

A partnership between IDF, UNDP and Xyntéo, supported by IKEA Foundation

lima

INTRO.

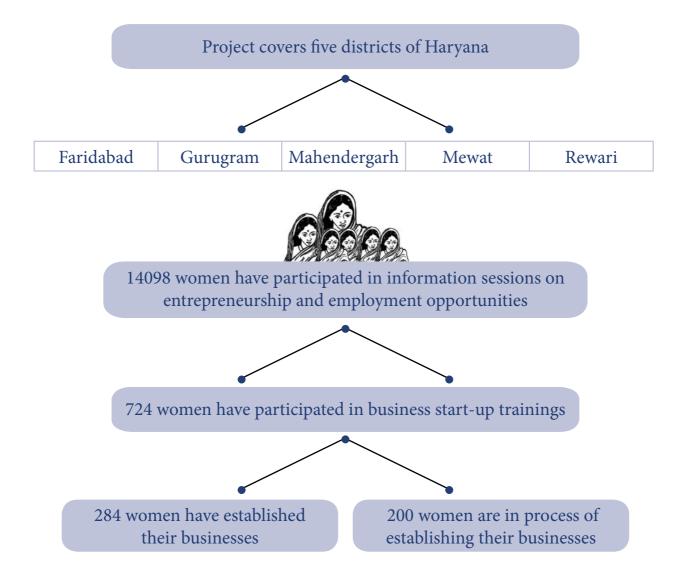




Empowered lives. Resilient nations.

Employment and Entrepreneurship Among Women in India

Disha: A Women's March Towards Financial Freedom



Introduction

ccording to a recent study by the International Labour Organisation, while the Indian economy grew at an average rate of about 7% between 2004 and 2011, there was a decline in female participation in the country's labour force from over 35% to 25%.

Haryana is one of the states at the lower end of this scale and one with the lowest participation of women in any workforce. According to a Ministry of Statistics and Programme Implementation report, the female work participation in the state in 2011 was a meager 17.8%.

Often women are unable to pursue opportunities away from home, making self-employment and entrepreneurship as the only real option for sustenance. In order to address this issue by providing impetus to entrepreneurship awareness and start-up trainings to overcome the barriers for the rural women, Humana People to People India (HPPI) partnered with UNDP to implement the Disha project titled 'Creating Employment and Entrepreneurship Opportunities for Women in India', to reach out and enable 14,000 disadvantaged women in Faridabad, Gurugram, Mahendergarh, Mewat and Rewari districts of Haryana through training, employment and entrepreneurship skill development. It is a partnership project between the India Development Foundation (IDF), United Nations Development Programme (UNDP) and Xynteo, supported by IKEA Foundation.

Starting from September 2016, the project in its duration of 15 months aims to empower women through sharing information regarding entrepreneurship opportunities and business start-up trainings, so that they can exercise their choices and challenge discriminatory practices. Also, the project intends to create mechanisms to bridge the existing information gap amongst women with regard to opportunities for skill development, employment and entrepreneurship.

In this compendium of case stories, nine women, who come from diverse socio-economic backgrounds, take the reader through their lives and share their experiences of the Disha project. These curated stories aim to exemplify the challenges and accomplishments of the women under the project and track their journey towards financial freedom and self-reliance.

A Small Start to A Big Dream



Nearly 17 years ago, when Pushpa Saini moved to Mahendragarh, Haryana from her native Mandawar in Rajasthan, she carried in her heart all the usual hopes and dreams that a newly-wed in rural India nurtures. Today, as we sit in her tiny but copious shop-cum-beauty parlour located besides the Sainipura main road, it is not hard to tell that the 36-year-old has achieved much beyond her hopes, and that too, despite her troubled marriage.

Beauty

Shife Beauty

"It has been about ten years since he left me here," says an almost stoic Pushpa.

"Only when you are left to your own devices you find the honest courage to achieve what

you aim for," is her next sentence, spoken almost as an afterthought.

The marriage was troubled from the very beginning. Soon after her husband left her and moved to his native Rajasthan, Pushpa found herself completely alone, trying to bring up her young son. Although skilled as a beautician, circumstances and lack of resources brought this young mother on the verge of destitution and she started working as a housemaid in her landlord's house, trying to earn a little money for survival.

