

# women

A photograph of three women sitting in the front seats of a car. The woman in the foreground is smiling and looking towards the camera. The two women behind her are also looking towards the camera. They are all wearing pink headscarves and matching pink and white clothing. The car's interior and window are visible, showing a glimpse of the outside world.

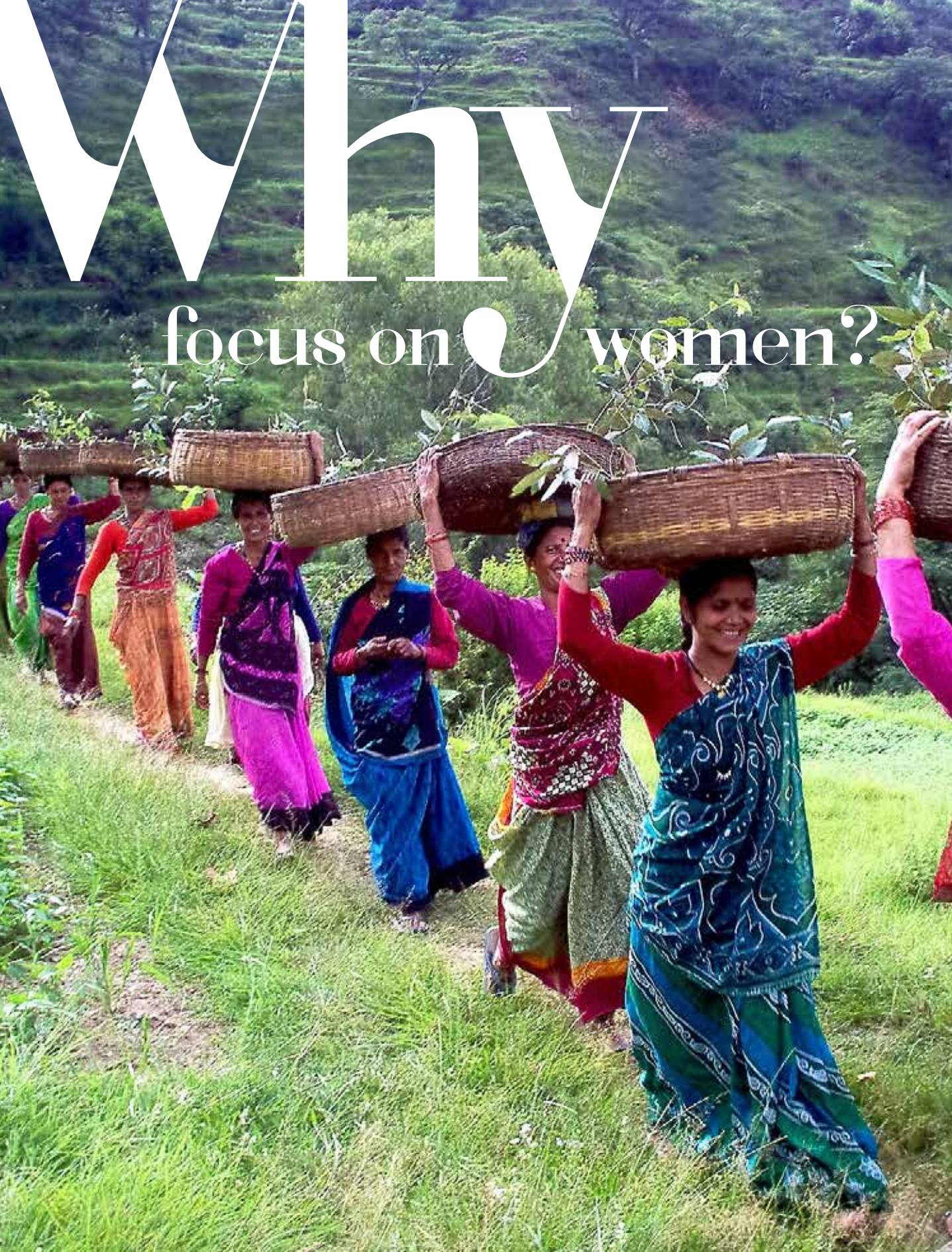
10 years access and women on wings

HOW TO  
BREAK  
THE GLASS  
CEILING

10

vital lessons from  
women focused  
enterprises





## WHY FOCUS ON WOMEN?

A growing body of evidence illustrates that advancing women's economic empowerment has multiplier effects across the spectrum of development and is central to achieving gender equality. With an income of their own, women have increased status, can provide for their families, and become empowered in other parts of their lives as well, such as making decisions about education, housing, food choices, and medical care. Of course, harnessing the full potential of women can impact the national GDP too.

However women across India, especially those belonging to rural and disadvantaged communities, still cannot fully exercise their rights to decent work and full and productive employment. Unleashing the entrepreneurial spirit and leadership of women provides a unique opportunity to dismantle some of these barriers. By setting up and managing a business, women can achieve economic independence, overcome poverty through asset building and improve their well-being as well as that of their families and communities. Empowering rural women financially, also results in lesser migration to urban India.

Although research confirms that women led or women focused enterprises are successful for the empowerment of women, they still face many limitations like significant barriers in relation to access to loans and credit; skills development; discrimination; and balancing familial and societal commitments. Therefore a gender-responsive entrepreneurial ecosystem needs to be created, that enables women led enterprises to access resources and support needed to develop their businesses, scale up and make them sustainable.

Recognizing that the positive impacts of women led / focused enterprises are manifold and a catalyst for advancing women's empowerment, ACCESS and Women on Wings compiled a number of successful stories of social businesses. Businesses built by women and men who saw the power and potential of rural and disadvantaged women. By generating employment opportunities for them, these social entrepreneurs contribute to realizing IMPACT on large scale in rural and disadvantaged communities. Taking families out of the cycle of poverty and creating a better future for the next generation.

Be inspired by these stories!





# women

Both ACCESS and Women on Wings bring over 10 years of experience, committed to developing poor and rural communities and seeing women as agents of change.

ACCESS and Women on Wings express their heartiest thanks to the social entrepreneurs mentioned in this publication for sharing their stories, photos and lessons.



A very special thanks to FWWB for making this publication possible.



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April 2018

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# Anjali Schiavina

FOUNDER & CEO AT MANDALA APPARELS

Ms. Anjali Schiavina was born in Calcutta but grew up in Pondicherry. Her school was the Ashram of “the Mother” and Sri Aurobindo. Caring for others and creating a better world may have come from her background. It could also just be part of her DNA. But it is exactly what she has been dreaming of doing her entire life. And per today, it is what she is pursuing through her company Mandala Apparels.



In her twenties Anjali shifted to Italy with her husband. In Italy, she worked mostly within the footwear industry. She worked as production coordinator with Anzani SRL. They are pioneers in manufacturing machines for the shoe industry. Anjali also worked as a marketing person with Fratelli Rosetti, a luxury shoe manufacturing company and was instrumental in opening a chain of high-end Indian restaurants (eight of them) and was the CEO of the company. Inspired by this rich environment and after a ten-year sojourn in Italy, Anjali returned to Pondicherry aged 34 and started her apparel manufacturing company in 2002.

## ‘journey with a difference’

Already on a ‘journey with a difference’, Anjali started Mandala Apparels to bring about a positive difference in the fashion industry in India and at the same time bring employment for the people in Pondicherry. Mandala Apparels produces sustainable and environmentally friendly clothing and children’s stuffed toys from organic cotton.

Anjali: “I want to see how fashion can become responsible not only to the environment but also to the people who take great effort to make the stitched garments. It’s more than just about giving a living wage. It’s also about giving them support, and welfare programs on a day-to-day basis. It’s not just about me having these values. They have to be shared. Everyone here has to have the same vision.”

Mandala, signifying radial balance in the form of a cosmic circle, represents the social enterprise in which they work towards integrating all facets of the industry, from sourcing to manufacturing, by creating equilibrated and harmonious relationships. Mandala aims to keep evolving and transforming the impacts on society, economy and ecology allied to the apparel industry.

The company operates according to a holistic approach, which means that everything and everyone in the value chain needs to be positively impacted. From the biologically grown cotton to sending the children of the workers to school.

The coastal regions of southeast India were severely hit by the 2004 Tsunami. According to official estimates in India, 10,136 people were killed and hundreds of thousands made homeless in Tamil Nadu, Kerala and the union territory of Pondicherry. Families of fishermen who already faced a harsh life, living on the beaches in ramshackle houses, suffered most. Many fishermen lost their lives, leaving their families with no income. This started Anjali thinking. She had to grow her company and involve more women who were so tragically hit by this Tsunami.

When Anjali started Mandala Apparels in 2002, there was just one vegetable dyeing unit, one tailor, one pattern master and 8 handloom weavers from the local community. Mandala’s vision had to evolve to bring about a positive difference in the lives of people it involves, the communities it engages with and the environment it stems from. With this renewed vision, Mandala decided to source only organic cotton from farmers who are primarily women.

Mandala envisions itself as a pioneer in the organic apparel sector and emerges as a point of reference in this growing market. Mandala’s mission is to become an enterprise, which is a platform that can provide suitable conditions for an integral development of the environment, society and individuals. Instead of aiming to become an island of success, the company is concentrating its efforts on contributing to an ocean of change.

## ‘Life of Pi’

In 2011 Mandala Apparels was chosen to supply all costumes for the actors of Hollywood movie Life of Pi, winner of four Academy Awards.



Mandala Apparels became a Fair Trade certified manufacturer, growing to a 150 unit and a 300 employee social venture exporting to several countries since 2009.

# 'Health care and education'

In 2014, Mandala Apparels attracted equity investment from Aavishkaar to accelerate growth as well as its social impact. The design studios are the core of creativity, beaming with ideas and imagination with a steady stream of visiting designers who bring in a range of delightful

as fabric strength, color fastness and shrinkage before the fabric is approved for production. It has a unique 40-point fabric checking system.

Today, Mandala Apparels boasts of presence globally while locally it continues to promote fair wages and develop their workers' communities. Mandala Apparels is a sustainable social enterprise. It's not just because women have jobs. Anjali wants the best for the environment. She provides healthy working conditions and also promotes health care and education for the families of all employees.

Mandala Apparels is part of a new wave of enlightened enterprises that offer wages and benefits that exceed fair-trade standards to create a community in which their workers can thrive in business and in life.



influences to the table. The resident designers too constantly reinvent their styles and ideas in developing new concepts and collections. The design infrastructure also supports clients in the development of their collections, and is also a platform that is used by internship students from India as well as overseas.

