

# Disha

*Employment and Entrepreneurship  
among women in India*



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PEOPLE TO PEOPLE INDIA



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**Clement Chauvet**  
Chief, Skills and Business Development,  
UNDP India

The Disha Programme: Creating Employment and Entrepreneurship Opportunities for Women in India, a partnership between the India Development Foundation and UNDP supported by IKEA Foundation was launched in 2015. In a short span of over four years, it has emerged as a powerful collaboration between stakeholders demonstrating the potential for women to participate in greater numbers in India's growth story – by empowering over 8 lakh women.

The need to improve women's participation in the economy has been a long-standing priority and is also crucial towards achieving the Sustainable Development Goals. In recent years, entrepreneurship has emerged as an ideal way for rural women to contribute. By taking just a few hours out of their day, they can engage in small businesses and bring home additional income.

Our partnership with Hero MotoCorp Ltd. and the Government of Haryana sought exactly this – to positively impact the lives of 30,000 underprivileged women in Haryana through training and entrepreneurial skill development.

Yet, the big question remained. How do you get more women involved in entrepreneurship? Patriarchal families and societal norms remained primary hurdles for women in rural areas to pursue income-generating activities. Through our pilot programmes with rural women in India, we also realised that awareness of opportunities, access to formal financing, poor customer management skills and most importantly, absence of mentorship made it difficult for women to take up entrepreneurship.

This compendium of stories 'Disha: Employment and Entrepreneurship among women in India' echoes how Disha has been successfully able to impact thousands of women across Haryana, who, despite of belonging to diverse socio-economic backgrounds, are standing together as entrepreneurs, or what we call as 'Shepreneurs'. As of today, these entrepreneurs are running multiple enterprises, ranging from stitching shops, grocery stores, garment stores, beauty parlours to manufacturing and marketing home-made snacks.

The biggest game changers in our Haryana chapter were the Biz-sakhis, women from rural communities who mentored these budding entrepreneurs with practical and psychological support and enabled them to bring down the barriers that stopped them from taking up entrepreneurship.

I would like to thank Government of Haryana for supporting the Disha programme throughout and enabling it to touch lives of thousands of women entrepreneurs across the state and to Hero MotoCorp for not just investing in the programme but investing in the dreams of these women.

Last but not the least, I would like to congratulate Humana People to People India for implementing the Disha programme in Haryana and showcasing their commitment towards women empowerment. Their efforts have borne fruit in the form of these inspiring stories of women, their journey through multiple challenges and most importantly, their vision towards a better future.



**Vijay Sethi**  
Chief Information Officer,  
Head Corporate Social Responsibility &  
Chief Human Resources Officer,  
Hero MotoCorp

With over 50 percent share in the domestic motorcycle market, Hero MotoCorp believes in 'Manufacturing Happiness' through our various factories, where man, machine and nature work together in harmony to minimise environmental impact and develop a healthy ecosystem. As a responsible corporate citizen, Hero MotoCorp has always gone beyond its business objectives to ensure a green, safe and happy environment for the society at large.

At Hero MotoCorp, the principles of Corporate Social Responsibility are integral to the way we conduct our business. We continue to champion socio-economic progress and empowerment through a range of products and services.

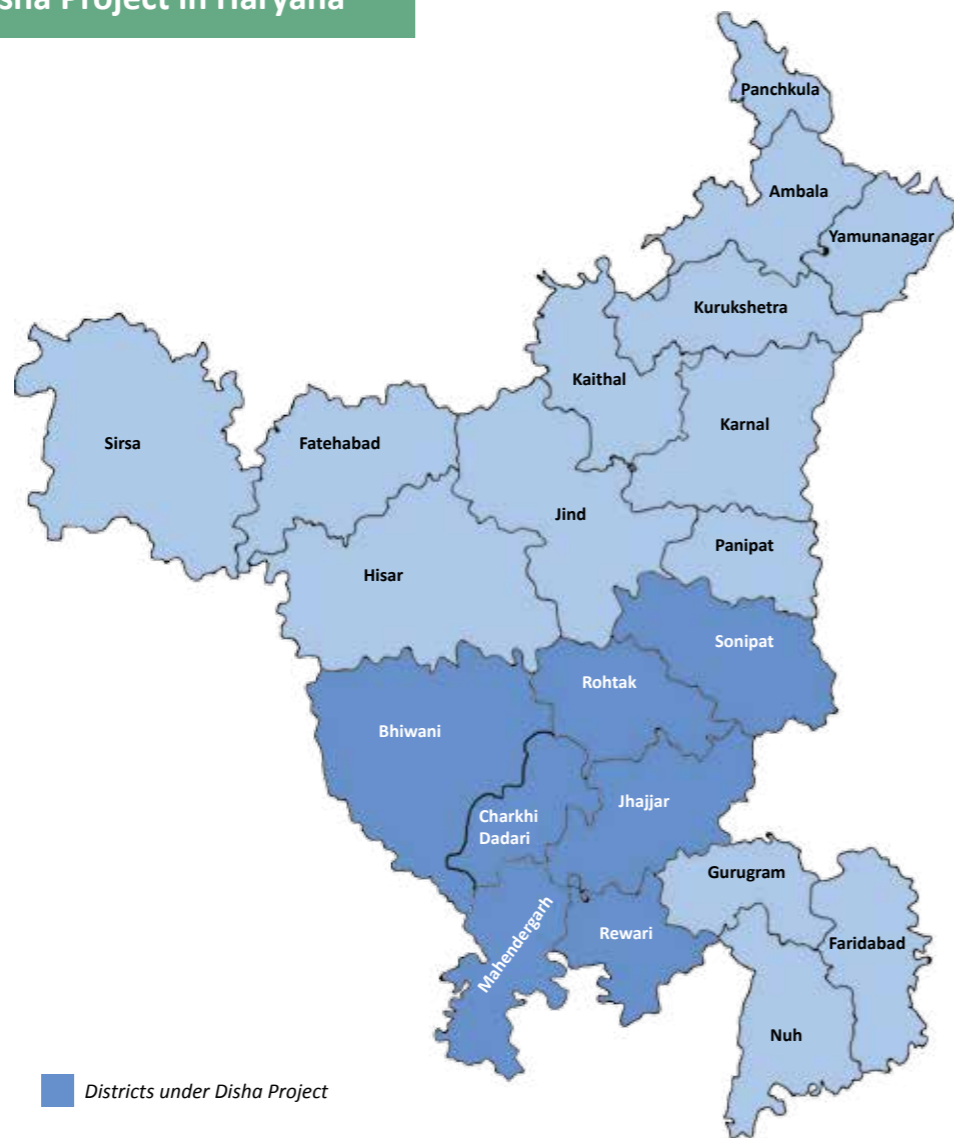
Our Chairman Emeritus, Late Dr. Brijmohan Lall Munjal's message, "We must give back to the society from whose resources we generate wealth", is a guiding force for our work. Our CSR platform revolves around supporting rural development; promoting education including skill development and creating livelihoods for people, especially those from disadvantaged sections of society, in rural and urban India.

