing work, but women in Madhopur Ghushia did. Being familiar with the women in her maternal village, she talked to some of them and prepared them for job work. It was a great opportunity for the women as they could work from home. They didn't need to go for material procurement or delivery. Roshni Begum proposed

the idea of delivering raw materials to their homes, so they got prepared. She contacted the suppliers who provided raw materials from places like Panipat and Rudrapur. These suppliers bought waste fabric pieces from carpet/velvet manufacturers and sold them here. Roshni Begum started purchasing raw materials from them and began getting doormats made by 20 women.

The raw material costs between a minimum of Rs 25 per kilogram and a maximum of Rs 40 per kilogram. Each kilogram produces 3-5 pieces. Orders ranging from 400 to 5000 pieces are obtained from Bhadohi. Roshni Begum and her husband are responsible for purchasing raw materials and distributing them to the women. Roshni Begum purchases raw materials from Madhopur Ghushia and brings it to the village for cutting of fabric in proper pieces. The pieces are arranged according to the size and design of the doormats. They are either interlocked or sewn together based on the design. After joining the pieces to create a specific size, a solution is applied, and piping is attached at the end.



*Raw materials (waste fabric pieces from carpet/velvet manufacturers) used for making the doormat.*

Women are given job work for attaching piping. They receive Re 1 for attaching piping to one doormat. Some women join the fabric pieces, apply the solution, and then attach the piping. They receive Rs 2-3 per piece. The complete raw material, including fabric scraps, piping fabric, thread, and adhesive solution, is provided to the women at their homes. Once the doormats are finished, they are stored at the women's homes until immediate orders are received; otherwise, fully assembled products are sent back to Roshni Begum's house. When the trader arrives, the entire batch is handed over to them. Since houses in the village are small, as soon as the batch is completed, Roshni Begum contacts the trader to sell them.

The demand for doormats is higher during the winter and rainy seasons. The main business season runs from July to February. However, it is better to produce during the summer as the

doormats, which have two pieces interlocked, dry quickly and easily. Therefore, the products made during the summer sell as soon as the rainy season starts. Roshni Begum is responsible



*Doormats made by using knitting machine.*

for ensuring that the products sell quickly, whether or not there is demand, she has to pay the women workers.

Wholesale doormats are sold at Rs 15 per piece, while the cost of production ranges from Rs 9 to 11. During the off-season, ten quintals of material are used to make doormats per week. During the off-season, the work for ten quintals of material is completed in one month. The profit during the season goes up to Rs 40,000 per month, whereas during the off-season, it is around Rs 20,000 per month. Roshni Begum has savings account and Udyog Aadhar. She currently has two sewing machines, one interlock machine, one cutting machine, and around four scissors.

Doormats are also made by knitting, often using machines. These types of doormats sell for Rs 100 per piece. Roshni Begum also has a frame for making carpet doormats. However, their production cost is higher. It takes time to knit them, and there are additional expenses for thread and designing. Their total estimated cost ranges from Rs 80 to 90. Due to their higher cost, the demand for these doormats is lower, so they are made in limited numbers. According to the Work4Progress dashboard, Roshni Begum's business revenue was Rs 1.4 Lakh in 2022, Rs 1.7



*Frame used for making carpet doormats.*

Lakh in 2021, and Rs 96,000 in 2020. She also incurred losses during the COVID-19 pandemic. Women had prepared the doormats, but the traders didn't pick up the goods, resulting in Roshni



*Doormat stitching process with the help of sewing machine.*

Begum being stuck with the money and eventually having to compensate the trader. COVID-19 slowed down Roshni Begum's business, but she didn't let it shut down.

Roshni Begum is an entrepreneur who participated in the first phase of the Work4Progress programme. She started her venture in 2019. The organization provided her with a three-day training called "Generate your business ideas," conducted by an ILO-certified trainer. This new knowledge expanded her horizons and filled her with enthusiasm to turn her dreams into reality. Roshni Begum participated in programmes like "Kaun Banega Business Leader?" and "Kaun Banega Market Leader?" through the Work4Progress programme. These programmes gave her the opportunity to meet other entrepreneurs. By attending coalition meetings, she established contact with the District Industry Centre. The coalition meetings provided her with information about the market, where to source materials, and where and how to sell the products. Registering with the District Industry Centre led to invitations for trade fairs. The Development Alternatives organization also organized a fair for all entrepreneurs in Mirzapur, where Roshni Begum set up her stall. The organization covered the entire cost of the stall. The objective of the fair was to provide a platform for all entrepreneurs, boosting their self-confidence and helping them advance their businesses. "Peer to Peer" sessions were conducted for marketing and selling. The organization also provided information about various government schemes to the entrepreneurs, enabling them to benefit from them. Roshni Begum also connected with Rang De, a lending institution. She currently has a loan of Rs 40,000 from Rang De at an 8% interest rate. She says that she had always been skilled in her work, but she lacked knowledge about accessing loans at low interest rates and without collateral.



*Roshni Begum's biggest support system*

Today, Roshni Begum provides opportunities for approximately 20 women to work from home. For women who cannot leave their homes, getting work from home is nothing short of a dream come true. These women receive remuneration according to their work. Roshni Begum purchases approximately Rs 25,000 to 30,000 worth of fabric scraps every month, which are used to make doormats. Roshni Begum requires more capital to directly purchase raw materials from Panipat or Rudrapur. She also wants to update her products according to market trends. Her goal is to provide employment to 50-100 people in the coming years. Currently, she has to pay Rs 300 to transport the raw materials from Madhopur to the village, which amounts to 10 quintals. Therefore, if she acquires capital, she plans to establish a warehouse in Madhopur, where she can store the purchased raw materials. Since the women who work for her also reside there, they can handle the cutting work, resulting in not only saving money but also time. Roshni Begum is an exemplary figure, showing that with dedication and determination, even in challenging circumstances, one can find a way and turn their entrepreneurial dream into reality.

## Weaving Dreams, Empowering Lives: Story of Faiyaz Ali

*Faiyaz Ali is a Phase I entrepreneur of Masari Village in Mirzapur. He revitalized the declining carpet industry by establishing his own weaving center after a decade of experience in the field. Operating from his home with 16 weavers, he even ships his orders internationally. He aspires to manufacture affordable, lighter-quality carpets to sustain the traditional craft while adapting to market demands.*



### Early career in carpet industry and Entrepreneurial beginnings

Faiyaz Ali is a resident of Sundarkapura Mohalla in Masari village. This village is located in Mirzapur district of Uttar Pradesh. His family consists of his parents, wife, and three children. Two of his children are studying, and one is 10 months old. Faiyaz Ali has two brothers, and they all live together as a joint family. His father runs a small grocery store, and both the brothers have their own businesses. Faiyaz Ali completed his education up to the 5th grade. At a very young age, he started working in the carpet industry. He worked in India Export Company in Mirzapur and gained experience of around 10 years, where he learned about the intricacies of the carpet industry.



