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# DEVELOPMENT ALTERNATIVES

Anita Mourya, a self-taught artisan from Mirzapur manages her growing saree manufacturing enterprise as she expands her business to Varanasi and Ghazipur



Driving Non-Farm Livelihoods Through Women-Led Entrepreneurship



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In this article, Siddharth Sawhney highlights the impact of women-led entrepreneurship on rural economies in India, focusing on community-based livelihood programmes for poverty alleviation. He stresses the importance of Membership-Based Organisations of the Poor (MBOP), particularly self-help groups (SHGs), and notes the evolution of initiatives like the *Swarnajayanti Swarozgar Grameen Yojana* (SGSY) and the National Rural Livelihoods Mission (NRLM), despite challenges like limited access to credit.

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The views expressed in the articles in this newsletter are those of the authors and not necessarily those of Development Alternatives.

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# The Non-Farm Imperative: Rural Women Entrepreneurs and the 2030 Jobs Mission



High-growth women-led enterprises reshaping rural economies

India is witnessing a gradual yet critical shift in its rural employment landscape. For generations, agriculture has shaped not just livelihoods, but the very identity of rural communities. Today, that identity is expanding. Across villages, people are looking beyond farming, aspiring for enterprises and occupations that can provide stability, dignity, and growth.

This transition holds particular promise for women. Non-farm entrepreneurial opportunities open new roles — from managing local service hubs to creating small-scale manufacturing units — where women can lead, innovate, and employ others. This shift is not just an economic adjustment but a historic opportunity: to place women at the centre of a new entrepreneurial ecosystem that redefines what prosperity means in rural India.

If India is to meet the projected need of generating nearly 78.5 lakh non-farm jobs

each year until 2030, as highlighted in the Economic Survey 2024–25, then we must focus our efforts on the latent potential of rural women entrepreneurs. Investing in women-led non-farm enterprises is no longer a matter of inclusion—it is a structural imperative.

At Development Alternatives (DA), we have seen what becomes possible when rural women gain access to the scaffolds that make enterprise viable: finance, markets, technology, digital tools, and above all, community support. For decades, we have worked to identify and address systemic barriers to rural enterprise through participatory design and co-creation rooted in social innovation. This has resulted in over 11 [systemic prototypes](#) — from District Entrepreneurship Coalitions to udyAME kiosks — that address recurring roadblocks like credit gaps, lack of business knowledge, and limited institutional support.





For Systemic Prototypes, scan above

This approach now forms the foundation of our partnership with the Uttar Pradesh State Rural Livelihood Mission (UPSRLM), where we are working to activate the state's vast self-help group (SHG) network into entrepreneurship engines. By strengthening cluster-level federations (CLFs), we are building the institutional and social infrastructure needed for women-led enterprises to thrive at scale.

Our prototype *Udyamita Suvidha Kendra* (Entrepreneurship Facilitation Centre) is anchored by CLFs. It combines three aspects of enterprise support into one cohesive ecosystem: ecosystem building, enterprise support services, and social and enterprise solidarity. From accessible business ideation platforms, such as *Kaun Banega Business Leader*, to robust mentorship and peer support structures, including Brave Spaces, to integration with flagship schemes, including Pradhan Mantri Employment Generation Programme and *Vishwakarma Yojana*, and policy measures such as *Suksham Udhyam Sakhi*, the EFC is a one-stop node that nurtures entrepreneurship.

Women-led entrepreneurship is already reshaping lives on the ground. Consider the story of Shashibala from Mirzapur (*Page 11-12*), Uttar Pradesh. Once dismissed and disempowered due to the absence of a male heir and faced discrimination due to her skin colour, she now runs a thriving snack manufacturing enterprise with a monthly turnover of INR9 lakh. Her journey—from sewing clothes in quiet corners to leading a production unit—reflects a broader transformation unfolding across the rural heartland.


In another part of the state, in Jhansi, *Shakti Samudays* are leading a quiet revolution. These women-led collectives manage *Shakti Kendras* (*Page 13-14*)—solar-powered, decentralised manufacturing hubs established

by DA. These are not symbolic gestures. They are green, inclusive spaces of production and agency, where women operate and own infrastructure, generate employment, and reinvest in their communities. Through these efforts, they are redefining what leadership and ownership look like in rural India. So far, four *Shakti Kendras* are already demonstrating how women-owned infrastructure can generate livelihoods and seed sustainable local economies.