Mandala Apparels works with cotton from organic farmers' groups, and it supports them in marketing their produce as well. By doing this, the company ensures a continuous control over quality, and responsibility towards the environment and stakeholder communities.

The company's ISO 9001:2008 certified processes ensure a 100 per cent quality check, which is carried out across all parameters such

# 'It's a team that is buiding Mandela'

The vision isn't purely idealistic. It is believed employee engagement is likely to result in a more motivated workforce and better employee retention. Their workers are also likely to be more productive—with benefits ultimately showing up on a company's bottom line.



Anjali acknowledges that Mandala Apparels and its fellow fair-trade clothing manufacturers face serious challenges as they scale up to be able to compete with the goliaths of fashion. Fair-trade operations immediately incur higher costs, and improved productivity takes years to develop.

She believes the answer lies in gradual growth and ensuring that employees are treated well and benefit directly from the company's success, which will improve employee retention.

Mandala Apparels is working towards a tremendous growth in the next two financial years towards which the company has taken initiatives at the management level. It gets business support from Women on Wings since 2015. Anjali: "Each session with Women on Wings brings around a lot of clarity. We work mainly intuitively and Women on Wings looks at our organization from a business perspective. The session on our organization's structure has been great. It's a team that is building Mandala. Every step from now should be in line with the blue print made today. I see it happen thanks to the various sessions with Women on Wings." There is no stopping this social enterprise.

## ANJALI'S LESSON:

### FIND THE RIGHT EMPLOYEES.

"I think my largest challenge was finding the right employees. I favored hiring women instead of men, and not just because I care about empowering women. Women are simply more responsible and are more likely than men to take home their earnings to their families, put their children in school and feed them. If I'm going to be offering a fair wage I want that wage to actually be helpful."

Anjali has found her female employees to be more willing to accept change and try new designs. Today, standing in her factory, she is surrounded by a predominantly female workforce, dressed in brightly colored saris with fresh jasmine woven through their hair.

For more information, please visit: [www.mandalaapparels.com](http://www.mandalaapparels.com)

# 2



## Durga Devi

RURAL ENTREPRENEUR

Durga Devi is from Delwara, a village near Udaipur, Rajasthan. It is a typical story of her being married off at the age of 5. She came to live with her husband's family at the age of 15, becoming a mother only one year later. But the extraordinary journey begins as Durga wanted a different future for her children. She became inspired by her mother-in-law who was a master in stitching and patchwork. Crafts run in the family; her elder sister was working at Sadhna, a women's cooperative of 700 masters in embroidery in Udaipur, Rajasthan. Sadhna provides income to female artisans in Udaipur's rural, tribal and urban slum areas. Sadhna was the first business partner of Women on Wings, a non-profit that has its roots in the Netherlands which aims to create employment opportunities for rural women in India.



Durga too started working at Sadhna. Slowly and steadily through talent and hard work, Durga became a group leader. Durga was lucky to have a very supportive husband and in-laws. Fortunately she did not have to deal with the typical atrocities, which most women do in villages. For 17 years, Durga worked as a group leader of Sadhna, during which time she reached out to many other families in the neighborhood to convince them to let their women work and earn an additional income.

Earning a fair income, not only enabled Durga to send her children to school, but also to build a new house. Before, Durga and her family lived in a small 2 room house. The new house has three stories and is a huge step in welfare. Mother of two daughters and son, Durga recently got her elder daughter Anjali admitted to a medical college. Durga's daughter will only consider marriage when she can financially support herself. Her younger daughter is aiming for the same. Durga hopes her son seeks inspiration from his sisters.



But Durga's journey continues. Already during her work at Sadhna, Durga followed her passion for making silver jewellery and started her own small enterprise. This enterprise is now her only source of income and she focusses on making it a successful enterprise. Today, Durga has more than 70 women working with her but she aims

for more women to come out of their houses and make them skilled. She invests whatever profits she makes into her company. She procures the pure silver, and the women carve their own designs on it. The products are being sold at exhibitions.

In 2017, Durga was invited to come to the Netherlands, to be chief guest at Women on Wings' 10th anniversary event. Women on Wings' founders, two Dutch women who had had all the opportunities to study and start their own successful companies, knew Durga from the early days, when they started partnering with Sadhna in Udaipur on creating employment opportunities for rural women. Over the years, the Women on Wings team and Sadhna worked together many times, seeing the women's enterprise grow from 100 to 700 artisans.

'We can do anything if we believe in ourselves'

In 2016, Durga shared with the Women on Wings team: "I'm very satisfied that the growth of Sadhna has been successful in making women in our villages economically independent. The value of this cannot be estimated by the money we earn, but by the other goals we are able to achieve. Like admitting our daughters to school. That's achievement for us."

Durga never had a passport. She had only seen airplanes flying over her village. But thanks to the Women on Wings team and her husband's support, not only did she get a passport but also a visa and did her first trip in a plane to an international destination.



On September 25, 2017, Durga won the hearts in the audience of Women on Wings' 10th anniversary event in the Netherlands, sharing how a job and income had changed her life and that her dream is that her company grows and that she can employ more women from her village.

Back in India Durga shared with the Women on Wings team: "Being supported by someone motivates and encourages. I'm still overwhelmed by the trip to the Netherlands. I met so many nice people. I was confident thanks to my husband's support and excited to make the trip. No woman in my village has ever taken such journey. I proved that women like us can do that. We can do anything if we believe in ourselves."

Durga's trip to the Netherlands has not only inspired her children to achieve greater heights but the other rural women that she works with. A lot has changed in just one generation. A job and an income give rural women the opportunity to give their children an education. Working is empowering and builds self-confidence. It gives women a voice in the village, a say over their children's education and the ability to become a role model for their daughters.

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**DURGA'S LESSON:**

**THROW ALL STEREOTYPES OVERBOARD**

"Thanks to the support of my husband and in-laws I was able to create a better future for myself, my family and more specific for my children. All mothers in the world want what is best for their children. Regardless of what background, all mothers are alike. Meeting the Women on Wings people that came to our village was such an inspiration for my own life and that of my daughters. Dream big, work and study hard and ignore what neighbors think of you. Believe in yourself, anything is possible!"



# Siva Devireddy

FOUNDER & CEO AT GOCOOP

Walking through the bylanes of Koyyalagudem, a village in Telangana, one hears the rhythmic clacking of handlooms. A community of weavers is at work, producing exquisite handcrafted products using skills and techniques passed down generations. It offers a stunning contrast to the nearby city of Hyderabad; traditional arts and crafts existing side by side with technology companies like Google, Microsoft and Uber.

Koyyalagudem is just one village that's part of a nationwide community of over 9 million artisans and weavers, in the form of cooperatives and community-based enterprises, making India the world's largest producer of handmade goods. These successful cooperative and community based movement has played a significant role in uplifting the socio-economic status of the rural population. The handloom sector is the second largest employment provider next to agriculture in India with close to 3 million households engaged in weaving and allied activities, out of which 87 per cent are located in the rural areas. Women play a major role in handloom weaving.

## GoCoop's dream is to enable a sustainable livelihood for artisans

However, industrialization has posed considerable challenges for traditional sources of livelihoods. The handloom sector has seen a decline over the last few decades. There are many factors behind this including a lack of strong marketing channels and competition from cheaper machine made look-alike products. Additionally, long supply chains dominated by local traders have a negative effect on the artisans: they get exploited on their payments. Handcrafted products are sold at higher prices (between three to ten times the original prices) in urban and international markets, but these profits are rarely shared with the artisans.

GoCoop – India's first online marketplace for artisans believes that technology can drive social change. Started in 2014, GoCoop's dream is to enable a sustainable livelihood for artisans through a simple, transparent, online marketplace platform. A platform which facilitates artisans to come online easily and supports them in selling their handmade products to national and international buyers directly. This direct access to buyers helps artisans discover the end pricing and also helps them in realizing greater value for their products. Most artisans working through the GoCoop marketplace have realized a 15-30% higher value for their products as compared to the local channels.

GoCoop offers multiple services for different types of sellers that are part of the cooperatives. It's e-commerce service is mainly for B2C sales and it also has an ever-increasing directory and microsite services that facilitate trade or B2B enquiries.

In order to ensure high levels of curation, quality control and design, GoCoop regularly conducts theme-based workshops that allow weavers and artisans to stay up to date with the current market trends and pricing.

In a short span of time, GoCoop has already welcomed 40 clusters and 330+ registered cooperatives which have approximately 80,000 producers across Karnataka, Tamil Nadu, Andhra Pradesh, Telangana, Kerala, Jharkhand, Maharashtra and Orissa. Since the launch of the marketplace in 2014, GoCoop has seen growing traction with 4,000+ trade enquiries and 30,000+ orders supplying to both consumers and over 50 buyers which includes retailers, brands and designers. GoCoop received govt. of India's first national award for Handlooms marketing (eCommerce) 2016.

## GoCoop regularly conducts theme-based workshops that allow weavers and artisans to stay up to date

GoCoop has raised Series A funding from Saha Fund, Kris Gopalakrishnan Indian Angel Network and Unitus Seed Fund and is looking to expand to 100 clusters in next 24 months.

Siva Devireddy was only 23 when he started his career in a startup in Silicon Valley, USA, in 2000 after completing Masters in Industrial and management systems engineering from Arizona



State University. But the dotcom bust hit the venture hard, and Siva chose to join Accenture.

In 2004, Siva's father in India fell ill and Siva was forced to return from the USA. He continued in Accenture India for another seven years, rising to the role of director of innovation, before the passion for entrepreneurship caught up with him again. But this time, it was not technology that fascinated him as much as the desire to use technology for social change.

"I was born and brought up in Hyderabad, but many of my relatives were from villages around Guntur in Andhra. I loved visiting them. It was during those visits that I got interested in the indigenous works of weavers and artisans in these villages. They are hardworking people and I got increasingly impressed by the pride and joy of the artisans. But I noticed there was a gradual decrease in the indigenous activities just because the artisans did not know how to market their products," recalls Siva.

During 2010-2011, Siva researched how weavers and artisans were organized across India. In 2011, he quit Accenture and built an online marketplace for this segment of the population that he called GoCoop.

"Most of the semiconductor companies are based in Taiwan and China. But majority of their customers are in North America and Europe. You can apply the same logic in the handicrafts space

too. India is the largest producer of handmade products in the world. There is huge demand in the West for our indigenous products. I wanted to create a bridge between our craftsmen and women in the villages and the world," says Siva.