In partnership with United Nations Development Programme (UNDP) India and Humana People to People India, we aim to partake in global goals of fighting gender inequality as well as creating economic opportunities for women from marginalised sections. We joined hands in March 2018 to reach out to 30,000 women in Haryana through entrepreneurship development.

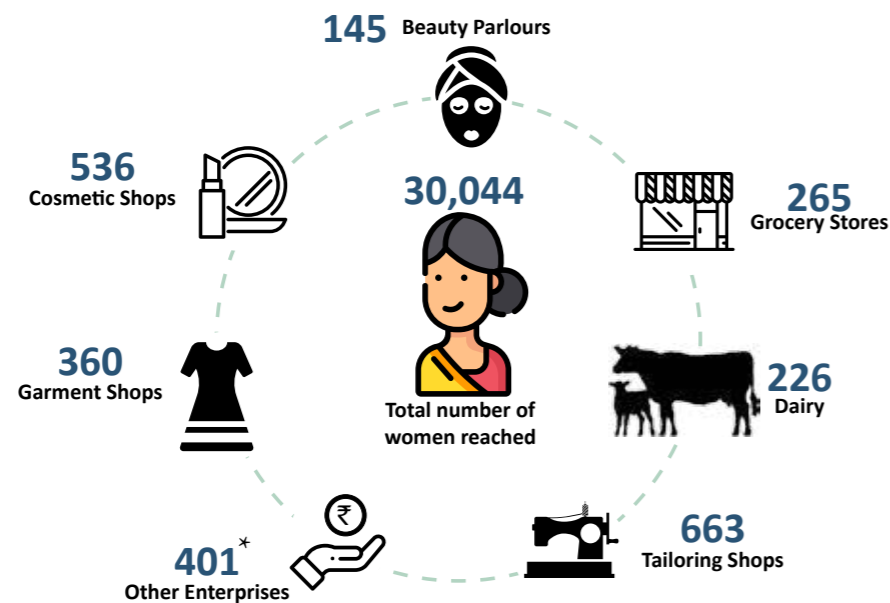
I am extremely pleased with the outreach and impact that we have been able to achieve through this partnership. Humana's field team, with the support of UNDP have not only informed 30,000 women of entrepreneurship opportunities but have enabled 3000+ women to start small enterprises in their localities. Through increased decision-making by women and enhanced incomes, this will translate into rural economic development in Haryana.

Hero MotoCorp is committed to bring about positive and long-lasting change in the lives of rural, poor women in India through innovative and collaborative approaches. We cherish this partnership and look forward to working together in the future.

## Districts under Disha Project in Haryana



## New and existing businesses started and improved by women entrepreneurs in the seven intervention districts of Haryana



\* Other enterprises include: Animal feed shop, Bag making, Bangle making, Biscuit/Cookies making, Clay items, Crockery shop, Embroidery work, Floriculture, Footwear shop, Furniture shop, Handicraft items, Mat making, Mushroom farming, Sweets shop, Tea shop, Toy shop, Tuition centre, Kitchen utensils, Vegetable shop, etc.

# Introduction

A working woman: a daughter, wife or mother is a driver of growth in her family and society, which ultimately impacts the growth of a country. Women who are financially independent, especially in rural areas, have a voice in decision-making and a place of active participation in contributing to the household income.

However, female labour force participation in India has been historically low, particularly in the North, where social norms have placed a constraint on how and where women can work\*. In 2011-12, a significant proportion of women usually engaged in domestic duties reported their willingness to accept work if the work was made available at their household premises. Among the women who were willing to accept work at their household premises, about 95 percent in both rural and urban areas preferred work on regular basis\*\*.

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) was awarded the project titled 'Creating Employment and Entrepreneurship Opportunities for Women in India (DISHA)'. The project aimed to reach out and enable 14,000 disadvantaged women in five districts: Faridabad, Gurugram, Mahendergarh, Mewat and Rewari of Haryana through training, employment and entrepreneurship skill development.

A partnership project between the India Development Foundation (IDF) and United Nations Development Programme (UNDP), supported by IKEA Foundation, the DISHA pilot project started in September 2016 and 14,098 women participated in BIG (Bridging Information Gap) trainings, of which 724 women went on to participate in start-up trainings.

