



Monthly newsletter on issues
of sustainable development

DEVELOPMENT ALTERNATIVES



Geeta Devi, aata chakki entrepreneur from Bhadohi, Mirzapur

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Gender equality is crucial for any nation's economic growth and development. India is witnessing women entrepreneurs breaking gender norms and making a place for themselves in decision-making. They are being included in mainstream economic activities and co-creating entrepreneurship solutions that align with the local community's needs. In this editorial, Kanika Verma discusses how women entrepreneurs are creating numerous job opportunities and solving local challenges. She highlights the ways women entrepreneurs have come together, creating solidarity networks and unlocking resources that provide access to renewable energy and digital technology.

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Shattering Societal Barrier: Safe Mobility by Woman for Women

Lack of safety discourages women from going out, lowering their public presence and workforce engagement. Initiatives like employing dedicated female e-rickshaw drivers have proven to be game changers for women's safe mobility, economic empowerment, and social empowerment. In this article, Shrishti Vyas and Shabnam Durani discuss these initiatives and their potential to revolutionise the safety of mobility for women and encourage their involvement in the transportation sector.



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Lakhpati Didi Demands Commitment from 'Samaj Sarkar Bazaar Aur Honhar'

The recent budget has set ambitious goals for women-led development in the nation through the Lakhpati Didi Scheme. The scheme aims to create 3 crore 'Lakhpati Didis' in villages across the country. In this article, Jyoti Sharma explains the critical role SHGs play in successfully implementing this initiative. She also emphasises the essentiality of strengthening the existing ecosystem and ensuring that the supporting architecture is functioning at full capacity.

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Jal Sakhi Samuh: Empowering Women, Transforming Lives

Development Alternatives, in collaboration with HUL Prabhat, has set up a water treatment plant in Nikoowal village, Solan district, to address the water crisis in the area. The success of the project was largely due to the *Jal Sakhi Samuh*, a group of women from the village who played a significant role in its implementation. Anisha Gupta in this article discusses how the *Jal Sakhi Samuh* has become a source of inspiration, demonstrating the transformative power of women when given the opportunity to lead.



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Empowering Women and Fostering Sustainability

In this article, Ekta Kashyap highlights the efforts made by Development Alternatives to promote entrepreneurship in rural India. She discusses KBBL, a competition that invites women to submit their innovative business ideas with the aim of nurturing a culture of entrepreneurship and addressing unemployment. She also talks about the first Shakti Kendra in Badagaon, Jhansi, which marks a significant advancement in the fields of sustainability and women's empowerment.

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Redefining Empowerment: Women as Agents of Change

'Gender equality is not just a matter of social justice, but also a key driver of economic growth and development.'

- Amartya Sen

Within the complex world of gender dynamics, it is fascinating to observe that women have an innate ability to be enterprising, creating value out of nothing and against many odds. However, within the vast landscape of India, a disheartening reality persists—a significant portion of women grapple with feelings of disempowerment. As global dialogues on women's empowerment gain momentum, it is crucial to explore what empowerment truly means. Take, for instance, the story of Chanda Shukla, an e-rickshaw entrepreneur hailing from Mirzapur, Uttar Pradesh. For her, empowerment manifests in the form of economic agency—surpassing her husband's earnings while dedicating fewer hours to work and balancing household responsibilities, thus emerging as a beacon of strength within her family and community. Yet, it is crucial to recognise that not every woman follows the same trajectory. Empowerment is multifaceted, and its definition varies for each individual. As we navigate this complex terrain, we must strive to understand and amplify the diverse narratives that contribute to the fabric of women's empowerment.

Across rural India, we are witnessing examples of women who are breaking the gender norms, questioning the status quo and making a place for themselves in decision-making. Juggling between multiple roles while doing a lot more than what they generally get credit for, women are naturally inclined to be resilient, excellent problem solvers, and risk takers. These traits innately make women to be 'entrepreneurial' in nature. And once they do cross the threshold of being an entrepreneur, it gives them an opportunity to further build on these skills. Women entrepreneurs exhibit a readiness to step outside their comfort zones, embracing uncertainty and learning from successes

and failures while also adeptly adapting to dynamic conditions.

