

Success Stories of Women Entrepreneurs



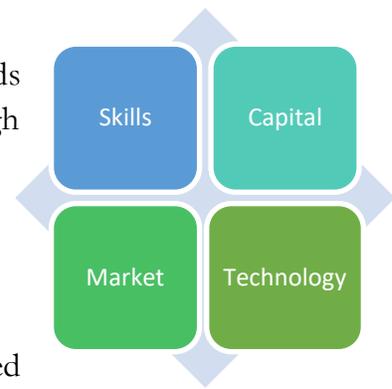
Preface

The compendium is the list of stories of the women entrepreneurs. These entrepreneurs have gone through the SCORE’s flagship initiatives called SHEudyami which focuses towards helping potential and existing women entrepreneurs to start and improve their businesses. These women had undergone through series of activities right from building their technical skills to enterprise development skills followed by establishing forward and backward linkages.

SHEudyami is a socially and economically empowered woman who is a role model for other women of the society. **“SHEudyami”** is a concept towards creating women entrepreneurs from semi urban and rural parts of India.

SHEudyami – An Introduction

Women and entrepreneurship; **SHEudyami** is a concept towards creating women entrepreneurs in India. There are enough entrepreneurial opportunities existing in India and the idea is to connect/infuse them for women. The idea is to help women in the following areas to make them entrepreneurs:



- Building their entrepreneurial skills
- Provide them the required need based vocational/technical know how
- Link them with the financial resources; and
- Assist them in market linkages

Objectives

The overall objective of the SHEudyami programme is “to encourage the establishment and growth of **women**-owned and controlled businesses, encourage self-employment and **business development**, and to promote economic equality between men and **women”**.

The specific objectives:

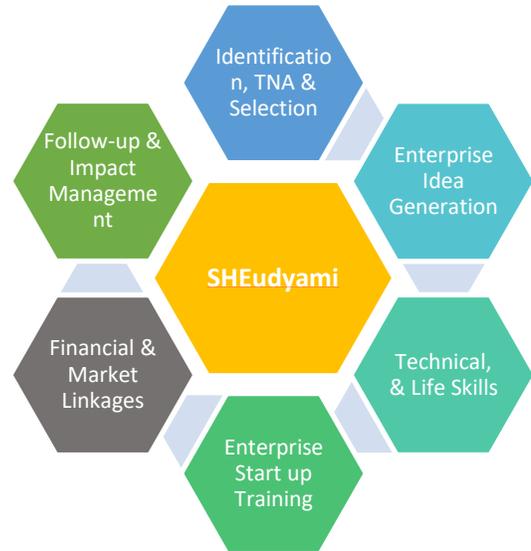
- Promote female entrepreneurship in India
- Reduce the rate of unemployment through the incorporation of women into economic activities
- Improve women’s professional qualifications by organising a development program i.e. through training on gender and entrepreneurship, women related business idea generation, confidence and self-awareness of oneself, business startup and improvement training, facilitating the financial and market linkages
- Promote entrepreneurship and the consolidation of business projects for women and develop networks of entrepreneurs and business women as a key mechanism of economic revitalisation in their areas.

- Empower women with the information and tools that will enhance the creation and maintenance of the jobs created.

Key components

The SHEudyami programmes key components are as follows:

- Identification and selection of the right kind of SHEudyamies
- Basics on gender and entrepreneurship
- Women related business idea generation
- Building skills
 - *Technical skills*
 - *Entrepreneurial skills*
 - *Life skills*
- Market linkages
- Financial linkages
- Follow up with the SHEudyamies
- Incubation support, impact creation and management



Fullerton India Credit Company Limited (FICCL) has taken a remarkable step to promote and support the women entrepreneurial culture in India. In this regard Fullerton India Credit Company Limited (FICCL) has supported the Society For Pragati Bharat to implement the “SHEudyami” project which is one of the apex product of SCORE Livelihood Foundation to create women entrepreneurs through building their technical & entrepreneurial skills followed by forward and backwards linkages.

SHEudyami project was initiated by SCORE Livelihood Foundation, with the implementation support from Society for Pragati Bharat, in Indore district of Madhya Pradesh. It was 5 months project to create 50 women entrepreneurs.