The second phase of the project, DISHA-2, being supported by UNDP India and Hero MotoCorp commenced on December 11, 2017 and 30,044 women were reached out through 1,018 BIG trainings in seven districts: Bhiwani, Charkhi Dadari, Jhajjar, Mahendergarh, Rewari, Rohtak and Sonapat of Haryana. The women were oriented on concepts of entrepreneurship, opportunities and best practices of successfully establishing and operating a business. Furthermore, the trainings focused on women's economic rights so that they are able to get maximum benefit from this knowledge. The trainings motivated 4,736 women, who expressed interest in starting a new business. On completion of the training, 2,194 women from seven districts started their own business and 402 women improved their existing businesses.

In this compendium of case stories, 10 women entrepreneurs, 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 tracks their journey towards financial freedom and self-reliance.

\* Ideas For India. (n.d.). Women and work in Asia: Insights for India's low female labour force participation. Accessed March 12, 2019

\*\* Verick, S., & Chaudhary, R. (n.d.). Women's labour force participation in India: Why is it so low? Accessed March 12, 2019





## Using embroidery to weave a colourful future

Pinky, 24  
Rewari, Haryana

When Pinky got married in 2011, her father lovingly gifted her a sewing machine to take it with her to her new home since she had learnt the craft when she was in school in Grade 9. But the sewing machine sat rusting in a cowshed for the next eight years until one day when Pinky decided to start an embroidery and stitching enterprise of her own. What her father gifted at the beginning of a new chapter in her life allowed her to create a more comfortable present and future.

It was through her local *anganwadi* in Sahlawas, Rewari in Haryana that Pinky learned about the entrepreneurial start-up training being provided by Humana People to People India under UNDP India's Disha project supported by Hero MotoCorp. She signed herself up and once Pinky learned that she had the skills to start an enterprise, she convinced her husband who is a bus driver, to invest ₹2,000 to repair her dilapidated machine. It was a big amount to shell out but she promised to make it worth it.

"Earlier I would waste my time talking to my neighbours for hours but today, I use every minute of my day wisely and have no spare time to sit and chat around," says Pinky.

In comparison to her sister-in-law who is a guest teacher, Pinky was always told that she couldn't contribute to the family's income because she had studied only till Grade 10. But today she proudly says, "Since I started my enterprise in August 2018, I have given back my husband ₹15,000 and have invested some money in buying cosmetic items to sell. I did not start spending right away from the first month and also kept my income from my stitching and cosmetic shop separate."

Pinky struck the right cord with her customers who told her what products they wanted her to keep in her store. She says, "I have kept laces and other materials to sell and it is a good way to earn a profit because I can sell it for double the price that I buy it in. Also, when women bring in their sarees for embroidery, I charge them according to the density of the embroidery and the pearls and beads I add. The designs start with one rupee and as the size and beads increase, the price goes up. For a simple saree, I earn around ₹300 and it goes up to ₹500 or ₹600, depending on the beads."

Pinky also faces some challenges, but none so big to dim her confidence. "There is a problem of load shedding here during the day, so I have divided my time accordingly. I spend my day cutting and doing embroidery and at night when the electricity comes, I use my machine," she says.

Pinky has also inspired other women who had stopped stitching due to different reasons to start again and to also do embroidery. She has plans to send her children to a private school and open a big store in her village and employ other women. "I have only just begun," says Pinky with dreams in her eyes and a confident smile knowing she has what it takes to make them come true.



“Earlier I would waste my time talking to my neighbours for hours but today, I use every minute of my day wisely and have no spare time to sit and chat around.”





## Opportunities beyond my constraints

Sarita, 28  
Jhajjar, Haryana

Inside the quaint little lanes of Mangawas village in Jhajjar, Haryana, lives 28-year-old Sarita Devi who owns a shop that sells ladies apparel—colourful suits in different fabrics—for every occasion her customers demand. Sarita was born with a deformity in her left leg because of which she could not work in the fields, tend to the cattle or walk very far. With this constraint, and having studied only till Grade 10, Sarita had to depend on her husband's sole income to run their household. Earlier when Sarita would go to the market in the nearby town, she had to give up on things she had her heart set on in lieu of saving money for the bus ride home. There are many women just like Sarita—approximately 34,000\* of them in the age group 20-29 in Haryana—who live a life of constraint due to their impairments.

But now that Sarita earns her own livelihood, there is a spring in her step and she no longer requires to compromise on her wishlists or that of her children. "Now when they ask me for ₹10 or ₹20, I give them

\*Disabled Persons in India: A statistical profile, 2016 by Ministry of Statistics and Programme Implementation

my self-earned money and ask them to buy two of what they are getting, one for me!" laughs Sarita.