It was under these circumstances that Pushpa was informed by a friend about UNDP's Disha

project, being implemented by HPPI in this region of Haryana.

"On the first day, I attended an information session on the benefits of setting up own business. This was followed by a three-day start-up training covering all the fundamental aspects of running a business successfully. It was only after this training session that I saw a ray of hope for myself and my son," she recalls.

Propelled by this ray of hope, a few days after the training session was over, Pushpa, with assistance of some her friends, decided to set up a small shop for women garments along with a beauty parlour.

"The training sessions were very helpful. It informed me about all the aspects of budgeting, presentation of goods, marketing and customer service. I will always be thankful to the Disha project for what it has offered me," she says.

Three months after starting the shop, today, after paying a rental of two thousand rupees per month for the shop, Pushpa on average saves about ten thousand rupees every month. Beyond sustenance, she is, now, confident of sending her son to a good engineering college.

When asked about her suggestions for other women who want to pursue their dreams and start their own business, Pushpa is quick to answer: "Confidence and self-belief is the key. Women should know that in today's world, self-reliance is must. Start small, but dream big."

And the small shop is an indication that this big dreamer has only just begun her journey.



Confidence and self-belief is the key. Women should know that in today's world, self-reliance is must. Start small, but dream big.

Produce Locally, Buy Locally: A Woman Entrepreneur's Mantra



"The power just went off," says 45-year-old Sharda Devi as she opens the door to her house located on a *cul de sac* in Lal Wala Kuan area of Mahendragarh, Haryana; her bright smile lighting up the darkened room.

Soft, regular rattling sound of a sewing machine wafts into the living room as Sharda Devi brings forth her latest creations.

"These are the brand-new school bags that we made for a nearby school. 50 of them were ordered and were a super-hit. Now, the demand is such that we are stretched to the seams," she says with a hearty laugh. Sharda Devi is one of the many women of the area who is participating in UNDP's Disha project for developing women entrepreneurs, being implemented by HPPI. She has been making bags for some years now and her interest received a renewed impetus following the training sessions conducted under the Disha project.

"In the first session, we were informed about the significance of self-reliance through running our own business. This was followed by a threeday training session on the fundamentals of setting up a business and various marketing and sales techniques," she recalls. The training and detailed follow-up assistance, provided by the trainers under the project, encouraged Sharda Devi to expand her business and put into practice her theoretical understanding.

"Encouraged by the training, I soon applied for a bank loan and invested the resultant capital in purchasing a new, pedal-operated sewing machine. Also, while earlier I used to procure the raw materials locally, after the training I have started getting them from Jaipur where they are much cheaper, allowing me to buy them in bulk" she says, reflecting her business accumen.

Beyond the expected aspiration of expanding her enterprise, Sharda Devi also fosters a much bigger and nobler goal which reflects her real enterprising abilities.

"I want people and institutions here to buy bags made in Mahendragarh rather than those made in Delhi. If we are producing these quality bags on which I can provide up to six years of warranty, why should they keep buying bags made elsewhere?" she says with a hint of pride.

And these are not mere whimsical musings of a small-time business owner. Sharda Devi's ideas are backed by precise planning and fuelled by a concrete roadmap.

"In the next two years, I will expand this set up to a factory with ten machines. I'm already training unemployed women from the neighbouring houses and some of them have started working with me on a part-time basis," she says, her eyes twinkling with an entrepreneurial zeal that is slowly but surely turning this house at the end of the street into a hub of activity.



I'm already training unemployed women from the neighbouring houses and some of them have started working with me on a parttime basis.

Disha: Economic Freedom with Gender Parity

Watching us approach her shop, 35-year-old Rekha Devi's husband, Ashok Kumar, left in a haste while she sat hunched over her sewing machine table, jotting down measurements for a small number of customers in her work diary. He was quick to return, carrying with him a tray full of water glasses and some sweets.

GEMIN

"As soon as she returned from the training I told her: You take care of the shop and I'll handle the household chores. What's wrong with a man doing house work!" he declares emphatically.

"I'm thankful to have such a progressive family. This was one of the foremost things told to us during the training, that the business will definitely flourish if the family supports us," says Rekha.