In the last year alone, over 20,000 women-led enterprises have established themselves across 15 blocks in five districts of Jhansi, Mirzapur, Sant Ravidas Nagar, Sonbhadra, and Bahraich in Uttar Pradesh. These are not makeshift ventures born out of desperation. These are aspiration-led businesses, supported by systemic interventions.

What makes these stories powerful, along with their financial and economic significance, is their systemic ripple effects. These women are redrawing the boundaries of possibility. They are negotiating with banks, leading procurement meetings, onboarding their businesses to digital marketplaces, and navigating branding and compliance with an ease that was once deemed beyond their reach.

At its core, DA's inclusive entrepreneurship strategy is not just about creating more businesses. It is about reweaving the fabric of rural economies so that resilience, aspiration, and collaboration become structural features. Women are not waiting for change to trickle down. They are actively building it, business by business, with conviction and courage. Policy must now shift its focus from programmes that do things for women, to frameworks that enable women to do things for themselves—and for their communities.

By focusing on inclusive, non-farm entrepreneurship within our development paradigm, we do more than just create jobs. We activate a transformation engine rooted in equity, resilience, and dignity. 

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# Rural Women in Uttar Pradesh, Shaping a New Economy

**T**he role of women in shaping the economy has evolved in recent years as they break barriers and redefine economic power structures. While agricultural work has historically been viewed as a major economic pillar in many regions, women are now spearheading a shift towards non-farm entrepreneurship. They are creating new narratives and driving economic growth in areas that were previously overlooked and underserved. This transformation is not only reshaping livelihood sectors but also challenging long-held gender norms, paving a new era where women redefine economic narratives.

## Women Defining New Economic Narratives

India's economy is increasingly moving beyond agriculture, with non-farm activities generating more than two-thirds of the income in rural areas [1]. Yet, until recently, women's participation in this transition had been limited due to social barriers, lack of access to finance, and poor infrastructure. According to the World Bank, only 5 million of the 27 million rural women who left farming in the last decade have entered the non-farm sector [2]. This gap presents both a challenge and an opportunity. A 2024 survey by the Ministry of Statistics and Programme Implementation (MoSPI) revealed that 26.2% of unincorporated non-agricultural enterprises are now women-led, a marked rise from 22.9% in 2022–23. Manufacturing, in particular, saw high female proprietorship at 58.4%. However, less than 1% of working-age women become entrepreneurs, which is far below the global average, indicating a substantial untapped potential [3].

Non-farm entrepreneurship is key to India's economic growth. The Economic Survey 2024 highlights that India needs to create 78.5 lakh non-farm jobs annually until 2030 [4], a mission that women are well-positioned to champion. Empowering women entrepreneurs not only increases female labour force participation (37% at present, up from 23.3% in 2017-18) [5] but also strengthens community health, education, and local economic resilience.



Entrepreneurs of a new rural economy: Women entrepreneurs turning local realities into scalable enterprises

## Women's Institutions as Engines of Entrepreneurship Ecosystem

The Women's Economic Empowerment Programme of Development Alternatives (DA) places women's institutions, particularly the cluster-level federation, at the centre of the entrepreneurial ecosystem. These federated platforms of self-help groups (SHGs) have emerged not only as savings and credit collectives but also as powerful incubators for local, women-led enterprise innovation.

## Emerging Narratives, Innovations, and Breakthroughs

In Uttar Pradesh, DA is laying the foundation for a vibrant ecosystem of non-farm, women-led enterprises that challenge traditional boundaries and promote inclusive growth. The initiatives have given rise to a diverse range of business models, from craft-based ventures to micro-manufacturing and optical services, showcasing both local ingenuity and growing aspirations. Additionally, a new leadership tier has emerged, with 41 seasoned women entrepreneurs across four districts now serving as 'Entrepreneurs as Enablers'. These women inspire and mentor their peers in launching businesses such as flour mills and e-rickshaw services. These local champions are igniting positive changes within their communities.

A key driver of this transformation has been the udyame kiosk, which serves as a physical touchpoint within DA's broader 'phygital' (physical + digital) platform. These kiosks have enabled over 6274 women to formalise their businesses through *Udyam* registration, providing streamlined access to government schemes and financial services. Beyond simply being access points, the kiosks are also becoming digital literacy hubs where young women train others to use digital tools. This initiative marks a significant milestone towards empowerment and autonomy.