*Workers at the carpet production unit*

He says, "There was a time when the carpet industry had a great demand. Over time, carpet work became expensive, and it became a part of the luxury lifestyle of the affluent."

When Faiyaz Ali's company faced a downturn in 2008, and he had to leave his job, he decided to start his own centre. The area around Mirzapur was famous for carpet production, and there

was a demand for carpets. With 10 years of experience and self-confidence, Faiyaz Ali took a loan of Rs 50,000 from a relative and bought two looms to start his centre.



*Designing new patterns*

The company where he worked also helped him get work, and this is how his entrepreneurial journey began. In the initial phase, he found it easier to get work with the help of his contacts. With dedication to his work and good relationships, Faiyaz Ali's business started growing. In these 14 years, his two looms increased to nine. The cost of one loom is Rs 30,000. Even now, Faiyaz Ali operates his carpet weaving centre from his home. He has set up a large space behind his house where the looms are placed, and the weavers come to work.

Currently, Faiyaz Ali has 16 weavers working for him, who have been working with him for the past 4 years. The payment depends on the amount of square inch work done by the weavers, and they earn an average of Rs 250-300 per day. They have Sundays off, and every Saturday, they are paid for their work.



*Faiyaz's carpet manufacturing unit*

Faiyaz Ali has worked with several contractors, including Global Overseas, Rupesh Garments, Rizwan Transports, and contractors of Gopiganj. Every 3-4 years, he changes his contractor to get more work and better rates. For the past 6 years, he has been working with Abdul Salam and Sons. They are contractors based in Mirzapur, and they mostly export their goods. Faiyaz

Ali prefers working with them because they pay on time. He has to visit the company every week to discuss work-related matters.

### **The Business Operations**

The company provides him with design graphs and raw materials. Based on the designs provided by the company, Faiyaz Ali explains the work to his weavers, and they start weaving carpets on the looms. The company provides some advance payment while giving work. It takes about two to three months to complete one carpet. Most of the carpets produced are of the size 8'11". The company pays according to the square yard, and there may be deductions



*Weaving Unit*

for any damages. However, Faiyaz Ali has to make weekly payments to his weavers. Around nine carpets are completed in two to three months. Throughout the year, approximately 50-55 carpets are produced.

Faiyaz Ali explains that when a carpet comes off the loom, it is still incomplete. After that, several processes are carried out. The carpet undergoes washing, followed by machine cutting. Then it goes through cleaning, and finally, finishing and polishing. All these processes take approximately one and a half to two months. Most of the carpets are exported. There is high demand for them in countries like America, Australia, Japan, and England. In India, there is more demand for machine-made carpets because they are more affordable.

Faiyaz Ali has a personal account in Punjab National Bank, and he receives his payments through the bank.

He is involved in the second phase of the Work4Progress programme. He has participated in various meetings organized by the institution and has received entrepreneurial training. Through these training programmes and connections with the institution, he has been motivated to expand his business. Participation in coalition meetings has provided him with the



opportunity to meet other entrepreneurs and learn about government schemes for this industry. Being part of these meetings has exposed him to new ideas and increased his knowledge. This is why he thought about producing carpets of lower cost.

Since 2017, Faiz Ali's business has recorded the following figures. These figures are essentially an analysis of the data collected under the Work 4 Progress

<b>Financial Year</b>	<b>Revenue</b>	<b>Cost</b>	<b>Net Profit</b>
<b>2018</b>	INR 2,50,000	INR 1,40,000	INR 1,10,000
<b>2019</b>	INR 7,79,000	INR 2,29,000	INR 5,50,000
<b>2020</b>	INR 10,08,000	INR 25,000	INR 9,83,000
<b>2021</b>	INR 2,69,000	INR 1,14,000	INR 1,55,000
<b>Total</b>	<b>INR 23,06,000</b>	<b>INR 5,08,000</b>	<b>INR 17,98,000</b>

programme. The information was obtained directly from the Work 4 Progress programme's dashboard. Additional information was provided by Faiz Ali during the interview.

### **Expansion in a declining industry**

Faiyaz Ali has also connected other entrepreneurs with the Work4Progress programme. In the future, he wants to personally manufacture carpets of lighter quality. He believes there is a good market for them. The loom required for this type of carpet is slightly different. For this purpose, he needs Rs 5,00,000. This amount will cover the cost of the loom, raw materials, and final finishing. Currently, the raw materials are obtained from a company, but when he starts his own production, he will have to purchase the raw materials himself. Therefore, more capital will be required.

He sadly mentions that labourers in the carpet industry are not well paid, which discourages new people from entering this line of work. It also requires a lot of strain on the eyes and fingers.

Faiyaz Ali wishes to visit Banaras or Delhi to observe the work, understand the market, and customer demands in order to produce better carpets. He says, "I understand the carpet industry, but exposure visits can provide a better understanding of new designs, market trends, and demands."

In the declining carpet industry, there are people like Faiyaz Ali who are trying to keep the art alive. He is providing employment to 16 individuals and preserving this dying art. While keeping in mind the Indian market and customer demands, he also aims to create new products of low cost, which hold potential. For an entrepreneur, it is essential to adapt to changes in their work according to the circumstances and time. It is hoped that Faiyaz Ali will find success in his endeavours.

## Rekindling the Potter's Flame – Sheela Prajapati

*Sheela Prajapati, a skilled potter from Punawali Kala, Babina, Jhansi, is a Phase III entrepreneur. Facing economic challenges during the lockdown, Sheela's family, decided to revive and expand their generational and traditional pottery business. The support of her family has been a catalyst in her journey with each member contributing in their unique ways. Sheela is satisfied with the growth of her enterprise and wants to take it slow and enjoy the sweet family life in her old age.*



### **The Prajapatis and pottery**

Married into the *Prajapatis*, Sheela entered a family of potters. She has two sons, who are married and a daughter who is an entrepreneur as well. All of them live together in a small plot of land and support the family. They do not have any farm-fields, but they do rear goats for an additional income. Together with her husband, she makes earthen utensils and crafts. Traditionally, the *Prajapatis* in the Bundelkhand region (and in Gujarat, Rajasthan, and Uttar Pradesh) have been potters. During festivals, such as the *Mahalakshmi Puja* and *Vrats* (like *Karwachauth*), their clay-crafts or pots are bartered for *ann* (grain). In the previous centuries, this barter ensured their sustenance and would provide enough to lead a decent life. In the present, however, as fewer people rely on earthenware for their cooking, there has been a decline in the incomes of such potter-families and more and more members of the caste are exploring alternative sources of income.