**'If we all decide to wear a khadi or handloom product one day a week, it will keep more than 9 million artisans and weavers at work,'**

Siva had to conduct 40 cluster development programs, each of one to three months, in the villages of Karnataka, Orissa, Andhra and Telangana to teach weavers and artisans what e-commerce was and how they could sell their products online.

"In the beginning, there were also network connectivity problems in many villages. Although that becomes better and better. Personally, I had to struggle a lot, spending significant amount of time on travel. I still travel a lot," he says. His wife, Sailaja, was and is his biggest support, he adds. The couple has a 9-year-old son.

Siva's latest brain child is the Good Loom, a fashion brand for those who love the purity of natural fabrics, and the distinct weaves of India. It is also for those who are conscious about the



choices they make. The brand is a product of cumulative goodness: starting from the fabric that is sourced ethically, to the weavers who receive fair prices for weaving, to the thoughtful development of the product that reflects this goodness. Finally the product crafted is a well-thought righteous creation made with love. The Good Loom isn't just a label. It is a movement that helps promote a socially conscious lifestyle. The brand was extremely well received at the Lakmé Fashion Week, February 2018.

### Working capital and building a strong team

Working capital was one of Siva's major challenges. "Two former colleagues in Accenture Jagan Mohan and Srinivas Babu helped with seed funding. The three of us together put in Rs 80 lakh to simply start. Initially, none of our buyers gave any funds in advance, even though we told them that GoCoop was not a technology initiative, but a social enterprise. Over time things changed. Now, some of our buyers give advance," Siva shares. But, we still needed funding for expanding to new clusters, technology development and marketing.

In 2014, GoCoop raised seed round of funding and later it raised Series A in 2016.

Siva believes everyone must play a small role in changing society. "If we all decide to wear a khadi or handloom product one day a week, it will keep more than 9 million artisans and weavers at work," he says.

### SIVA'S LESSON:

#### HIRE FOR ATTITUDE AND COMMITMENT OVER SKILLS

One of the biggest challenge for GoCoop was to build a strong team in this complex and challenging sector. Siva: "Limited funding made it even more difficult to attract the right talent. But, we managed to build a strong team over the years and we gave more importance to attitude and commitment of the resource over skills. This helped us in building a strong committed and cohesive team which is aligned to our social and business objectives."

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For more information, please visit [www.gocoop.com](http://www.gocoop.com)








## Creating a Sustainable Business Model for Livelihood Generation in Rural India

You don't become a 5,000-year-old civilisation without developing a rich and diverse tradition in art and crafts, and India has a large community of rural artisans and craftsmen who possess skills that have been passed down from generation to generation, over tens of centuries, incorporating various influences and techniques as the years go by. But the only reason they have survived the test of time is because they have always found support in that fickle beast: the consumer.

'We desire to become the instrument through which the artisans can directly connect with the global audience'





A woman with dark hair, wearing a pink and orange patterned sari, is seated and focused on her craft. She is working on a small, round, light-colored object, possibly a piece of pottery or a wooden disc, which is resting on a dark surface. In front of her are several similar finished or semi-finished pieces. To her right, there is a large white bowl filled with small, round, reddish-brown beads or seeds. A blue plastic bottle and a small white cup are also visible on the surface. The background shows a rustic stone wall and a wooden pole.

‘You purchase the product  
and through proceeds we  
support the art and the artist’

It was the consumer who appreciated not just the utility of their goods, but also their aesthetic qualities. And when the consumer walks away, the craft, no matter how long it has been around, is doomed to oblivion. So what are the artisans to do? How are they to improve their products so that they are desirable again? More importantly, with rural economies going through unprecedented levels of pain in recent times, how are they to find and sell to a market that will pay them a fair price?

Enter Tisser, a pan-India arts and crafts collective with a single, all-encompassing objective: to help the artisans and craftsmen of India make and sell their goods to the world.

#### CONSULTANCY WORK SET FIRE TO ENTREPRENEURSHIP

“I have been working with Self Help Groups through the National Rural Livelihood Mission in the World Bank”, says Dr. Megha Phansalkar, a doctorate in urban and regional planning. “I visit the rural areas regularly and have witnessed how rich is Indian rural community in traditional art. I live in urban Mumbai and see my friends wearing the hand woven saris and using the products to decorate the households. However they purchase through the available shops and on a very high price. The real art and the people attached to the same are dying in extreme poverty hence want to create this unique network to support the art in a respectable way”. ‘You purchase the product and through proceeds we support the art and the artist’ is Tisser’s slogan.

#### CREATING MARKET FOR ARTISANS

With no experience in domain Megha learnt by doing it. Starting with two products and a Facebook page, there it was no looking back. Initial support came from friends. From December 2013 onwards, every month new products were introduced. Megha: “I had experience on all sorts, mostly encouraging. The important task was to get those likes and comments on the Facebook page. Cataloguing was a great experience. A friend contributed her time to photograph the products, another friend modelled for the cause. I doubled up as a photographer, created props to have improved photo shoots, all to save the overheads.”

A social start-up which is barely 2.5 years old had created a full segment of hand crafted and handloom products thereby generating a stream of demand for these art forms through the rural livelihood projects supported by the World Bank from states all over India, like Jharkhand, Bihar, Rajasthan, Maharashtra, Madhya Pradesh and Orissa.

Tisser works directly with artisans and weavers, either directly or through Self Help Groups (SHGs) and producer groups, mostly of women formed under livelihood projects. Empowering women and unleashing the potential of SHGs can make a big difference in households’ incomes. SHGs take on important roles in their communities and the women are powerful agents of change; they increase jobs, contribute to growth and improve quality of life for their families and communities.

‘Schooling  
is important,  
especially  
for rural girls’

Tisser has been working to make handicrafts and handlooms industry relevant again, not just in India, but the world over. It is providing design and development assistance to rural artisans, helps in quality control, and provides marketing support by selling their products through wholesale segment. At the core of it all, it is helping the handloom and handicraft communities of India do what they haven’t been able to do until now: compete.

Compete for the consumer’s wallet with more modern designs, better quality and wider range of products. Compete on a local and global level with a stronger marketing strategy and better distribution. Compete for the survival of the rich cultural legacy and the traditions that deserve to



be protected at all costs, and for the prosperity and growth of millions of weavers and artisans across the country, whose magical hands can fashion objects of great wonder and fascination.

**PROFITS FOR EDUCATING RURAL GIRLS**

From 100 artisans and limited products when it began, to 10,000 artisans and 300+ products on offer, Tisser has come a long way, but has a much longer way to go. The idea is to run the whole operation like a business, with the profits being used to provide a better life to the communities, and supporting initiatives for girls' education etc. In order to do so, a number of challenges have to be overcome. The years of neglect have resulted in these crafts and techniques disappearing from the public consciousness, with the consumer moving on to ostensibly trendier wares. The market is big but not so easy to capture. The middleman with typical art has continued to overshadow the market and artisans with low wages.

To ensure that the contemporary demands of the consumers are met, Tisser's design team personally looks into the products and decides the best designs and quality control to attract not only local but also international consumers. Tisser's endeavor is to bring customers a choice of products – and lifestyle – that offers an alternative to the mass-produced, while creating sustainable livelihoods in the rural sector.

**CONNECTING ARTISANS WITH GLOBAL AUDIENCE**

Megha: "We desire to become the instrument through which the artisans can directly connect with the global audience, we desire to be the resource which helps craft sell not as objects but the Indian culture. We work on cluster development approach. Today through our own resources we are working in multiple clusters across the states and in Maharashtra with UNDP support in 25 clusters, touching the livelihood of 2500 women directly.

**ENCOURAGEMENT THROUGH RECOGNITION AND MENTORS**

Touching upon the lives of over 10,000 rural artisans and weavers, does not go without noticing. This has helped to get that necessary encouragement to keep going ahead.



'Our aim in the next five years, involving over 50,000 artisans'

Tisser and Megha get recognized for their sustainable and innovative work more and more. The entrepreneur is supported by Techno Serve, Women on Wings, Thomson Reuters.

To mention a few:

- Indira Gandhi Memorial Award in 2016, followed by the Manthan Award South Asia for the innovative a mobile application.
- In 2017, Tisser was selected amongst 40 top innovations by India Innovation Initiative, one of India's largest innovation challenges jointly-promoted by CII, Department of Science & Technology, Government of India and the All India Council for Technical Education

- Tisser was selected amongst 60 top innovations by Ipreneur, the flagship event of E-cell under the auspices of the Centre for Social Entrepreneurship, School of Management and Labor Studies and Tata Institute of Social Sciences.
- Megha is selected in the second edition of the Women Entrepreneurship Development Program, promoted by Walmart. The program aims to enhance the participants' skills and capability to be able to build robust and sustainable businesses.
- In March 2018, Megha received the Nari Shakti Award for innovative and impactful social entrepreneurship

**TECHNOLOGY SERVES ARTISANS**

Closing the loopholes and connecting the weak dots with backward and forward linkages is what Tisser aims in the next five years, involving over 50,000 artisans. According to Megha, "In our initial days, the biggest challenge was to get the vast disorganized Artisans Community on one platform and streamline the demand as well as the marketing resources.

A solution to this was with the help and support from technology, where the online market was a platform where the buyers and sellers could meet and interact. Supply chain management is a critical issue in the disorganized sector."





'Tisser can proudly say today that it worked and is much loved by the consumers as well as helped sustain livelihoods for thousands of artisans'



#### CREATING AWARENESS AMONGST CONSUMERS

"We face critical issue on daily basis, from quality issues to dead stock. Convincing the consumer that power loom is cheap for a reason and handloom is livelihood, is a big deal. Consumers compare prices without realizing they are comparing apples to pears. Some ask for 'Surat Chanderi'. Now a Chanderi product has the geographical identity from Chanderi in Madhya Pradesh, which means Surat can make anything but never a Chanderi. It will be quite a task to resurrect the emotional draw of these products, to restore the magic and the joy, but in the right hands, with the right plan, it is possible to do so. The transformation and aggregation of these communities into a modern, nimble commercial enterprise will not happen overnight, but when it does happen, it will be a sight to behold", Megha passionately adds.

Realizing that the contemporary demand needs to be met by infusing the traditional art within modern products, Tisser can proudly say today that it worked and is much loved by the consumers as well as helped sustain livelihoods for thousands of artisans.

# 4

#### MEGHA'S LESSON:

"In the initial stage lessons are immense, products need better packaging, online portal charge margins beyond imagination, the prices have to be competitive and it is necessary to create your own brand. We are constantly learning as people like new designs and fusions are encouraged."