Women entrepreneurs were selected from the list of 65 women who had applied to be part of the programme. These women had undergone through the need based vocational skills in the areas of stitching and tailoring, life skills and business start up and management training followed by facilitating the market linkages. Post to the capacity building interventions women had set up a production center (women collectives) called Samridhi Vastra Utpadan Kendra.

Samradhi Vastra Utpadan Kendra

In the Indore city the SHEudyami's are involved in stitching clothes through their collective and individual enterprises. Indore is a hub of readymade garments and there is a huge opportunity for the women entrepreneurs to set up their own enterprises.

26 SHEudyami's has initiated the group enterprise called Samriddhi Vastra Utpadan Kendra and 12 SHEudyami had set up their nano enterprise at their home. Each woman works around 5 hours per day at the production center under the guidance of a male supervisor named Mr. Pankaj. Initially Pankaj was going to the market to secure the work order a later on women themselves started going to establish the market linkages. Women have enough works from the market and they are stitching only shirts. Each woman earns between 6500 to 9000 per month depends on number of shirts she stitched. Women gets on an average 15 rupee to stitch a shirt.

Apart from the financial independence for the self and contributing to their family, SHEudyami's confidence & moral is boosted and they are enjoying their acceptability in the family specifically in decision making processes.



Self-reliance Leading to a Greater Resolve

Anita Viswhakarma

27-year-old, Anita Viswhakarma is a resident of Nand Bagh colony, Indore. Her natal place is district Lalitpur but she moved to Indore after marrying Vishnu Vishwakarma, who works as a tailor in a tailoring shop for subsistence. But the income is inadequate to meet financial needs of a joint family of 6, comprising parents in law, brother in law and two children of 8 and 6 years of age-



Anita completed junior high school and aspired to pursue further studies but due to poor economic condition she couldn't continue education. She had a dream-of being economically independent but was clueless about the means to realise her dreams. Days passed by and her struggle in the chronic cycle of poverty continued.

In May 2018, SCORE initiated a stitching project SHEudyami for the needy women in Nandbagh colony. This was a new ray of hope for Anita, she discussed it with her in-laws and husband and after their consent, she joined the training and learnt stitching shirt. Later, SAMRIDHI VASTRA UTPADAK KENDRA was initiated the center was equipped with 10 sewing machines, where women could in their leisure time stitch shirt's collar, cuff, sleeves etc. Anita started stitching collar and the skills she acquired through the training enabled her Rs. 200 every day. This itself is an enormous change that Anita experienced in her journey as she could move from 'no earning status' to 'a regular earning cycle'.

“SCORE has transformed my life; the skills I have learnt not only made me self-reliant but also have filled me with enough confidence to start my own business someday.”

This experience boosted her self-confidence and pride and today she has new plans for future - to run her own center and earn enough to provide better education to her children. She realized the value of money more than anyone else as she had to give up her studies due to lack of money and she does not want her children to go through this painful experience. This determination manifests change.

Looking Beyond Barriers and Emerging as a Warrior

Ganga Ahirwar

Ganga Ahirwar (28 years old) is a resident of Nand Bagh colony, Indore, studied till 12th standard, married to 31 years old Bhoora Ahirwar. To support family, Bhoora works as a daily wage labour in Mandi and earns 150 to 200 rupees daily. However, his meager earnings are insufficient to meet their expenses for a family of 4. Couple has two children- 8 years old daughter, studying in 2nd standard and 6 years old boy who is studying in nursery class.



Ganga and her husband were always worried about family's future as the life they were living was not satisfactory and was below subsistence level. Sending children to better school and investing in their education remained a distant dream as they did not have enough earning to run their family well. Ganga

“Today I share my power, pride and my dream of starting my own venture...I express my gratitude to SCORE for showing me the way and helping me chart out a new course...”

attended a basic course in nursing and wanted to pursue career in nursing but her husband was against the idea of a fulltime job and hence she could not pursue her nursing career. Ganga's story tells us a lot about many like her who remain behind a shadow of despair and their potential remains untapped. It also reflects the plight of a housewife especially in rural belt and in a patriarchal society like ours, where women are yet to see find their space and have their voice and choice-lessness, as women either resign to fate or silently succumb to dominant views. The situation is not very different even pre-marriage period as well.