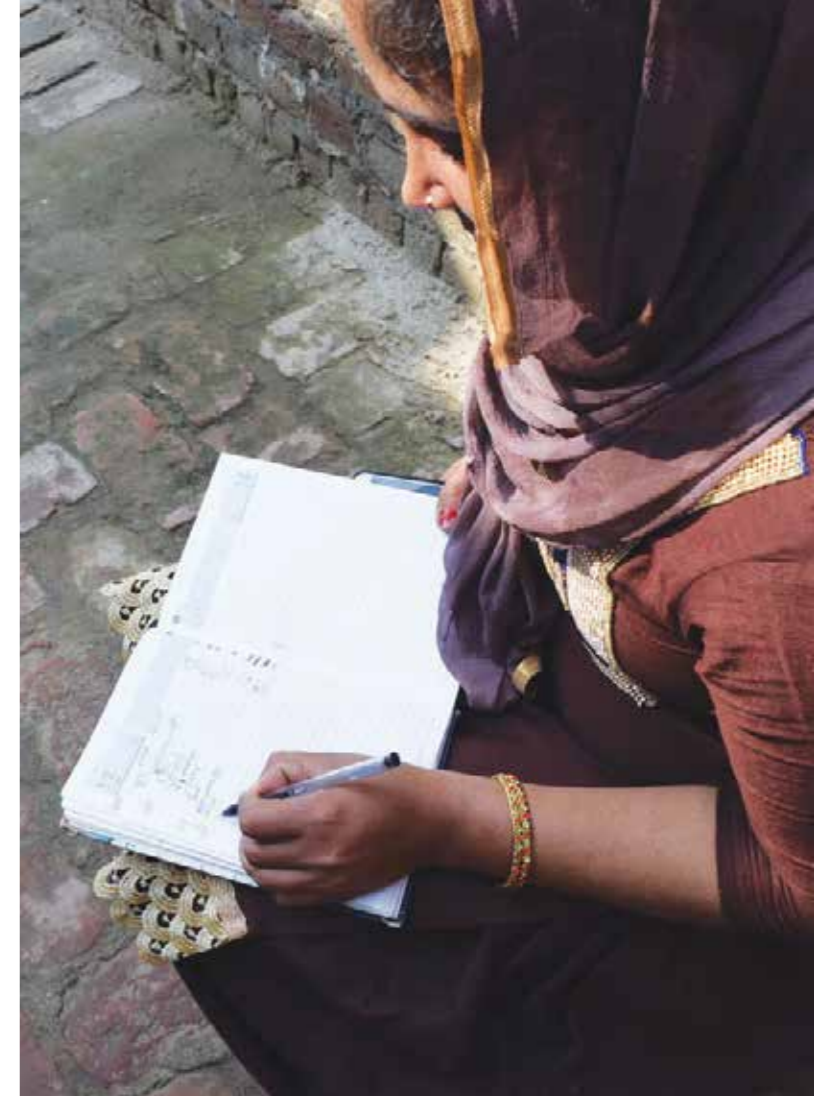
"I have found a great place where I purchase my stock in bulk, sometimes even 2-3 times a month. Once in a while even my husband asks me to get a shirt-pant set for him and nothing makes me happier than being able to do that without asking any money from him," says Sarita who started her enterprise in May, 2018 after attending the Bridging Information Gap (BIG) training followed by a three-day start-up training under UNDP India's Disha supported by Hero MotoCorp project and implemented by Humana People to People India. She fondly remembers the lessons she learnt during the training. "I knew I had to walk this path myself but Disha showed me the direction and continued to do so even after I started by enterprise," she says.

To start her enterprise, Sarita borrowed ₹10,000 from her Self-Help Group and used her social connections to form a network of customers as well as promote through word-of-mouth marketing.

"Women may not have ample food in their kitchens but they will always save up for a beautiful suit for themselves. And that is why I sell the most beautiful clothes and cosmetics in my store," says Sarita with a proud smile.

"I want to overthrow people's notion that for good quality and up-to-date trends, they have to go to the big cities and towns. When my customers get complimented and asked where they had purchased their clothes, it makes me very happy and helps me gain more customers!"

Sarita also connects her customers to her sister who stitches suits. Today, people no longer associate Sarita as a helpless woman who has a disability but looks up to her as someone who has job opportunities for other women. Sarita believes one needs to start somewhere—even if it is a small start. In her journey, she is on her way to building a brand of her own, one, which promises the latest trends right around the corner of her customer's homes.



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**"Women may not have ample food in their kitchens but they will always save up for a beautiful suit for themselves. And that is why I sell the most beautiful clothes and cosmetics in my store."**

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## The Entrepreneurial teacher

Jyoti, 21  
Rewari, Haryana

She loves to scribble and play with books and pens. I guess it is a case of like mother, like daughter," gushes 21-year-old Jyoti who is an entrepreneur and a government school teacher in the peaceful village of Saban in Rewari, Haryana.

Unlike stereotypical relationships with in-laws, Jyoti praises her mother-in-law and owes her achievements and success to her. In a small village like Saban with a population of 1,272 people where only 299 females out of 616 are literate\*, Jyoti continued studying even after she got married.

"I got married very young. But my mother-in-law made sure I continued my studies and this year I will take my B.Sc. finals. She also helped me start my enterprise," says Jyoti who runs a beauty parlour-cum-cosmetic store and also does stitching on the side.

It was during the start-up training by Humana People to People India under the Disha project when Jyoti

\*2011 Census of India.

met other women entrepreneurs and thought of this enterprise. She coyly states, "When I see an opportunity where I can make money, I work towards it. And this enterprise has a lot of margin, thus a good scope to make money."

"It was my mother-in-law who got the initial investment from a moneylender. I invested ₹1,500 in the parlour and around ₹9,000 for cosmetic products," says Jyoti who pays her monthly instalments herself and has placed orders for more products worth ₹50,000. "My enterprise is running pretty well. Since I started out around August-September in 2018, there has not been a single day when I opened my store and have not made any sales, even if it was for only 2-3 hours in the beginning."

One can only marvel at how amazingly Jyoti manages to switch among her roles as a mother, a teacher and an entrepreneur. She says, "I had my mother-in-law and sister's support. Without them I wouldn't be who I am today."

