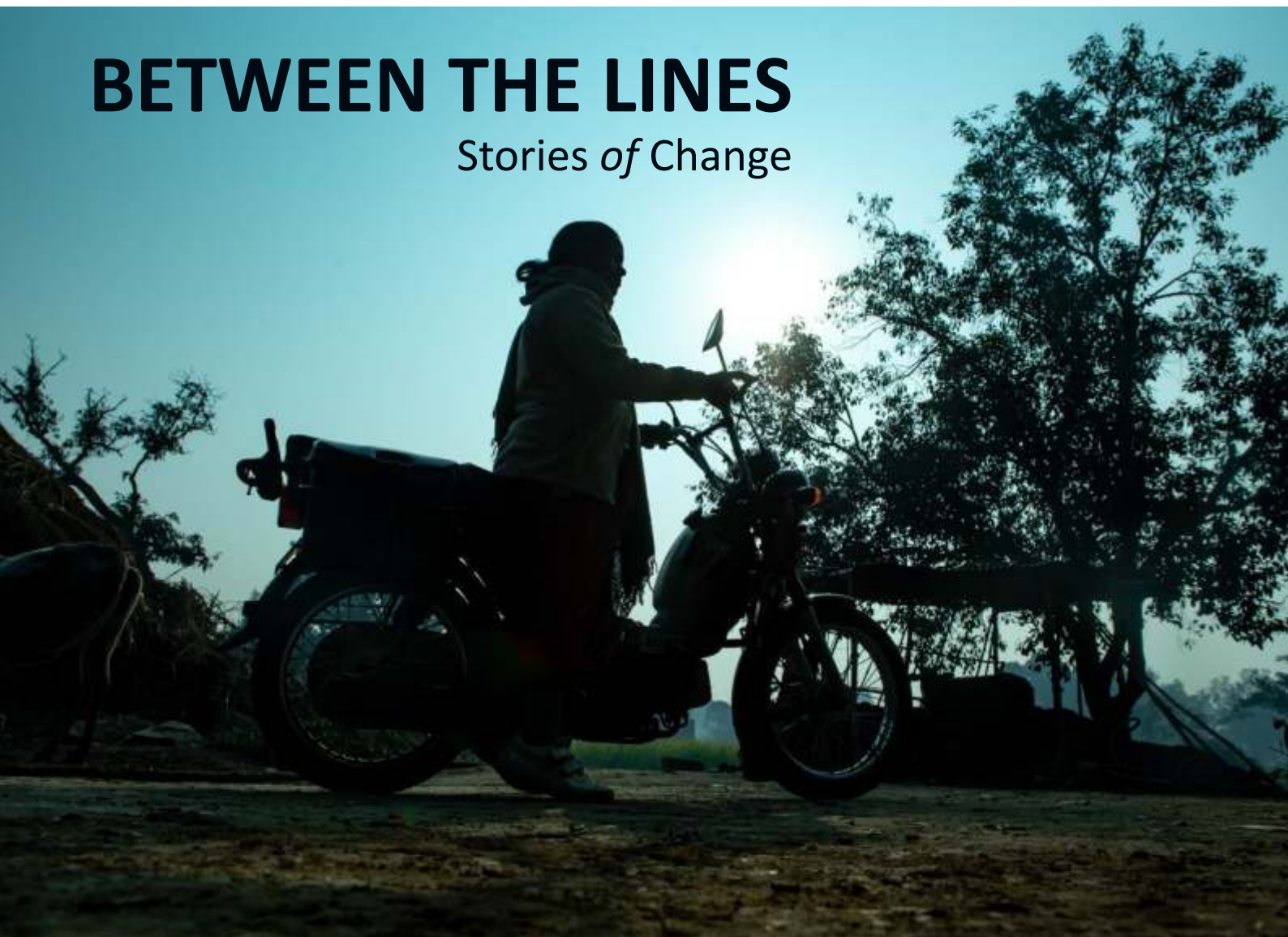




BETWEEN THE LINES

Stories of Change



About Work 4 Progress (W4P), India

The Work 4 Progress (W4P) programme of “la Caixa” Banking Foundation accelerates the creation of meaningful and dignified employment through platforms for innovation, action and continuous learning. In India, W4P provides enterprise development opportunities for youth and women in two regions - Bundelkhand and Eastern Uttar Pradesh.

W4P adopts a social innovation methodology through which it listens to the community through dialogue, finds answers through co-creation, and then prototypes solutions and shares learnings to eventually create impact at scale.



DIALOGUE

Listen to Multi-Stakeholder Perspectives



PROTOTYPE

Demonstrate Sustainability of Solutions



CO-CREATE

Develop Relevant Solutions Collaboratively



LEARN

Mainstream Learning for Impact at Scale

W4P innovates and demonstrates systemic solutions to create a culture of entrepreneurship through the following interconnected objectives:

- **Nurture constructive communities** who respond positively to shifts in the new social system and build a resilient economy with quality jobs and social well-being
- **Uncover and unleash entrepreneurial energies of individuals** by removing social, intergenerational and gender barriers to build a culture of entrepreneurship
- Empower small businesses through a **robust ecosystems** and enable them to become catalysts for job creation
- **Mainstream enabling mechanisms** for entrepreneurship led job creation through a coalition of micro movements

W4P aims to enable decent work opportunities for a million people over the next ten years

Each Entrepreneur Has a Story to Tell...

The Work 4 Progress programme aims to create a culture of entrepreneurship in rural communities of India. Central to the programme's journey are the entrepreneurs who are the job creators and change agents. Each of them has a unique story to tell.

To encapsulate these human stories, we set our perspectives aside and focused on observing the realities of their lives without questioning local beliefs and norms. In the process, some myths were broken, and we gained insights on existing strengths in the communities that could be built upon to promote entrepreneurship and create jobs.

'Between the Lines' brings these stories to you. Shared amongst the W4P 'communities of change', they kindle a spirit of entrepreneurship in all those to whom they are revealed - making possible some positive shifts in local narratives.

The stories we bring to you...

A day with lucky tailor in Orchha

A day with the Gautams in Bhadohi

A day with the motorbike rider in Mirzapur

A day with the first woman entrepreneur in Bhojla

Preparing Orchha's youth for a digital tomorrow

Delivering smiles in Madore

Influencing mindsets for gender equality

Crafting a mark in the belts of Vindychal

Supporting girls in leading a healthy life

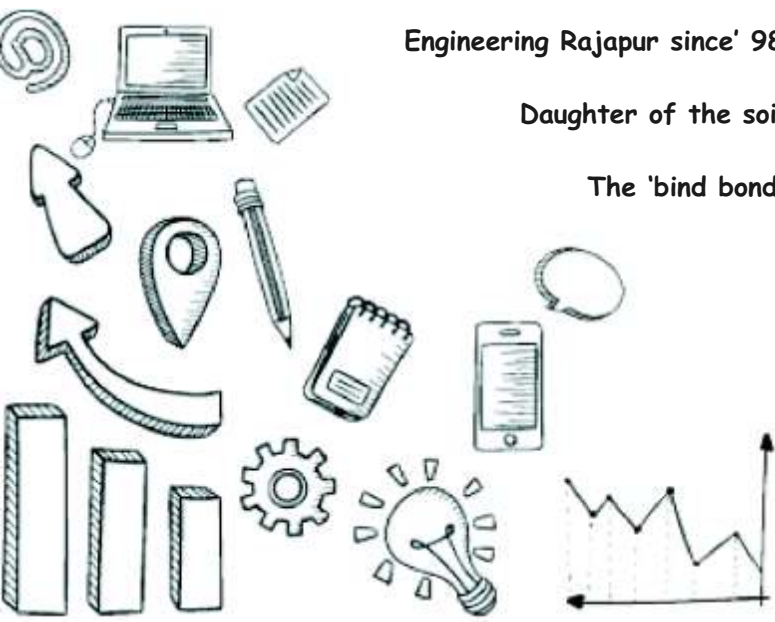
Adding sweetness to your memories

Poised to fly

Engineering Rajapur since '98

Daughter of the soil

The 'bind bond'



Content

A Day in the Life of...

Stories of Change

Change Agents

A Day in the Life of...

W4P believes that the values of a person are intrinsic to the kind of entrepreneur they are.

To understand the connect, we spent a day with each entrepreneur - we became a fly on the wall at their work place, shared meals and spent time with their family. In the end, we ended up making new friends; we had not only shared a day but also our beliefs, strengths, weaknesses and dreams.

Read along and spend a day with an entrepreneur...



A Day with the Lucky Tailor in Orchha



Name: Narendra Kushwaha

Age: 20

Village: Orchha, Niwari

Morning at New Fashion Lucky Men's Tailor

Behind a large, imposing wooden counter, Narendra stands with a measuring tape around his neck, with the first assignment of his day, examining a large piece of cloth for making trousers. His fingers move swiftly over the cloth as he marks measurements with a piece of coloured chalk. The process is almost graceful. “Anyone can sew! That's very easy. The real deal is in how the fabric is cut”, he says.

His enterprise mirrors his personality - welcoming and creative with not a hair out of place. The wall around the entrance is covered with signs in colourful paint. 'New Fashion Lucky Men's Tailor' is emblazoned across the top, and on either side of the front, lists of services offered - stitching for men's shirts and trousers, as well as the sale of unstitched cloth (locally known as 'cut piece'). Three sewing machines line the right side; a large steel rod runs above them from the front to the back wall, buckling under the weight of trousers that forgetful customers have not yet picked up. On the back wall are several shirts hung in three - rows neatly displayed in a variety of patterns and colours, arranged so that they look like woven strips on a wide, colourful mat. While the main market place of his small city, surrounding the Ram Raja Temple and the Orchha Fort, is dotted by small businesses catering to tourists, Narendra's enterprise is in a slightly quieter area, where the businesses seem to cater more to the residents. Opposite 'New Fashion Lucky Men's Tailor' is a small shop with a wheat crusher and grinder, where one of his friends grinds wholegrain wheat into flour. A few meters away, another friend, Mahesh, runs a tiny tea shop where Narendra's customers can be seen sipping *chai* (tea).