In April 2018, Ganga came to know about the stitching center, the training opportunity and the prospect and shared it with her husband, who instantly agreed. She joined the center and started learning tailoring trade. After completion of training, Ganga was motivated to work with Samridhi Vastra Utpadak Kendra. Today she works in the center for 3 hours (from 11:00 AM to 2:00 PM.), where she stitches shirts and earns about 200 to 250 rupees per day. The income has enabled her supporting her family. Now she plans to send her children a better school and aspires to start her own business. Her income may be seen as a supplementary income for her family that has given her an opportunity to voice her thoughts, take decisions for the family and children. Ganga's story may appear simple but show how smaller steps can trigger layer of change. It further establishes a point that the 'patience pays' and small victories in life influence future choices.

Way out of Adversity Leading to Positivity and Empathy



Nikita Vishwakarma

A resident of Nand Nagar colony in Indore, 28 years old Nikita Vishwakarma whose initiative and perseverance changed the course of her family's journey. Her husband Nand Kishore works as a daily wage labourer in furniture house but the 4-member family struggles to meet its demands with his meager income. Her elder daughter is 6 years old and studying in KG II standard while son is 3 years old. Family lives in a rented house. There were days when Kishore found no work. Life came to a standstill and uncertainty crept in whenever cash-flow ceased. At times her husband had to borrow money from co-workers and friends. Life was tough and Nikita started thinking how she could contribute. Since, children were young, full time employment was not feasible.

The situation was getting worse each following day and family decided to move to other place for employment and better prospect. Meanwhile she met SCORE team and she was encouraged to join sewing center, learn tailoring trade and work either from home or from center. The idea appeared appealing. Back home she consulted her husband and went ahead with positivity. She joined the center in April 2018 and pursued stitching training, till June 2018. Nikita learnt how to stitch different parts of shirts with full dedication. After completion of training she decided to work at the center. Now, on an average, she earns 200 to 280 rupees per day. Certainly, for her family it is an additional fund but more than the money her confidence got enhanced, she experienced that nothing was impossible in life. When there is a will there is a way. She is happy with her achievements and empathises with other women who go through similar struggle in life and has a bigger dream ahead.

“SCORE has helped me by providing this training, now I have started earning and I believe that this earning would increase gradually. My dream is to run a center, where I can also help other women who are in dire need of work”

Little Push Can Turn Around Life and Alter Worldview

Vaishali Narbariya

Vaishali Narbariya, a resident of Nand Bagh colony of Indore city is 22 years old and married to Raj Narbariya. Both of them studied in school, Vaishali completed 10th standard and her husband, studied till 8th standard. She was originally from Ratlam and after marriage migrated to Indore city. Her husband is a driver of small carriage vehicle and earns 8000 rupees in a month. They lived in a rented house and after paying the rent (4000 rupees) the remaining amount used to be spent in meeting daily needs and the salary never lasted whole month.



She had learnt stitching at her maternal place and used to stitch ladies' dresses but after marriage she became housewife. She always thought of helping her husband and taking up some job but nothing came her way. Days passed by like this and their story of hardship remained unchanged. She was leading a disillusioned life as she had many dreams before marriage that were shattered with the mounting pressures and pulls of daily life.

Life continued like this until SCORE initiated Samridhi Vastra Utpadak Kendra; one of her friends suggested her to join the center and this was a new turn in her life. Initially she had some inhibition but after joining the center her thinking and life had undergone a sea change.

“All this happened because of SCORE and I am grateful to them”

She started making collars of shirts post training and subsequently she started earning rupees 200 per day and this was a new experience for her. Her self-image changed, has become optimistic and determined to make something out of her life.

Meeting SCORE team was a Coincidence, Acquiring New Skills was a Life-Changing Choice

Vidya Kashyap

Vidya Kashyap (28 years old) is an ambitious woman, studied till 9th class, resides in Nand Bagh Colony in Indore city with husband, Ravi Kashyap and one son of 6 years age, studying in 1st standard. Ravi Kashyap could not pursue further studies beyond 11th class and started working in a mobile repairing shop for subsistence. The income however was insufficient that barely met the needs of family, both husband and wife were apprehensive about the future of son studying in a mediocre private school. To get admitted in a reputed school was a costly affair as for that some extra amount was needed. Monthly income from mobile repairing job was meager to materialize dreams.