### **The window of opportunity: The family restarts their age-old business**

Both of Sheela's sons are labourers but during the lockdown when her sons could not find work and her daughter Priyanka's own stitching and tailoring business was barely able to provide for the family, Priyanka persuaded her mother to expand on their traditional occupation. The summer months of 2021 were coming, and this is when the potters need to purchase the raw material, as when the autumn starts, the festivities will begin and so will the inflow of customers. With a little bit of persuasion from her daughter, Sheela agreed to expand her own pottery business that has been running generationally.



*Sheela has arranged broken earthenware right beside the fireplace.*

Priyanka contacted the field coordinators from TARAGram asking for a loan for her mother. Upon a visit to their house, Sheela and her husband, together with the rest of the family explained their situation and also explained how they can make use of the money to invest in their traditional occupation.

Earlier, with the total household income they had, they could only purchase enough earth that a bullock cart could carry. However, when she took a loan of Rs 20,000 from RangDe through TARAGram in March 2022, she sourced a *trally* (trolley) worth of clay and earth. She has paid off the loan almost entirely and as of September 2022, only 2 more instalments remain.

### **Spinning the wheel: How the *Prajapatis* run their business**

Now, every 2 months, she orders for 2 tractor-loads of earth, each of which cost Rs 3,000 – 4,000. To unload the bags of earth, 4 workers are employed, and each get Rs 500 as their payment for labour. There are also expenses for running the fireplace, which are *kande* (cow dung cakes), transport, and other miscellaneous items. In 2 months, there is a total input cost of Rs 20,000 to Rs 30,000 (depending on season) and she saves anywhere between Rs 4,000 to Rs 6,000.

While this initially seems low, there are unaccounted-for non-monetary savings. Especially during festivals, to earn God's *Aashirvaad*, the customer must not pay the 'kindness' of *Prajapatis* with money, rather they have to pay them in kind. This leads to a barter-like system and hence, a lot of savings are from not having to spend. While Sheela has never properly estimated the worth of such savings, she provides a broad range of Rs 7,000 to Rs 12,000. She also neatly tucks in a small-sized pot inside a big pot when she is baking the earth so that in fewer resources, she produces more output. Such small pots are only for Rs 50, but as the sale of each pot adds up, she makes about Rs 4,000 – 5,000 for 'free' in half a year. On Sundays

and Thursdays, she goes to the *haat* (market) in the village to sell the earthenware. Each Sunday, she comes back with a profit of roughly Rs 500.



*Elephants for wheat: Ready in preparation for the Mahalaxmi Vrat, small elephant rider dolls are prepared by potter castes that are then bartered for (usually) grain.*

She does not see how she can contribute to the family's overall investments or needs elsewhere as her savings are very meagre. Regardless, if she can save enough, she would like to make a shed for the goats and small storage cell in her house for keeping the earthenware. Whenever there is a money crunch, their family sells off the goats no matter the size. The smaller ones get sold for Rs 3,000 to Rs 4,000 while the bigger ones sell for more than double.

In Sheela's case, her daughter, Priyanka, started enterprising first and opened a stitching and tailoring unit. Priyanka is enjoying the independence that the money generated through her business has given her. She had taken a loan of Rs 30,000 from the TARAGram office, 2 years back and after clearing that off, she has been able to contribute to the family's income and savings.

### **The future of their enterprise**

Upon being asked if she feels her business is tied to her caste, she disagrees but says, "Other castes lack the patience, and their ambitions are too big. They can never settle for pottery as they want to move to cities for jobs with collars. They do not have the hands of a *Prajapati* which were made for pottery."

Sheela explains that since she is potter, it was only natural for her to pick pottery as a business. Her household is known in the area for pottery and that brings in enough people for sale of her earthenware. However, currently where her business stands, unless she expands her business beyond the cluster of villages she is catering to, the customer base has already reached

saturation. Besides, she is nearing her 50s and wants to spend more time with the family rather than expanding her business. Hence, she has no plans of taking this further than where it has already gone. While she knows how to make clay-crafts and dolls, she does not make them all through the year as these take more time and effort and their sales are also not that high. It is only during the festivals that a demand arises. Summers are the most active time of the year for her business as many families want *ghadas* (urns or pots). She also sees a lack of demand for earthenware which demotivates her a little. However, she does admit that growing her business at this age has boosted her confidence. Earlier, they were only just surviving and living hand-to-mouth. There were barely any monthly savings, especially when the pandemic struck. This has now changed as, currently, her enterprise is able to support the entire household. This has also given more freedom to the other members of the family.

### **The force called family: Running the enterprise together**

She attributes the success fully to her daughter and calls her the ‘leader’ of the family. “I do not understand money, so whatever financial decision that is to be taken, Priyanka takes it for me”, she adds. At the same time, she compliments her husband for being in this venture together as he often does the physically laborious tasks or sometimes entirely takes over when needed. Her husband runs the *chaak* (potter’s wheel) and Sheela then refines the earthen craft and does the handwork.



*The Summary Frame: A small desire for business in one hand and to carry the family (literally) in the other.*

Every so often when Sheela has to procure raw materials, including earth for which she has to depend on the daily-wage labourers that help their family with unloading the stock. Long time before, this task used to be done by her husband and her sons. Now, she has started to employ labourers. A lot of her duties are actually now being overseen by other people in the family, which is to be expected considering this is a generational business. Priyanka, despite having an enterprise of her own, also regularly contributes to Sheela's business. A lot of maintenance and book-keeping is done by her. She is not a skilled potter like her parents but often the managerial tasks are overseen by her. Priyanka has, in fact, connected 24 other entrepreneurs with the Work4Progress Programme. She is also a Bank Sakhi and hence receives a small trickle of income through it.

Their family has stuck together and persevered through all the adversities. They truly put meaning to the phrase 'Family Business'. While the loan was in Sheela's name, the entire family at different timepoints participate in helping out with running the enterprise. In a time when more potters are turning to alternate employments, this family turned to pottery to pull itself through the pandemic.

## The Cradles of Success, *Maika* and *Bacche*: Parvati Devi

*Parvati Devi is a Phase III entrepreneur from the village of Mewali in the city of Mirzapur. She runs a Namkeen and flavoured juice manufacturing unit. Facing financial challenges after a carpet mill shutdown, she leveraged her family's expertise and contacts to start the Namkeen manufacturing business. Her enterprise employs up to 15 women during the peak seasons. Parvati envisions a future for her village where no one will have to migrate out for work.*



### **The families to the rescue: Starting a new venture**

Parvati Devi's story is one of a determined and resourceful entrepreneur who transitioned from the being employed in a carpet manufacturing business to establish a successful namkeen and flavoured juice manufacturing unit. She, along with her husband Lal ji Bind and their children, found themselves at a crossroads when one of the carpet manufacturing mills of Bhadohi they were employed in shut down due to low orders. The family's condition financially was worsening.