Narendra opens his enterprise at 10 a.m. every day. An ordinary day's schedule is busy, but complete with at least three snack (*samosa* and *chai*) breaks. He starts the day by scribbling new design ideas in his notebook and planning deliveries for the day. The two tailors, who are employed to stitch the pieces that Narendra cuts, don't come in to work till 11 a.m. One of the tailors, fondly known as Chachaji, is from Narendra's village, and is like family. Chachaji quickly begins work on a pair of jeans, his most popular product, as few tailors in the area work with denim. A small, but striking, fact about his work is the manner in which he stitches the back pockets of the jeans, using a small strip of orange cloth, to match many of the trousers hanging on the rod - the Lucky Tailors touch. He snips and stitches away, pausing to insert strips of calico to form the belt band of the jeans, while Narendra attends to his customers.

Samosa Breaks and Cricket Matches

At around noon, they take a break and head to Mahesh's tea stall. The three friends drag a *charpai* (bed) and gather in a circle to watch the 'India versus Australia' cricket match. The match plays live on Narendra's mobile, the sound blaring from speakers that he has set up. They watch with great interest as Narendra does a better job than the commentator of the match. Turns out, he has taken part in, and organised, many cricket tournaments in and around his city since he was eleven years old - which, according to Narendra, has made him a popular person in the area. His friends joke and talk about how 'New Fashion Lucky Men's Tailor' is famous because Narendra is famous.

A family of three pulls up on a scooter and Narendra heads back to work. The family enters - a friendly but business like man, a shyly smiling woman in



a blue *sari*, and a little boy. They are here to select shirt and trouser fabric for the son. The father puts forth some sober colour and pattern choices, insisting that they will look the best. The little boy, his nose barely above the counter, is not convinced. His eyes rove around the stacks of cloth, and are caught by a bright blue checked pattern, the same colour of his mother's *sari*. As his mother smiles and cajoles her slightly reluctant husband to let their son have the colour of shirt he wants, Narendra's friendly, easy going manner with his customers shines. He doesn't go into the salesperson mode, aggressively pushing his opinion on customers, especially as the cloth the child wants is a more expensive one. He explains the difference in cloth prices and quality briskly, and expands the range of choices available to the child, until the little one finally settles for a black and red pattern with small yellow and white stars as a compromise with his father, who is still averse to the blue. With his measuring tape almost running the whole length of the little boy's body as he stands quietly, Narendra closes the deal and writes down the measurements.

Around 4 p.m., somewhere during the last five overs of the match the slowly setting sun hinting that it was time for a round of *chai* and *samosa* - Narendra heads back to Mahesh's tea stall where he meets another friend, Ratnesh, who is a local government representative. They discuss their opinion on the upcoming elections. Having helped the leader in winning elections and organising meetings with the community has further contributed to making Narendra a local champion. At times, he has also found innovative ways to blend his two interests, featuring politicians as honoured guests at cricket tournaments, presenting these as platforms where his connect with the youth can be amplified.

The Evening Rush

The daily pace continues like this till about 7 p.m., when a crowd of customers come in to collect their orders on their way back home from work. After servicing the customers for the next thirty minutes, Narendra pulls down the shutters of his enterprise, his tailoring and socialising done for the day. He makes it a point to have dinner with his family every day.

The fact that Narendra is only twenty years old never fails to stun anyone who comes across his story. While most people his age are pursuing higher studies or applying for jobs, he decided to become an entrepreneur. He says, "I was sure about doing this as I cannot picture myself working for someone else. I value spending time with friends and family more than anything else." This is reflected in the working environment of his enterprise. Chachaji and other employees get a commission of fifty per cent on every piece they stitch, and have flexible working hours. One wonders how Narendra's deep love for

Enterprise: Tailoring service

W4P engagement: Community meetings, business plan co-creation, enterprise development trainings, technology, market and credit linkage, participation in enterprise fair

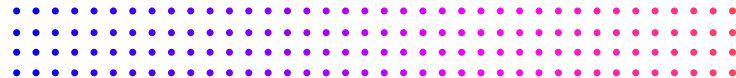
Set up: October, 2018

Investment: INR 1,40,000

Average monthly revenue: INR 5,000

cricket and local politics helps him run his most recent endeavour, his tailoring enterprise. After some time, he thinks, and responds: “The common thing between all of them is '*pehchaan*' (recognition/quality of being well known). The tailor makes a name for himself with how he cuts the cloth. I have made a name for myself through cricket and politics, and that's why my enterprise runs so well - here, too, my *pehchaan* is in my quality.”

Narendra co-created his business plan over a course of two months, and acquired a loan for buying the furniture and the latest machinery for his store. He attended business development trainings on record keeping and store maintenance for refining his business acumen, and set up his enterprise in October 2018. His income has increased at a compounding rate since then - he estimates it to grow four-fold by October 2019. He plans on adding new designs and investing in renting more space to set up a larger retail store for capturing the growing apparel market in Orchha. Eventually, he sees his enterprise expanding to serve customers in nearby cities, for which he has already started participating in enterprise fairs and networking events. On some days, Narendra's younger brother, Munnu, can be seen sitting on his chair after school hours, observing his idol manage customers and orders.



A Day with the Gautams in Bhadohi



Name: Rakesh Gautam

Age: 45

Village, District: Dabhka, Bhadohi

Meet the Gautams

Amidst the bustle of a busy day, Rakesh is seen engrossed in business dealings with a customer, where he goes to lengths to return a change of four rupees. Later in conversation, he shares that he never retains credit from a customer, even for small amounts. According to him, it's these small things that contribute to building a good relationship and trust with your client. As Rakesh is doing a final count of the money he has received selling

twenty-five chickens this afternoon, he proceeds to display the newly situated poultry farm and details out the feeding schedule he follows for the chickens.

A day in Rakesh's life starts at 4:30 a.m. when he wakes up to a cup of *chai* (tea) prepared by his wife, and feeds the brood of two hundred chickens in the poultry farm behind his *kachha* (made with mud) hut. He reveals that in their family, they usually eat a heavy meal at around 10:30 a.m., followed by a meal at the end of the day. The meals are usually prepared by his wife, Sunita, who could be termed a “home economist” (explained later). She is, from time to time, assisted by their two older daughters - Reena and Nandini - who lend a hand with the housework after school. Lunch or a mid-day meal does not often feature in their daily schedules, as both Sunita and Rakesh are occupied through the day with responsibilities towards their home and their work.

Fitting for a resident of Bhadohi district, famous for its carpets, Rakesh engages in handiwork for carpets on the side. This practice, he expresses, is labour intensive with low returns, and he set up a poultry farm - making weaving a secondary source of income. Sunita, on the other hand, runs a small tailoring outlet from home. She shares that she also manages the small farmland and cattle as a part of their daily household chores in the morning, as this produce is for self-consumption. One can learn the art of organisation as you see the couple juggle multiple tasks seamlessly in a day.

On a typical day, you'll find Rakesh and Sunita sitting in their shared working space in the afternoon - Rakesh working on an unfinished carpet, and Sunita sewing various garments for women in her village. Sunita and Rakesh share a charming, yet functional, synergy. He is subconsciously dependent on her for remembering the key business aspects, especially when it comes to the poultry farm (which is why she is described as a home economist). While discussing the investments he made for the poultry farm, Sunita casually reminds him of the particulars he missed out, without even looking up from her work on the sewing machine. This pleasant quibble between the couple, on observation, reveals the united energies the couple puts to make a living, and further gives us a glimpse into a hearty family life.

Ludo and Chai Time Talk

This harmony is momentarily disrupted late in the afternoon, when three of their five children return from school, and automatically run to grab Sunita's smartphone to play a family game of Ludo. Rakesh knows that his youngest daughter is the clever one, and always wins, so he nonchalantly sits out the game braiding his unfinished carpet on the side. This game comes complimentary with another round of *chai*, prepared by his oldest daughter, Reena, this

Enterprise: Poultry farming

W4P engagement: Community meetings, peer to peer learning, business plan co-creation, enterprise development training, poultry processing training, technology, market and credit linkage

Set up: July, 2018

Investment: INR 1,40,000

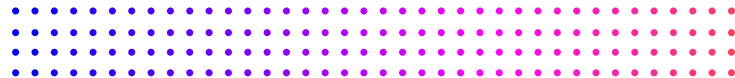
Average monthly revenue: INR 10,000

time around. Post the game, the daughters have a discussion about what to cook for dinner, and shyly ask their mother for money to purchase vegetables. Sunita usually contributes to cover expenses of groceries and household items, while Rakesh is responsible for investing in their business and the education of their five kids.

This conversation around the division of expenses across the house spurs insights, about the intersectionality of feminism and the manner in which the concept of 'working women' is adapted in the rural context. The stereotypes related to 'working women' conveniently conform to the socio-economic reality of the place, which is what happens in the case of Sunita. She is a fully contributing member of the family, yet her work has to be 'justified' in the community by classifying sewing or agricultural tasks as household work, in some way. Amid jokes while have *chai*, Rakesh says, "It is a woman's job to take care of the kitchen." He laughs even more, when his view is challenged and any counter-arguments are dismissed because that's the way "city-people" think, as they have "too much information."

It is evening now. The ladies of the village have surrounded Sunita, and all of them animatedly try to convince her to stitch their clothes first. As Rakesh sees the swarm of women coming, he gets up to walk towards the poultry farm with some friends. One can hear them talk about some hotels looking to buy chicken meat in bulk - something Rakesh has been planning as a part of his enterprise expansion. On the way, he looks back at Sunita and says, "I'll pick up fresh dinner from the farm on my way back."

Rakesh started participating in focus group discussions in May 2018. Over three market assessment and business development sessions, he decided to explore the option of setting up a poultry enterprise. He attended exposure visits and trainings on mastering the process, and set up his poultry enterprise in July 2018 after accessing subsidised start-up capital from a financial institution and local market aggregator. It has been nine months since the poultry enterprise has been operational, and the Gautam family's income has already increased by seventy per cent. They plan on using the additional savings for expanding their enterprise and investing in the higher education of their children. Rakesh plans on going through two business cycles in order to assess the viability of the poultry enterprise, and then accessing a loan for expanding it. By 2020, he envisions growing it two-fold by expanding his current shed to accommodate four hundred chicken.