The DA's strategy of peer-led, network-based scaling is also showing positive results. Cross-learning visits between cluster-level federations have enabled the replication of successful models, like the *Shakti Kendra* (women-led solar-powered manufacturing units), thus deepening ecosystem capacity. Simultaneously, the shift to digital finance has accelerated, with 67% of women entrepreneurs now engaging in digital transactions. This transition not only increases transparency and convenience but also enhances women's financial control and asset ownership, further cementing their role as economic decision-makers within their households and communities.



In April of this year, DA and the cluster-level federation in Simrawadi, Jhansi, inaugurated the first-ever *Mandakini Udyamita Suvidha Kendra*, a pioneering entrepreneurship facilitation centre (EFC) that represents a new paradigm in locally embedded, systems-led enterprise support.

Envisioned as a one-stop support centre at the cluster-level federation level, the EFC is designed to embody DA's integrated approach to ecosystem building. It anchors five core functions that holistically support women entrepreneurs through every stage of their journey. The EFC offers contextualised business planning rooted in the lived experiences of rural women, while also bridging administrative barriers by facilitating access to essential services like

Aadhaar. It activates entrepreneurial mindsets and promotes collaboration through social innovation tools and prototypes. Entrepreneurs are connected with a range of inclusive credit and capital providers tailored to their unique growth stages. Additionally, the EFC matches individuals with targeted support through the TFMC model—Training, Finance, Market, and Capacity—ensuring that each entrepreneur receives the right kind of intervention to thrive.

## A Blueprint for Intergenerational Change

Ultimately, the true strength of the Women's Economic Empowerment Programme's power lies in its vision: *putting women and their institutions at the centre of enterprise ecosystems*. With over 400 new enterprises being set up monthly, the impact is tangible. These ventures, ranging from manufacturing units to tech-based recycling businesses, are not only creating livelihoods but also shaping new economic narratives rooted in equity, resilience, and sustainability.

As these stories multiply across Uttar Pradesh, they serve as a compelling blueprint for national replication. Women are not just beneficiaries; they are architects of transformation, driving India's rural economy towards a more inclusive and dynamic future. ▣

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# Women-Led Entrepreneurship: A Systems-based Model for Inclusive Rural Economies

India has a long history of community-based livelihood programmes aimed at alleviating poverty. The primary goals of these programmes have been to diversify incomes, reduce vulnerabilities, enhance access to opportunities, and empower individuals, particularly women.

Over the years, Membership-Based Organisations of the Poor (MBOP), especially those led by women, have become a key pathway for livelihood programmes in India. One of the earliest and most successful examples is the Self-Employed Women's Association (SEWA) which emerged among garment workers in Gujarat during the 1970s. MBOPs can take various forms, such as cooperatives, self-help groups (SHGs), producer groups, trade unions, and village associations, with SHGs emerging as frontrunners in anchoring community-based livelihood programmes. The co-evolution of SHGs and livelihood programmes in India gained prominence in the late 1970s with the Integrated Rural Development Programme (IRDP) of the Ministry of Rural Development. An overhaul of the IRDP resulted in the formation of the *Swarnajayanti Swarozgar Grameen Yojana* (SGSY) in 1999, a centrally sponsored self-employment scheme [1]. Over the next decade, SGSY established over 31 lakh SHGs. However, it faced challenges due to a lack of institutional credit, which led to low levels of income-generating activity and limited establishment of enterprises [2].

## Background of Rural Livelihood Programmes in India

In 2009 [3], the Ministry of Rural Development established the *Radhakrishna Committee* to address various issues related to rural development. Drawing from successful state experiments like the Andhra Model, the committee recommended a series of measures to facilitate large-scale SHG and bank linkages. One of its key proposals was



Uttar Pradesh Chief Minister Yogi Adityanath flagging off Development Alternatives' Safe Mobility Initiative in Gorakhpur on December 21, 2024

the creation of a national agency, which resulted in the formation of the National Rural Livelihoods Mission (NRLM) in 2011. Subsequently, autonomous State Rural Livelihood Missions (SRLM) were established in all states and union territories, except Delhi and Chandigarh. The SRLMs function as special-purpose vehicles for planning and implementing the NRLM and are structured as societies, trusts, or companies.