Seeking alternative opportunities, Parvati seized the chance to start her own business in 2005-2006. Parvati is originally from Ambikapur in Chhatisgarh, where her father used to run his own Namkeen manufacturing enterprise. Starting anything new and off-beat would have been difficult, hence when they were hit financially, Parvati and her husband decided to take help from Parvati's parent. Initially, they sourced namkeen raw materials in bulk through contacts from her father, packed them into small Re 1 plastic packets, and sold them by traveling around on a bicycle. The willingness of the children to support the parents, even at an early age helped their business immensely. Eventually as the children grew up, they only added more and more to their business and proved to be her most useful asset in the business, by helping it grow, cut costs, and diversify. The family's farm also provided additional support during this transition phase.

The family was able to accumulate savings and they had started receiving a steady number of orders. As their business gained momentum, Parvati and her family purchased a carrier vehicle on an instalment basis, as previously they had to rent a carrier for Rs 5,000. They also constructed a storage facility at their residence to accommodate the growing inventory. Parvati became a member of the Mahadev Prerana Self-Help Group (SHG) in 2017, under the



Aajeevika Mission. This association offered them access to networks, training, and financial assistance, strengthening their entrepreneurial capabilities – all of which would later come in use.



*Parvati Devi at her manufacturing unit with sample of flavoured juice*

The idea to introduce flavoured juices, which Parvati calls ‘Pepsi’, came from her son, Vishal. During the many visits that Vishal would go to deliver *namkeen* to wholesalers and retailers, he saw that there was a demand for small, packaged tubes of juice. The investment in the machine and the potential income they could generate from it also seemed feasible. His input and creativity contributed to expanding the product portfolio and capturing the market's interest. On the other hand, the idea for manufacturing *namkeen* originated from Parvati's maternal home, where she gained valuable insights and established crucial contacts within the industry. The combination of her family's innovative thinking and her personal connections helped shape the business and contributed to its success. Parvati has completed her education until the 8<sup>th</sup> grade, while Vishal is completing his BA and is in his fourth semester. Once he completes his education, he plans on dedicating his entire time to the business and expanding it further.

### **Managing the enterprise**

Parvati's manufacturing unit experiences fluctuating demand and revenue throughout the year. The most profitable period, from October to January, sees high sales of *Sev laddu* and *namkeen*. During the summer months, flavoured juices are popular among customers. Parvati's ability to

diversify their product offerings based on seasonal demand demonstrates their adaptability and business acumen.

In April of 2022, they took a loan of Rs 40,000 to purchase a manufacturing machine, of which they have paid all instalments. Parvati's manufacturing unit operates with the support of three machines for cleaning, sorting, mixing and one weighing scale. Apart from that, there is a juice packing machine. These machines play a critical role in the production process, ensuring efficiency and consistency in the manufacturing. During peak months, the business employs 10-15 individuals, while in non-peak periods, the workforce consists of 4-5 people. Namkeen production workers earn Rs 200 per day, whereas the flavoured juice production workers earn Rs 140-150 per day. The working hours are from 8 AM to 6 PM with a two-hour break from 12 PM to 2 PM.



*One of the machines used for cleaning at the manufacturing unit.*

The manufacturing unit follows a structured pricing system for their products. For flavoured juices they earn Rs 2 per packet, with each sack containing 27 packets, and each packet consisting of 30 pieces. On the other hand, the pricing for namkeen varies depending on the variety. A sack of namkeen weighs 30 kg and is priced at Rs 2200, Rs 2700, or Rs 3000, depending on the specific namkeen variety. This flexible pricing strategy allows them to cater to different customer preferences and maximize their profit margins. While they do not have a calculated number for monthly profits, in peak months it can be Rs 20,000 – Rs 30,000 and in non-peak months it can be Rs 15,000 – Rs 20,000.

During peak months, Parvati's manufacturing unit employs 10-15 individuals to meet the increased production demands. In non-peak periods, the workforce size reduces to 4-5 individuals. The unit provides employment opportunities to both men and women, contributing to the local job market. The workers involved in namkeen production earn Rs 200 per day, while those involved in flavoured juice production earn Rs 140-150 per day. These wages offer a fair compensation for their work and support the livelihoods of the employees and their families. They also share a family-like relationship with the workers and provide them regular breaks that has ensured their continuation of work at their enterprise.

### **Employment for all: Parvati's dream**

While Parvati has not trained anyone outside of her immediate family and those employed with her to assist in the manufacturing process, she believes that maintaining control over the production process ensures the quality and success of their business. "I can support them, but not share with them the tricks of the trade." However, Parvati also adds that entrepreneurship in her community can still prosper and that it is her dream, "...*ki sabko gaon mein rozgaar mile aur kaam ke liye baahar na jaana pade* (... that everyone can find employment and then they won't have to seek it outside)." She believes, her enterprise is an important asset to the village and is proud of having employed so many people.



*Parvati along with other workers packing namkeen at the manufacturing unit*

One of the challenges faced by Parvati's manufacturing unit is the delay in payments from retailers and wholesalers, which often stretch up to 10-15 days beyond the due date. However, she considers this delay as a norm in the business and maintains a resilient attitude. “*Business mein aisa nahi hai ki ek paisa lenge, tabhi ek paisa denge* (In business, it is not about taking one rupee before giving one rupee).”

Parvati's unit has not only contributed to the local economy by generating employment opportunities but has also played a vital role in stimulating economic activity. By sourcing raw materials, engaging with retailers and wholesalers, and creating a unique product portfolio, the manufacturing unit has become an integral part of the local supply chain. Furthermore, their success has inspired other aspiring entrepreneurs and three other shops opened their namkeen manufacturing units. Facing stiff competition from Parvati's enterprise, the businesses however have had troubles overtaking the clientele. According to her, the success can be attributed to the superior quality of their products, established customer relationships, and a deep understanding of market demands.



*Pouch packaging machine brought by Parvati Devi*

She envisions expanding her manufacturing unit further by investing in a pouch packaging machine worth Rs 2.5 lakh, an idea she got from her brother in Raipur. Additionally, Parvati intends to establish their own brand name for namkeen products, further distinguishing their offerings in the market. The registration process has been completed, and while awaiting

approval, which can take up to nine months, they are actively preparing for the branding and marketing activities associated with launching their namkeen under their own brand name.

Parvati Devi's entrepreneurial journey as the founder of a namkeen and flavoured juice manufacturing unit highlights the transformative power of determination, adaptability, and a supportive ecosystem. Through her resourcefulness and the support of her family, Parvati has overcome challenges, established a successful business, and contributed significantly to the village. Parvati Devi's entrepreneurial spirit serves as an inspiration for aspiring entrepreneurs and showcases the profound impact that a supportive ecosystem can have on individual and community-level success.