A Day with the Motorbike Rider in Mirzapur



Name: Pragya Devi

Age: 32

Village, District: Dhannipatti, Mirzapur

The Early Morning Route

It is 4 a.m. in the morning, and the smoke from a little hut in Dhannipatti, Mirzapur, diffuses into the foggy dawn. The little splinter of light is coming from Pragya Devi's house, where her youngest daughter, Victorya, is awake, dutifully making *chai* (tea). As the smoke gets thicker, a cloudy screen envelopes the home. Pragya Devi, her husband and three children begin their day at the crack of dawn. At 8 a.m., everyone is ready and loading up into an

rickshaw for a 'fun day' as the children get off from school early for vaccination. Sunny ji, Pragma Devi's husband, and the kids place themselves at the back, and Pragma Devi takes the driver's seat. They set off to drop the children to school.



It is 11:30 a.m. Pragma Devi walks through narrow paths towards her rustic home. What she describes as a humble abode comprises an attractive open space with a wild forest for a backyard. In the open space, you will find a seared cook stove, a rocky wooden bed and a carpet with personal belongings scattered all over. Creepers and mango trees serve as a clothing line, and as the sunlight gets harsher and fills the room with warmth, her children come back from school. Two of her five children are in a boarding school, and two others just got vaccinated, but are running wild in their house, being goaded by their mother to take a bath. The youngest one is just fourteen months old, and is currently getting the royal treatment of a hot oil massage by his mother. It is an age-old tradition that is believed to strengthen the baby's bones and improve sleep patterns. As the smell of coconut oil meanders in the house, Pragma Devi shares the details of her 'morning route' that she just got back from.

Every morning, after dropping her children along with a few other children from her village to school, Pragma Devi heads to the main market area to start the 'morning route' of her e-rickshaw business. She usually charges fifteen rupees for one drop-off per person if the distance is within three kilometres. If business is good in the first half of the day, she instantly buys vegetables for the family, but one constant on her daily rounds is a packet of freshly roasted groundnuts that she loves munching while driving around. Pragma Devi is a good Christian, and a great mother. However, her passion for automobiles is what describes her the best. While this passion for women in her community is rare, it is revolutionary to see a married woman clad in a *sari* and a vermilion mark on her head, riding an e-rickshaw transporting men, women and children around the patriarchal area of Mirzapur.

Pragma Devi says, "I first got enchanted with riding bikes at sixteen, after I topped in an exam." Her father was an academic man, and upon hearing the good news, he let Pragma Devi have her first bicycle. Riding this, gave her a sense of independence she never had, and had always dreamt of. Amidst all the story telling, she tells us that when she was married she starved two days every week to save up for a second hand motorcycle! And after several months of possibly unhealthy and unbreakable stubbornness, she got a motorcycle. Chotu, her son, shares that children in school come up to him saying, "Wow! Your mother is the one who rides the motorcycle." And both the school-going children (Chotu and Victorya) are content and proud

Enterprise: E-rickshaw service

W4P engagement: Community meetings, business plan co-creation, enterprise development trainings, e-rickshaw riding tutorial, credit and technology linkage

Set up: November, 2018

Investment: INR 1,70,000

Average monthly revenue: INR 7,200

of this identity. On some days, they are willing to wake up half an hour early, so that Pragya Devi is able to drop them off on the bike or the e-rickshaw to school.

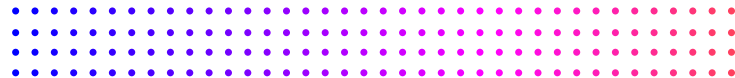
The Sixteen-Year-Old Biker

Pragya Devi says, “During my first few rounds on the e-rickshaw, I got different reactions. Probably because it is strange for a woman to ride an e-rickshaw.” From women being astonished when they first see her, to women feeling proud of her - Pragya Devi has observed her community come to terms with this 'shock' in their environment. On one such rounds, a young girl, who is currently a nurse, exclaimed, “If she can do it, we can do it.” Pragya Devi carries the message for women empowerment with her wherever she goes, creating a positive domino effect.

Sunnyji is a plumber and his job is project based, which gives him time to help Pragya Devi run her enterprise. Along with other women and his children, he also makes sure that the baby gets the attention he needs. What's most interesting in the day spent with Pragya Devi is the manner in which traditional and modern customs blend together and create a beautiful life. The juxtaposition of the traditional cook stove and the bike, or the traditional baby massages and the e-rickshaw, is jarring, but at the same time, in the words of Sunny ji, “[They] can't imagine life another way.” As Pragya Devi comes back home after her evening rounds, the kids sense the vehicle approaching from a kilometre away and come running to take a short joyride in the e-rickshaw.

Pragya Devi co-created the idea of turning her love for motorcycles into an enterprise, in July 2018. She accumulated start-up capital from her savings and a loan from a credit facility for purchasing an e-rickshaw. The e-rickshaw was inaugurated by Chotu on 14 November 2018, which is celebrated as Children's Day in India. With a new source of income, Pragya Devi is providing a better quality of life for her family. The very first thing she did was, install an electric connection in her house. Before this, she used to walk three kilometres to charge her phone and vehicle, at her maternal home.

It has been five months since Pragya Devi became an e-rickshaw entrepreneur and change agent in her community. She has ignited a spark in many other young girls to follow their dreams, no matter how unconventional they may be. She is no short of a local celebrity, and has been awarded the “Women Empowerment Award” by the district officials, for becoming the first woman e-rickshaw rider in Mirzapur. She has been covered by the local media channels, and has also made an appearance on the national television after a popular news channel - Aaj Tak did a feature on her.



A Day with the First Woman Entrepreneur in Bhojla



Morning at Anshika Bangles Store

The glow of morning sunlight filling the entire room is the first thing one notices when walking into Kranti's Store, 'Anshika Bangles Store'. A single, bright bulb illuminates the pink walls of the store, as well as the floor-to-ceiling shelves lining three of them, stacked with earrings, lipstick, creams, hairbands, crockery, idols, toys, and several bunches of bangles, glinting in the light. A sewing machine piled with colourful *saris* is set against one of

the walls. On the floor, on a mat meant for seating customers and the shopkeeper alike, Kranti sits in a corner within an arm's reach of the bangles. She is a graceful woman in her forties, and does not look a day older than thirty. Her energy and composed posture give a feeling of warmth and security.

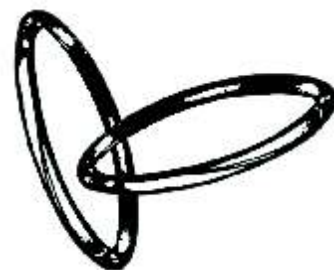
Kranti's day begins at 5:30 a.m., when she wakes up to cook food for the family and straighten out the household chores. It is 10.30 a.m. now, which is when her 'work day' begins at the 'Anshika Bangles Store' - an extended room of her home, with a separate entrance. A customer, a young woman wearing a bright blue *sari*, walks in about ten minutes later, and Kranti shows off her new product lines - describing the quality and speciality of each product. The customer resists the urge to buy everything, and settles for a set of maroon coloured glass bangles and brown hair pins.

The pairs of shoes on the mat outside Kranti's store increase, and the chatter and clink of bangles become loud enough to be heard beyond the thin curtain draped across the entrance. Kranti makes handling a crowd of customers seem easy. She seems to have an intimate understanding of everyone's bangle preferences. "I don't remember your bangle size being this much a few years ago. Maybe it's time to do something about it!" - she jokingly warns a woman. The customers are not always women. Small children can be seen entering her enterprise to buy lip balms, hairbands and bracelets, or creams and hair oil for their mothers.

Bhojla's Meeting Point

Kranti does not have a heavy lunch as it makes her sleepy, and prefers to have freshly chopped guavas from the tree in her courtyard. "Some days, I don't get any time between customers - it gets very crowded. But some days, it's very slow", she says as she waits for the post-lunch rush. A group of young, teenage girls in their school uniforms visit the store around 3 p.m., eager to expand their amateur makeup collections. Kranti takes a short break, and goes for a walk to stretch her legs. She stops and waves at a young man sliding flyers through gaps in the many colourful doors of homes in the village. "I caught hold of him when I started my enterprise. He goes around spreading news in villages. I paid him to go to all houses and talk about my enterprise", she says with a grin on her face.

A large group of about seven women and children of varying ages enters the store, and Kranti heads back to welcome them. As they sit down on the mat,



Enterprise: Bangle and women care products retail

W4P engagement: Community meetings, member of safe spaces, Kaun Banega Business Leader (KBBL) competition, business plan co-creation, enterprise development training, credit linkage

Set up: September, 2018

Investment: INR 1,50,000

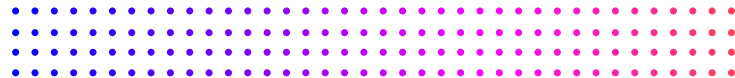
Average monthly revenue: INR 6,000

more customers keep pouring in. “*Didi* (big sister), when did you arrive!” - says one young woman excitedly to another woman who was already seated when she entered. There is laughter among all present, at this chance meeting of two friends, and someone remarks, “This is more a place for *milan* (meeting) than bangles!” Poignantly, she has captured the very spirit that drove Kranti to start 'Anshika Bangles Store'.

It is the wedding season, which explains why families are congregating in the village. Kranti herself is to depart the next day to attend a wedding in Delhi. Word of her departure, and the store's closure during her absence, has spread, and this partially explains her over-busy day, as people scramble to her store to buy what they need. She is in burning demand. A young girl joins in the crowd, asking for the *sari* she had given Kranti to sew. “Please, *Chachi* (aunty), I need it soon”, she pleads. Knowing it will be difficult to deliver the order in time, she redirects the young girl to Prabha's tailoring centre, run by one of her friends in the neighbourhood.

The day is winding up, and even the few slanting rays of sunlight that lay across the store threshold are dimming. But everyone has weddings to go to, and everyone needs their *saris*, matching bangles, makeup, and a chat with friends and sisters. Kranti's store is just the place to be.