## Social Innovation and Systems Change for Entrepreneurship Development

Social Innovation is central to Development Alternatives' (DA) approach to entrepreneurship-led job creation, with collaborative action serving as a key pillar. This approach mandates a need for working at scale and engaging multiple stakeholders to achieve 'inclusive entrepreneurship' or 'SAMUDYAM'. Following a systems-based approach, DA has identified the State Rural Livelihood Missions as a crucial actor in the entrepreneurial ecosystem, particularly in promoting entrepreneurship among women. We believe there is significant potential for a

transformational shift in this area, especially in Uttar Pradesh, which is uniquely poised with its large population, economy, and a network of close to 8 lakh SHGs and over 80 lakh SHG members to co-create systemic solutions and scale them to develop a robust women-led entrepreneurial ecosystem [4]. Our goal is to mainstream DA's community-centred tools and processes to inspire aspirations and drive growth. Guided by these principles, DA signed a Memorandum of Understanding (MoU) with Uttar Pradesh State Rural Livelihood Mission on 31 May 2024 to promote the establishment of **100,000 women-led enterprises** over the next three years.

DA collaborates with key partners such as *Manviyan Drishtikon Seva Samiti*, *Swami Vivekananda Shiksha Samiti*, NASVI (National Association of Street Vendors of India), *Gram Vaani*, and Transform Rural India. The goal is to integrate Social Innovation tools and processes in order to gather insights through listening and develop innovative solutions through prototyping. DA created a strategy focused on important touchpoints for entrepreneurs to connect and collaborate with various system stakeholders. These include District- and Block-Level UPSRLM officials, local NGOs, financial institutions, enterprise support services, and notably, women from cluster-level federations (CLFs), village organisations (VO), and SHG networks. This strategy enabled us to understand the prevalent needs, opportunities, barriers, and enablers to co-create solutions that promote inclusive entrepreneurship at scale. The identified touchpoints are as follows:

- CLF cadres, including *Samuh Sakhi* and *Bank Correspondence Sakhis*
- NGO partners with a strong presence in the districts
- District Entrepreneurship Coalition (DEC) (which is a systemic prototype developed by DA to promote collaborative action, bringing together entrepreneurs, institutions, banks, and enablers to unlock entrepreneurial and economic potential)
- District- and Block-Level UPSRLM officials

- DA's udyAME platform touchpoints, including service kiosks and the Interactive Voice Response System prototype
- Local entrepreneurs acting as enablers for aspiring entrepreneurs within the ecosystem

After the MoU, the team held several listening sessions and community meetings with the CLF/VO/SHGs. They involved the cadres of these institutions in promoting entrepreneurship among their members. Along with this, the team also coordinated with the District- and Block-Level UPSRLM officials to identify and address their challenges in promoting livelihood opportunities for women. This resulted in a significant increase in impact starting in September 2024, with a threefold increase in the number of enterprises established/supported by the programme.

The next phase of our operations involved incorporating CLF members, District Mission Managers (DMMs), and Block Mission Managers (BMMs) into the platforms developed and supported by DA and its partners over the years in these districts. One notable platform is the District Entrepreneurship Coalition (DEC), which builds synergies among various stakeholders involved in promoting entrepreneurship within a district. This coalition facilitates the accelerated flow of resources for entrepreneurship development. Fifteen CLFs have not only participated but also taken a leading role in conducting and anchoring the DEC in their areas. This has resulted in a 1.5x increase in the impact of the programme, with a stronger voice for the women's institutions in livelihood-related activities and greater synergy among various stakeholders.

Another key barrier preventing women from pursuing entrepreneurship or engaging in economic activities is unsafe mobility. DA's Safe Mobility initiative aims to address this issue through a network of e-rickshaws that are led by women, for women. This initiative helps to overcome the challenges related to mobility that inhibit women's social and economic empowerment. DA has



successfully established over 50 women-led e-rickshaw entrepreneurs with over 2000 women expressing interest in starting similar enterprises in the four districts of Varanasi, Ayodhya, Gorakhpur, and Kaushambi. Furthermore, there is an existing network of 123 e-rickshaw entrepreneurs in Mirzapur, where the prototype of this initiative was first implemented in 2018.