Rekha Devi is one of the many women of the Rewari district of Haryana who are a part of UNDP's Disha project being implemented by HPPI. Her husband works as a daily labourer and with her three children and aging in-laws, the family of seven gets by on modest earnings.

"I was informed about the project by a friend and after the three-day training session, I decided to open a tailoring shop as I was comfortable with this work," she says.

With tailors lacking in the village, Rekha Devi's

business was an instant hit and looking at the demand from her clients, the enterprising woman quickly bought a new picot machine to decorate the helms of the garments she made.

Since she opened the shop, following her training, the monthly family income which was about Rs. 3,500 earlier has gone up to Rs. 7,500.

"I owe it all to the training received under the Disha project. We were informed of various customer services and value addition methods to bolster the business and attract customers. I can now notice that the tailors in the market, a few kilometres away, do not pay much attention to these details. I'm confident in a few months their business will also be coming my way," says Rekha through an impish giggle.

When asked about her plans for future, she was equally confident.

"Firstly, I will start getting the raw material in bulk from Delhi where it is much cheaper as compared to the Rewari main market. Secondly, I want to put some more racks in the shop and start selling some cosmetic items as there is high demand for them. And lastly, I will put up a glass door and a shutter outside the shop. My father-in-law has been very supportive to let me sit at a shop without a *ghunghat* with strangers walking around. I think the glass door will put his mind at ease," she says.

As we begin to leave, Ashok steps forward to see us off; the words 'Adventure Spirit' printed on his shirt. In this nondescript Rewari village, the shirt seemed to have found its rightful owner in this hero of feminism, with an equally adventurous wife.



66 I owe it all to the training received under the Disha project. We were informed of various customer service and value addition methods to bolster the business and attract customers.

Disha: Towards A New Era of Financial Freedom



"I will call you later. Some people from the project office are here," says 34-year-old Archana Devi as she hangs up the phone.

"That was a friend. I have invited her to join the incense packing work. She is a widow with two children and needs work. This work pays good money," she says with a hint of excitement.

Archana is a resident of Ram Nagar, Dharuhera in Haryana. Her husband works as a vegetable supplier at the local *mandi* while she runs a grocery shop from her house and has recently started packing incense sticks as a side job for her vendor.

"The basic sense of well-being that you can see today in this house is recent. Things were not always this comfortable. There were nights when we gave our kids biscuits soaked in water for dinner while we went to bed hungry. Those were really tough times," she recalls.

Archana is one of the several women who is a part of the UNDP's Disha project for encouraging women entrepreneurship, being implemented in Haryana by HPPI.

"When we moved to Dharuhera about nine years ago, our monthly family income was about Rs 7,000. In time, my husband's work expanded and the situation became a little better but I never had the confidence to start a business or an enterprise of my own. It was only after the thee-day training under the Disha project that I felt motivated and confident to start a business," she says.

In the training sessions held under the project, the participants were informed about all the aspects of starting and running an enterprise successfully. This included procedures to apply for bank loans, various Government-run schemes for micro enterprises and marketing and sales strategies.

Following an initial small loan, Archana set up a cosmetic store in her house, but soon realised that there were very few customers in her colony who were interested in buying cosmetics. Having learnt from the experience, and after studying the requirements of the local population, she applied for a second loan of Rs. 30,000 and started a grocery store.

"It is the information provided during Disha training that has helped me get to where I am today. The store is now running very well as there are only a handful of other grocery stores in the area and none are as well stocked as mine," she says.

With the grocery store and the incense packing work, now their monthly family income is between Rs. 25-30,000.

"Such information is empowering. Now, I am encouraged to expand to other kinds of work as well," she adds.

Archana then goes on to explain her plans for the future which include, amongst other things, starting a new *namkeen* production business and retailing notebooks for school-going children.

As she leaves to give rice to a waiting customer, it is evident that the confidence and selfreliance that Archana exudes is bound to infect the women around her, and the family is never again sleeping hungry.



It is the information provided during Disha training that has helped me get to where I am today. **? ?**

Of A Teacher and An Entrepreneur



It is around four in the afternoon and a group of young students hastily rush into 26-yearold Pooja Kaushik's house in Nayagaon area of Faridabad, Haryana. A small, colourfully decorated chart paper outside the house proclaims that tuition classes for students, up to 10th standard, are conducted here.