For more information, please visit [www.tisser.in](http://www.tisser.in)



# Ishira Mehta & Puneet Jhajhariya

FOUNDERS CROPCONNECT

In this day and age when we are eating more junk and preservatives, Delhi-based Ishira Mehta and Puneet Jhajhariya want us to explore traditional and nutritious grains. Their company CropConnect is trying to focus on quality food which has long existed and grown in India but simply not made it to our tables. And what might these be? Amaranth, ragi, millets and other such items.

Ishira says revival of India's traditional crops is possible through sustainability in farming practices complemented with customer awareness and demand creation for these products. The founders travel across India to find traditional options for healthy food and encourage farmers to grow them. The two entrepreneurs do not have a background in food, but in agriculture. Ishira comes with over a decade of operational experience in building sustainable supply chains that link corporates to local farmers and small and medium enterprises (SMEs), and this is what propelled her to start CropConnect.

## GAP BETWEEN WHAT FARMERS GROW AND WHAT URBAN CUSTOMERS WANT

"When I was working with the International Finance Corporation, I had to connect with a lot of agri chains in the country and that's when I realized that there is a big gap between what farmers grow and what customers want in urban India. So farmers had products that they wanted to sell and there were customers that wanted that stuff but either did not know what the other was doing and that's what motivated me to start CropConnect," says Ishira.

The main aim of the startup is to change the way India eats. "We are trying to revive the ancient indigenous grains and ingredients that used to grow in our country and bring them back to the market. A lot of these products are very beneficial for the farmers to grow as they are climate resilient, require less chemicals and pesticides and for the customers, these products are much more healthier in comparison to their western counterparts," she adds.

## TRAVELLING 70,000 KM ACROSS 20 STATES

Partners in business Puneet and Ishira have travelled almost 70,000 km, across 20 states, in two years, looking to meet farmers, develop linkages and get back local, traditional ingredients that may be of interest to consumers in the metros. The strangest travel that Puneet Jhajhariya remembers is when he visited a village in Arunachal Pradesh - in a car, navigating the river on top of two rowing boats! Both do not have a background in food. But they have an interest in agriculture, a background in corporate business, and are equally comfortable travelling to remote villages, 10 days a month as they are talking to urban customers. The last is a valuable skillset.

Puneet: "While working for a global fund, with a mandate to invest in areas that could alleviate poverty, I found that while half of the global portfolio for the fund was in agriculture, in India there was not a single agriculture company that we could invest in." Ishira, meanwhile, worked with the International Finance Corporation, on sustainable value chains. Both realized that while the farmers were doing interesting work and there



# 5 Reviving traditional grains and putting them on your table





were customers and businesses in the cities looking for interesting agri products and ingredients, both did not speak the same language. There was a lot of distrust.

## BAD FOR PEOPLE AND PLANET: MIDDLEMEN AND CHEMICALS

Ishira: “We found that it was the middlemen who were making all the money. We met a group of farmers just half an hour away from Chandigarh, who would hand over all their tomatoes to a middleman, who came with a small truck. He would come back, hand them some money and say, ‘this is the sum I got... and this is your sum after my commission...’ This, when the area is so close to the city.” At the same time, both also realized the importance of sourcing healthy foods. Every farmer they met has separate plots of land, one for friends and family and the other for commercial use. There is indiscriminate use of chemicals.

## FIRST SALES: KIWI FROM ARUNACHAL PRADESH

So, in 2013, they decided to start up CropConnect, a via media, connecting - mainly female – farmers with urban businesses looking for traditional and healthy food products. It all began with Arunachal Pradesh’s kiwis. Ishira: “They’re called Chinese gooseberries and grow in the wild. We sold nine tons in the Delhi market, after manually grading them along with the farmers. They did so well, we noticed traders removing Australian stickers from the imported kiwis and putting them on ours, since ours were fresher: after all they had been plucked only 72 hours earlier.”

Soon after, Ishira and Puneet decided to focus on indigenous ingredients. “While travelling to meeting farmers we found that in remote areas, people are still growing heritage crops. Since these are indigenous, they’re hardy and don’t attract pests; so they’re often also organic by default.”

## ORIGINAL INDIAN TABLE

Realizing that consumers need to be gradually introduced to indigenous products, Ishira and Puneet launched the Original Indian Table in 2015 with the aim to bridge the gap between farmers struggling to market traditional and sustainable food ingredients and customers looking for healthier, more nutritious and local alternatives.

They do this by bringing to customers authentic, traditional and directly-sourced ingredients from across the country such as Black Rice from West Bengal, Barnyard Millet from Uttarakhand and Black peas from Ladakh. Their offering is positioned as an experience as it contains not just the product but also details on the origin, nutritional benefits and uses for each product.

All their products are directly sourced from over 20 small-holder farmer groups including women

farmers practising sustainable agriculture spread across 15 states, giving them access to a national market under a common umbrella.

They have partnered with chefs and restaurants across India to supply them with over 100 ingredients and have also launched over 20 products for retail customers across marketing channels like Amazon, Metro Cash and Carry and FoodHall.

Original Indian Table has been covered by media such as Economic Times, Business Today, NDTV, The Hindu and Live Mint and has received a lot of love and attention from their customers. Original Indian Table is a recipient of the prestigious Millennium Alliance award in 2017 and was selected by the World Economic Forum for their New Vision for Development Program. Puneet and Ishira were featured in Fortune India’s 40 Under 40 list for 2017 and in the list of 50 people who are changing the way India eats by Condé Nast Traveler.

## LIKEMINDED TOP NOTCHES

Ishira Mehta has over 10 years of operational experience in building sustainable supply chains that link corporates to local farmers and small and medium enterprises (SMEs). She also has extensive experience in advising farmer producer organizations (FPOs) and inclusive businesses that impact the base of the pyramid.

Prior to starting CropConnect, Ishira worked at the International Finance Corporation (IFC), the private sector arm of the World Bank Group for over 6 years. During this period, she worked on multi-million dollar sustainable supply chain projects in the agriculture, forestry and extractive industries in India and Africa and also led IFC’s work in the inclusive and innovative business sector in South Asia. Ishira has worked with the Self Employed Women’s Association (SEWA) on slum development and microfinance in the past and has a MPA in International Development from Harvard Kennedy School and a M.Sc. in Comparative Politics from the London School of Economics (LSE).

CropConnect’s co-founder Puneet Jhajharia has extensive experience working with small businesses in the agri and artisan sectors.

Puneet has also been working with several NGOs to advise them and their farmer organizations on financial management and business strategy.

Puneet started the India office of the Grassroots Business Fund (GBF) in March 2009 and led the India office till December 2012. At GBF, Puneet invested in six social enterprises and represented GBF on the Board of most of these companies.

In addition Puneet reviewed over 50 social enterprises across various industries - agriculture, livelihoods, energy, water, financial services, and healthcare. Prior to GBF, Puneet worked as Vice President of Technology at Goldman Sachs, New York. Puneet holds a Masters’ degree in Engineering and Computer Science from Cornell University, and an M.B.A. from New York University.

## BALANCING HEAD AND HEART

Each time Puneet and Ishira travel to the villages, they are impressed by the mainly female farmers.

The women combine working on the land with looking after their children and doing household chores. CropConnect touches upon a lot of aspects that challenge the founders to balance their head and heart. The heart comes in where CropConnect bridges the gap between farmers and consumers, brings back indigenous food back to our table, improves the livelihood of many families in rural parts of India and empowers women farmers across India.

But it also needs the head, running the company like any other business with its sales strategy, human resources and lots of excels and dashboards to make it sustainable so that the heart part is secured.





## ISHIRA LESSON:

“The most important lesson for me as an entrepreneur has been two-fold. First is that entrepreneurship is a marathon and not a sprint especially when you are trying to create a new market. This means one has to plan for a long runway and financial and mental stamina to see through the fruition and growth of the idea. Second biggest lesson has been the importance of putting together the right team. A great team can make an average idea successful and an average team can make a great idea unsuccessful.”

For more information please visit: [www.cropconnect.in](http://www.cropconnect.in)  
[www.originalindiantable.com](http://www.originalindiantable.com)



# 6.

## Okhai a women artisan-led apparel and accessories brand

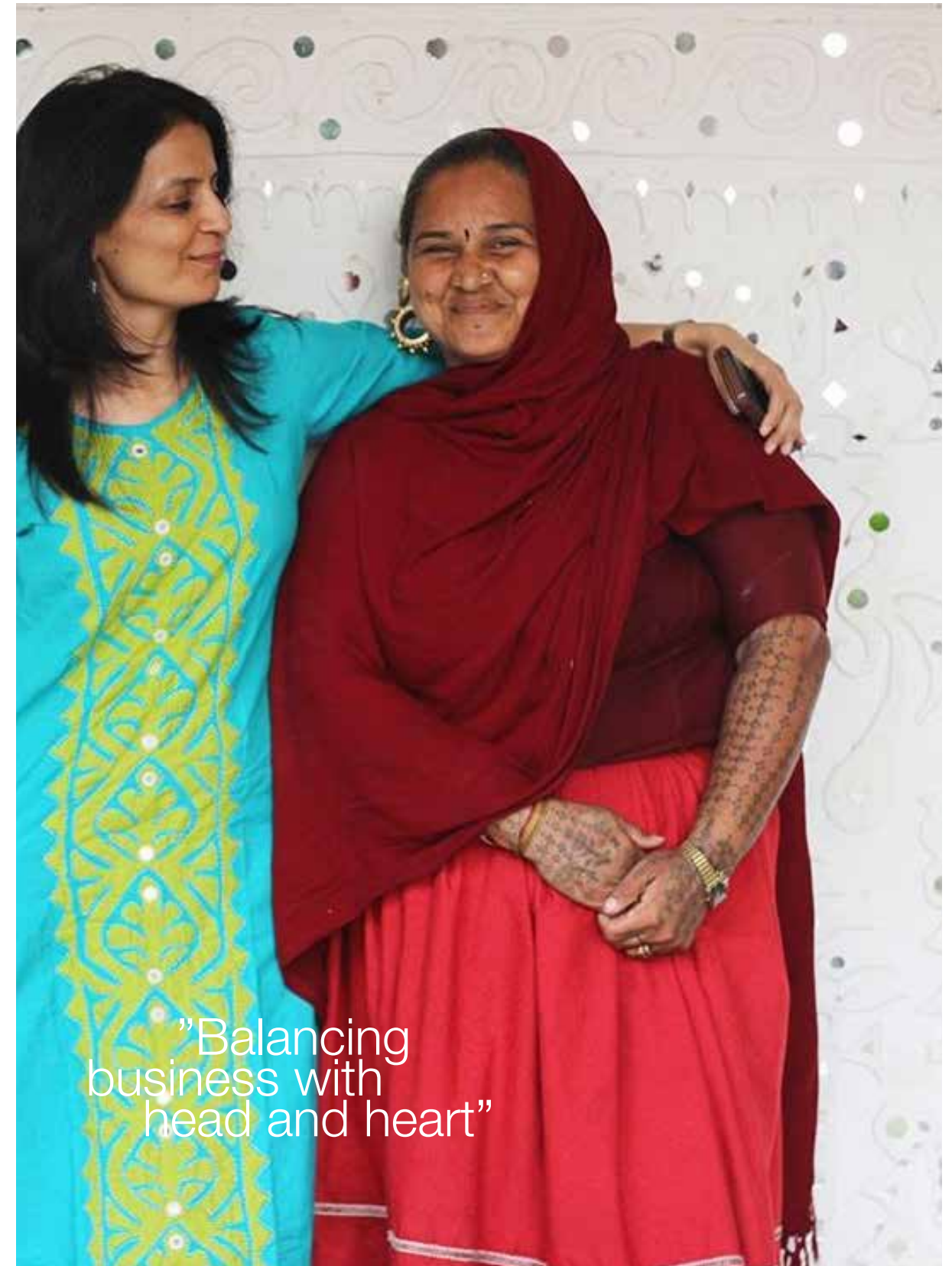
Okhai, the rural women's collective supported by Tata Chemicals, has overcome multiple obstacles to carve a fashionable niche for itself in the apparel and lifestyle space in a remote corner of Gujarat on India's far-western border, an idea that blends women's empowerment, traditional artisanal skills and entrepreneurial zeal is going mainstream with marketing, to make the leap into a promising future. That is the intent driving Okhai, a collective of about 900 women artisans that taps into the talent, culture and heritage of the region's rural communities to create a branded range of apparel, accessories and home products.