In the first year of the MoU itself, DA and its partners successfully established or supported over **20,000 women-led enterprises across 15 blocks in five districts** of Jhansi, Mirzapur, Sant Ravidas Nagar, Bahraich, and Sonbhadra of Uttar Pradesh. These enterprises created more than 40,000 jobs in the local economies of these blocks and districts.

A major portion of the success can be attributed to the efforts of CLF cadres and their coordination with District- and Block-Level officials of the UPSRLM. This collaboration has resulted in a threefold increase in the number of enterprises once these mechanisms were implemented. This demonstrates that the programme's alignment with UPSRLM has been quite successful in supporting individual women-led enterprises, especially in the non-farm sector. Taking forward the transfer of DA's tools and processes, 138 CLF cadres have led the implementation of our prototypes, such as *Kaun Banega Business Leader* and *udyame Melas*, engaging over 15,000 women and facilitating more than 5000 enterprise support services, such as technology, financial assistance, and market linkages.

## Unlocking Finance

Twenty-six per cent (₹41.97 crore) of the ₹167+ crores unlocked by the programme for setting up or expanding enterprises has come from loans taken by women through their CLF/VO/SHGs. This highlights the programme's success in shifting credit usage from consumption to production. The convergence of various government schemes and programmes, such as the *CM Yuva Udyami Vikas Abhiyan*, *PM Vishwakarma Yojna*, and *Mukhya Mantri Mati Kala Yojna*, has further contributed to the capital



Newspaper article on the activation and potential impact of the Suksham Udyam Sakhi policy

available for entrepreneurship through the programme. Additionally, 74% (over 16,000) of the women entrepreneurs involved qualify as *Lakshpati Didis*, a Government of India initiative that promotes diversified livelihood activities by ensuring convergence across all government departments, *Panchayati Raj* Institutions, the private sector, and market players.

## Suksham Udyam Sakhi

In the second year of its collaboration with UPSRLM, the team aims to scale the existing work by activating the *Suksham Udyam Sakhi* policy and establishing *Udyamita Suvidha Kendras*.

The policy, aims to empanel and activate over 13,000 *Suksham Udyam Sakhi* statewide. Each *Sakhi* is expected to support a minimum of 50 micro-enterprises, potentially establishing a support structure for 6.5 lakh rural businesses. In conjunction with this policy activation, DA is leading the training of over 75 District Resource Persons (DRPs) and State Resource Persons (SRPs). These individuals will be responsible for training and mentoring the *Suksham Udyam Sakhi* at the district and block levels, ensuring that the training is relevant to local contexts and includes practical exposure.

## Entrepreneurship Facilitation Centre

The Entrepreneurship Facilitation Centres

(EFCs), also known as *Udyamita Suvidha Kendras*, are a community-driven initiative designed to support entrepreneurship among women collectives, particularly through CLFs. The EFC model was developed collaboratively over a six-month period, involving the participation of 22 CLFs and 354 members. This process also incorporated inputs from 50 DMMs and BMMs of UPSRLM at both state and district levels.

The key features of this model include a community-driven revenue model managed by CLF leaders who oversee operations with support from *Bank Correspondence Sakhis* and *udyaME* kiosks. It offers customised enterprise support services tailored to the aspirations and needs of entrepreneurs. Additionally, the model provides networking and mentorship opportunities for new, existing, and aspiring entrepreneurs at events such as *udyaME Melas*, which facilitate networking and mentorship. The unique aspect of this model is its function of entrepreneurial ecosystem building, which is essential for nurturing businesses, driving growth, and reinforcing the broader economic landscape.

DA is currently in the pilot phase, where two EFCs have been established in the Gyanpur block of Bhadohi and the Babina block of Jhansi. Plans are underway to expand this network to 15 EFCs across the districts of Mirzapur, Jhansi, Bhadohi, and Sonbhadra. Each centre aims to support over 500 women entrepreneurs every year, targeting a total of 10,000 entrepreneurs through this model.