"We have recently ordered a flex print of the signboard. It is much bigger and people will be able to see it from a distance," says an excited Pooja. "I got the idea of putting up a signboard as a marketing strategy only after the Disha training session," she adds.

Pooja is one of the several women of the

region who is a part of the UNDP's Disha project for entrepreneurship promotion, being implemented in Haryana by HPPI.

"I have been teaching in a nearby private school for last seven years. Even though I always thought of starting tuition classes for the students of my village, I lacked a clear understanding of how to go about it. Being a teacher, I knew I had the capacity but just didn't know where to start from," she says.

Pooja decided to attend the three-day training session after she was informed about the Disha project by a neighbour.

The training session conducted under Disha project explains the various aspects of starting and establishing an enterprise and ways to grow it in a very comprehensive way. Following the training, regular follow-ups are conducted by the trainers to ensure that any bottlenecks on the way to starting a business are resolved through proper means.

"From the instructions received during training, I made a budget diary to list out all the initial expenses. I realised that the savings from my salary was sufficient and I did not need to take a loan for conducting the classes. All the initial investment went in printing the signboard and buying stationery for my students," says Pooja.

Since the majority of the students attending the classes are from humble backgrounds, all of them are provided notebooks, pencils and other items of need. This keeps their interest levels up while also attracting them to the class every day.

"My fee structure is such that these students are able to afford the classes. I charge them based on their classes and most of the parents are happy to send them here since they know their children are in the care of an experienced, practicing teacher close to their home," she says.

When asked about her plans for future, Pooja, who along with a Bachelor's degree also holds a Diploma in Computer Operations, is quick to respond: "From the savings, I am going to start a computer centre near the main road. I have already identified the location and the computer teacher at the school I teach has expressed interest in joining as an instructor," she says with a smile.



From the instructions received during Disha training, I made a budget diary to list out all the initial expenses.

"

Disha: Spurring Potential in Rural Women



"Be careful lest the ceiling fan drops on your head. It's the first one he has installed so I am a little sceptical. Sit directly beneath it at your own risk," says 32-year-old Nitu Devi referring to her husband and the fan above our heads, as wary looks on our faces quickly turn into peals of laughter.

Nitu is visibly excited and cracking one joke after another sitting in her newly constructed grocery store that she has recently established.

"I don't have much education, so all that you see here is due to the Disha project training and my husband's constant support," she says as the laughter subsides. Nitu is a resident of the Gaushala area of Mahendragarh district of Haryana, and is one of the several women participants of UNDP's Disha project being implemented in the state by HPPI.

"I was informed about the training through one of my neighbours and as I heard the trainers talk about various ways of setting up an enterprise, I became more and more confident of opening this store," she recalls.

The area Nitu lives in is inhabited mostly by migrant workers from UP and Bihar, and as one approaches her street, one can't help but notice the lack of any grocery stores nearby. "The training covered all aspects of starting and running a business successfully. With many migrant families living here and no grocery stores, I knew that my market was ready and the profits are bound to come," she says.

It quickly becomes evident that Nitu's keen enterprising ardour makes up for her lack of formal education.

"I knew that I needed some initial capital to get the items for the shop. Though my husband works as a tailor, we didn't have enough savings to invest. So, I took a loan of Rs. 20,000 from a local microfinance institution and the same amount from my friends and relatives to stock the shop," she says.

Today, within three months of establishing the store, it is already self-sustaining and Nitu is proud to say that she hasn't taken a paisa from her husband's tailoring income.

"Based on the sales in the months since I started the store, I can save anywhere between Rs. 10-15,000 monthly. This provides us unprecedented financial freedom and helps us plan for the future in a more constructive way. It is all thanks to the training received under the Disha project," she says.

While walking out of her store we ask Nitu about her future plans and she is quick to reply: "As soon as the loan repayment is done, I'll use the savings from the store to open a cosmetic shop on the floor above this one. Secondly, I will get a shutter installed in front of this shop so it looks like a proper shop," she says with a spirited laugh.



G G Based on the sales in the months since I started the store, I can save anywhere between Rs. 10-15,000 monthly.