## Creating the Village of Dreams: Shiv Prakash Bind

*Shiv Prakash Bind, a resident of Sarai Rajputani in the Gyanpur block of Bhadohi, is a Phase III entrepreneur who runs a Bakery. His journey unfolded when he left his village for Mumbai at 16, working as an electrician but returned dissatisfied. Starting anew in his hometown, he secures a job at bakery job, inspiring him to start his own. Adapting to challenges, he moves the business home due to COVID-19, expanding it successfully.*



### **The Journey to Mumbai and Back**

When one is asked to think of the city of dreams, it is the gilded busy city of Mumbai that comes to mind. The city that will give you what you want and bring your dreams to the foot of reality. So thought a young boy named Shiv Prakash Bind, from Sarai Rajputani, Bhadohi. At the age of 16 he ran away from his home to create his own identity. With luck on his side, but no money, he incidentally found his friends on the train who handed him a small sum of Rs 300, that would help him at least get where he wanted.

Shiv landed at his cousin's place in Airoli, Navi Mumbai who had his own business of electrical fittings and motor windings and employed him. The company was small, not very old and had a dearth of workers. Here, he was trained to become an electrician and was working for a monthly salary of Rs 7,500. While it was not much, his accommodation, food and all basic needs and necessities were being taken care of by the company. He did not contact his family for a few days because he was sure they would have asked him to come back. Eventually, once he settled and could reassure them that he was safe and earning, he contacted them. From the Rs 4,000- Rs 5,000 he would save; he would send some of it to his family.

However, after a year of working in Mumbai, he was growing dissatisfied. The pay was low, and the Mumbai hustle was relentless, offering little to no growth. Adding to that, he was away from his family. This led him to take the hard but crucial decision of leaving the job and going back to his village, which proved to be a pivotal turning point in his life. Back home, he took no breaks and through a bit of scrounging around the market he found a job opening at a bakery in Devnathpur, which was only 6 Km from his home. He immediately took up the job, for a salary of Rs 3,000 per month. The salary was low, but he was home.

At his new workplace, Shiv dealt with multiple customers and clients, and with time also learnt the formula to baking cakes. In a year, he was baking a new idea. Shiv decided to start

something of his own, and with all the knowledge he had picked up over the course of time, he wanted to start his own bakery unit that could supply to cake shops like the one he was working at.

### **Starting something new**

Shiv gathered about Rs 2.5 Lakh from friends, family and relatives to start his own bakery in Ugapur. Ugapur being a busy town and also not too far from his home made it the perfect location and very soon his business was up and running. With the money he had amassed, he bought his industrial baking oven from Varanasi. Everything that he learnt during his working days in Devnathpur came in handy. He had the right contacts, the right baking techniques and he had even employed 2 people. One to assist him in baking and another to help deliver the cakes.



*Refrigerator used for storing cakes.*

Unfortunately, due to prolonged COVID-19 restrictions and the unrelenting landlord of the shop who continued to ask for his standard rent of Rs 10,000 - within a year, Shiv decided to close down his shop in Ugapur, to move it to his own house. He transformed his home into a bakery, without impacting his relationship with the clientele he had established. This adaptive move allowed Shiv to overcome the obstacles and keep his business running. He had already procured a license in the past year and was aware that the market still has a demand where his bakery can fill in.

Today, the house and bakery have expanded. Over time, Shiv has purchased a fridge, mixer and now added a generator as well, since Sarai Rajputani sees sporadic and unanticipated power cuts. All the money he had taken had been returned from the profits of his business.

His bakery primarily operates on a made-to-order basis, offering cakes priced at as low as Rs 300 per kilogram, with a profit margin of Rs 150. He receives daily orders for 10-12 kilograms of cake and also supplies 5-6 kilograms to retailers. His most profitable periods coincide with special occasions such as New Year and Teacher's Day. At present Shiv employs one person who assists with transportation for a wage of Rs 100 per day.

Shiv's entrepreneurial journey received a significant boost when he connected with Indresh from Swami Vivekanand Shiksha Samiti (SVSS). At first, when he heard of Shiv from others in the locality, it was hard to believe for Indresh, that a bakery enterprise, that too being run by an entrepreneur of only 18 years of age, has been active here for about a year. Indresh felt that it was necessary to support the entrepreneur and so he helped Shiv obtain a loan of Rs 30,000 in his name and Rs 50,000 in his wife's name. He is still paying the interest amounts of both the loan and 9 more instalments are yet to be made. The financial support, combined with the guidance provided by Indresh, has been instrumental in overcoming technological barriers. He could purchase the refrigerator and a generator that he required since very long.



*Boxes used for packing cakes.*

His bakery primarily operates on a made-to-order basis, offering cakes priced at as low as Rs 300 per kilogram, with a profit margin of Rs 150. He receives daily orders for 10-12 kilograms of cake and also supplies 5-6 kilograms to retailers. His most profitable periods coincide with special occasions such as New Year and Teacher's Day. At present Shiv employs one person who assists with transportation for a wage of Rs 100 per day.



## Taking the Bakery Forward

Shiv's future plans include purchasing an 'Eeco Van' for transportation purposes, an investment that would cost approximately Rs 6-7 lakh. However, he intends to proceed with this plan when the need arise. Currently, the supply of his baked goods is comfortably ensured on a bike or more infrequently by a carrier mini-truck. While he would like to ask for such a loan at the bank, he is rejected either because of the disbelief of his success as a young entrepreneur, or because he is young and is yet to build his CIBIL score. He is also generally wary of the long and tedious process that banks take to approve a loan. Regardless, he is no urgent need and adds, "*Jab dikkat hogi, tab dekhenge* (We'll cross the bridge when it comes)."



*Shiv Prakash Bind with the sample cakes at his workshop.*

Throughout his journey, Shiv has faced various challenges, including losing retailers due to delayed deliveries. However, he has learned valuable lessons from these experiences. He emphasizes the importance of maintaining up-to-date licenses and adhering to safety regulations, lessons he learned while operating in Ugapur. These experiences have shaped his approach to customer satisfaction. Shiv has also tried to refine his recipes repeatedly. He has recipes that work better economically, and recipes that work better for taste. "These may not taste the best, but these stay in demand, regardless". He learnt these from his friend Kishan in Gopiganj, who also owns a bakery.

Shiv's success has not only transformed his own life but has also inspired others in the community. In the vicinity, three more individuals have started their own bakery businesses. The competition is not yet antagonistic as there are more retailers than bakeries. If at all anything, there is demand for more.

Rather than going to the city of dreams, Shiv's journey describes that dreams do not choose cities and that they can come true anywhere, as long as one is willing to work for it. As the entrepreneurial ecosystem develops in Sarai Rajputani, more enterprises will prop up and Shiv's name shall be of one of the pioneers.