### Under Tata umbrella

It has been a long and eventful journey for Okhai from the time when the concept of a cooperative comprising woman artisans was mooted back in

1995. That was the year a team from Tata Chemicals Society for Rural Development (TCSRDR) conducted a survey of 42 villages located around the Tata Chemicals, one of the flagship companies of the Tata Group, manufacturing facility in Mithapur. The aim then was to lend a hand to drought-prone women, mainly from backward tribes, in moving from agriculture to alternative sources of livelihood.

Okhai takes its name from Okhamandal, the province in Jamnagar district where Tata Chemicals set up business operations back in 1939 as a manufacturer of soda ash. The brand came into formal existence in 2002 under the umbrella of TCSRDR, the social development arm of Tata Chemicals. Okhai was registered as a trust in 2008 - the Okhai Centre for Empowerment - with artisans as members. Okhai has matured over the years to now reach



"Balancing  
business with  
head and heart"





an inflection point where it can be a viable and sustainable business. Modern marketing systems and processes have been crucial in powering the lift-off.

## How to create 100,000 happy hands

Okhai's vision is to create 100,000 happy hands, which means making a difference in the lives of 50,000 women. Meaningful impact takes time and Okhai has set a milestone for itself: to touch the lives of 5,000 women by 2022. Turning Okhai into a profitable and self-sustainable enterprise is vital in realizing this objective.

The effort underway at Okhai absorbs the best of marketing practices and has been going on in right earnest for close to a decade. The brand has sought out a variety of ways to enhance

its merchandising and sales numbers: product development, business processes, back-end systems, design capabilities, quality assurance and novel marketing initiatives. The goal, on the commercial side, has been straightforward: boost revenues, generate profits and make the business feasible and scalable. The inputs necessary to achieve that goal are in place. Okhai now has a business head, a design and sales office, ongoing engagements with the national institute of fashion technology (NIFT) and national institute of design (NID), retail outlets in Ahmedabad and Mithapur and, importantly, a flourishing online presence. Not least, it has expanded its family to include artisans - and their handcrafted offerings - from places like Haldia in West Bengal and Babrala in Uttar Pradesh.

"We want to give the customer a certain product at a certain price, but we also want to pay our artisans more," says Kirti Poonia, who helms Okhai. "We are faced with this challenge every

day and we have managed to strike the right balance between the two." The transition to online in 2014 and, since then, a deeper, further immersion in the digital world of business through social media has enabled the brand to find equilibrium, while spreading the appeal of its products farther and wider than ever before.

## Expanding the business online

Okhai has reaped a rich harvest thanks to its digitalization initiatives, securing 10 million Rupees in online sales in 2016-17, a 150% increase over the previous year. Playing significant roles in making the jump possible have been the brand's 7,500 online customers, 66,000 followers on Facebook and the one million-plus sessions its website attracted over the course of the year. Okhai's marketing campaigns have

been critical in this context, as also in pushing retail sales of its apparel and home-decor products.

The 'working women for working women' promotion, which juxtaposes working women dressed in Okhai clothes with Okhai artisans - is an example of the brand's marketing savvy. Executed at minimal cost using the collective's own artisans and volunteers as models and in-house photographers, the campaign reached 22 million people, revealing in the process how Okhai had cottoned onto employing the advantages of digital media. The digital thrust has been taken to a new dimension following Okhai's tie-up in late 2016 with Tata IQ, the big data and decision sciences company. Tata IQ will employ its cutting-edge solutions to optimize Okhai's operations, improve the effectiveness of its digital marketing initiatives, explore channels for customer acquisition, and deliver insights on an integrated communications approach.



The turnover figures it has recorded are testimony, above all, to the excellence of Okhai's products. To ensure quality improvements in design and rendering, the brand has created the Okhai design residency, a program where professional designers partner Okhai workers to jointly make clothes and more. It also invests in upskilling its artisans by enrolling them at NIFT for workshops and by having experts from India and abroad engage with them.

## Obstacle course

Today Okhai faces, and overcomes, business challenges like any other enterprise. For example, every Okhai artisan is graded for her skill level and takes anywhere between six months and a year to attain the required quality standards. This often leads to a supply constraint, an impediment for a business that has to be up to speed with demand. Besides, Okhai's workers are spread across remote places in India, making the logistics of the operation challenging.

The profitability equation, critical as it is, has been calibrated to run parallel with the paramount purpose of improving the economic prospects of the artisans involved in the endeavor. Ensuring that its workers are adequately paid can sometimes mean the business has to be seen from the heart rather than the mind.

## From women for women

If you are a working woman, and if you wear an Okhai kurta to your office, then basically you are creating a working woman in rural India," says Kirti. "The relationship is not one-way, though," she adds. "The woman in the rural village is also creating beautiful pieces for you to wear to work."

Okhai began as a small self-help group, with just a handful of women from the Rabari tribe in Mithapur, making handicrafts and clothes with appliqué, heer bharat and kathi designs, and

bead work. Most of the rural women who make products for Okhai need not step out of their house. They all work from home, therefore they are able to tend to their daily chores and make a living as well. The process begins in Ahmedabad, where Okhai's design team comes up with contemporary ideas that complement the tribal and rustic craft of the artisans. In addition, research also goes into which trends will appeal to the urban hipster.

## Working from home prevents migration

The design template is then sent to the villages, along with little kits. "The little kits contain the raw materials. If, for example, we are making a pouch with mirror-work on it, we will cut out only that much fabric, exact number of mirrors, and a zipper," explains Kirti. "We send out the kits to the villages in little auto rickshaws. The week after that, after checking quality of the work, the rickshaw zips through the village and picks up all the products, and brings it back to Ahmedabad," Kirti shares.

From there, the products are washed, ironed and barcoded, to be shipped once a sale has been made online. Apart from empowering women, Kirti sees an additional benefit in this process. "Distributed manufacturing, I think, is a solution to many of our problems. Migration is a big issue, with everyone moving to big cities - but not all can afford to live there and maintain a certain standard of living. If products are manufactured outside the city, there is no reason for them to move there in the first place," She also points out that if manufacturing outside cities is not encouraged, then only 10 or so cities in India will flourish, while rural areas will languish.

The recent demand for products has made Okhai expand to other locations, like Lucknow, renowned for its Chikan embroidery. "The artisans recently had their exams, which is what we do before setting up shop anywhere," says Kirti. "We gave them a panel, and asked them to replicate it. We then graded them. Those who scored high get to do delicate and intricate work. Those who don't get simpler tasks, such as running stitches." The collective is indeed looking further afield.

## Kirti Poonia; Okhai's Head

Kirti Poonia leads Okhai's efforts towards women empowerment by ensuring that it operates with the same rigor as any other fashion brand in the world. In the past she has worked with several Tata companies in business and strategy roles as a part of the TAS program. Kirti: "For me, building Okhai is a childhood dream, now being lived. Truly the most gratifying things I have ever done."

### LESSON KIRTI:

"All our Okhai artisans are graded for their skill level. It takes anywhere between six months and a year to attain the required quality standards. This often leads to a supply constraint, an impediment for a business that has to be up to speed with demand. Besides, our artisans are spread across remote places in India, making the logistics of the operation challenging. "

For more information, please visit [www.okhai.org](http://www.okhai.org)



Kirti "For me, building Okhai is a childhood dream"



# Starting Small



# 7

At the core of the vision behind Friends of Women's World Banking (FWWB) its creation are millions of women from low income households, who do not have access to any financial services. FWWB attempts to harness the collective power of these women by supporting self-help groups, federations, co-operatives, and farmer producer companies. FWWB believes in the bank-ability and credit-worthiness of women, knowing that economic empowerment is crucial to fight injustices of all kinds. However, FWWB is not a lending agency. As a facilitator of access to financial services, it catalyzes the formation of a credit history by becoming the first lenders. A big part of this process also includes building capacities of the women FWWB works with. It enables them to overcome barriers of gender, poverty, and lack of access to knowledge in the path of lifting themselves out of poverty.

FWWB's experience of over two decades shows that the combination of loan support, capacity-building and collective action is one that yields rewards, creating a positive and lasting impact on the lives of the women it works with.



# Lanmila Luithui

Aged 33 years, is graduated from Delhi University and also holds a professional degree in designing course. After her marriage she came to Langtang village of Ukhrul district in the Himalayas. She has a family of five members including her husband, mother in law, a son and daughter. Her husband is a computer counselor and a teacher in Ukhrul district earning Rs. 30,000 monthly.