Development Alternatives' extensive experience in entrepreneurship programmes has made it evident that improved representation of women in decision-making



Champions of women empowerment

'nudges' in the system to better reflect their aspirations and needs and be more responsive to their economic and social empowerment. Our approach is based on the premise that including women in mainstream economic activities enables them to co-create entrepreneurship solutions that align with the needs and aspirations of the local community. This has enabled the setting up of 15 enterprises per day across 7 districts of Uttar Pradesh, with at least 5 of them being women led.

Communities where we work are seeing examples of breakthroughs in the form

of enhanced women's participation in mainstream economic activities and women solving constraints such as restrained mobility. Solutions, co-designed with women, along with access to enabling and future-fit resources, are making this possible.

These breakthroughs have empowered women to take charge as catalysts for change within the local economy. As women entrepreneurs, they are not only creating jobs but also emerging as serial entrepreneurs, generating numerous opportunities for livelihoods within their communities. Furthermore, there is clear evidence of women entrepreneurs hiring more men in their enterprises in our programme geographies, reflecting the shifting dynamics of women's empowerment and agency.

We have also seen women coming to the forefront of solving local challenges, such as mobility, enabled by a solidarity network of 100+ women-led e-rickshaws. This network connects 100,000+ women and girls to schools, colleges, and healthcare facilities in the Mirzapur and Bhadohi districts of Uttar Pradesh.

A critical enabler driving this change has been the unlocking of resources, such as finance, to build an enabling environment for women to pursue entrepreneurial opportunities. The focus has been on providing women with access to choices with customised credit solutions, shifting the bargaining power into the hands of women.


There has also been growing evidence of women leveraging 21st-century resources, such as renewable energy and digital technology, as a means to achieve economic power. An example of this is the women-led Urja Mandala model, which demonstrates the catalytic role of renewable energy in the sustainable socio-economic growth of local communities through the productive use of reliable power. It has boosted women's income and empowered them and their institutions to be at the forefront of the energy transition for micro-enterprises, enabling them to have a stronger role in strengthening the local economies.

Another significant breakthrough has been in the form of solidarity-based innovation,

where women coming together, creating a network of solidarity, has empowered them to co-create solutions for local challenges. Women collectives have transformed into production facilities in the form of clusters, which act as a multiplication engine for enterprise development. Across India, Development Alternatives has supported the establishment of 30 clusters, including 8 women-only clusters, enabling livelihood for more than 70,000 individuals.

With women collectives being at the forefront of women-led enterprise development, providing an accelerated flow of resources, and placing the ownership of empowerment solutions in the hands of women's institutions, especially Cluster Level Federations, will be pivotal in realising their full potential. In doing so, the women collectives can unlock entrepreneurship and boost the local economy while building pathways for women to move beyond subsistence-based income-generating activities.

We strongly believe that the key to real transformation lies in creating systemic shifts that enable women to hold economic power. Chanda Shukla is now a rockstar in her community; besides balancing household duties, she actively leads the women's solidarity network- Arya Manch. Moreover, she champions women's empowerment by providing certified driving training and equipping fellow women entrepreneurs with essential skills. Yet, must Chanda bear the burden of being a 'rockstar'?

As we continue to build upon the learning from our experience and go deeper into bringing more women to the mainstream economy, we recognise that the magnitude of the problem we are trying to address is enormous and deep-rooted. We imagine a world where we do not just talk about women empowerment but where every woman holds economic power in its true sense. Otherwise, millions and millions of women will remain visibly invisible. 

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Shattering Societal Barrier: Safe Mobility by Woman for Women

Every woman has a unique life experience, but there are some experiences that all women intrinsically share due to societal norms imposed by a patriarchal structure. This oppression is particularly palpable in the realm of public transportation, where safety concerns loom large, both for rural and for urban women, impacting their mobility and affecting their education, workforce participation, and presence in the public.

According to an online [survey](#), '57% of women report that public transport in India is unsafe, with a similar number (56%) reporting that they have been sexually harassed while using public transport,' and '52% of women said they have turned down an education and/or work opportunity due to the commute being unsafe.'