Kranti started her enterprise ten years ago, in the village of Bhojla (Jhansi), where she has lived since she got married. Hers was the first enterprise to open in the village. In an environment where women's movement outside home was severely restricted, owing to strict caste-based rules of 'honour', Kranti wanted women to have their own little space to buy trinkets, makeup, and cosmetics. 'Anshika Bangles Store' is almost like a small sanctuary in an oppressive environment that they all endure. Kranti's store continues to grow and maintain its popularity not only in Bhojla, but also in the surrounding villages. In July 2018, Kranti started participating in business development sessions for refining her business acumen to keep up with the market trends. In September 2018, she trusted her knowledge of the local demand, and co-invested her savings in setting up a popular franchise retail store on the main road. Her new venture has increased her income two-fold over seven months. Over the past ten years, many other women-run enterprises have come up in the villages around Kranti, inspired by her.



Stories of Change

W4P believes in people's ability to realise their potential - to take risks, overcome challenges, be resilient in times of uncertainty, always strive for more, and most importantly add value to the lives of those around them.

For understanding their journey as entrepreneurs, we listened to their stories - their motivation behind setting up an enterprise, the challenges and answers they found along the way, and their ideas for the future.

Read along to discover the power of people and social innovation.



Preparing Orchha's Youth for a Digital World



Name: Pratap Singh Parihar

Age: 25

Village: Orchha, Niwari

In the busy marketplace of Orchha, with vegetable shops, eateries, banks and garment shops, Pratap's computer service enterprise stands out. The colourful banners and the sleek modern look of his enterprise make it stand out against the traditional brown architecture of the marketplace. A confident, twenty-five year old Pratap unwinds the shutters of his enterprise, and starts another busy day.

Pratap's journey as an entrepreneur started back in 2017 when he had the idea of starting his own computer service enterprise, on realising that no other shop in the area offered quality internet and information services - the rates were always high and the quality low. Prior to this, he worked as an office assistant and accountant to supplement his household income from time to time. In November 2017, Pratap left his job to venture into setting up his own computer service enterprise two hundred metres away from the central marketplace.



Being proficient in computer operations, he was able to start off by providing services such as filling online forms, internet browsing, and photocopying services. However, like any new entrepreneur, Pratap faced the challenge of low startup capital, which limited his access to new and efficient equipment. He reflects into the past and shares, “In spite of fair prices, I was unable to capture a large customer base because my equipment was outdated and my enterprise was not on the main road owing to the high rent...”. After facing losses for three consecutive months, he shut down his enterprise in March 2018, and went back to work as an office assistant.

He shares, “Even though my job was giving me sufficient income, I did not feel as happy at the end of the day. I talked to some friends about this, and they motivated me to give it another shot.” In July 2018, Pratap started participating in enterprise development training sessions, during which he regained his confidence to set up a computer service enterprise again - this time with improved business acumen, a clear business plan, and better equipment. To overcome the limitation of less startup capital, Pratap decided to apply for a loan at a micro credit facility. His application was processed in a month, and he invested the amount in purchasing faster equipment.

In October 2018, Pratap re-opened his enterprise in the same marketplace, but this time right opposite three major banks, ensuring a regular customer base. His enterprise is advertised at various points in the market, and he makes sure to drop in his business card with all his customers. As he flips through records of daily sales and cash flow, his passion towards his work is demonstrated by his energy and commitment. Pratap proudly declares, “Customers who come to my enterprise once, keep coming back.”

Pratap has invested an amount of sixty thousand rupees in his new enterprise, and even though the distance between his old enterprise and the new one is just hundred and fifty metres, it has a new

Enterprise: Information kiosk and computer services

W4P engagement: Focus group discussion, business plan co-creation, enterprise development trainings, video mixing and animation training, credit and technology linkage

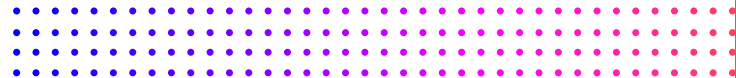
Set up: October, 2018

Investment: INR 1,00,000

Average monthly revenue: INR 9,000

outlook, way of business, and a new orientation towards customer servicing. There are three other similar shops on his street, but Pratap accepts this as healthy competition. He has also hired an employee, Manoj, on an incentive based salary plan, to gain help in servicing all customers in time. Pratap and Manoj maintain a proper record keeping system of customer details and daily sales. Pratap says that having such an organised system for his employee, customers and sales gives him an edge over other computer service enterprises in the marketplace.

Even though he has invested twice the amount in his new enterprise as compared to the old one, Pratap is confident that the returns from it are likely to grow over time, as he analyses the sales trend from the last six months. Pratap's new enterprise is already giving him fifty per cent more revenue than his first one. With pride in his voice, Pratap states, "The success of this endeavour is the first step towards achieving my dream of setting up a computer training centre for young boys and girls of my community. I want to provide them the opportunity to connect globally from my small town." Pratap continues to participate in business and skill development trainings with other entrepreneurs for building his skills and network. The most recent one was on video mixing and animation, after which Pratap joined a social media network to stay in touch with other participants from different states. Pratap likes to call it 'The Tech Network', in which members share ideas with each other.



Delivering Smiles in Madore



Name: COCO committee

Village, District: Madore, Niwari

Susceptible to frequent droughts, the Bundelkhand region experiences acute water stress. The scarcity of drinking water has significant health ramifications - causing problems like dehydration, diarrhoea and poor sanitation - and therefore, continues to be a major cause for limiting socio-economic development. With daytime temperature hovering above forty degrees during March to August, water tanks and wells dry up.

Madore, a village near the Orchha town in Bundelkhand, comprises three hamlets, one of which is the *Ahirwar* hamlet - home to thirty nine families with poultry farms and a lot of cattle. Situated on a hilly terrain, the problem of water shortage in Madore tends to be more acute than the rest of Bundelkhand, owing to the lack of appropriate infrastructure to carry water to a high altitude. Women have to walk three miles to collect water.

In June 2018, the residents of the *Ahirwar* hamlet decided to find a long term solution to the prolonged water crisis in their community. They had, in the recent past, witnessed the benefits of the 'COCO safe water supply enterprise' that their neighbouring community from the *Adivasi* hamlet had accrued.

The community started participating in various co-creation sessions and exposure visits, to understand the working of the model on which the COCO safe water supply enterprise was based. The model was feasible - safe water was drawn from a water source by a solar powered motor, and then carried by a pipeline to a deep water tank. A pipeline was then installed, and community standpost taps were connected for use by three households per standpost. The model utilised solar powered systems as erratic power supply and high costs of fuel made the operations unreliable and unviable. The model was based on a technology that conserved nature, which is something the residents of Madore have always valued.

Over the course of five co-creation meetings and working sessions, the men, women and youth of the *Ahirwar* community pooled in resources for setting up a COCO safe water supply enterprise in their area. In order to ensure the buy-in and ownership from the community, each household agreed to contribute one thousand rupees to create a common pool of funds for construction. This financed the construction cost of one water tank, while the community also pooled in sweat equity for the construction of the water supply system. They connected with technology providers to install solar panels, pump, and plumbing infrastructure. In order to ensure the maintenance of the system, it was agreed that a maintenance fee of fifty rupees per month would be collected from each household. The *Ahirwar* hamlet made their water tank stronger by constructing it using cement instead of plastic, as done by the *Adivasi* hamlet.

In August 2018, the *Ahirwar hamlet* formed a village water committee comprising fourteen men and women to ensure the fair operation and utilisation of the system. The committee appointed Akhilesh, a skilled youth, as the operator, and Mala, a young woman, as the treasurer. Mala also represents the interests of all women in the community, considering most still follow the *purdah* (veil) system and refrain from speaking up. Both, Mala and Akshilesh, are paid a monthly stipend for their contribution.

Enterprise: Community Owned and Community Operated (COCO) safe water supply service

W4P engagement: Focus group discussions, co-creating the model, co-creating the setup of the committee, exposure visits, credit and technology linkage

Set up: October, 2018

Investment: INR 7,00,000

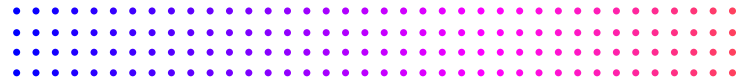
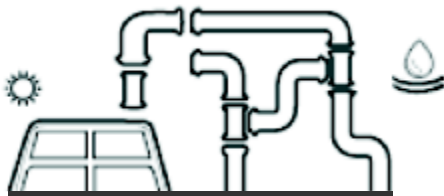
Average monthly saving per member: INR 900

In October 2018, the *Ahirwar* hamlet inaugurated the COCO safe water supply enterprise, and won the attention of local media. The enterprise is delivering smiles to forty families especially women and children. Parvati and her daughter share, “We are so glad that we do not have to wake up early every day and spend three hours walking miles to fetch water.”

The committee meets monthly and takes collective decisions on allocation of the maintenance fund. The hamlet has contributed in covering the costs for four families who could not afford to make contributions to the system - setting an example of a true community. They plan on utilising contributions from the monthly fees for not only maintaining the model, but also upgrading to other social goods for the community on a similar pay-per-use basis.

Picture your house in a zone with just one tap with impure water five miles from your house. How would this change your daily routine? You would probably wake up at 4:30 a.m. and spend four hours fetching water before getting ready for work. Now, picture being a farmer in the same situation. This shortage would affect your morning routine and income. By bringing the basic service of safe water to the doorstep of every house in Madore, COCO is estimated to save a total of hundred and twenty hours per month for every resident, particularly for women who are usually in charge of fetching water. With a more reliable source of water, women can invest their time in productive activities, enhancing income from occupations like agriculture and poultry farming. Safe drinking water also ensures good health and sanitation, which in turn implies less spending on healthcare.

COCO is based on the principles of initiating community-led action, creating a sense of community ownership of services and accountability. Together, these principles make it a sustainable and scalable model for equitable distribution of basic services and benefits. This story reinforces the power of information networks and decentralised models, and the way in which these can be replicated to make the transition to vibrant and self-sustaining economies.