With the thought of becoming financially independent and also being able to contribute to the household income, Lanmila decided to start a business. She was discouraged in the initial stage due to lack of capital but later learned about Volunteers for Village Development (VVD), an organization based in Ukhrul through her mother-in-law and approached them for financial support to start her business.

In the year 2012, Lanmila set-up her shop of selling handicrafts items and name it 'Wino Bazaar'. She used to travel to Jaipur for purchasing the raw materials and gradually extended her shop with variety of new items like women clothes, traditional bead work jewelry like handmade necklace, cosmetics etc.

Currently Lanmila earns Rs. 40,000 monthly from this shop. She acknowledges the immense support and guidance from her mother-in-law and financial support from VVD, who works with a larger objective of working towards enhancing livelihood of the underserved community, especially women in the hills and valley of Manipur. So far Lanmila has taken 10 loan cycles till May, 2017. She also shares that that, "for a semi skill entrepreneur, banks usually are not willing to give loan and hence at times have to approach money lenders or from other sources, even at higher rate of interests.

Even though Lanmila has been running her business successfully for many years, yet she was unable to deposit any savings in her bank account. In April 2016 and 2017 she attended training undertaken by FWVB, through which she learned about business management skills, maintaining records, checking stock, preparing budget and saving daily to fulfill future dreams. After undertaking the training, Lanmila also feels more confident and empowered. Her income increase as she applied the learning in her business and manages to save Rs. 1,000 monthly. Now she is confident to negotiate better with her customers and suppliers as well is better organized to manage her finances. Lanmila also plans to open a computer shop along with her husband and hence further increase their household income.

As she is an equal earning member of the family, Lanmila has decision making and purchasing power in the family.



## LESSON LANMILA:

Lanmila recalls that, after the delivery of her two children, her husband asked to wind-up her business and spend time at home for proper care of the children but she was determined and continued to manage her household responsibilities as well her business.

Lanmila: "With the support of my mother in law I was confident to follow my heart and claim my equality. If I respect his work, he should also respect my work".



# Esmiwon

37 years old, is a women entrepreneur running a Pharmacy Store. She was married in the year 2006 and lives in Chingjaroy village, Jassami block of Ukhrul district in the Himalayas. Esmiwon holds a diploma degree in nursing. She has a five member family comprising of spouse and 3 children, who are studying. Esmiwon works as a nurse in a local hospital and post that she manages her pharmacy shop along with the support of her husband.

Post her marriage as the family grew, Esmiwon felt that earnings from working as a nurse was not sufficient, hence thought of opening a small chemist shop in the year of 2009. She invested her own savings along with credit support from the bank.

Later to expand her business and increase the stock of medicines, Esmiwon joined Volunteers for Village Development (VVD) – a microfinance institute serving in hilly region in Imphal – in the year of 2013 and subsequently availed loan of Rs. 10,000 for eight times which was used for the working capital of her shop. Esmiwon has a strong client base as there are very few pharmacy stores in the region. In her business management approach she considers it crucial to understand need of the customers and hence as most of the clients are from adjoining villages and poor section of the society, she at times the medicine on credit or discounted prices. Esmiwon earns an income on Rs. 40,000 per month.

In April, 2016 and 2017 Esmiwon attended training imparted by Friends of Women World Banking (FWWB), Ahmedabad in which she learned about stock management, maintaining records of financial transaction on daily basis, budgeting, diversification of business and risk coping mechanism. Through the training on financial education, she learned about financial planning for future needs and started saving INR 500 monthly. Esmiwon: “There is a need for organizations like FWWB which provide capacity building support regarding business management skill for small scale entrepreneurs.”

Since Esmiwon contributes equally towards the household income, she also participates in household decision making along with other family members. Further Esmiwon plans to expand her business through diversification, in which she plans to sell a range of agriculture products for farming which would include herbicides, pesticides, fertilizers, etc., since there is an increasing demand of these products in Ukhrul as paddy cultivation is high in the region.



## LESSON ESMIWON:

“Listen to what your customer tells you. Many of my customers were sharing their demands for agricultural products which were hardly available in our region. For me this resulted in a new venture.”



# Bhagwati Bai

Aged 27 years, lives in Hinglat village of Pratapgarh, Rajasthan. She has completed her secondary education. She has a family of five members including her spouse and three young daughters. They earn their household income from agricultural activities and grocery store. They own two cattle and also have 5 bighas of land (a measure of land area varying locally from 1/3 to 1 acre), which they cultivate for eight months during the year and grow soyabeans, corn, masoor, wheat and chickpeas. Due to scarcity of water in the summer season, they are unable to take-up farming activities they are unable to throughout the year.

In the year 2014, with the interventions of an NGO called SRIJAN (Self-Reliant Initiatives through Joint Action) in the region, women members joined the self-help groups (SHGs) and began savings. With the inborn leadership skills, Bhagwati Bai was elected as the leader of her SHG. Gradually she started mobilizing high number of women to form SHGs and is also elected as the President in the federation. She also received encouragement and support from her husband, in her endeavor and took up the responsibility also managed the house hold responsibilities in her absence.

Bhagwati Bai with the intent to increase the household income, thought of starting a grocery store for which at the initiation level, she undertook the feasibility assessment and analyzed that although there were 150 households in the village but had only four grocery store. Hence she started a grocery shop from which she earns an income of Rs. 5,000-6,000 monthly. Further, after few years of joining the SHG, she took loan of Rs. 20,000 from the federation, for the purpose of improving the irrigation on her agricultural land and after re-paying the loan in the next cycle she took another loan for the purpose of purchasing additional products for the grocery shop, improving the product range.

In May, 2017 she along with other SHG members attended the training on financial education undertaken by of Friends of Women World Banking (FWWB), which enabled her to learn financial management skills and effective methods to ensure regular savings. Later she received training on the business management skills in the month of June 2017.

These trainings has helped Bhagwati Bai, to improve her business as she learned about better interaction and negotiation with customers, record keeping and stock checking, budget preparation and also she started using debit card for her banking transactions.

Bhagwati Bai now feels more confident and empowered. She believes that she is now better organized in managing her finances. She is motivated to share the learnings with other members of the federation, benefitting them as well.



## LESSON BHAGWATI:

“Learning can only be possible by sharing ones knowledge with others.”



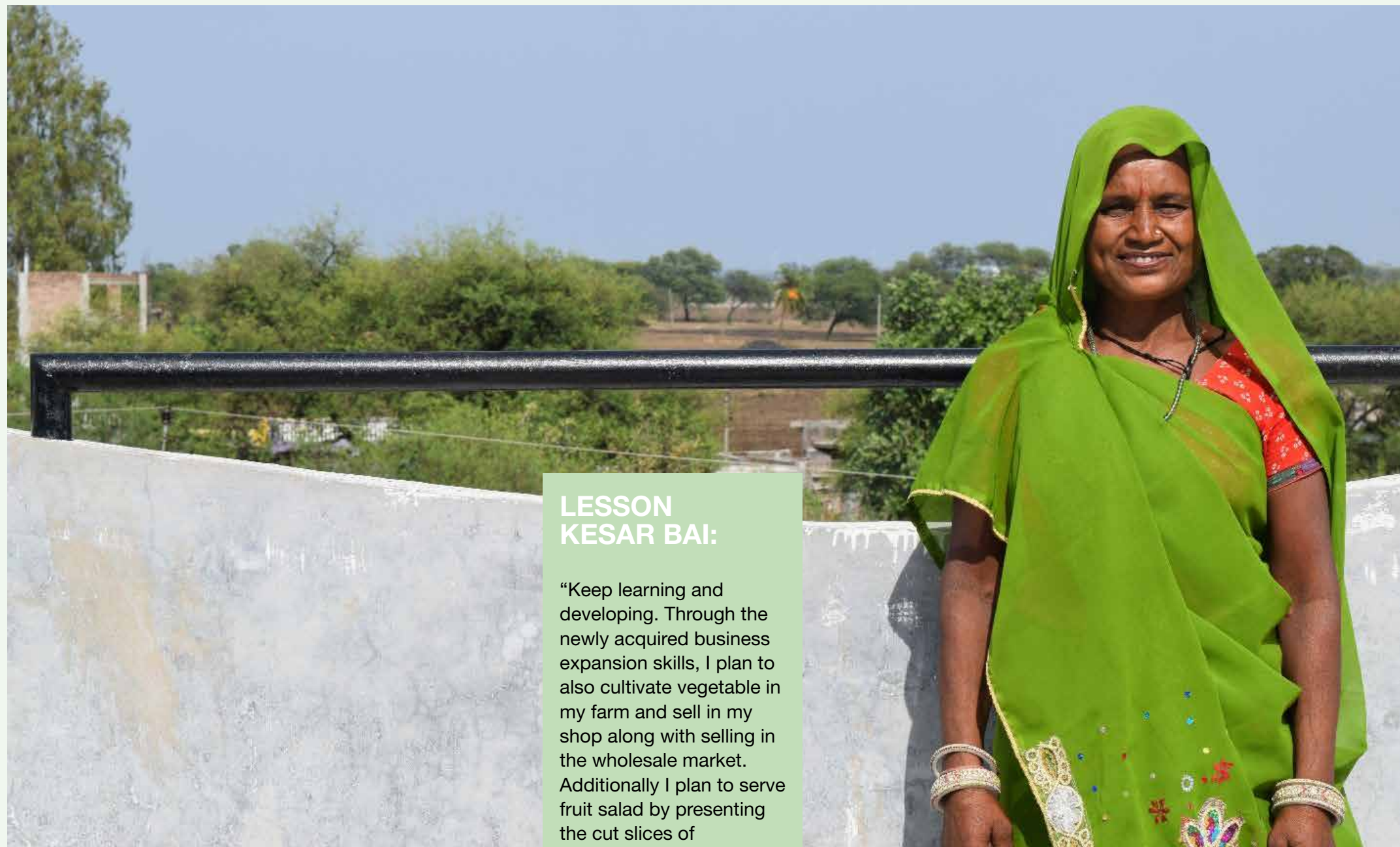
# Kesar Bai Kisanlal

is a 44 year old woman living in a village named Thikria in Arnod district of Rajasthan. She has received education till 5th standard and has a small family including her husband and two children. They primarily earn their living from agricultural activities, through their 4 bighas (a measure of land area varying locally from 1/3 to 1 acre) of cultivable agricultural land in which they cultivate various pulses, cereals and seasonal vegetables.