Maya Devi's farm in the nondescript Bhora Kalan village in Pataudi tehsil of Haryana has no road access. One must walk a few meters through the primary healthcare centre compound, jump across its shoulder-high walls and then again walk a few meters to reach the farm. And then, one is welcomed by vicious barks of two dogs tethered to a charpoy.

"They just sound vicious but are very docile," quips Maya Devi. "Their barks keep away mischievous kids and other curious people."

The dogs are guarding the newly constructed freshwater pond where Maya Devi and her sister-in-law are harvesting pearls. The concept of pearl farming was unheard of in this part of Haryana and, understandably, Maya Devi's new enterprise has generated a lot of curiosity among the residents.

"Traditional farming methods are at the mercy of weather. We always wanted to try something to ensure financial security event of crop failure," says Maya Devi.

When a close relative suggested the idea of pearl farming, Maya Devi was quite sceptical. It was around this time that field staff from UNDP's Disha project, being implemented in Haryana by HPPI, visited Bhora Kalan village and invited the residents to an information session and a three-day start-up training on setting up and running an enterprise successfully. "The start-up training was a big confidence-booster for all of us who participated. The indepth information provided by the trainers about every aspect of starting our own business and running it successfully motivated me to give the pearl farming option a serious thought," recalls Maya Devi. Following the training session, she shared the idea with her trainers who instructed in preparing a budget plan and help her identify various schemes under which Maya Devi could apply for loans.

"The best part of the Disha project is that the trainers maintain regular contact even after the training is over and provide much-needed support, not only in the initial phase of setting up the enterprise, but also as regular follow-up visits when the business is up and running," says Maya Devi.

Following family consultation, Maya Devi's husband and her sister-in-law also decided to join the initiative and the family invested some money from its savings towards getting a ditch dug up for storing freshwater and for procuring oysters and relevant tools for introducing the irritants into them. "We received help from my nephew who has a lot of knowledge about pearl harvesting and conducts regular trainings in the field for interested individuals," says Maya Devi.

It has been five months since an irritant was surgically put inside the oysters and they were dropped into the water reservoir. It will take another six to eight months for the pearls to be formed, and like any entrepreneur awaiting the results of hard work, Maya Devi is also anxious to see the outcomes.

"We do our hard work and the oysters do theirs. I just can't wait to share the results of this effort with our Disha trainers," she says with a smile.



66 The best part of the Disha project is that the trainers maintain regular contact even after the training is over and provide much needed support.

"Self-reliance, the Key to Success"



"The word *Naukri* comes from *Naukar*," says 30-year-old Anju Bala. "Today, I am confident enough to provide livelihood options to several in need and I thank the Disha project for this encouragement," she adds.

Anju is referring to the Hindi word for labour, while suggesting that self-reliance is most important for all.

"In villages, no one blinks an eyelid when men go out to work, but as soon women start doing the same everyone appears to have their two bits to say. This needs to change," she says with an infectious vehemence, her clear bright eyes reflecting the passion she holds within. Anju is a resident of Alduka village located in Nuh tehsil of Haryana, and is one of the several women beneficiaries of the UNDP's Disha project being implemented in the state by HPPI. Her husband works as an AC repairman while Anju works as a home-based tailor and plans to soon start a beauty parlour at her home.

ARKASH .

"The Disha project provided a great deal of confidence to all of us women. Earlier, we had trouble speaking a word to anyone, but today, we don't just express our concerns but also know how to demand what is rightfully ours," she says, again with a forceful fervour. Following the three-day start-up training under the Disha project, Anju felt motivated to follow her life-long passion of opening a beauty parlour. She shared the idea with her trainer who guided her to a free skill-development course being conducted in the district by a nationalised bank.

"I can't thank her enough for the guidance and support that *didi* has provided me all through the training and even after it got over. It is only because of her constant motivation that today I can sit across you and answer all your questions confidently," says Anju about her Disha trainer.

Following the month-long course, Anju recently received a certificate in beauty parlour management and has now made a concrete plan of setting up the business.

"During the training, we were informed about the importance of making a detailed budget. The initial investment in starting the beauty parlour is going to be around 10-12 thousand rupees. I can easily save that much in three months and start the work. A couple of my friends from the neighbourhood are already interested in joining the work," she says.

Despite her bubbling confidence, Anju is battling her own issues at home. Her husband is unsupportive of her starting the beauty parlour, but Anju is not the one to take it sitting down.