Influencing Mindsets for Gender Equality



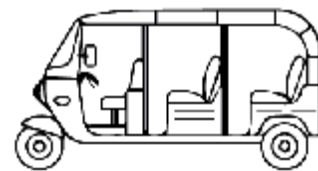
Name: Meera Kushwaha

Age: 26

Village, District: Kena, Niwari

In the quiet village of Kena, Meera's home is a hub of diverse economic activity, where she lives with her husband, two children, and goats. Walking towards it on muddy roads, you might spot Meera's husband riding children to school on her e-rickshaw, or might even spot women showcasing latest *sari* trends, which they most likely bought from Meera's hub. Ask anyone in the village and they will direct you to it.

Meera has always occupied herself with productive activities. As a child, she was fond of studying, and as a young woman, she kept herself occupied as a tailor and tutor in her village. Meera started her tailoring enterprise in 2013, the year she moved to Kena after she was married. Soon after, she had her first daughter, and decided to put her work on hold, as it was not something she could manage alone while taking care of her daughter. During this period, though she was not able to give much time to her enterprise, she continued taking tailoring orders, running a small bangle store, helping her husband run the family farm, and tutoring primary school children from time to time.



In November 2017, Meera gave her enterprise a new look - adding a diverse portfolio of women and home care products, with tailoring service on the side. To expand her enterprise, she accessed a loan of twenty thousand rupees through a local women federation that she had met at a business development session. She added to her old stock of female garments by getting products from Delhi at wholesale rates. She also diversified her stock by adding accessories and women care products, including good quality sanitary napkins, which are growing in demand in the village. Meera's enterprise has well stocked shelves of products, and a corner for sewing machines. This expansion drew the interest of women from nearby communities, leading to a surge in her customer base. Her neighbour Devi fondly shares, "We love going to Meera's hub because she always has the trendiest products from Delhi." Meera's revenue grew by forty five per cent, and she repaid her loan within six months.

In July 2018, Meera attended an enterprise fair, where she went through a diverse range of enterprise packages and became keenly drawn to the idea of expanding her enterprise. Meera decided to set up an e-rickshaw enterprise, as it would not only be the first in her village, but would also provide affordable and accessible transport services. In early October 2018, Meera flagged off a new mode of transport for her village, with co-investment from a credit facility. She officially employed her husband, Kaushal, as the driver for the e-rickshaw. Even though Meera has a second daughter now, she is able to manage her work mainly because of the support she gets from her family, particularly her husband.

The e-rickshaw enterprise has been in operation for over five months now. It serves as a mode of local conveyance for the community, and addresses the pertinent problem of providing transportation services to schoolgoing girls. Her daughter, Muskaan, is most excited about this, and shares with a smile, "I love my mother. Because of her, we do not have to walk to school, and I can ride with my

Enterprise: E-rickshaw service, tailoring service and women care product retail

W4P engagement: Community meetings, business plan co-creation, participation in the enterprise fair, enterprise development training, participation in the enterprise development coalition, credit and technology linkage

Set up: November 2017 and October 2018

Investment: INR 2,50,000

Average monthly revenue: INR 10,000

friends instead. She always has a solution to our problems.” Over time, to Meera's surprise, her rickshaw also started serving as a product delivery vehicle for farmers and entrepreneurs - which, in turn, has saved working hours that were otherwise spent in travelling to and fro across the main markets. Her enterprises have increased her revenue by sixty five per cent since November 2017 - and her confidence. She tells us, “I am able to provide an improved lifestyle for my girls. They can access private education, healthcare and a better quality of life - things which were limited for me.”

Meera continuously reinvests in her enterprises and keeps thinking of new ideas to expand her hub. She has also employed workforce to continue working on her family's farm. Her role in leading multiple enterprises stands as a rare case of role-reversal in a patriarchal society like Bundelkhand. Her role as a change maker is not limited to her household, as she strives to create a better lifestyle for the residents of her village every day. Young girls look up to her, and she mentors them in realising their potential. Meera continues to play a major role in changing attitudes and mindsets towards gender equality.



Crafting a Mark in the Belts of Vindhyachal

Name: Taramani

Age: 35

Village, District: Shivpur, Mirzapur



Crossing the southern part of Shivpur village, you can hear the carefully timed soft clicking of Taramani's container-making machine. Going in his machine room, you will find Taramani operating the machine like he was born to do it.

In 2003, eight years after working on his father's farm, Taramani decided to look for a job in the neighbouring temple belt of Vindhyachal. This belt is full of many colourful, narrow lanes leading to various temples, with shops selling offerings made to the gods and goddesses. Containers filled with vermilion are an important part of these offerings, which are bought in large quantities by devotees and priests every day. Taramani decided to work at a small factory that manufactured these containers, and learned how to make these as well. It took him only fifteen days to perfect the process, maybe because of his natural skill of sculpting with clay. He recalls, "When I was in school, I used to make clay toys in the evening. I had a keen interest in solving measurement problems, and loved visiting my father at a temple where he worked on a casual basis."

In 2006, realising the high market demand for the containers, Taramani bought a machine for manufacturing these from his house. He travelled to the nearby city of Varanasi twice a month for purchasing plastic beads - the main raw material. In order to keep the production rolling even when he was not around, Taramani hired two men, whom he pays piece rate wages.

Using the networks he had developed while working in Vindhyachal, he was able to establish a marketing network for his products. Over the years, he expanded his customer base by using promotion material like pamphlets and business cards. A regular buyer, whom he calls the *Mahajan*, purchases containers from Taramani on a monthly basis. On an average, Taramani was selling seventy two hundred containers every month, which gives him a monthly revenue of fifty thousand rupees.

In July 2018, Taramani started participating in stakeholder coalition meetings with enterprise service providers and other entrepreneurs. At one of the meetings, he shared his vision for expanding his enterprise, and connected with a representative of a micro credit institution that offered him a loan of thirty five thousand rupees. Taramani received the loan after a few days, and invested in purchasing another container manufacturing machine, with which he enhanced his production capacity. He also diversified his enterprise by manufacturing accessories in addition to the containers. He purchased more raw material, like dye, to make the containers more colorful. And in order to make the final product, he started filling these with vermilion. Taramani proudly claims that by adding vermilion to the containers, his profit has increased by sixty per cent in the last six months.

Taramani is an active member of the stakeholder coalition meetings for enterprise development in Eastern Uttar Pradesh, and plays an instrumental role in informing discussions by bringing the voices

Enterprise: Container manufacturing

W4P engagement: Community meetings, business plan co-creation, participation in the enterprise development coalition, enterprise development trainings, credit and technology linkage

Set up: August, 2018

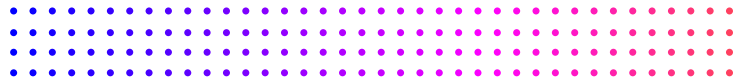
Investment: INR 1,00,000

Average monthly revenue: INR 8,000

of his community to the forefront and getting information for growing his enterprise. Taramani has also linked his community members with members of the coalition for accessing information and credit for the growth of their enterprise. He shares, “I started attending the coalition meetings in July, and have been attending all meetings since then. I find the interactions very useful, and everyone always leaves the room with new ideas.”



Taramani plans to expand the reach of his enterprise to temples within a radius of two hundred and twenty five kilometres. You can see the books on measurements lying around the machine room, which his two children now use, as they watch their father grow his enterprise with each passing day.



Supporting Girls in Leading a Healthy Life



It is the summer of 1990. Munni Devi, a thirteen year old girl, realises the *rog* (the illness) has hit her while playing under the infamous bamboo tree in her village. She is suddenly treated differently - she is not allowed to enter temples on 'those days', she is not allowed to go to school on 'those days', and she is not allowed to buy the fancy sanitary napkins from the city, as it is considered a bad omen by her grandmother.

For the next three years, Munni hates those days of the month - a struggle faced by her friends, too. She decides to undo this 'bad omen' for herself and her friends.

It is now the summer of 2018 in Saraiyya village, Mirzapur. Munni Devi, in her early forties, sits on a small mat with a few young mothers. Their children play and crawl around them - some infants, and some toddlers. "Have your children been vaccinated? They need to be protected against diseases", she tells them. Munni Devi is an Accredited Social Health Activist (ASHA worker), whose job is to act as a conduit between the public health system and the rural community. She has been working as an ASHA worker since 2007, and is responsible for two hundred households in her area, with a population of one thousand people, and is consulted by adolescent girls and women of reproductive age.

Although Munni loves her work, it did not give her a regular income, as ASHA workers are paid on an incentive basis rather than a fixed monthly salary. Having always wanted to support her family financially, Munni decided to look for more opportunities. In June 2017, Munni started connecting with local institutions supporting entrepreneurship in her area, and participated in technical trainings. However, the lack of capital restricted her from setting up her own enterprise. The only infrastructure available to her was some space at home, so any enterprise she set up would have to be run from home.

On attending enterprise development discussions and trainings that were being conducted in her village, she struck upon a single, attractive enterprise idea. Adolescent girls would ask her to get sanitary napkins from the market whenever she visited them, as the girls were not comfortable buying it themselves. Where she had earlier delivered sanitary napkins to the girls as part of her work at ASHA, she now saw an opportunity to set up a retail enterprise. "By selling sanitary napkins to girls, I realised that I could make some additional money while doing my regular work as an ASHA worker. I want to make sure that the young girls do not go through the same problems my friends and I did", says Munni.