## Agri and allied Enterprises

1. Getting back is a hobby – The Serial Entrepreneur: Vinod Kumar  
*by Inir Pinheiro* 103
2. Goats Going Viral: Ravi Prakash Pal *by Aneesh Mohan* 109
3. Failure is just a Stepping Stone: Gulab Chand Gautam  
*by Aneesh Mohan* 113

## Getting back is a hobby – The Serial Entrepreneur: Vinod Kumar

*Vinod Kumar is a phase II entrepreneur of the W4P programme from Lacchapatti village in Mirzapur. His diverse enterprise portfolio includes a Commercial Poultry Unit, a Fisheries Unit and Carpet Weaving Unit and has even experimented with a rabbit farm. He transitioned from being a migrant worker to an entrepreneur due to challenges in industrial work. Vinod aims to open a clothing shop and layer farming for chicken eggs, aligning with changing local aspirations. His contributions extend to four villages, employing two people with plans for further economic impact.*



### **Family background**

Vinod Kumar grew up in the village Lacchapatti, a small village located 7 km from Mirzapur city comprising approximately 500 households. The region has always been a huge supplier of labour to several Indian cities and industrial hubs. Upon completion of his class 10th exam, Vinod realized that his family's 1 bigha, and traditional agricultural methods employed by his family would not be sufficient to provide for his current and future needs. His family comprises 3 brothers, a mother, a father, a wife, and a young daughter.

### **Life as a migrant worker**

Following in the footsteps of several of the youth from his village, he looked for employment opportunities in an industrial area outside the state. In 2014, his quest for livelihood opportunities took him to Goa. He found the opportunity through a network of migrant labourers from his village. In Goa he worked as a labourer in Doraline factory manufacturing PVC pipes for a couple of years. The exposure provided Vinod with confidence, and a realization of what he wanted in life, while the industrial centres did provide additional income, but the working conditions were tough, 12-hour long shifts without holidays, small unhygienic living conditions, and constant mental abuse by supervisors.

### **Beginning of the entrepreneurship journey**

After 2 years of working as an industrial labourer, Vinod made up his mind to explore livelihood opportunities in and around his village, setting up a business was one such option. His previous work experience as a migrant labourer in Goa made him a bit more resilient and outgoing in nature, he was able to ask for guidance without any hesitation. While seeking out

business opportunities he came across a poultry farmer from a neighbouring village, who took Vinod under his wing and shared the basics of setting up & operating a poultry unit.



*Vinod at his poultry farm*

While Vinod had always known there was a frequent consumption of poultry in his village, he soon realised the market opportunity of the region. “In Mirzapur district, the market will take all the chickens you can produce. All we have to do is grow the chickens” said Vinod’s mentor. Vinod also viewed several videos on YouTube to find out additional information on poultry management practices. The poultry unit was the first venture was started in 2016. Vinod utilized an existing shed in his farm, this helped him set up the poultry farm (for 1000 birds) at a reduced cost of Rs one lakh.

Unlike the southern and western states of India the contractual poultry model doesn’t exist in eastern UP. In the contractual model, a big company will provide the day-old chicks, provide for the feed, vaccines and also pick up the grown chickens in 40-45 days at a guaranteed market price. The farmer would only have to grow the chickens and ensure less mortality amongst the batch of chicken provided by the company. However, in Eastern UP, the entrepreneurs have to source the supply of raw material, look after the growing of the chickens and seek out buyers for the chicken batches. With the connections from his mentor, Vinod was able to identify ‘Vinayak Company’ a Varanasi-based company, which would supply ‘1 day old’ chicks. The feed for the chicks was sourced from the neighbouring markets and was also substituted with produce from his farm. The medicines, if needed, to are sourced from Mirzapur.

Vinod opted for the ‘broiler’ variety of chickens, as there is a ready market for them, and are cheaper as compared to the coloured broilers and ‘desi’ chicken varieties. “They take between 35-45 days to grow to approximately to 1.5-2 kgs in weight.” Says Vinod Once they reach this optimum weight, Vinod contacts poultry truck drivers and sells his produce in bulk at a

wholesale price, these transporters in turn sell the product to various retailers and hotels in the region. The economics associated with poultry farming for Vinod is as follows.

Business Unit	Input Costs	Income	Profit	Number of production cycles / batches per year
Poultry	Rs 12 per chick during July- August (Shravan months) to Rs 52 per chick during April – May. Rs 2,000-3,000 for vaccines regularly and if there is an outbreak of any particular disease then another Rs 3000 is needed. Rs 30,000- 35,000 on feed	Rs 1-2 lakh	Rs 20,000-80,000 per batch	8-9

In poultry management the first 15 days of a batch is the most critical, and any lapse in constant management results in higher mortality of the new born chicks. Vinod and his family take 8-hour shifts during this time. Post the first 15 days, Vinod and his wife manage the poultry. 15-20 days is kept between batches, needed for cleaning and undertaking any repairs.



*Vinod at his fishery unit*

### Multiple business activities

The key resource available to Vinod had been his land, and the availability of water (from a bore well). On the lookout for more opportunities which would be able to optimally utilize his available resources Vinod identified fisheries as a business opportunity. Like the poultry unit, Vinod first identified fishery units in the neighbouring villages, and interacted with farmers implementing fisheries units and the Mirzapur District Fishery Department. The fishery unit was started in 2019, he employed an excavator @ Rs 20,000 and excavated a 4-foot deep, and 30X30 feet wide pond near to his poultry unit. He sourced the fish seeds (baby fishes) from the contractors as advised by the Mirzapur District Fishery Department, his portfolio of fish which include *Rohu* (Carp), *Bangur* (Catfish), Grass (Grass Carp) and Silver Carp. “These take between 6-12 months to grow to 750 grams – 1 kgs.” Says Vinod. Twice a day he provides them with feed, sourced from his farm. He catches the produce post 6 months taking care to only catch the fishes which have grown to a minimum size and sells all the fish produce in the village itself, and he has a gross margin of 50% in the fish business. He earned between 70,000 – 1,00,000/- per season and has completed 3 seasons till date.

The economics associated with poultry farming for Vinod is as follows.

Business Unit	Input Costs	Income	Profit	Number of production cycles / batches per year
Fishery	Rs 500-1000 for fish seeds (fish babies)	Rs 70,000 – 1,00,000	Rs 20,000-50,000	1-2

### Diversification from Livestock enterprises

The pandemic had led to the need for diversification of business enterprises from being too livestock dependent. Studying the seasonality of labour and the proximity to the main carpet industry, as well as the availability of labour nudged him to set up, a carpet weaving unit in 2021. He currently has 2 looms. In the carpet industry the weaver gets paid per unit called as ‘gaj’ (9 sq. ft). a weaver gets Rs 300-800 per day depending on the design difficulty & area. Vinod pointed out that when the agricultural season & carpet weaving seasons are

complimentary to each other. Vinod earns about Rs 500-1200 per day from carpet weaving units.



*The carpet loom at Vinod's farm*

He experimented with a rabbit farm, he procured 4 rabbits from another W4P entrepreneur, with the initial investment of Rs 1,600 he was able to do a business of Rs 12,000/- selling the rabbits locally, as pets. The rabbit feed was sourced from his vegetable garden.