"I convinced him of the tailoring work. I'm confident I will convince of the beauty parlour as well. My mother-in-law supports me fully and with her by my side, he has little chance of winning this one," she says with a smile.



Today, I am Today, I am confident enough to provide livelihood options to several in need and I thank the Disha project for this encouragement.



Sac Pre by one tha pol

Sadhna Beauty Parlour-cum-cosmetic store in Prem Nagar village of Gurugram, Haryana is by no measure a small place. Furthermore, as one enters it, there is a perceptible buzz inside that appears to be misplaced for this sparselypopulated rural area.

"The wedding season has now started, so this kind of rush is common," says a visibly occupied Sadhna as she rushes to attend to a customer interested in buying a *lenhga*. At the other end of the store – the one that houses the beauty parlour – three teenage girls are busy practicing intricate henna patterns on A4-sized paper. "They are my students. I'm training them," explains Sadhna as she returns after having addressed the customer; a big, proud smile etched on her face.

"This is all following the training I received under the Disha project. In lack of it, I might have wrapped up this business by now," she says. Till very recently, Sadhna's husband was never completely happy with her choice to work. However, having completed a beautician course before her marriage, Sadhna was always interested in starting her own enterprise.

"My mother-in-law stood in my support, as two earning members in a family in today's times is always a good thing, but my husband was not fully convinced," she recalls. Sadhna was one of the several women from the region who attended the three-day start-up training held under UNDP's Disha project being implemented in Haryana by HPPI.

"I heard about the training sessions through a fellow self-help group member and it has been an absolute blessing for all of us who participated. The detailed information and stepby-step instructions that we received by the trainers has helped me increase my business and the packed store and string of training students that you see here are all a direct result of that," she says.

Sadhna has been running the parlour in this shop since a few years now. While she has developed a regular local clientele over this period, ever since the training, people from neighbouring towns are also coming to her store, thanks to effective marketing techniques and prudent customer service that Sadhna offers.

"I know the girls have their school vacations these days, so I would spread the word about the henna training. Now there are continuous batches of girls here taking henna lessons all through the day. Secondly, during the training we were informed that to bolster an existing enterprise, special attention needs to be paid to market rates. Soon after, I decided to check the existing rates of services in the nearby town market and made my rates more competitive to attract customers. The results are in front of you," she says with a laugh.

The impetus that Sadhna received through the training, coupled with her astute planning, has resulted in a two-fold increase in the family income and is effectively remoulding her husband's outlook.

"One needs to change with times," says Sadhna with a calm smile, before rushing off to cater to another waiting customer.



I heard about the training sessions through a fellow self-help group member and it has been an absolute blessing for all of us who participated.



Disha is a three-year partnership between the India Development Foundation (IDF), United Nations Development Programme (UNDP) and Xynteo, supported by the IKEA Foundation, that is helping one million underprivileged women in India learn marketable skills and connect them to income opportunities. This project aims to help women become economically self-sufficient so that they, their families and future generations can have better opportunities in life.



Empowered lives. Resilient nations. UNDP works in more than 170 countries and territories, helping to achieve the eradiation of poverty, and the reduction of inequalities and exclusion. UNDP helps countries to develop policies, leadership skills, partnering abilities, institutional capabilities and build resilience in order to sustain development results.



Humana People to People India is a development organization registered as a not-for-profit company under section 25 of the Companies Act, 1956 as of 21st May 1998. It is a non-political, non-religious organization working for the holistic development of the under-privileged and marginalized people in rural and urban India through social development and poverty alleviation interventions by coordinated, strategic approaches focusing on education, life skills, improved livelihoods, health and sanitation, the empowerment of women and environment protection. So far, HPPI has implemented more than 140 projects all over the country in partnership with different international and national private and public partners. HPPI is implementing around 50 projects across 10 States in India with an outreach of over one million people.





111/9-Z, Kishangarh, Vasant Kunj, New Delhi-110070 Telephone & Fax: 011- 47462222 E-mail: info@humana-india.org Website: www.humana-india.org

www.facebook.com/humana.india
@humana_India
www.youtube.com/user/HumanaPeopleIndia
www.linkedin.com/company/humana-people-to-people-india