It is one thing to have your family's support, but it is beautiful to see how a woman grows with the support of other strong women—something Jyoti tries to reciprocate in her family. "My sister is also my sister-in-law and she recently lost her husband. I am glad I am able to contribute in running my household but my sister is a literature graduate and I think she too has the potential to start something of her own," she says.

Along with teaching and running her store, Jyoti also plans to start giving tuition classes so that her household income can increase. The milk they get from their cow is used up at home, considering she and sister together have four young children. Apart from working on the two acres of rented field, Jyoti's husband works as a driver and very recently opened his own sweet shop in the nearest market. "I cannot contain my happiness. I am so glad I can help my family and if my enterprise inspired them in some way, what more can I ask for!" says Jyoti, smiling ear to ear.



“My enterprise is running pretty well. Since I started out around August-September 2018, there has not been a single day when I opened my store and have not made any sales, even if it was for only 2-3 hours in the beginning.”





## Work hard and reap the rewards

Jyoti, 32  
Rohtak, Haryana

It is a little around 2 o'clock in the afternoon and the buffaloes in the alley are busy chewing the cud in systematic rotations in Ballamb village in Rohtak, Haryana. There is not much that happens around this time of the day, but for Jyoti, an entrepreneur who runs a beauty parlour-cum-cosmetic shop, the day looks very different. On her terrace, where she runs her store, customers are always walking in and out. For many women, it is their free time when everybody else is either out at work or resting after lunch at their homes.

She smiles and tells us, "It has been a good season for my business." She means the wedding season along with *Makar Sankranti* celebrated on January 14, which is a festival when everyone wants to look their best and be in their best attires. In a matter of a few months, Jyoti has made sales of around ₹45,000.

Jyoti lives with her children and her mother-in-law, as her husband works in the army. A proud army

wife, one can see she is already a very strong person. She talks about the first time she came to know about the Disha start-up training by Humana People to People India in August 2018 through the local *anganwadi* workers. "I got a lot of help from the trainers and they advised us to start small because it is true that it takes a while before people get to know about your enterprise." Jyoti was already trained in beauty parlour services and so she decided to start her own enterprise and invested ₹50,000 independently that she had saved over time.

In September 2018, Jyoti started her enterprise and helping her in marketing is her little daughter who brings her friends to her mother's shop to buy clips and latest hairbands. She laughs and says, "My daughter brings her friends and even tells their mothers to come to the shop."

Jyoti is very confident and says every entrepreneur needs to be focused, hardworking and be attentive towards their customers. Since she started her enterprise, many women have enquired how they could also start their enterprise and how much money they would need. "It makes me very happy to be an inspiration for others and my family's support makes me a confident entrepreneur," she says.

Going forward, Jyoti plans to also keep suits and children's clothes as they sell quickly and are in high demand. She is looking forward to Holi and other festivals as she hopes to make a good sale during these days. She also wants to save some money to invest in the setup of a better beauty parlour. "I want to buy a big mirror and keep some good combs and products. As of now, I use the natural light and do the services on the charpoy. It is not easy, but with a good infrastructure, I will be able to expand the services I provide," she says.



"I got a lot of help from the trainers and they advised us to start small because it is true that it takes a while before people get to know about your enterprise."



# The winding stairs towards success

Meenu, 35  
Rohtak, Haryana

I used to leave my children before their school time because I had to leave at 7am to reach the factory," says 35-year-old Meenu from Baland in Rohtak, Haryana. Meenu lost her husband in 2016 and her world turned upside down.

"For someone who would only step out of a car when we used to go somewhere, I suddenly had to depend on others to even feed my children," says Meenu, gulping down the obvious knot in her throat, trying to hold back her tears.

In Haryana, the gender gap in wages/salaries for directly employed women worker is very stark. For the period 1999-2000 to 2009-10, the daily pay for women was ₹231.90\*, which is 31.7 percent less than what men are paid—₹287.96. Meenu worked in a hazardous factory environment where she earned ₹5,000 a month. She would come back home at 7pm and would heat up the leftover food from the morning for dinner. She could

\*Narayan, Laxmi. (2016). Women's Labour Force Participation in Haryana: A Disaggregated Analysis

not give time to her children nor could she be sure of their whereabouts while she was gone.

In August 2018, merely three days after attending the start-up training by Humana People to People India (HPPI) under the Disha project, Meenu found the support and motivation from the project staff at HPPI, which she was looking for in her family for all these years.

"I put in ₹15,000 I had saved and borrowed ₹35,000 from my family and opened my own grocery store. I have so far paid most of the loan money back along with running my own household and paying for my children's school fees. Today, I am happier, earning better and managing my children and house simultaneously," says Meenu with a bleak smile. She says she owes this to HPPI and the Disha project for showing her this path. "Time changes people's fate. Every woman should be able to sustain herself and take care of her children. My children know their mother is there for them now, even if their father isn't present anymore," she says.

Meenu runs her grocery store from the comfort of her home. She opens the front windows of the room next to her home's entrance and it opens up to a shop. "I have studied only till Grade 8, so I keep a tab of the things I sell during the day and when my sons come home, I ask them to write it down on this ledger," says Meenu showing the meticulously kept budget diary. Meenu's sons are getting an additional knowledge and education in maths right in their house and a role model to look up to in their entrepreneurial mother.

Meenu plans to take a loan to venture out and HPPI has linked her to a bank that has agreed to give her a loan against her pension. As she sells a pen to a customer while another person walks in to buy 10 sachets of shampoo, one can see how her shop runs well. She has started an enterprise that supplies everything people in her village may need. From a woman who was jolted by a harsh reality, Meenu has overcome several obstacles and today stands as a proud entrepreneur and more so, a proud mother and a role model for other women in her village.