As per the W4P dashboard, Vinod has had turnovers of Rs 8.05 lakh, Rs 98,000 & Rs 1.08 lakh for 2019, 2020 & 2021 respectively by year.

While COVID took a heavy toll on the poultry business, Vinod has been able to diversify his risks, especially by adding Carpet Weaving to his portfolio.

### **Enablers for enterprise set up**

To set up the poultry unit Vinod had availed of a KCC loan of Rs 40,000 from Allahabad Bank in 2016 and a SHG loan of Rs 60,000 @ 12% in 2017 both loans have been fully repaid.

Vinod joined the W4P programme in February 2018 and was part of the 1<sup>st</sup> Phase of the programme. He was part of the Kaun Banega Business Leader programme and has been able to leverage the peer 2 peer platform provided by the W4P programme in being able to explore new business opportunities and develop domain knowledge on the same.

The local commercial animal husbandry farmers were able to assist Vinod with the initial knowledge and know-how on setting up and running the poultry and rabbit farms. They also provided him with the contacts for the suppliers and buyers of the inputs and outputs respectively. The District Fisheries Department was able to provide him with suppliers of fish seeds.



### **Vinod's Contribution to the local economy**

Vinod's has an outreach extending to 4 villages. He is also connected with 6 other W4P enterprises. He has had a founding employee. Vinod's contribution to the local economy is as follow:

Venture	Number of people	2019	2020	2021
Salaried Employee	2	4000	9000	15000

### **Dream:**

Vinod says that "There is a change in people's aspirations" and hence wants to set up 2 more businesses to tap the changing aspirations of the people of his village. 1 a cloth shop in the village and a layer farming unit for chicken eggs.

"People have more disposable income and have become more fashionable." Says Vinod, who aspires to set up a one-of-a-kind, one-stop shop for clothes and fashion for the people in his village.

## Goats Going Viral: Ravi Prakash Pal

*Ravi Prakash Pal is from the serene village of Pipris in the Bhadohi district. He is a Phase III entrepreneur with a thriving goat farm. Amid the 2020 lockdown, he seized the opportunity to start a goat-rearing business. He utilised YouTube to learn more about managing goats and even managed to get his farm featured on a YouTube channel. This helped him fetch his first few students. He plans to create his own channel and start a course on goat rearing.*



### **Identifying an opportunity and grabbing it**

When the lockdown due to the first onset of the COVID-19 pandemic struck in March 2020, many were stranded hopeless as travel restrictions came about and one could no longer conceive the future of their employment. While to many this was a desperate and destitute situation, Ravi Prakash Pal saw this as the perfect opportunity to finally start his goat rearing business.

Before the lockdown, Ravi would frequently go to Varanasi for all kinds of work, but mostly it was at his brother's firm to do clerical tasks. His government job was also very slow paced and he was gaining weight as there was very little physical activity. He holds a master's degree in social work. The idea of doing something on his own had been ruminating in his head for quite a while but the opportunity and savings were not yet there. The lockdown, however, presented a window of that opportunity and Ravi grabbed it by the wings. He explains, that if he starts this enterprise, he would have an appreciable income, and also an easy escape from the sedentary lifestyle that ensued the lockdown.

He looked for online courses and came across a goat farmer from Bihar, Umesh Kushwaha who was offering training online. He realized that the problem with goat rearing is that if he wants a good income, then it will require a lot of patience. If the goats mature and one sells them too quickly, then that means, "my future self has suffered a loss. One must wait for the goats to get bigger, meatier, and deliver more kids. "The best way to ensure vigour in goat kids is that you become the goat breeder."

He did not immediately gather all the money, but rather invested it from his savings and through his family over time. In May 2020, he purchased his first 9 goats. 5 of Barbari breed, 4 of Black Bengal. Including the feed, shed, and other costs like of deworming and immunizations, he

incurred a total cost of setting up to be about Rs 1.3 Lakh. In a span of 2 years, he bred his goats and reached a total of 60 which he sold in late 2022 and finally broke even.



*Ravi's goat farm*

Monthly, he has to spend roughly Rs 700 on each goat. He gets the feed from his farm, or from the Bhadohi market. He used to use generic antibiotics that were priced at Rs 35 per shot, but he has since moved on to preferring patented antibiotics that cost more than double the generics i.e., Rs 72-75. However, he says, he cannot risk the mortality of his goats and that he would rather spend money here, than lose money later. He has trained to administer the vaccine himself.

Depending on the breed, the gender, age, and health. A goat may be sold at anywhere between Rs 5,000 to Rs 20,000. In March 2023, he sold another pool of goats for Rs 65,000, of which one pregnant goat alone fetched him about Rs 20,000.

### **Online fame and finding trainees**

Ravi is also currently training 6 students who found him through a YouTube Video. As Ravi's goat farm started doing well, through word of mouth, it reached the ears of a YouTuber named Chandan Patel based in Mirzapur, who has a channel named "Desi Kisaan". Chandan asked Ravi if he could visit his goat farm and he happily agreed to it. At that point in time, Ravi thought this was just another person coming to visit his farm, but he did not know that the YouTube video would passively fetch him some new students and inspire a new passion for training.

When 2 college students from his own village asked him if he could train them, he formulated a course for 15 days. While most other training courses are for 4 days, with 3-4 hours each day, Ravi thinks that these are not enough and often misses a lot of practical aspects. His 15-day course according to him is extensive, comprehensive, and very realistic. As someone who owns multiple breeds and who has acquired a lot of experience and knowledge from both the internet and other fellow goat-farmers, he has answers tailormade for everyone. Eventually, 4 more students joined his course after they saw his video.



*Ravi at his goat farm*

At present, he does not charge them any fees because he does not have a license of certification from Central Institute for Research on *Goats* (CIRG), but he plans to apply for it soon.

### **Chasing a new lifestyle**

Ravi believes that youth does not see goat rearing as a viable option and they want to go to cities. However, he adds, “If its lifestyle that they are chasing, then I believe a village may not be able to offer that, but if they are looking for income, if money is what they are chasing, then that can very well happen in villages.”

Ravi lives in a joint family of 12 people in the household, including his brother. They also have farmland of 2.5 *Bighas*. He has virtually stopped using fertilisers and uses preparations from goat faeces or use it directly. Usually, the yield of wheat at his farm is 12 quintals, last year it was 16 quintals. This has brought a shift in his thinking and is planning to go completely organic in the next few years. This year, he has cultivated mustard and rice and is hoping for a bumper yield.

In 2022, he came across Naureen from Swami Vivekanand Shiksha Samiti (SVSS) when his friend Gulab Chand Gautam asked him to accompany him for a village level meeting. She guided him to expand his business and start building his own brand so that he can later use that to his advantage. Ravi also attended a coalition meeting in October 2022 where stakeholders from multiple government departments were present. Ravi believes that such coalition meetings can be a great opportunity to connect with government departments and directly ask for loans and information when required. He has previously knocked on many doors of different NGOs for information but has never been satisfied with the quality of it. Such an opportunity will allow him to expand and diversify his business.