Vidya was also in search of any job opportunity that could support family. She sought various jobs to fulfill the requirements but all jobs needed full time commitment and that was not possible owing to household responsibilities. She then started thinking any short time engagement for monetary help. Life continued like this, in May 2018 she met SCORE team who persuaded her to join the center and learn stitching, as this was a leisure time engagement so she joined and started learning there. Center manager trained her in shirt`s collar and cuff making. After successful completion of training she decided to work at the center in free time as she had no sewing machine at home. She enjoyed working in that ambience enormously. Within a short period, she started earning 50 rupees per day that has now increased up to rupees 200 to 250 per day.

Vidya is elated and shares her future plan to run a center where she would engage other needy women. She is thankful to SCORE for transforming her life.... creating her identity... from ‘nobody to somebody’.

Alternate Skill, the Best Weapon Against the War of Adversity, Can Bring Smile Back

Pushpa Kurmi



Pushpa's story resembles disillusionment of many girls who get caught in the vicious cycle of chronic poverty, compelled to discontinue studies and get occupied with household chores and in the process, childhood is lost. Pushpa lived in a rented house at Nand Bagh Colony in Indore city with her parents. Her father Gyan Singh Kurmi was employed in a private company but his income was not sufficient for a large family of 5. Her brother was unemployed and younger one was studying in a government school. Despite all odds and poor economic condition, she continued her studies till 10th standard. Although she aspired to study further and stand on her own feet, her family could not support her further owing to economic challenges.

She moved along suppressing her pain but did not give up. She chose to learn basics of stitching and instead of sitting idle at home she started looking for opportunities but realized that she needed advanced training to sharpen her skills but the thought of paying fees for such training deterred her since she knew it was beyond her reach. She was again clueless and disillusioned.

It was 7th July 2018 when an opportunity knocked at her door. SCORE started SHEudyami Kendra and she was encouraged to join the center where she received training in-stitching shirt and she excelled in collar and cuff making. After completion of training Pushpa had the choice of working with newly opened Samridhi Vastra Uttpadan Kendra. As she began working there, she started earning 3000 rupees in a month.

"I am very happy now and feel fully confident and the credit goes to SCORE for changing my life. I am grateful to them"

Supplementary Income Choices Building Family's Resilience to Cope with Hardships

Suratna

Suratna is (22 years old) lives in a joint family with her in-laws in Nand Bagh locality in Indore city. Her husband Devendra works as a labourer in a grocery shop to support his joint family, but the earnings from it are barely enough to meet the needs of a joint family of 7. Both of them are literate but their school education is not enough to get them jobs. Suratna completed middle school and her husband studied till secondary level. They have two children; one is 8 years old whereas the other son is 3 years old. Despite her efforts she could not find wage earning opportunity to support her family.



She got involved in *Papad* making, however the earnings were not satisfactory. Later she planned to acquire stitching skills but couldn't find any training centre in the vicinity and some locations, a bit away from her locality, run such training classes but the course fee is unaffordable for her.

Meanwhile Suratna came to know about SHEudyami programme, she contacted SCORE team and was encouraged to join the training. Her comfort level was high as the ambience in the center was friendly and trainer was supportive. She could take out time from her household chores to attend classes and eventually learnt the stitching skills. This was a new experience and as she started feeling confident. After completion of training she joined SAMRIDHI VASTRA UTTPADAK KENDRA which was equipped with sewing machines and guidance of trainer enabled her refine her skills and address the quality of stitching. She picked up requisite skills for making different parts of shirts and started earning 100 to 150 rupees per day. Later she could save some money and purchased a sewing machine so that she could easily work from home and earn some money. She also learnt the skill of stitching ladies' apparel for an additional income.

Skilling Brought Contentment and Assurance of an Economic Choice

Rakhi Gaur



Rakhi Gaur (17 years old) resides in Nand Bagh Colony in Indore city in a rented space with her parents and siblings. Her father, Komal Singh Gaur works as a daily wage earner but needless to say that the income is insufficient to meet the expenses of the family.