Micro enterprises can play a significant role as job creators by establishing an alternative paradigm with desirable jobs and resetting the growth trajectory. However, the entrepreneurial ecosystem remains weak with

outdated and inaccessible support services and socio-economic barriers. These issues prevent existing and aspiring entrepreneurs from effectively accessing required resources and support, which in turn affects their profits and job creation potential. Our approach is built on the premise that 'the solutions emerge from communities themselves, where the challenges exist'. Its uniqueness lies in addressing invisible, underlying causes of disempowerment through the Social Innovation methodology and development of systemic solutions. Through DA's partnership with State Rural Livelihood Missions, the programme will create community-led systemic shifts and enhance access to diverse livelihood opportunities under DA's mission to create 1 million livelihoods by 2030. □

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## Sewing in Silence to Manufacturing Leader: Shashibala's Entrepreneurial Rise



Shashibala in front of Chipshophile, her snack manufacturing venture

A fellow member of the cluster-level federation (CLF) once asked Shashibala, '*Hum itna sangharsh karte hain, humko safalta kab milegi?*' (We struggle so much, when will we bear the fruits of our labour). Calmly she replied, '*Jarur milegi, bas har mat mano.*' (Success will come. Just keep at it and do not lose hope). Shashibala speaks with confidence because her journey is a testament to her persistence and a system that was designed to work for her.

Shashibala Sonkar was born into a relatively educated family in Jaunpur, Uttar Pradesh. She was married at a young age into a modest

household in Mirzapur. With four daughters and a declining family income, she spent her nights sewing clothes during her pregnancies just to provide for her children. Her everyday life reflected the invisible burdens that rural women face: patriarchy, relentless unpaid labour, poverty, and socially imposed beauty standards that diminish rather than define their worth.

In 2018, she found her footing through the National Rural Livelihood Mission's self-help group (SHG) in her village. Instead of just saving and borrowing, she began to mobilise women around her, fostering solidarity among those who, like her, had unspoken dreams.

Community-based livelihood programmes like NRLM were designed for women like Shashibala, whose lived experiences held the keys to redefining non-farm economic opportunities, but often lacked the bottom-up systems to support their growth. Shashibala's energy and experiences helped to strengthen these institutions from within, highlighting the critical role that women's voices play in crafting effective solutions.

Her first step was modest: she began by packaging and selling Darjeeling Tea online from her home. However, during a comic workshop organised by Development Alternatives (a deep listening social innovation tool used to map the entrepreneurial aspirations of communities), she shared her ambition to build her own brand. The ecosystem responded positively to her vision. With guidance from Development Alternatives' systems of collective enablers, which included access to finance and institutional convergence, she accessed a ₹10 lakh PMEGP (Prime Minister Employment Generation Programme) loan, along with additional capital from the CLF and the Community Investment Fund. Thus, 'Chipshophile', her snack manufacturing venture, was born.

Shashibala's journey from necessity to ambition has been supported at every step: *Udyam registration*, FSSAI licensing, and listing on ONDC and Flipkart have opened new markets for her. With a monthly turnover of ₹9 lakh and a growing team of 12 members—each earning between ₹5,000 and ₹28,000, she exemplifies the transition from having a vocation to pursuing a vision. Her participation in *Kaun Banega Business Leader* (a unique competition designed to channel entrepreneurial ideas into actionable business plans) and showcasing at *udyaME Melas* (a platform supporting entrepreneurs by providing access to finance, technology, market linkages, and capacity building, all

under one roof) reflect her emerging role as a 'serial entrepreneur' and an ecosystem enabler for other women in her community.

'हमने अपने जीवन में बहुत कुछ झेला है। अब हम चाहते हैं कि हम अपनी जैसी और महिलाओं की मदद करें।' (I have endured a lot in my life. Now I want to help women who have had journeys like me), Shashibala says. Her solidarity is based on shared experience, as she understands poverty, gender pressure, and unpaid labour. She is determined to empower women who face the same challenges.

Her next goal include launching a bakery and a chocolate-making unit. As she eyes further expansion, gaining access to finance, digital training, and continued institutional backing from institutions, such as the *udyaME* kiosk, will be crucial. Her story illustrates how accessible finance, technology, TFMC training (technology, finance, marketing, and capacity building) can empower rural women with agency, autonomy, leadership, and dignity.

Shashibala serves as a blueprint for eventual intergenerational change. Her transformation, from a silent struggle to public leadership demonstrates that when communities and institutions support women-led non-farm enterprises through ecosystem building, the boundaries of rural economies can shift as well. □

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## Women's Collectives Creating Revenue-Generating Renewable Ecosystem



Women employees of *Mandakini* pointing at their solar unit

**W**omen collectives are increasingly stepping into the role of system architects in rural entrepreneurship, moving beyond mere business ownership. In the Babina block of Jhansi district in Uttar Pradesh, the *Mandakini Prerna Mahila Laghu Udyog Samiti*, launched in 2025, is one such example.