*Banner provided by Development Alternatives*

Now that his goat rearing business has become sustainable and is expected to be in profits, he plans to divide more time and employ more people to manage his upcoming business ideas. He plans to start poultry farming as well as a fishery. He shares his wisdom, “3 months for Chicks, 13 months for Goats, and 23 months for Fish. That is the patience one requires”.

Apart from that, he would also like to collaborate with Chandan for more YouTube videos. Emphasising on local knowledge in vernacular, he wants to make training videos that people can watch and share. His vision and plans are set, and now Ravi does not want to wait for opportunities, rather wants to create them, for himself and for others.

The YouTube video on the Desi Kisaan Channel can be viewed here:

<https://www.youtube.com/watch?v=vpq6Dynztok>

## Failure is just a Stepping Stone: Gulab Chand Gautam

*Gulab Chand Gautam, a Phase III entrepreneur from Pipari Samariya in the Bhadohi district, and owns a piggery. After his fishery and an investment in a wineshop failed, opting for a calculated risk, he started a piggery. Gulab is trying to raise back his CIBIL score to apply for larger loans so that one day he can have a farm of 1000 pigs. He is a risk taker and an inspiration for other entrepreneurs.*



### Try, try, try again: Two failures, one stroke of genius

“*Mohammad Ghori bhi satrahvi baar mein jeeta tha Prithviraj se* (Mohammad Ghori had to try seventeen times to win against Prithviraj Chauhan)”, shares Gulab Chand Gautam from Pipari-Samariya Village in Bhadohi. “One has to fail over and over to succeed”.

Gulab failed twice with running a wine shop, and twice with his fish pond. However, he was undeterred and dauntlessly tried again but this time with calculated risks and patience. He started his own piggery.



*Gulab Chand's Pig Pen*

His entrepreneurial journey started in 2018 with 3 partners when a tender for an ‘English Wine’ Shop was an auction. He had taken a big risk with his partners and together they had invested 28 Lakh into it. The prospect seemed great, but the location of the shop was not suitable. It was close to the highway but not ‘on’ the highway. Besides, most of the customers wanted Desi

Alcohol but the cost of acquiring foreign alcohol, as well as maintaining the license was not profitable. The shop would have broken even, or perhaps had it run longer, it would have eventually even become profitable but due to arguments and conflicts among the partners, it did not even last a month. In just a matter of 15 days, they had to shut the shop down. Gulab Chand suffered a loss of Rs 1.5 Lakh.

However, he did not yet give up. With new partners, he opened a new but *desi* alcohol shop. The shop is still active and now sees about Rs 40,000-60,000 monthly profits, but it is split amongst 5 partners.

Once things stabilized a little, Gulab Chand thought of starting his fishery. He already had a pond at his house, hence the investment would have been low, and the income would, if he keeps patience – would be high. He bought fish seeds for about Rs 5,000 but unfortunately, in within just two months' time, due to unforeseen weather conditions, his pond flooded, the fish escaped and eventually died. When he tried the second time, the fish got diseased and very few were left, not enough to be profitable.



*Pond used for growing fish at Gulab Chand's house.*

Despite recurring losses and disappointment, Gulab Chand stayed motivated. He knew that perseverance is key. “I just have to try enough things to know what works.”

He pondered if starting a goat farm would be a promising idea. His friend Ravi Pal in the nearby village was also planning on starting a goat farm. However, one of his contacts suggested piggery. Like goats, pigs also bear offspring twice a year, but unlike goats, the number of piglets is 10-15. He could grow his pig farm bigger and faster.

## How to start a pig farm 101

While the idea was novel, the information available on the same was scarce. “Who even does pig farming in Mirzapur?”, he wondered as he had no one to ask his doubts, questions or console his worries. Ravi Pal suggested that he takes a course online as that would help him kickstart his newest experiment. Gulab Chand quickly found a course in Ghaziabad. The offline course at Rs 6,000, while would provide hands-on training, time was of essence as he was getting a good price for piglets at just Rs 3,000 each. Piglets grow costlier with each day of their rapid growth. Besides, a lot of time would also have been lost in just travel, “3 days of travel, 3 days of training, but 6 days of losses.” Hence, he settled for the online course at Rs 3,000. The course provided him with enough information on what needs to be done, even if it was not perfect. By the last quarter of 2022, he had opened his pigsty.

He invested 2 Lakh in total that included building a sty and the 20 piglets he bought. Every month, he has to get pig-feed worth Rs 30,000 to Rs 40,000 and that alone has so far incurred him a cost of Rs 2-2.25 Lakh. He currently has 35 pigs of which 25 are female. He has employed one person as well, for the up keep of his pigs and he gives him a salary of Rs 5,000 a month. A truck from Assam comes to pick up a pool of pigs once in total they are 2 tonnes in weight. He could have sold his pigs early when they matured, but he has chosen to age and fatten them, for the clear reason that they would sell for a better margin. Thus, for 1.5 years he was running in deficits, but he has finally sold his first batch of pigs for Rs 4.5 Lakh in Feb 2023.



*Young piglets that shall soon be ready for sale*



### **Money matters: Quest of getting a big loan amount**

While most of the investments came from his savings, he has regularly asked for help from his family and friends. When he was still setting up his wineshop, he had taken a loan of Rs 1.5 Lakh. However, as the business failed, he defaulted for 2 months. While he was able to repay the entire amount, the non-timely repayment impacted his credit score and hence, banks would reject his loan applications. Naureen Bano from SVSS would regularly host community-meetings in their village and upon hearing his case, she helped facilitate two loans from Sustainable Livelihoods Initiative, and HDFC Bank MFI. Both the loans were Rs 25,000 and under his mother and wife's name. While the amount was minor compared to the scale of investments required for his pig farm, the loans helped his wife improve her credit score and he plans to take future loans in her name.

Since then, Gulab Chand has maintained a ledger and regularly tracks all his expenses. “*Ek ek paise ka hisaab zaruri hai* (It is important to track each Paisa)”. He plans to take a ‘Krishi Loan’ of Rs 5 Lakh under his wife's name on his 8 *Bighas* of land to develop the piggery. He has also identified an NGO by the name of ‘Care for India’ that lends money to women entrepreneurs. He adds that if all else fails, he will use his contacts at the Khadi Gram Udyog Office, as he once used to work there as a clerk.



*Gulab Chand in front of his pigpen*

Gulab Chand feels that his life has finally come to a point where he can relax and not worry about money. For a long time, the stress of not having enough money had left no space for

aspirations and it was just his grit and determination that kept him going. He would like to expand his pigpen to have 1,000 pigs and believes that these earnings would help his entire family and future generations to never have to worry about money like he did.