“Time changes people's fate. Every woman should be able to sustain herself and take care of her children. My children know their mother is there for them now, even if their father isn't present anymore.”





## The taste of financial independence

Monica, 29,  
Rohtak, Haryana

A peacock hastily crosses the road and dives into a mustard field while on the left of the road, three beautiful migratory cranes flap their wings in a pond with the setting sun in the background. Atil is a picturesque village in Rohtak, Haryana with not more than 800 families. As we zigzag our way into the village on our way to Monica's grocery-cum-cosmetic store, we see 29-year-old Monica busy with customers. "There is always somebody coming for something," says Monica arranging toy birds that are a favourite among the kids in her village.

Monica tells us how earlier she used to spend her days watching television or doing the monotonous household chores but these days, she has a purpose to wake up. She says, "From the moment I wake up I am excited for the day ahead. I clean up the store and get ready for my customers."

Monica had wanted to open a store for a very long time

but was contemplating, as she knew it would be a big risk and did not want to fail in front of her family. "It was only with the support and encouragement of Humana People to People India (HPPI) that I have finally fulfilled my dream."

In June 2018, Monica attended the Disha start-up training by HPPI and prior to that had taken entrepreneurial development training from the Rural Self Employment Training Institute, Kharawar, Haryana.

Upon making up her mind and backed with her family's support, Monica invested ₹10,000 independently and took a loan of ₹50,000 from the *Pradhan Mantri Kaushal Vikas Yojana*, a flagship scheme of the Ministry of Skill Development & Entrepreneurship. With an average monthly income of ₹8-9,000, she has so far paid two instalments of her Equated Monthly Instalment (EMI) and has increased the stock of her store by adding more products such as apparels, toys, shoes, children's clothes and baby products.

Talking about the change in her life post starting to earn her own income, Monica says, "There is no joy compared to being self-dependent. Even if I earn two rupees, it is a very empowering feeling. It is my money. I do not have to ask my husband for money, even if it is to get something for my children."

Monica focuses on her behaviour with her customers and makes an instant connection, something we saw in her as she was showing baby's clothes to one of her customers. She gave them time, her expert opinion of what quality would be great considering the winter season and gave them updates about upcoming stock in the coming week. Monica is the face of the modern-day woman entrepreneur who manages her home and her enterprise with a big, bright smile and someone who sees her worth in the eyes of her children and family. She says, "My children now feel even their mother is someone important. It is not only just their father. I hope I can be an inspiration to them."



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## An entrepreneur designing her future

Nikki, 19  
Rohtak, Haryana

As we enter Garhi Bohar, a small village just eight kilometres away from the city of Rohtak in Haryana, one can see the endless mustard flowers sway in the light winter breeze on either side of the road. The road leads us to 19-year-old Nikki who is an entrepreneur, running her own tailoring enterprise. “I am a designer,” she says in an articulated manner. “There can be other tailors in my village, but I design suits following the latest trends,” she adds showing us a magazine with the latest styles. Nikki had taken a six-month training course in designing along with her studies in 2017 under the *Pradhan Mantri Kuashal Vikas Yojna*, a flagship scheme of the Ministry of Skill Development & Entrepreneurship. She did another course in stitching and beauty parlour services under the Rural Self Employment Training Institute.

It was after she completed her start-up training under UNDP India’s Disha project supported by Hero MotoCorp and implemented by Humana People to

People India (HPPI), that she took out ₹15,000 from her account, which she had saved from a scholarship she had received, and invested it in starting her enterprise. “I was sitting at home after completing Grade 12 with all these trainings and certificates but only when I started my enterprise, my life took a big leap,” says Nikki as she arranges her stitched suits in order.

Since her village is not very far from Rohtak city, she asks her connections to send their clients to get clothes stitched from her. “Once they try the clothes I stitch, I am pretty confident they will come back,” says Nikki who believes word-of-mouth is the easiest and inexpensive medium of marketing.

Nikki loves her work and her energy vouches for it. She sprints from one suit to another to show us her array of work and her talent in designing. She says it was due to the continuous monitoring and counselling from the HPPI team that she decided to also start her beauty parlour services. “I provide parlour services at people’s homes on order. It serves my purpose of running a second business and helps me earn more. For instance, for threading, I get paid ₹40 instead of the regular ₹20 because I deliver the service at their doorstep. I have bought two more machines from my profit, one umbrella machine worth ₹6,500 and one overlock machine which allows me to give a quality finish to the clothes I stitch,” she says.

On an average, Nikki stitches three suits a day, which earns her around ₹13-15,000 a month. She says, “I am very happy I am able to help my brothers when they are in need. That is the upside of being your own boss. I get paid every day and can finish my work in my own hours, but one also has to be disciplined.” With an aim to open a boutique in the city with 5-7 people working under her, Nikki is off to a great start.

As one of the youngest entrepreneurs, Nikki is on her way to bigger things. But knowing she may get married and move to another place someday, she is training her sisters-in-law to take care of her enterprise while she plans to open another big venture as a talented designer.



“I was sitting at home after completing Grade 12 with all these trainings and certificates but only when I started my enterprise, my life took a big leap.”





## Start small but aim big

*Pinky, 30*  
Rewari, Haryana

At the foothills of the Aravalli Range in Rewari, Haryana lies Takdi—a small village with vintage *havelis* and houses with different textures and colours. As we enter the zigzag lanes of Takdi, we are almost transported to a different era and a feeling of being very small in front of the tall hills.