Munni set up her sanitary napkins retail enterprise in August 2018. Using her knack and passion for making women and girls aware about the benefits of using healthcare products, she was able to sell up to seven hundred packets in the first month. She set a profit margin of two rupees per packet, and started making additional revenue. She faced some initial roadblocks, as the napkins that she was procuring from a local sanitary napkin production unit had defective seals and packaging. This limited the number of buyers for her products for about two weeks. Using her networks and good reputation in the community, she was able to identify and strike

Enterprise: Sanitary napkin retail

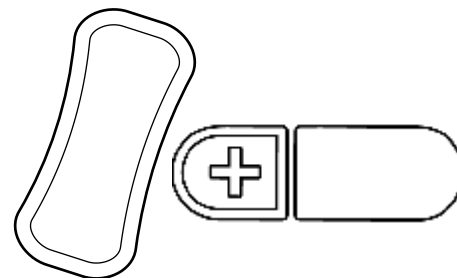
W4P engagement: Community meetings, business plan co-creation, enterprise development trainings, credit, technology and market linkages

Set up: August, 2018

Investment: INR 1,00,000

Average monthly revenue: INR 4,200

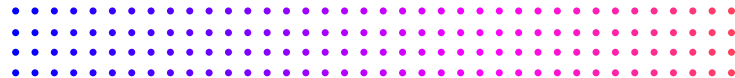
another deal with a higher quality sanitary napkin production unit. In order to meet the customer preferences and purchasing capacity, she invested in micro packaging equipment to re-package the sanitary napkins into bundles of four instead of bundles ten, as available in the market, at a profit of three rupees per pack.



Munni had been using the door-to-door mode for marketing and selling the sanitary napkins, and was able to cover four villages. In October 2018, she decided to expand the reach of her products to more villages. In order to meet the capital requirements, she applied for a loan of fifty thousand rupees and invested it in stocking her inventory. And to meet the human resource requirement for delivering sanitary napkins to women and girls in more villages, she built a new business model. In this new model, the existing network of five women, who worked with ASHA and *anganwadis* (public child care centre) in the nearby villages, would deliver the sanitary napkins to the villages where they worked. The five women would also get a thirty per cent share of the profit which would add to their income.

Munni Devi is a true social entrepreneur. As her network reaches from door to door, they build public awareness for better health of girls in her community. Her enterprise model creates ripple effects that extend beyond her own profits - women and girls from twelve villages had easily available healthcare products and five women have an additional income source. Munni claims, "The number of buyers have increased over the past three months. I am hoping this is not just because of my new enterprise model but also because the women and girls are becoming more accepting of using better health care products."

Munni's income has increased by forty percent. She smiles and says, "I feel satisfied at the end of every day - my enterprise is giving me more than enough to support my family and it is also supporting girls in leading a healthy and comfortable life." Though satisfied, Munni's plan for her enterprise does not stop here. According to her, in another three years her retained earnings will increase enough for her to set up a manufacturing unit, "I plan to produce and sell sanitary napkins under my own brand one day."



Adding Sweetness to your Memories



Name: Saroj Devi

Age: 26

Village, District: Lachhapatti, Mirzapur

To an outsider, Lachhapatti may seem like a quiet village. Look closer, and you will spot large agricultural lands owned by proud farmers, and homes like Saroj Devi's that have turned into mini factories supplying to the main markets. Saroj sits in her courtyard. She is surrounded by cardboard paper and semi-finished containers. Her fingers move nimbly as she folds each sheet of paper into a box.

Saroj moved to Lachhapatti in 2013, at a young age, after she got married to Ganesh. In the first three years of their marriage, Ganesh earned an income as a casual painting worker - the only source they relied on. In 2017, Saroj and Ganesh had their baby boy, Shivraj. It was the birth of Shivraj that inspired Ganesh and Saroj to explore additional sources of income in order to provide the best for their little one - which would have been limited with only Ganesh's income. He decided to leave his job as a casual labourer, with a few bulwarks against possible risks in the future, and started the search for something better. This is when Saroj started thinking about ways in which she could become an equal member in enhancing her family's income, while also taking care of Shivraj.

In March 2018, Saroj found her missing puzzle piece when she started participating in community discussions around the idea of entrepreneurship and its benefits. As a young girl, she had received informal training in making handmade products. She recalls, "All I knew was the way to make many handmade products, such as paper bags, but I did not know how to use this for making money." In order to capitalise on this, she started participating in business planning sessions to understand the feasibility of starting her own enterprise. Over the course of a few sessions, she developed a business plan based on her skill of making handmade products, available market linkages, and estimated revenue. After exploring a few enterprise options, Saroj settled for manufacturing containers for storing and selling sweets (this way the enterprise would be based on her favourite meal course as well). The manufacturing would be home-based, allowing her to take care of Shivraj.

Since she did not have enough savings to set up an enterprise, she connected with a micro finance institution, and applied for a loan of twenty five thousand rupees. In no time, this was commissioned, and her enterprise - one of the very few women-led enterprises in her area - was set up in May 2018. With every cardboard sheet and bottle of glue, step by step and box by box, Saroj moved up on her growth path. In this pursuit, she sought to build her business acumen, and started attending trainings on financial management, book keeping, sales and marketing.

With the skills she had learnt as part of the training on marketing, she put up a banner with her enterprise details in the main market, and started distributing business cards to attract more customers. Ganesh assumed the chief sales and marketing role, delivering Saroj's boxes to her steadily increasing clientele, while also sharing samples of Saroj's containers with more sweet shops in the area.

Based on the market demand, Saroj hires other women in the village to assemble boxes and provide

Enterprise: Container manufacturing

W4P engagement: Community meetings, business plan co-creation, enterprise development trainings, participation in the enterprise development coalition, credit and market linkage

Set up: May, 2018

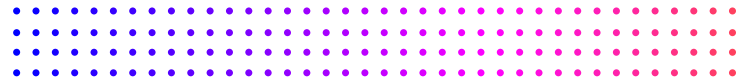
Investment: INR 3,00,000

Average monthly revenue: INR 6,700

timely delivery to her clients. During the peak season, usually around festivals when millions of sweet boxes are sold, the demand is so high that Saroj hires four other women on the job.

Almost a year after her enterprise has been in operations, Saroj keeps thinking of ideas to make her products competitive in the main market. She manufactures three different sizes of sweet boxes to service various customer preferences. She also has clients in over twelve sweet shops, who procure bulk orders from her every month, especially during the festival season. Saroj's annual family revenue has grown five-fold. She says with a grin on her face, "I am glad to be a manufacturer of sweet boxes in India - a country that has festivals every month."

Saroj believes that learning and growth should be continuous, regardless of whether or not one achieves their goal. With confidence in her voice, she shares her plan for the future, "When I save enough, I would like to set up a big factory, and employ even more women from my community." Ganesh cannot help but smile with pride in his eyes, as he loads more containers on his bike and watches Saroj pursue a sweet tomorrow for their son.



Poised to Fly



Prabha's eyes light up as she talks excitedly about sewing, dressmaking, and training services that she offers at her tailoring enterprise - "I am the owner of Vaishnavi Silai (Tailoring) Centre. It is named after my daughter." Part of a big family, Prabha lives in Bhojla village of Jhansi district with her husband, and is mother to a small girl and a boy. She is a certified expert in sewing and dressmaking for women. Having learned the art as a young girl,

Prabha was enthusiastic to start an enterprise to fulfil her aspirations and employ other women as a part of this endeavour. Her first step in this journey started back in 2015, when she volunteered to lead the women's learning club in her village, to help women realise their potential by honing basic literacy and leadership skills.

Prabha's zeal and 'never say never' attitude in the pursuit of her dreams was on display during the final round of the 'Kaun Banega Business Leader' (Who will become a business leader?) competition in January 2018. She chalked out a detailed plan for her enterprise, and emerged as a clear winner owing to the clarity of her vision and a self-driven passion for women empowerment. Prabha continued participating in more co-creation sessions and business trainings, during which she acquired skills to build her business acumen planning, mapping out, and envisioning the growth of her enterprise.

In April 2018, just as Prabha was ready to launch her enterprise, the sudden hospitalisation of her husband depleted her savings that she had accumulated over a long time as startup capital for her enterprise. This crisis was worsened by a conflict with her mother-in-law, who was against the idea of Prabha setting up her own enterprise - which forced Prabha and her husband out of their ancestral house. The trouble of finding a new home, and the consequent expense of rent, exacerbated the financial crisis even further. The situation was daunting even for a fearless woman like Prabha. "I wanted to give up on my idea of setting up an enterprise", she said.

Prabha engaged with her community and other entrepreneurs who motivated her to find a way out of these crises by establishing a strong source of income. Prabha re-started the process of financial and business development planning, which helped in rebuilding her confidence each day. After about a month, Prabha went back to focusing on starting her enterprise. She was awarded with a technology grant, as the winner of the 'Kaun Banega Business Leader' competition, with which she acquired startup capital for her enterprise. She was also well trained in product procurement, maintaining quality standards, and effective marketing for her products and services.

Prabha finally launched her enterprise in June 2018. The trendy designs of the *sari*-blouse she sold attracted young girls and women towards her enterprise, and just two months into the business, she was riding on a wave of popularity that spread to the neighbouring villages. Realising the potential of her skills, Prabha started a training centre for tutoring young girls on the art of tailoring and dressmaking.

Almost a year later, Prabha projects her annual income to grow five-fold. Her husband's pride in her

Enterprise: Tailoring service

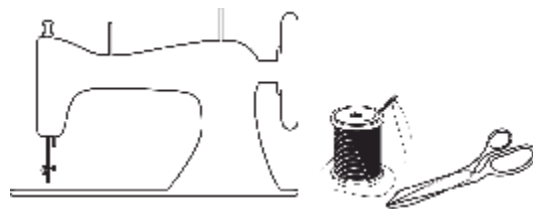
W4P engagement: Community meetings, business plan co-creation, participation in KBBL, member of safe spaces, enterprise development trainings, technology and credit linkage

Set up: July, 2018

Investment: INR 50,000

Average monthly revenue: INR 15,000

success is reflected in his beaming smile each time she scales new heights. He says, “In our Bundelkhand, women and girls often learn various skills, like tailoring, but rarely get a chance to play a lead role in contributing to their family's income. I am so proud of my wife for pulling us through difficult times by transforming her abilities into an enterprise.”



Prabha's vision for herself and the women in her community does not end here. Her determination continues to shine on. In March 2019, she accessed a loan of fifty thousand rupees from a self-employment training institute, for expanding her income generation prospects.

Prabha continues to be a leading dressmaker and change maker in her community, having inspired many other young women like herself to choose the path of entrepreneurship and empowerment.