Srijan India (Self-Reliant Initiatives through Joint Action), began their interventions in the Thikria village and organised women to form self-help groups (SHG). The women were encouraged to start saving in the groups but due to very meagre amount of savings, they were not able to save. Gradually as women realized the importance of saving and benefits of forming a group, they formed a SHG named Kesar Bai Savings Group and began saving Rs. 20 per week. Gradually they increased their saving amount. With the accumulated savings in the group Kesar Bai was motivated to open a grocery store and availed a loan of ten thousand from the federation.

Kesar Bai explained that although there are two other shops selling similar items in the locality, yet she manages to earn 100 to 150 rupees per day. Understanding the importance of having multiple sources of income, Kesar Bai is also engaged in livelihood activity of selling watermelons, grown in her own farm. She has been doing this business for around 20 years and during the season she manages to earn Rs. 800 to 1,000 per day.

Kesar Bai attended the training on financial education and business management skill in June 2017 and gained insights on better management of business and personal financial management. Now, Kesar Bai regularly prepares the monthly budget for her household as well as business.



## LESSON KESAR BAI:

“Keep learning and developing. Through the newly acquired business expansion skills, I plan to also cultivate vegetable in my farm and sell in my shop along with selling in the wholesale market. Additionally I plan to serve fruit salad by presenting the cut slices of watermelon in fancy plate which will lead to increase in my sales.”

For more information about the FWWB work, Check out their website <http://fwwbindia.org/>



# 8.

## Nahari a tribal women led cuisine corner

SET UP SUCCESSFULLY BY BAIF DEVELOPMENT RESEARCH FOUNDATION (BAIF) IN VILLAGES IN THE SOUTH OF GUJARAT. THE CONCEPT OF NAHARI, A COMMUNITY OWNED AND OPERATED ORGANIZATION, IS AN EFFORT TO PROMOTE TRIBAL CUISINE AMONG TOURIST AND URBAN COMMUNITIES OF SOUTH GUJARAT AND AT THE SAME TIME GENERATE ALTERNATE INNOVATIVE SOURCE OF LIVELIHOOD FOR TRIBAL WOMEN.

BAIF's mission is to create opportunities of gainful self-employment for rural families, especially disadvantaged sections, ensuring sustainable livelihood, enriched environment, improved quality of life and good human values. This is being achieved through development research, effective use of local resources, extension of appropriate technologies and upgradation of skills and capabilities with community participation.



"The Nahari food corners are seen as a tool for empowering tribal women"

### HOW IT STARTED IN 2006

The first Nahari food stall was set up in 2006 in the village of Ganpur, near Valsad. Valsad is a municipality in the Valsad district of the state of Gujarat. Historically, Valsad was a small town covered with forest, with teak production as a major regional industry. The coastal region of Valsad, which overlooks the Arabian sea, has many tourist attractions including some grand temples such as Shri Sai Baba and Shri Swami Narayan. The Indian government has funded in the development of the area, due to its popularity with local and foreign tourists alike. There are plenty of stalls and shops selling various foods and traditionally prepared snacks. A perfect place for a Nahari food stall.

The concept got originated when BAIF's local

team members were conducting study under the theme of eco health. Various activities and events were planned as a part of this study to assess the wild food resources that are available and that are consumed by local communities.

### ETHNIC FOOD SELLS

Gradually, with a view to generate pride in indigenous cuisine and to boost the confidence of tribal women, native preparations made their appearance in local fairs, village meetings and workshops. A few enterprising women's groups such as Jai Ambe Mahila Mandal and Bajrangbali Mahila Mandal took the bold initiative of jointly setting up a stall and selling delectable ethnic preparations of finger millet, lentil and traditional chilies. Also wild tubers and seasonal forest foods are on the menu, all cooked in a traditional manner.



The strategy worked. Their surprise knew no bounds when they realized that their maiden venture had fetched them a net profit of Rs.12,000. Encouraged by this success, the groups started supplying traditional homemade food for various events. It was then realized that the same knowledge and skills about which the women are custodian from traditions, could be put to use for income generating.



**PROFITABLE ORGANIZATION RUN BY WOMEN**

Ganpur Nahari is run by a Self Help Group (SHG) of 17 women. This Nahari has reached a self-sustaining level, doing an average daily business of over Rs.1,000. Today the women earn daily wages of Rs.50 per person, apart from the profits which add up to their combined savings. They have made three sub groups with respective six, six and five members, whose duty alternates, so that one person has to work only 10 days a month. Everybody has a different responsibility like cooking, serving, cleaning, etc. and women are divided into sub-groups to ensure that each group can complete all the activities required to run the food corner.

Apart from serving ready-to-eat fresh food, the tribal women have also started a sales outlet to market the products by the Vasundhara Cooperative with an investment of Rs.5,000 from the income earned from managing the Nahali food corner.

Nahari today is doing brisk business as is evident from the jingling of the cash register. Patronized by the villagers of Gangpur, residents of neighboring villages as well as weary travelers who love to savor the variety of tribal delights, it has indeed become a prominent landmark of Gangpur village and a popular destination as well.

**PATIENCE, PERSEVERANCE AND PERSISTENCE**

The entire activity involved a lot of painstaking effort in the form of building internal capacity for managing the enterprise, building confidence, providing required trainings and skills of groups of these tribal women and shaping Nahari as a viable business enterprise which does not require a charity frame of development. BAIF also assisted the women wherever possible with loans and one time infrastructural assistance.

Taking a cue from this, another eight Nahari's have been set up at locations adjacent to highways in south Gujarat. Nahari's unique concept stands well received by both tourist as well as local population. The Nahari food corners are seen as a tool for empowering tribal women, while ensuring that the traditions and habits of the tribals are not lost in the path to income generation.

**INCOME RESULTS IN BETTER LIVELIHOODS**

The Nahari's are emerging as a model for a women led group enterprise in tribal setting which typically faces problems in the form of most underdeveloped regions characterized by vast untapped resources on one-hand and underdeveloped communities living at subsistence level and struggling for basic means of survival and well-being on the other hand. The regions are backward and are predominantly inhabited by tribal population, such as Kukana, Koli, Warli, Kotwalia, Kolcha, Nayaka. Tribals in these regions are engaged in a continuous struggle for existence and livelihood options are very limited to them.



**PRESERVING TRADITIONAL DISHES**

Apart from creation of self-employment for tribal women near their homes, the Nahari's have also helped in popularizing the traditional food based dishes amongst both tribal and non-tribal population in the region. Visitors have become aware about nutritional and tasty dishes of tribal communities and they cherish this experience.

The success of the Nahari food stalls is also seen as recognition and reward to local communities for conserving and being able to revive their traditional food based knowledge and skills. Demand creation for local wild food resources is also expected to result in to resource conservation actions

**INCOME GENERATION FROM HOME**

The initiative has helped in creating required financial incentive and providing opportunity for gainful employment for tribal women in their own villages without getting displaced. This work flexibility has proven most useful to women who otherwise did not have much options of work in their own tribal setting.

Rural areas often face under-employment rather than un-employment. Under-employment creates the issue graver as it means that rural women are available only during that part of the day when they do not have household chores. Although they need income, they cannot leave their

houses during morning hours when they have to do household duties.

There is no looking back for these emboldened women who have graduated from being ordinary tribal housewives to successful entrepreneurs capable of giving other eateries a run for their money.

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LESSON:

Income generation could be in your own back yard. The Nahari women are able to choose their own working hours and prepare the food at a time that is convenient for them. By using local ingredients and traditional cooking skills they learned from their mothers, the tribal women created a sustainable business that is recognized by many from outside their villages.

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# Pink City Rickshaw Innovations on Wheels





The Pink City Rickshaw Company is a unique innovative initiative of ACCESS Development Services, to provide aspirational new income opportunity to empower 200 women from low income households in Jaipur. Launched last year, the program is supported by HSBC and focuses on training women, ideally in the age group of 18-40, selected from weaker sections of society who are skilled to ply custom designed electric rickshaws that have collapsible canopy and ergonomically designed seats, mechanical improvement for greater safety, a locker for safekeeping of belongings of the clients, a mobile charger, water bottle holder, city maps and so on.



Radhika Kumari, director at The Pink City Rickshaw Company: “This is a first of its kind service in Jaipur and is garnering a lot of support from different agencies, like niche hotels, as well as travel companies who want to offer unique out of the box experiential travel. At present, we offer three select tours in the Jaipur circuit – heritage, crafts and shopping. We also offer customized tour packages that are designed keeping in mind the tourists who want to visit the historical sites in the city, but are hesitant to maneuver the congested streets on their own.”

An app is being developed which will be an added advantage to the tourists. An audio tour will be incorporated to enhance the unique experience while ensuring the safety and security of the women. ACCESS plans to create a board of directors from amongst the members and train them in management to create a sustainable enterprise.

## 'Our women drivers are provided smart uniforms'

The Pink City Rickshaw Company has thus opened a new channel of income for these women after their training in rickshaw driving and soft skills. Radhika: “Our women drivers are provided smart uniforms, are groomed to interact with tourists and are well oriented with the tours.”



While providing economic opportunities for these women, the initiative also advocates for an environmental friendly means of transport to address the growing pollution levels in the country.



When ACCESS Development Services launched the idea and initiated the concept, it received mixed reactions. Although Jaipur is an extremely tourism friendly city, it still remains tightly tradition bound. “Convincing the women, most from conservative communities, was not easy task. Tougher still, was getting them to venture into a male dominated domain. The women were doubtful of negotiating by themselves any vehicle in the traffic congested areas that the tour trails were centered in. Especially so, as many of them hadn't touched any vehicle apart from the occasional bicycles while school,” continues Radhika. “The hurdles of language barrier, interacting with foreigners the women had nothing in common with, facing the taunts of the nearly hostile male auto rickshaw drivers and negotiating with their families and peers who not only doubted the feasibility of the project but also reluctant of permitting this freedom to the ladies of the house who they believed should limit their duties to being caretakers of the home; all added to their reservations.”

The Pink City Rickshaw Company has just wrapped up its first tourist season. With 50 women brought under the fold of the initiative and nearly 200 tours sold, it is not an uncommon sight in Jaipur these days, to see a pink rickshaw glide by quietly with a uniformed lady confidently sitting in driver's seat and steering the tourists on their chosen itinerary.



The jeers have reduced, the stares haven't. However these are no longer stares of ridicule but hold admiration for the women drivers. Says Radhika: "To bring about this change, it has taken a lot of determination, both from the team working on the program as well as the ladies themselves. After repeated interactions with the community and repeated reassurances, a few were eventually brave enough to enroll into the program. The team then was faced with logistic issues like finding trainers who the women would trust, getting the women to shake off their shyness, strengthening their communication, encouraging them to adopt an entrepreneurial attitude and getting them market ready. Something simple as wearing a uniform was met with a lot of resistance and required various rounds of workshops."