According to the World Bank's [research](#), Indian public transport has not primarily prioritised women's safety. Lack of safety discourages women from going out, lowering their public presence and workforce engagement. In 2019–20, India had one of the lowest female labour force participation rates which stood at 22.9%.

While the information provided above mainly focuses on cities and urban areas, there is a gap in our understanding of rural situations. Now, imagine dealing with similar challenges in a district plagued with poverty, unemployment, economic depression, and a lack of opportunities for decent jobs. Add to this layer, the patriarchal setup where women are restricted from showing their faces, confined to their homes, susceptible to domestic abuse, and denied the opportunity to complete their education. These factors not only hinder economic progress but also disempower women and the potential of young girls in future generations.

In many regions, auto rickshaws are a popular mode of transportation, and most women use them. Consequently, policy decisions must consider women's

needs and safety, such as deploying GPS trackers and alarm systems or employing dedicated female auto [drivers](#). Development Alternatives has taken steps towards safe mobility for women by employing dedicated female e-rickshaw drivers in a district once named one of the most backward districts of Uttar Pradesh by Panchayati Raj in 2006. This initiative has proven to be a game changer for women's safe mobility.



Maina Devi, an e-rickshaw entrepreneur

In the heart of Mirzapur, a spark of hope was kindled in 2018, and that spark bore the name Pragya Devi. She is not just a woman; she became a force, a testament to the transformative power of dreams. It all began in a modest comic workshop at a community meeting jointly organised by Development Alternative and its implementation partner, where Pragya identified her passion for

riding bikes and becoming the foundation for a new reality. Her brainchild, co-created as an e-rickshaw enterprise model, was not just a means of transportation; what it became was a source of safe mobility for young girls and women in Mirzapur. Today, this one-woman e-rickshaw has turned into 100 women e-rickshaw entrepreneurs.

Evidence from the programme indicates that some women who once hesitated to leave their homes are now driving 10–12 hours daily. They have established partnerships with five schools, offering secure transportation for students. Teachers have expressed a sense of security, knowing the children are in safe hands.



Safe mobility for women: a dream turning to reality

These women have evolved from being caretakers to economic contributors to their families. Their household income has risen by 50%. Some have enrolled their children in private schools, acquired a second e-rickshaw, and one has even built a pucca house with the additional income. Thus, it becomes a strong case study of women's economic and social empowerment.

Today, these women have their own solidarity groups, a platform to facilitate dialogue between local stakeholders and women drivers, and a driving school where five certified women e-rickshaw entrepreneurs teach their fellow female entrepreneurs how to drive. These women are not only playing a major role in changing the discourse around mobility but also contributing environmentally by reducing emissions.

In envisioning this movement on a national scale, the potential for transformative change is vast, as is the tremendous influence it could have on the future of girls and women. This has the potential to be a game-changer, altering attitudes that typically take a long time to shift. And occasionally, something occurs that can accelerate this process. Through this small but impactful movement for change, we aim to revolutionise the safe mobility for women and encourage their involvement in the transportation sector. This, in turn, can lead to the economic empowerment of women, promoting increased participation in the labour force.



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Lakhpati Didi Demands Commitment from ‘Samaj Sarkar Bazaar Aur Honhar’



Different stakeholders collaborated to ensure the strengthening of SHGs as bill collection agents leading to an inclusive innovative model of last mile delivery of services in Uttar Pradesh

The recent budget has set ambitious goals for women-led development in the nation. Amidst other women encouraging announcements, one is to increase the target of the Lakhpati Didi scheme. In the interim budget 2024–25, the Union Minister announced that the goal of the scheme is to create 3 crore ‘Lakhpati Didis’ (prosperous sisters) in villages across the country. These women will earn a sustainable income of at least Rs 1 lakh per annum per household. This scheme was tested in Rajasthan, where it was launched in December 2023, and so far, as per the state government estimate, 11.24 lakh women have benefitted, creating hope for millions [1].