Following her example, four other women-run enterprises have come up in Bhojla village one is right opposite hers. Aware of the healthy competition this will bring, Prabha is working on ideas to develop a distinct identity for her enterprise. She plans to get trained in making men's clothes and school uniforms, to expand her portfolio and appeal to larger markets. She shares, “I wish to grow my enterprise each day, with more and more women as partners in this wave of change.” Ever enthusiastic and looking to the future, Prabha's is a vision that is poised to fly.



Engineering Rajapur Since 1998



Name: Santosh Vishwakarma

Age: 35

Village, District: Rajapur, Niwari

Bright blue walls frame a small doorway that leads to a dimly lit interior. Inside, one can make out the silhouette of Santosh Vishwakarma, surrounded by spare parts and tyres for bicycles and motorbikes. In Rajapur village, Santosh Vishwakarma is the smiling proprietor of a busy vehicle repair enterprise, which he set up in 1998.

Santosh describes the stark difference between his childhood and the life his three children now have, with a sense of pride - “When I was in school, I did not have enough to have two square meals or even buy toys. But my three children go to school and have comfortable lives now, which would not have been possible if not for my enterprise.”

After school, Santosh tried various jobs, but did not continue with any for longer than five days. He believed in being his own boss, maybe because he had seen his father do the same. He shares the story, “Back in 1998, our village did not have a service centre for bicycles - which was the primary mode for transport. I invested the money I had earned from my scholarship, in an air pump, and started from my parents' backyard. My true passion was working with metal and fixing cycles.” Over a span of twenty years, Santosh added more equipment, shifted his enterprise to a more central location, gained business acumen, and built a strong customer base within a ten-kilometre radius of his enterprise. However, his ambition to service bikes and cars remained a distant dream, owing to limited access to monetary resources.

In June 2017, Santosh participated in the 'Kaun Banega Business Leader' ('Who will become a business leader') competition, during which he shared his vision of expanding his enterprise to service more vehicles. Santosh continued participating in various community meetings, and attended a business development training programme, in which he defined a step-by-step plan for the growth of his enterprise. He identified the need for credit - in order to invest in better equipment for making his services more efficient- as the first step, and received a loan at a fair interest rate from a credit facility soon after.

Santosh expanded his enterprise in October 2017 by adding better equipment, which boosted his sales by a factor of four. He proudly claims, “I was earning one hundred rupees per day, and now that figure has risen to four hundred rupees per day.” Santosh increased his daily sales without coming under the burden of a huge loan, and repaid it to the credit facility in equated monthly installments over a course of six months.

Since then, Santosh has been taking the next steps to expand his enterprise. In February 2019, he added a welding and metal works unit by investing his savings from the past eighteen months. This diversification and augmentation of services has increased his customer base by two-fold.

His work ethic is simple: “Whoever comes to my enterprise with work, will have that work done. I take whatever comes my way.” Santosh's skillset is impressive - he is self-taught, driven by hard work and love for his work. With a new outlook for his

Enterprise: Vehicle repair service

W4P engagement: Community meetings, business plan co-creation, enterprise development trainings, participation in KBBL, credit and technology linkage

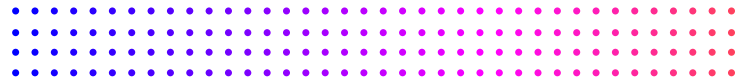
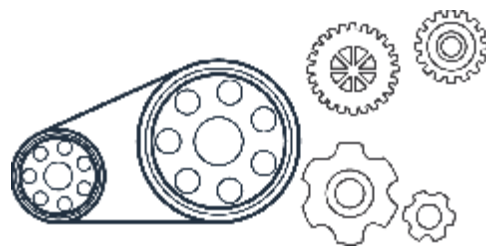
Set up: October, 2017

Investment: INR 50,000

Average monthly revenue: INR 15,000

enterprise and the capacity to buy new machinery, Santosh plans to keep expanding it further, so his children can run it once they are old enough.

Make sure to drop in at Santosh's to get your vehicle checked if you ever cross Rajapur village (and don't forget to say hello to his parrot, Dubbu).



Daughter of the Soil

Name: Asha Devi

Age: 36

Village, District: Dhannipatti, Mirzapur



In the heart of the bustling Dhannipatti village of Mirzapur is the vibrant backyard of the very popular - Asha Devi's home. As you walk deep into the narrow lanes, do not let the smell of cow dung distract you, as you are very likely to be in the scrutiny of a camera when you arrive at a vermicomposting enterprise adjacent to her courtyard.

The courtyard, most often, is likely to be bustling all day with visitors - friends, family members - as they sip on the 'sweet' tea served by their host.

In February 2018, Asha attended a community meeting where she shared her desire to add an additional source to her family income, to improve the lifestyle of her three children. As is the norm for many middle aged women in the community, Asha wanted to work from home. During meetings that followed, she toyed with various ideas, such as sewing and pickle making, but somehow these did not resonate with her personality.

In March 2018, Asha came across the idea of setting up a vermicomposting enterprise, which required cow dung as the main raw material. She already had four cows, and waste from livestock was abundantly available at her home. Understanding the scope and potential of vermicompost in her village, she decided to explore the idea, and travelled to Bundelkhand for a peer-to-peer learning session with a women-led Farmer Producer Organisation (FPO). During her visit, Asha understood the vermicompost manufacturing and packaging process. “My sisters in Bundelkhand have motivated me, and given me the confidence to start my enterprise and scale it to heights”, she said.

Confident of the potential of the product in the market, Asha set up a vermicompost manufacturing enterprise in her village in May 2018, just three weeks after her visit to Bundelkhand. That very month, a stakeholder coalition meeting between enterprise support service providers and other entrepreneurs was held in Mirzapur. Asha decided to attend the meeting, and connected with a local FPO. The FPO supplied her with two composting beds and two kilograms of earthworms at a reasonable interest rate to kick start the setup of 'Komal Vermicompost Enterprise' - named after Asha's youngest daughter. Her four cows ensured that the main raw material was always available. In September 2018, she paid back the amount owed to the FPO, and made her enterprise debt free - and thus began her story of business game and fame. At this point, Asha had started making a profit of two thousand rupees per month, with a startup investment of only seven thousand rupees.

While her enterprise is growing smoothly now, it wasn't always the case. During her first business cycle, she faced challenges as the worms in her composting pits were stolen. To make sure this never happens again, Asha infamously put up security cameras to guard her enterprise. Over time, she has developed an unbeatable business acumen, and has been able to identify a niche market for her product. Her high quality compost is supplied in finely packaged bags to nursery owners, at a premium price. Realising the untapped potential in

Enterprise: Vermicompost manufacturing

W4P engagement: Community meetings, business plan co-creation, peer to peer learning, enterprise development trainings, participation in the enterprise development coalition, credit, technology and market linkage

Set up: May, 2018

Investment: INR 3,00,000

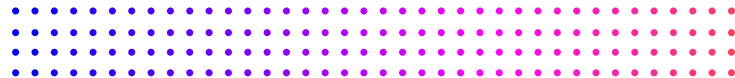
Average monthly revenue: INR 8,000

the market, Asha has turned her 'social networks' into economic ones, by using these to expand her enterprise.

She employed two more women to keep the production running, and is now aggregating produce from two smaller vermicompost manufacturing entrepreneurs - Ashok and Krishna Kumar. She provides technical assistance for quality production, purchases the compost at ten rupees per kilogram (ensuring a profit of seven rupees per kilogram for Ashok and Krishna), and sells it in the market for twenty rupees per kilogram. Ashok shares, "My produce has an assured market now. The tie up with [Asha] will ensure business growth for me, and others." Moreover, leveraging more peer-to-peer networks that have emerged in her community, Asha recently finalised a deal with a nursery owner for a monthly order of ten quintals, at twenty two rupees per kilogram.



Asha's story is one that truly demonstrates entrepreneurial progression. From being a passive member of a women's group - not engaged in any productive activity - Asha Devi has a clear vision of growth for her enterprise now. She shares, "I have a plan to make 'Komal Vermicompost Enterprise' a private limited company in two years." This progression is also reflected in her personality, as she is more confident about bettering the quality of life for her family. Having overcome her hesitation to take risks, her determination and persistence as a daughter of the soil continues to inspire.



The Bind-Bond



Name: Dharmendra Bind

Age: 22

Village, District: Lachhapatti, Mirzapur

Name: Gulshan Bind

Age: 21

Village, District: Lachhapatti, Mirzapur

In the small village of Lachhapatti, where most youth in their twenties migrate to towns and cities in search for jobs, the stories of Dharmendra Bind and Gulshan Kumar Bind have become a hot topic of conversation. Their journey as self-starters has laid the first step to servicing underserved market needs in their village - setting an example for each other and their peers to take up entrepreneurship as a reliable livelihood option - a path less encouraged in the community.

Walking in the village of Lachhapatti, you will not miss the shopping complex with Gulshan's Computer Service Centre (CSC) and Dharmendra's videography service Centre. Their centres remain surrounded by people at all times - conversing and sipping on *chai* (tea) as they wait for Gulshan and Dharmendra to attend to their demands. After all, no other enterprise offers such good quality services in a radius of twenty kilometres.



Born and brought up in a poor family of weavers, Gulshan was amongst the first in his family tree to complete his undergraduate studies. His determination and passion towards exploring digital economy based work drove him towards this feat. His family, especially his father, has always provided him with the motivational support to pursue his dreams. In 2015, Gulshan received a scholarship and invested it in setting up a computer service enterprise. He started out by renting a room in a shopping complex in his village, and just one computer. A few days after setting up his enterprise, the government run Common Service Centre (CSC) scheme was introduced in his village - the timing could not have been better. Gulshan applied to become a CSC agent, and got trained in providing information on public utility services, welfare schemes, financial, and agricultural services.

Gulshan shares, "I did not feel like applying for jobs in the city after completing my studies. I wanted to stay in my village and guide other people, especially youth like me, in accessing reliable information. I believe reliable information is powerful enough to connect and match my village to the cities."