It was critical to market these tours to an upscale clientele so that there would be higher revenue and shorter work hours for the ladies. To carve an entry in the very competitive and well established tourism industry of Jaipur was initially not an easy task. The e-rickshaw was not viewed as luxury transport, so ensuring that niche tourists would accept it meant a lot of inputs be put into developing an eye catching attractive rickshaw as well ensuring right partners on board who would help spread the word of mouth. It was also important to work on every customer review to ensure sustainability beyond novelty.

For driver Lalitha Devi, the job opportunity provided a level of autonomy she'd never experienced before. "I had never ventured anywhere alone earlier and was completely dependent on others, even to go to the nearby



market," Devi. "Now I have the confidence to take up anything on my own. It has given me a chance to meet so many people from across the world, and lovely new experiences."

Driver Jyoti Verma who was on duty for two months with the Pink City Rickshaw Company taking tourists inside the iconic City Palace says, "The Pink City Rickshaw Company has given me a chance to prove to myself that I can learn a skill at my age and be a part of the tourism industry. Something I had never thought I was capable of as I did not have any professional training or qualifications. My sons proudly tell everyone that I know all the nooks and tales of the palace- just like the travel guides. Even foreign tourists ask me for guidance and I can manage to converse with them in my broken English."



Bhagwati Devi , one of Pink City Rickshaw Company's first batch trainee who later became a trainer herself says: " Hamne appne dar par kabu paa liya – We overcame our own fears and managed to stand on our own feet. When I drive I feel that I am finally in control of my destiny."

**"The example of the first few women helped in convincing others to try their hand at it. Post the first training, some of the ladies were brought in as trainers. After a few tours, their confidence and expertise grew. Driving a vehicle led many to feel more self-reliant and in control, both of which they had not had a chance to experience before," Radhika says.**



# 9

## LESSON:

- Intensive handholding is critical before poor women can confidently run their enterprises
- By bringing women together into enterprises, they have a better chance of success due to mutual reinforcement and in building social capital
- Women feel proud and more attracted to participate, if an idea is inventive and fresh rather than being part of a traditional program

For more information, check the Pink City Rickshaw Company page on Facebook





# 10.

INDUSTREE gives  
women tools to  
choose their own  
futures





“Design is about problem solving”

Established in 2000 by Neelam Chhiber and Gita Ram, Industree Foundation addresses the root cause of rural poverty in India by establishing ownership-based manufacturing enterprises for majority women micro-entrepreneurs in the farm and off-farm sector. Industree assesses the traditional skill base of communities, organizes them into production units, develops products that appeal to modern markets, and creates consistent demand, opening up the 40 billion dollar global market for these entrepreneurs.

Industree Foundation has already trained 30,000 women artisans in India and Africa through collaborative efforts with organizations like Future Group, IKEA, the Commonwealth Secretariat, Grassroots Business Fund, and National Skill Development Corporation. Industree has also directly impacted over 2,000 producers and tripled their incomes, having built two of India's largest off-farm producer companies. ‘Mission Creative Million’, Industree's latest initiative designed to empower entrepreneurs and create jobs, aims to impact one million creative

producers in the next 5 years, dramatically scaling up outcomes.

According to Neelam Chhiber, now Managing Trustee of Industree Foundation, “With the right training and tools, women creative producers can become owners of their own businesses and leaders in their communities. That is why we have developed a model that empowers them with skills training, market linkages and the professional management support they need not only to build sustainable futures for themselves

but also create hundreds of new jobs”.

## Focus on creative manufacturing

Not only does the creative manufacturing (otherwise known as “handicrafts”) sector have vast untapped potential for growth, it is also a space which allows for innovation in economic and social empowerment. It encompasses the production of apparel, lifestyle and artisanal food, and is estimated to employ over 60 Million people in India. Handicrafts sector is the backbone of the rural non-farm economy in India. Yet over 90% of these producers are estimated to exist in the informal sector, and are forced to take up employment in exploitative conditions. Producers struggle to gain access to broader markets and depend on infrequent and underpaid local orders, often placed by middlemen who take a cut. Abuses like low wages, long hours, unsafe working conditions, and harassment are systemic. Industree's model gives producers a choice to work in self-owned enterprises. Industree has successfully incubated two existing producer enterprises to sustainability. These enterprises have impacted 2,000 producers, many of whom are owner-members through self-help group membership.

## Neelam's journey

When she was making her decision about where to study, Neelam came across an NID brochure that said “Design is about problem solving.” This resonated with her, and when she was completing her thesis, it was clear to her that her work should focus on the vast populations living in rural areas who rely on crafts for their livelihoods. Neelam says, “It became very clear that since the traditional markets of these artisans had been denuded by the industrial revolution which brought products from outside to the villages. So if villagers were buying a brass pot before, they now started buying a plastic pot. The artisans needed to reach out to new markets. And so it was obvious that we needed to become links between traditional artisans and distant markets. That was the role I wanted Industree to play.”



# Challenges

Neelam started Industree as a for-profit entity, designed to give market access to creative producers. These artisans were not receiving fair payment for their work, due to exploitation by middlemen and lack of understanding of market dynamics and business skills. “Of course, this work is not always easy,” says Neelam. “But when we believe in what we are working for and that the people we’re trying to support will rise to the challenge, we gain the confidence we need to keep going. People tried to discourage me from setting up units in Karnataka, saying that the women in rural areas wouldn’t want to work. Now, they are not only working, they are taking things into their own hands, whether it’s negotiating the rent for the unit or obtaining orders from the local market.”

Sourcing start-up capital for the social enterprise was a huge challenge. Gita Ram, Industree co-founder, provided an initial loan of 12 lakhs, post which both women continued to feed in their own capital to keep operations going. Neelam converted her salary into equity, which Gita - who was a constant source support at points of doubt - matched through her own investment, ensuring that both were equal partners in the enterprise as it grew and moved forward.

Neelam states that she learned the ins and outs of business by simply doing-she spent three years understanding the market from the retail shop floor, where she interacted with customers, finding out what they wanted and for what price point. In this way, she started building product lines that would be well-suited for both domestic and export markets.

## Blending finance

Neelam began handling the company financials from the inception of the company, acting as the professional management layer to support the women producers. At first, she did not know how to make a business plan or build projections, and was working out all the profit and loss statements in her head. She received a lot of coaching from

her chartered accountant at that time, and she attended a social impact course in Hyderabad where she understood the business from a broader, more mature perspective. There, she learned the importance of governance, as well as how to build a clear mission and vision, and how to make a clear business plan. Another key learning is that impact businesses cannot be built by for-profit funds alone, they need a blend of donor equity and impact investment. This learning led to the creation of Industree Foundation, a not-for-profit designed to bridge training gaps and fulfill the broad spectrum of needs of a social enterprise.

The working capital for the major scale-up of company operations came from an investment from Future Group. Through that investment, state-of-the-art talent came onboard. After this investment boosted activities, Neelam raised catalytic philanthropic funds through the Foundation to scale Mission Creative Million, designed to provide livelihoods for one million women across India. Debt funding was leveraged through NSDC for a skill-development company, because Neelam knew that the kind of work she was doing was impossible through a single entity. She has instead taken a holistic ecosystem approach, raising funds to support all the organizations required to make the hybrid model run smoothly.

## Empowering women

Industree uses qualitative and quantitative data to measure impact. This year it has created a new Evaluation Plan and will begin to conduct baseline and endline surveys with producers. The surveys will help measuring changes in producers’ lives after working with Industree. Says Neelam, “Last year we spoke with over 35 of our producers to understand the impact of our work and how we can improve our services. Women told us about their aspirations for their children and the kinds of lives they envisioned for themselves in the future. 43% of mothers said that thanks to an increased income, they were able to transfer their children to higher-quality schools. An increased income also changes family dynamics. Empowered with the dignity and



power of a salary, women can gain respect and decision-making power both at home and in their communities. 75% of the women we interviewed told us that their families respected them more now that they are earning.”

## Income brings huge change

Producers also responded to the interviews saying that an increased income gave them more control and agency in their lives. Producers are using their income for a range of crucial activities like supporting elderly parents, paying education fees, and investing in assets. One producer told the Industree team that after becoming a widow at the age of 41, she needed income to sustain her family. Today she manages all the household finances and is supporting her daughter-in-law’s career aspirations.

Moving producers to the formal sector means more than a higher income. It also means freedom from workplace exploitation, physical and verbal abuse, and unsafe working conditions. Producers told us that at Industree they feel safer, more respected and happier than at their previous jobs. Industree’s producer-owned companies also follow rigorous international safety and compliance standards. Industree ensures that producers’ work is equitable by training women in leadership, financial literacy and entrepreneurship. At Industree, they believe that by giving women the tools to own a share of their own enterprise, they will have the freedom to choose their own futures.

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LESSON NEELAM:

“One of the major personal challenges has been juggling family and work. Always feeling guilty for not spending enough time with the children. But after several years sacrificing social life, I realized that it’s crucial to build one’s networks in order to grow. So I started attending conferences and connecting with a larger community of people working with social enterprises.”



By generating employment opportunities for them, these social entrepreneurs contribute to realizing IMPACT on large scale in rural and disadvantaged communities. Taking families out of the cycle of poverty and creating a better future for the next generation.







# THE IMPACT of WOMEN LED or WOMEN FOCUSED ENTERPRISES

## **THE IMPACT of WOMEN LED or WOMEN FOCUSED ENTERPRISES**

Recognizing that the positive impacts of women led or women focused enterprises are manifold and a catalyst for advancing women's empowerment, this compendium is a part of a joint initiative of ACCESS Development Services and Women on Wings to highlight and focus on issues that will help to build and strengthen the ecosystem for women to participate in the mainstream economy and prosper.

The aim of the Conference: bringing together stakeholders that are engaged in promoting women's enterprises with the intent of sharing and dissemination of experiences and best practices around the theme.

On the occasion of the Conference, ACCESS and Women on Wings compiled a number of successful experiences of social businesses. Businesses built by women and men who saw the power and potential of rural and disadvantaged women and who took the challenge of breaking the glass ceiling. For themselves and for their last mile beneficiaries; artisans, weavers, farmers, drivers.

By generating employment opportunities for them, these social entrepreneurs contribute to realizing IMPACT on large scale in rural and disadvantaged communities. Taking families out of the cycle of poverty and creating a better future for the next generation.