The self-help group (SHG) movement gained momentum in 1992 when NABARD realised its potential and began promoting it. Since then, multiple developments have taken place to ensure that the power of collectivism coupled with the right skills, attitude, and aspiration is channelised

towards financial inclusion and the last-mile delivery of government schemes in the remotest of areas. Today, we have women-led initiatives like *Bank Sakhi*, *Bijli Sakhi*, *Ration Didi*, *Udyam Didi*, which are creating a ripple of change and transforming the social fabric through a more inclusive approach. In the budget speech, the Finance Minister mentioned the role played by 83 lakh SHGs that have collectively improved the lives of 9 crore women in the country. These numbers showcase the tremendous power and strength of ‘SHGs’. To link it with transformation functions, ‘we’ collectively referred to as ‘civil society, tax-paying citizens, corporates funding for social responsibility, governments both state and centre, and SHGs themselves’ should serve their actual transformation functions while harnessing their full potential. It is important that this announcement, coming in the election year, should not mere act as an emotional mobilisation tool.

The Lakhpati Didi scheme in its current form looks at providing:

- **Training for all women:** The scheme ensures comprehensive training opportunities for women, enhancing their skills and empowering them economically.
- **Connection with SHGs:** Women are connected with SHGs, enabling them to receive training in areas such as making LED bulbs, plumbing, repairing drones, and fostering financial independence.
- **Introduction of 20,000 women to SHGs:** Lakhpati Didi facilitates the entry of 20,000 new women into SHGs, encouraging them to initiate and manage their businesses.
- **Drone provision for agriculture:** Women SHGs will receive drones for agricultural activities, marking a technological shift to enhance the rural agricultural sector and empower women. Approximately 15,000 women SHGs will undergo training in drone operation and repair. The integration of drones holds the potential to revolutionise agriculture, enabling precision farming, crop monitoring, and pest control.

For the above to be sustainable we need to strengthen the existing ecosystem and ensure that the supporting architecture is functioning in full capacity. We learned this from our experience of working as an NGO partner and communication consultant for Uttar Pradesh Power Distribution Network Rehabilitation Project for Uttar Pradesh Power Corporation Limited in partnership with Crisil Infrastructure Advisory Pvt. Ltd. supported by Asian Development Bank. During this project, we empowered **229** Vidyut Sakhis in four model electricity distribution divisions. These Vidyut Sakhis acted as bill collection agents who would visit homes in villages using smartphone-based application coupled with a mini-printer. These women glided through various barriers including social restrictions,

mobility challenges, and limited technical capacities. However, they faced difficulties when their commissions were not released by State on time, and they lacked clarity on why they fell under the income tax purview. Additionally, they faced challenges when using the relevant application, including technical glitches. Therefore, our preparedness to launch the schemes need to be thought through in terms of facilitation mechanism.

It is essential for SHG women to be well-versed with the internet and smartphones. To achieve this, they need to have access, knowledge, and ownership of these technologies. However, merely granting them these things is not enough. Instead, we need to foster a culture where the required information, access, and ownership are organically passed on to women through their existing social support systems. It is alarming that as of 31 March 2021, only 31,027 functional Common Service Centres (CSCs) were run by women at the GP level out of the total functional 373,877 CSCs, i.e. only 0.08% [2]. This again highlights the need for all stakeholders to collectively focus on ensuring the maximum functionality of any development scheme in a systematic and systemic manner. □

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Jal Sakhi Samuh: Empowering Women, Transforming Lives

In the serene village of Nikoowal, nestled in the picturesque landscape of Nalagarh, Solan district, Himachal Pradesh, a quiet revolution was brewing behind the towering mountains. The community was grappling with a severe water crisis, with the quality of drinking water deteriorating perilously low. Development Alternatives, in collaboration with HUL Prabhat, decided to tackle this issue head-on, envisioning a brighter future for the villagers.



Jal Sakhi Samuh of WTP, Nikoowal village, Nalagarh

This involved setting up a Water Treatment Plant (WTP), a lifeline that would breathe new vitality into the community. What made this initiative extraordinary was the active involvement of the women of Nikoowal. Right from the outset, they stepped forward not merely as beneficiaries but as architects of change. These resilient women, forming the *Jal Sakhi Samuh*, played a pivotal role in the project's success. Their engagement went beyond the typical boundaries of community participation; they were the driving force that shaped the destiny of their village.