Gulshan started attending meetings with his community members and other entrepreneurs in May 2018. In these, he discussed the challenges he was facing on account of low capital and limited access to service portals, to service the growing demand for information on government schemes. By June 2018, some ideas started taking shape. He registered as an agent on state government websites for providing more information on schemes pertaining to agriculture - the main profession in his village. He also connected with a programme for accessing a technology grant, with which he bought a printer. This increased his portfolio of services and the mark up on existing services, as he was able to provide print outs. In order to encourage more youth in his village to explore entrepreneurship as an option, Gulshan is publicising an interactive information booklet at his CSC - and made one of his friends, Dharmendra Bind, read it.

Like Gulshan, Dharmendra was brought up in a poor family, and had to drop out of school because his

Enterprise: Gulshan's Information kiosk and computer service

W4P engagement: Community meetings, business plan co-creation, enterprise development trainings, information and technology linkage

Set up: June, 2018

Investment: INR 1,00,000

Average monthly revenue: INR 8,000

family could not afford it. He, instead, started working as an errand boy at his uncle's photo studio. He recalls, "It was pretty tough for me to drop out of school and work, when my friends were still going to school. But now I think it was destiny." Dharmendra started out by assisting his uncle in tasks such as carrying heavy equipment and handling lighting, but eventually became drawn to learning the art of photography and operating the cameras. Over a course of five years, Dharmendra taught himself video recording and photography techniques, and gradually started handling more tasks around the studio.

Enterprise: Dharmendra's videography service

W4P engagement: Community meetings, business plan co-creation, animation and video mixing training, business development trainings

Set up: September, 2018

Investment: INR 1,00,000

Average monthly revenue: INR 6,400

After going through the information booklet and talking to Gulshan about his experience of running his own enterprise, Dharmendra decided to accompany Gulshan to one of the community awareness meetings on entrepreneurship. He became a regular participant of the community meetings, and co-created a business plan to set up a videography enterprise with other entrepreneurs. With support from his family and friends, he rented a shop next to Gulshan's, and set up his videography enterprise in September 2018, with a second-hand computer and a handy-camera. Dharmendra trusted his self-taught skills would make his customers happy.

In order to further improve his skills to match the market demand, Dharmendra attended an animation and video editing training in Delhi, and became the first certified videographer in his community. He continues to attend trainings on enterprise development, and is planning on applying for a loan to access better equipment.

It has been six months since Dharmendra set up his enterprise, and he has already shot twenty weddings in Mirzapur, while his neighbour, Gulshan, continues to provide information to over three thousand people. Dharmendra's income has increased by twenty five per cent, while Gulshan's has increased by thirty per cent. Dharmendra says, "Had Gulshan *Bhai* (brother) not provided me with information on starting my own enterprise, I would never have been able to do it." Both of them are now testing a collaborative model for increasing their sales by offering discounted complimentary services to create a mutual and larger customer base.

Their bond continues to narrate the power of peer-to-peer mentorship.





Meet the Change Agents

We believe every person has a calling.

Meet the thirty model entrepreneurs who play the role of change agents. They create triggers that lead to shifts in existing attitudes, relationships, local processes and information flows, and contribute in creating 'communities of change'.

Read along to find out some interesting facts about the change agents.



RAMBABU

Information and Computer Service

“ The boy next door with all the solutions



NANDINI KUSHWAHA

Tailoring Service

“ Single moms take on the world



SAROJ DEVI

Container Manufacturing

“ The sweet-toothed entrepreneur



KEPENDRA SINGH

Pulse Processing

“ The original youth entrepreneur from Bundelkhand



MUNNI DEVI

Sanitary Napkin Retail

“ The feminist from Mirzapur



NARENDRA KUSHWAHA

Tailoring Service

“ The famous entrepreneur
from Orchha



DHARMENDRA BIND

Videography Service

“ Born to capture life



GULSHAN BIND

Information and Computer Service

“ The Siri of Lachhapatti



BHAGWANI DEVI

E-rickshaw Service

“ Get on board for a
comfortable e-rickshaw ride



NEETU

Tailoring and Designing Service

“ Juggling college and her design store



BUCHIYA DEVI

Dairy Farming

“ Making sure no one has calcium deficiency in her village



BALKISHAN

Information and Computer Service

“ I am your F1 key!



ANISH BIND

Paper Cutlery Manufacturing

“ True love= My machines



ASHA DEVI

Vermicompost Manufacturing

“ I’ve got my eyes on you!
(She has a hidden security camera)



COCO MODEL

Safe Water Supply Service

“ Delivering smiles
to 39 families



PRATAP SINGH PARIHAR

Information and Computer Service

“ If a customer comes
to my centre once, they keep coming back



RAKESH GAUTAM

Poultry Farming

“ Dinner menu:
choose your own chicken



MAMTA DEVI

Ice Cream Manufacturing and Retail

“ The ice-cream queen



PRAGYA DEVI

E-rickshaw Service

“ Some riders do not need leather jackets



RAMASHISH

Carpet Weaving

“ Dream weaver



TARAMANI

Container Manufacturing

“ Moulding since summer'03



KRANTI BHARTI

Women Care Products Retail

“ The oldest woman
entrepreneur of Bhojla



PRABHA DEVI

Tailoring Service

“ Never say never



RAMKUMAR VISHWAKARMA

Videography Service

“ Never leaves home without
his camera



ASHUTOSH DUBEY

Water Treatment Service

“ Making safe water
available for my community



SANTOSH VISHWAKARMA

Vehicle Repair Service

“ The self-taught engineer



MEERA KUSHWAHA

E-rickshaw Service and Tailoring Service

“ Always on the lookout for more challenges



MANGAL SINGH DOHRE

Information and Computer Service

“ The tech expert



KRISHNA KUMAR PAL

Vermicompost Manufacturing

“ He's got your back and garden



Jaya Devi

Eatery Service

“ Anyone order a side of smile?



W4P tools, processes and platforms as they appear in the stories...

In the past two years, W4P India has disseminated several social innovation based tools and platforms. These are developed with the communities based on their aspirations, opportunities and challenges. In the process, we are discovering the non-linear and agile nature of social innovation where a positive cycle of dialogue, co-creation and prototypes is driven by constant learning.

These tools and platforms are based on the principles of neutral participation, creativity and collective decision making. They serve multiple functions of facilitating deep listening for gathering insights, creating shared spaces for meaningful dialogue and co-creation of solutions - which can build the local enterprise ecosystem and inform local policies. Together, these tools create a culture of entrepreneurship.



Business plan co-creation

Four day long sessions conducted with aspiring entrepreneurs to create a business plan based on individual interests and available resources.

These sessions are conducted using tools such as the buddy system, peer to peer learning in specific sectors, exposure visits for gaining practical experience, Start Your Business and Generate Your Business.*



Community meetings and focus group discussions

These are structured or semi-structured discussions with communities or a group of individuals who want to solve a specific issue. W4P adds to this traditional method by adopting creative tools such as community canvas, comic workshops, games and transect walks. These tools facilitate the participants to create their own narratives by expressing themselves, recognising rigidity and blind spots, and understanding the connection between personal preferences and livelihood options.

In the process, unheard voices of vulnerable groups get louder, and the participants gain insights on their aspirations and opportunities that can be strengthened further.



Digital entrepreneurship module

These are interactive self-learning tools developed with the communities.

These are being rolled out as courses through the information kiosks and aim to inspire entrepreneurship, especially among the youth.

* Start Your Business and Generate Your Business are material-based training programmes designed by the International Labour Organisation, for potential entrepreneurs who want to start their own business.





Enterprise development coalition

Coalitions are regional platforms consisting of a diverse (and balanced) group of stakeholders who meet periodically to discuss individual and collective interests, and ideate solutions for micro enterprise development through convergent action.

Ultimately, the coalition aims at building a robust business ecosystem for micro enterprise development in regions of their operation.



Enterprise development training

For building their business acumen, entrepreneurs participated in trainings on book keeping, store maintenance, marketing and costing. Aspiring entrepreneurs also participated in sector specific trainings such as video mixing, animation, e-rickshaw riding, vermicompost manufacturing, recycled paper bag manufacturing and poultry farming.



Enterprise fair

Enterprise fairs are market places that have the potential to build networks between entrepreneurs and enterprise service providers. Such fairs also extend W4P reach by creating a momentum in the community towards pursuing entrepreneurship.



Information kiosk

Set up with W4P entrepreneurs, information kiosks offer internet and computer services through which the community can avail government schemes, submit online forms, apply for insurance etc.

Equipped with material such as business packages, these kiosks also act as local points of contact and information dissemination on employment and self-employment options.





KBBL (Kaun Banega Business Leader)

A reality pitch competition for deepening dialogue and initiating the process of co-creation with the communities. The competition aims at breaking myths of pursuing entrepreneurship by facilitating participation from marginalised communities through radio shows, movie screenings, narrowcasting and interactive games. Information material such as interactive comic booklets are also disseminated in villages to give the reader information on the processes and resources required to start an enterprise.

By the end of the competition, the participants are able to identify local business leaders, crowd source business ideas and self-employment options.



Local self-government (Gram Panchayat) leadership module

Gram Panchayats not only hold the decision making authority at the village level but also act as community-shared spaces. W4P is developing a capacity-building module with the Gram Panchayats for sensitising them towards adopting self-employment opportunities, especially for vulnerable communities.

The module aims to mainstream entrepreneurship through the local development agenda.



Safe spaces

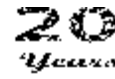
The safe spaces have been conceptualised as a solidarity platform for women to come together - to raise their voices, express their aspirations, and advance their learning about themselves.

Visual tools such as 'story without a middle' in which women create their own life journey, are adopted as a part of these platforms for tackling deep-rooted biases inherent in sociocultural norms.

Safe spaces aim to equip women to take collective decisions in starting their journey towards entrepreneurship



These stories of change would not have been possible without...



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Development Alternatives (DA) is a social enterprise with global presence in the fields of green economic development, social empowerment and environmental management. It is credited with numerous innovations in clean technology and delivery systems that help create sustainable livelihoods in the developing world. DA focuses on empowering communities through strengthening people’s institutions and facilitating their access to basic needs; enabling economic opportunities through skill development for green jobs and enterprise creation; and promoting low carbon pathways for development through natural resource management models and clean technology solutions.