What began as an individual contribution of ₹5,000 from each of 250 women across four self-help group (SHG) federations has evolved into a powerful declaration of agency. By pooling their savings to launch a cold-pressed oil manufacturing unit, these women laid the foundation for *Mandakini Shuddh Tel*, a solar-powered enterprise that embodies a new model of rural economic development. With an expected annual turnover of ₹2.2 crore and a projected profit margin of ₹15 lakh by the

third year, the venture is already proving that community-owned, non-farm enterprises can be both viable and scalable.

But *Mandakini* is more than a business; it serves as a convergence point for finance, infrastructure, energy, digital systems, and local governance meet. This intersection happens not through top-down policy mandates but through bottom-up mobilisation.

This model is what we call a *Shakti Kendra*. *Shakti Kendra* was set up by Development Alternatives as a model to showcase how women collectives with more agency on local resources can ensure green and inclusive growth. *Shakti Kendra*, which literally means Energy/Power Centre, is a high-growth manufacturing unit in which multiple businesses are run by women, powered by Solar Energy. *Shakti Kendras* are



Women employees of *Mandakini* in their factory

operated and managed by *Shakti Samudays*. *Mandakni Prerna Mahila Laghu Udyog Samiti* is an example of one such *Samuday*.

When Akansha, the president of *Mandakini Prerna Mahila Laghu Udyog Samiti*, negotiated with banks, secured district-level approvals, and led planning meetings, she was not just acting on behalf of her enterprise. She was also changing the perception of women in rural governance. As a result, the *Panchayat*, Block Mission Managers, District Mission Managers, and financial institutions began to see these women not as beneficiaries, but as co-creators of growth.

The unit's 25 kW solar system, installed with both technical and institutional backing, illustrates how renewable energy can be embedded in women's enterprises from the very beginning. This approach reduces operating costs while aligning with climate goals. Meanwhile, the careful design of financial systems—ranging from working capital loans to reinvestment channels—has ensured a Debt Service Coverage Ratio (a financial ratio that measures a business entity's ability to generate sufficient cash to cover its debt obligations, including interest, principal, and lease payments) of 2.10. This indicates strong repayment capacity and overall financial health.

Importantly, the collective's governance is fundamentally rooted in *Shakti Samuday*, a solidarity-driven systemic prototype developed by Development Alternatives. It is this platform that makes *Mandakini* unique: the business is not only 'owned' by the women, but it is also governed, strategised, and nurtured by them in a manner that is deeply participatory. Core committees meet regularly to steer business

decisions, production cycles, and workforce planning. The 15 women directly employed by the unit now earn stable incomes and have become local role models of potential. Additionally, many others benefit from their initial investment and stay involved through community planning sessions.

The challenges faced were many: delays in land registration, slow fund release, and last-minute regulatory hurdles tested their resolve. However, the women turned each barrier into an opportunity to strengthen their internal systems. When they had to change their branding due to a naming conflict, they viewed it not as a failure but as a valuable lesson in navigating formal business processes.

*Mandakini* represents a new economic institution developed from the ground up. It demonstrates how infrastructure, finance, digital platforms, market access, and green technology can be synchronised through women's leadership. This initiative serves as a blueprint for what is possible when rural women are no longer merely recipients of support, but drivers of systemic change.

And as they begin to mentor other women and explore opportunities for scaling through franchising and formal retail, *Mandakini's* true legacy may not only be measured by profit margins. It lies in demonstrating that meaningful systems change does not come from external sources. Instead, it is initiated, sustained, and expanded by the very communities that are often overlooked. □

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# Strengthening Systems, Scaling Change



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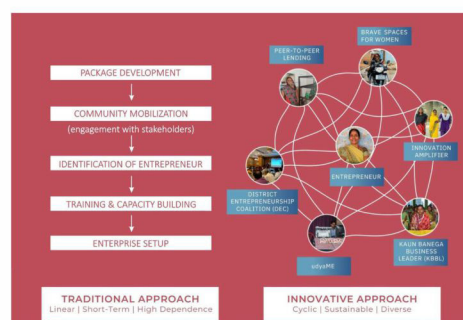
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