The journey of *Jal Sakhi Samuh* began with the selection of the ideal site for the water treatment plant. The women, intimately familiar with the nuances of village life,

used their wisdom to pinpoint the location that would best serve the entire community. Their deep connection with the land and its people ensured that the project was rooted in the heart of Nikoowal. As the plant took shape, the *Jal Sakhi Samuh* seamlessly transitioned into its role as caretaker and guardian. These women were trained diligently and became the custodians of water quality. They conducted weekly tests to ensure that every drop of water flowing from the plant met the highest standards. Their unwavering dedication transformed them into the unsung heroines of Nikoowal, safeguarding the health and well-being of every villager.

The empowerment of the *Jal Sakhi Samuh* extended beyond the boundaries of water management. By involving them in the day-to-day operations, the initiative created job opportunities for these women. They were not just monitoring machines; they were providers who contributed to the economic fabric of their community. The decision to levy a nominal fee on the community for water usage demonstrated a stroke of genius. It ensured the financial sustainability of the water treatment plant and ingrained a sense of responsibility among the villagers. The contribution, no matter how small, became a symbol of collective ownership, reinforcing the idea that the well-being of the community rested in their hands. The *Jal Sakhi Samuh* became a beacon of inspiration, not only for the villagers of Nikoowal but for the entire region. Their story echoed through the hills, illustrating the transformative power of women when given the opportunity to lead. In the heart of this tranquil village, the women of *Jal Sakhi Samuh* had not just purified water; they had purified the essence of community, resilience, and empowerment. They had become the architects of a brighter, healthier, and more empowered future for Nikoowal. □

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Empowering Women and Fostering Sustainability



Group picture with all the pitch presenters, winners, jury members and representatives, from Development Alternatives and Gram Vaani during the KBBL finale event

Kaun Banegi Business Leader

Development Alternatives created the Kaun Banegi Business Leader (KBBL) competition to foster entrepreneurship and tap into untapped entrepreneurial potential in the rural areas of India. KBBL serves as a catalyst for inclusive dialogue and innovation, promoting principles of collaboration and collective problem-solving. This unique competition invites women to submit their innovative business ideas. By doing so, it aims to challenge misconceptions about entrepreneurship and shift the focus from survival to opportunity-driven ventures. Ultimately, KBBL aims to address unemployment by nurturing a culture of entrepreneurship.

In order to promote the campaign and engage a significant number of women in

two blocks of Jhansi, a phygital (physical + digital) approach was adopted. Partnerships were formed with Gram Vaani (GV) to facilitate the mobilisation efforts. GV's technologies, including interactive voice response (IVR), were utilised to provide a contact number for women to record their business ideas. Promotion of the campaign was conducted through the in-house Radio Bundelkhand platform. Additionally, the GV team undertook physical promotion of the KBBL campaign using techniques such as Narrow Casting and other community listening tools developed by Development Alternatives.

Aspiring women entrepreneurs submitted innovative business ideas through this competition and they will receive enterprise support services and quality enhancement under 'Equality4progree'.



The women associated with shakti kendra in Jhansi

First Shakti Kendra Operational in Jhansi, Uttar Pradesh

On this Republic Day, Development Alternatives opened its first Shakti Kendra in Badagaon, Jhansi, Uttar Pradesh. This marks a notable advancement in the realms of sustainability and women empowerment. This shakti kendra is an oil expeller unit, managed by a group of women at the cluster level, called the Shri Rajaram Sarkar Sankul Samiti. It will also have additional

machines to produce slippers and eco-friendly disposable plates. The kendra is a crucial component of the Equality4Progress project, which is supported by the Bank of America National Association. The project aims to promote entrepreneurship and community development, while also emphasising sustainability and women's empowerment. □

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'Gramayaan', a three-day life changing journey in Bundelkhand, central India would help you to experience both simplicity and challenges of rural life at the same time. On the banks of the Betwa river, immerse in nature. Learn from communities about battling climate change, lack of resources, and sustainable solutions. Immerse in art and culture at UNESCO-listed world heritage sites.

 Bundelkhand, India



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"In this immersion programme, I realized how gaps exist between the delivery of schemes and actual beneficiaries. Now I am more sensitized about people and their problems"



Pranit Kumar, ASO,
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