However, from another house that also had a big regal doorway with the old-era charm came out a woman entrepreneur who had brought the winds of change of today's era to Takdi. Thirty-year-old Pinky is a mother of four kids and a doted daughter-in-law. And she is also an entrepreneur who runs her own garment store as well as stitching shop and contributes to her family income.

Pinky says, "I always wanted to do something of my own and had been wanting to start a readymade garment store for the longest time. But I thought I would need to save a big amount, like ₹40-50,000 to start a business. Everytime I would start

saving towards a bigger amount, something would come up and I would spend half the money, never making it to saving the entire big amount."

But when I attended the start-up training in September 2018, under the Disha project implemented by Humana People to People India (HPPI), I learnt that it is infact advisable to start with a smaller investment so that we can recover it and if, unfortunately, it does not work out, we would not be in a major loss. After that something in me changed. I was motivated and eager than ever before to open my own shop."

Pinky invested ₹10,000 from her own savings and stocked her shop with suits and sarees of the latest fashion. Once they sold off well, she invested another ₹20,000 and refilled her stock.

Along with the start-up entrepreneurial training, HPPI also links beneficiaries to microfinance loans, skills training and banks. So when Pinky enquired about a loan, she was supported by HPPI's microfinance initiative with a loan of ₹30,000. "I am very happy with my sales. Women usually come in groups and it helps me sell more. I want to stock my shop with cosmetics and clothes for children because that is what my customer's demand," says Pinky who often lets her customers buy on credit because she understands that one may not always have the money.

But being an entrepreneur, she also maintains a ledger and keeps note of her credits and sales. "I try to keep a track of my sales each day, but it is difficult to manage my time with four kids."

Pinky believes people take time to get adjusted to a new wave of change but they will come to understand that when a woman earns an income, it helps her secure a better future for her children and family.



“I always wanted to do something of my own and had been wanting to start a readymade garment store for the longest time. But I thought I would need to save a big amount, like ₹40-50,000 to start a business.”





## A problem is an opportunity waiting to be solved

*Rekha, 32*  
Jhajjar, Haryana

When 32-year-old Rekha's husband was unwell, she decided to step up and find a solution to their financial problems like an equal partner and parent. Having practiced stitching on her own for 14 years, Rekha decided to venture out and in July 2018, started her own beauty parlour-cum-cosmetic shop and stitching centre. Today, anyone who enters Achhej, a well-known village in Jhajjar, will spot the big and bold name of Rekha's enterprise—Jhalak beauty parlour and stitching centre—painted in blue and red at the entrance of her home's premises.

Rekha is one of the 30,000 aspiring women who attended the start-up training under UNDP India's Disha project being supported by Hero MotoCorp and implemented by Humana People to People India in April 2018. She took the initial investment of ₹70,000 from one of her family members and set herself on an entrepreneurial journey. To make sure she is good at her job, she undertook a beauty parlour

skills training under the Rural Self Employment Training Institute, Jhajjar. Once she received her training and investment, there was no turning back.

"I believe in hardwork and I use my good communication skills to garner loyal customers. I give my best in the services I provide and have so far received several compliments from my clients. They say they do not feel any pain when I pluck their eyebrows!" chuckles Rekha as she hugs Jhalak, her daughter after whom she named her parlour while her son listens carefully to the conversation.

In her initial days, Rekha used to travel to New Delhi on a weekly basis to buy products for her store but she did not like the quality of the products and that was something she didn't want her parlour to be infamous for.

She did her research and got in touch with a dealer who now delivers quality beauty products at her doorstep and vouches for them. This does not only save her money and travel time, but also guarantees quality service to her customers.

Talking about the success of her cosmetic shop and high demand for her beauty parlour services during the wedding season, Rekha says, "I am thrilled with how my enterprise is functioning. I take notes and keep a track of my inventory as well as my day-to-day income. I feel proud that I am able to contribute to my household income and help my husband when in need." She adds, "I upgraded my handheld sewing machine to a foot pedal one which allows me to stitch up to three suits a day as compared to one earlier. I also bought a semi-automatic washing machine for my home which saves me a lot of time and effort!"

Having studied till only Grade 7 herself, Rekha wants her children to continue their studies. Her face lights up when she says her children will grow up in the presence of a working mother, knowing she is there to support their higher education. "But the journey does not end here. I want to move out from here. I want to go to the city and create job opportunities for more people who can work at my parlour," says Rekha.



■ ■

**"I believe in hardwork and I use my good communication skills to garner loyal customers. I give my best in the services I provide and have so far received several compliments from my clients."**

■ ■





## Aiming global with local products

Tulsi, 42  
Jhajjar, Haryana

**M**atti means soil and we owe it our everything," says 42-year-old Tulsi Devi who is the co-owner of Matti, a handmade biscuit and *namkeen* enterprise in Badhani, Jhajjar in Haryana, which promises to change the experience of snacking. Started around January 2018, Matti is run by four women—Sunita, Sheetal, Kamla and Tulsi—each one of whom has identified their strongest skill and used it in their enterprise. Tulsi says, "We often cook and produce the snacks together but Sunita and Kamla look after marketing the product because they are very good at it."

It was one of her teammates who had attended the start-up training under the Disha project being implemented by Humana People to People India (HPPI), and had passed on the key lessons. The innovative idea and technique to use indigenous ingredients such as *Baajra* (pearl millet) and *Makhana* (lotus seeds) and turn them into mouth-watering snacks was given to them by members of the Indian Institute of Technology, New

Delhi, the knowledge partner for the project. They developed a business model for Tulsi and her team and gave them a specialised training on how to procure, process and manufacture these products following proper hygienic practices.

"I am really grateful for the workshops and trainings we got to attend. Apart from learning how to make various snacks for my company—Matti, I also learned that I am supposed to wear a cap, an apron and cook under hygienic conditions. All of these together makes for a good quality and successful product," says Tulsi Devi as she packs another order for an event.

To start her enterprise, she invested some money of her own and borrowed some from her Self Help Group—*Dhan Dhan Sat Guru*. While talking about the health benefits her customers reap from the Matti snacks, Tulsi Devi says, "Our products are an healthy snack option. We have also advertised the same in our packaging. The products are good to control cholesterol as well as helpful in digestion."

While a unique and tasty product, Matti faces the struggles of marketing. Tulsi explains, "It is hard to sell our products locally. People in the villages think they have access to the same raw ingredients, so how difficult would it be to cook some on their own. But the real challenge is to combine culinary skills with flavours that suit the taste buds of both rural and urban customers and that is what Maati delivers."

Tulsi Devi and her team are using local resources and making a product for a global market, putting their village on the map. Women are starting their own enterprises and numbers back that up. Today in Haryana, there are more than 9,500\* women enterprises and Tulsi knows that for any enterprise to work, one has to be patient and have a strategy. "I aim to bring in more women in the future to work with us whom we can train and help earn a living on their own. That will take some time, but we are dedicated to make it happen," says Tulsi with a calming smile.

\*Participation of women in ssi sector. (n.d.). Retrieved from Development Commissioner Ministry of micro, small & medium enterprises



“The real challenge is to combine culinary skills with flavours that suit the taste buds of both rural and urban customers and that is what Maati delivers.”



### 1. Sonal Goel, Deputy Commissioner, Jhajjar, Haryana

The Disha project implemented by Humana People to People India with UNDP India promotes women entrepreneurship and many women from Self Help Groups in Jhajjar have participated in it. The trainings and workshops in the Disha project enhance the entrepreneurial skills of these women and help them create quality products and run better enterprises. This is a great initiative for women empowerment because it works towards making a woman financially independent and gives her economic empowerment.



### 3. Mukesh Kumar Jain, Lead District Bank Manager, Punjab National Bank, Rohtak, Haryana

Humana People to People India (HPPI) with UNDP India has been doing great work in our district. They get in touch with women from low-income groups or families who are going through a financial crisis and give them entrepreneurial skills training and link them to vocational trainings to make them self-dependent. HPPI has so far linked 40-45 women to our bank for loans and we have already sanctioned 27-28 applications, while the rest is under process. Since Disha's inception in the district, we have supported HPPI and the project and if any woman requires a loan, we connect them to our bank in their service area and give them the loan. We are always eager to help HPPI in empowering women and at any cost would not let a loan come in the way of a woman wanting to start her own enterprise.



### 2. Jaswant Kasana, Project Leader—Disha, Haryana

Humana People to People India (HPPI) is implementing the Disha project with UNDP India supported by Hero MotoCorp across seven districts of Haryana. Our focus is to give entrepreneurial training to women and encourage them to start something of their own. Under this project, we got in touch with 30,000 women and mobilised them through training, and out of them more than 3,000 women have started their own enterprises in 2018. During this journey, the main challenges they faced were societal boundations such as not being allowed to step out of their homes and not having access to the initial funds to start their business. Another challenge was to market their products and through all these problems, the HPPI team helped the women to better market their products, gave family counselling to overcome social barriers and linked them to banks and microfinance for their financial constraints in starting their enterprise. The women who are today running their own business have become socially and financially empowered. Their dream to have a good lifestyle—food, education for their children etc.—is now a reality. The women who are now entrepreneurs also play a role model to the other women in the society who do not have the means to get a job elsewhere but can think of starting their own enterprises. We aim to reach more women and make them self-dependent and financially empowered.



### 4. Satpal Singh Rathi, Faculty, Rural Self-employment Training Institute (RSETI), Jhajjar, Haryana

RSETI\* staff goes to villages and informs people who are uneducated or going through financial crisis and helps by training them to set up their own enterprise. It is not always possible for us to travel to all the villages or get in touch with all the prospective candidates. It is here that organisations such as Humana People to People India (HPPI) prove to be very helpful. After HPPI gives their beneficiaries a start-up training for three days, they connect us to the women who are interested in getting specialised skills training for their enterprise. We train them, tell them about our schemes and also link them to banks for loans. Once they establish their enterprises, we follow their journey for two years.

*\*Rural Self Employment Training Institutes (RSETI) are an initiative of the Ministry of Rural Development to have dedicated infrastructure in each district of the country to impart training and skill upgradation of rural youth geared towards entrepreneurship development. RSETIs are managed by banks and in Jhajjar, RSETI is tied with Punjab National Bank.*







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Supported by IKEA Foundation

Disha is a four-year partnership between the India Development Foundation (IDF) and United Nations Development Programme (UNDP), 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.



Hero MotoCorp Limited is the world's largest manufacturer of two-wheelers, based in India. Hero MotoCorp has a vision of empowering India through safe mobility. It aims to become a global enterprise that fulfils customer needs and aspirations of mobility and set benchmarks in the sector of automobile technology, styling and quality. Hero MotoCorp is also involved in Corporate Social Responsibility under the umbrella of WeCare and focuses on areas including environment sustainability, girl and women empowerment, education and road safety.



Humana People to People India is a development organisation registered as a not-for-profit company under section 25 of the Companies Act, 1956 as of 21<sup>st</sup> May 1998. It is a non-political, non-religious organisation working for the holistic development of the under-privileged and marginalised 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. HPPI is implementing 70 projects across 13 states in India with an outreach of around two million people.








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