She had no interest in further studies, so after clearing high school examination, she decided to learn stitching and earn money. She could not afford to pay any fees for such training courses. Meanwhile, with her basic knowledge, she started repairing old cloths in the vicinity for some income but she could hardly earn out of this and then she had set a higher target of, exceling in stitching and leveraging such skills for higher income.

It was July 2018 when she came across SCORE team and that interaction turned around her life. She got the opportunity to join SHEudyami Kendra. In three months, she acquired the skill of stitching various parts of shirt and learnt collar and cuff making. After completion of training, she joined Samridhi Vastra Uttpadan Kendra and started working there. Her earning ranged from 3000 to 3500 rupees in a month. The entire journey made her feel confident and she became happy about the whole thing.

I consider this training a learning phase of my life. Center not only trained me in stitching shirts but also filled me with confidence.

In her concluding words, she exclaims- I am happy to say that my efforts are coming to the fruition.

Realising Dreams as the Difficult Phase Fades Away

Gayatri Kurmi

40 year old Gayatri Kurmi is a resident of Nand Nagar colony in Indore. Her husband Delen Singh Kurmi works in a courier office but his income is inadequate to feed a family of 4 members. In order to earn more he tried out taking up some additional work.



Despite his best efforts he found it difficult to support his children’s studies. Gayatri came forward to help her husband and started exploring opportunities for earning but did not get a suitable offer.

The situation was worsening day by day, resulting into increased mental agony and depression. One day, she met her friend who told her about SHEudyami programme and the center. She contacted SCORE team who encouraged her to join the training center, learn tailoring trade and work either from home or at the center. She discussed it with her husband and joined the center in the month of April 2018. She learnt how to stitch various parts of shirts skillfully. After completion of training she decided to work at the center. Gradually she started earning 200 to 280 rupees per day. The training made her confident and capable of earning. This led to optimism and increased determination. She aspires to buy a sewing machine and work extra hours at home to earn more.

“SCORE showed me the way and I am thankful to them for making my life worth living”

Training, Encouragement and Guidance Made Life Worth Living

Rani Verma

Rani (26 years) lives with her husband, in-laws and little baby (2 years) in Nand Bagh locality. Her husband (29 years), Mahesh Verma, works as a cutting master in a tailor shop to support his family. Being the sole bread winner, he struggles to meet the expenses of the family. Due to poor economic condition she decided to look for a job that could help her financially. The endless search resulted in disappointment.



Months passed by and their hardships appeared unending. Imbalance between the family's income and expenses caused agony and depression. –At this juncture SHEudyami programme caught Rani's attention; she contacted SCORE team and they encouraged her to join the training. She found the quite supportive. Eventually she acquired the requisite skills of stitching shirts.

This was a unique exposure for Rani and her life transformed. After completion of training she joined, SAMRIDHI VASTRA UTPADAK KENDRA. In the center she gets work to stich collar and cuff and started earning 100 to 150 rupees per day. From the status 'of no income' to a 'steady income' made a huge difference in her life. She has purchased a sewing machine so that she can bring work home and earn extra. Over and above what she does at the centre, she also stiches ladies' apparel at home for supplementary income. With an enterprising mindset more opportunities open up in life.

“Happiness that vanished from my family is back again. I feel confident now, have faith in me and the credit undoubtedly goes to the SCORE team, who helped me to come out from severe poverty...trained me in stitching...a skill that made me self-reliant”

When Every Road Seems Blocked, Some Other Option Opens up

Kanchan Chaurasiya

Kanchan Chaurasiya, 27 years old resides in Bajrangpura Colony in Indore city with her in-laws. Ever since she got married, she always had to struggle for survival. Her husband, Ganesh Chaurasiya, works in water container supply Company and the wages he earns is too little to meet the demands of the family and support educational expenses of their two school going children.



To support her family, she started working in a bangle making shop but the payment was less as it did not commensurate with the labour. Hence, she was exploring other means of livelihood. She knew stitching but never used such skill for earning. She used to drop children to school in Nand Bagh colony and pick them up after school and there she came to know from other parents about Samridhi Uttapadak Vastra Kendra. Without losing time Kanchan decided to visit the center and she joined immediately as it was the only choice left to her way to end my miseries in life.

“I am thankful to the SCORE team for providing me an opportunity to work which has helped me monetarily as well as mentally ... I feel confident and empowered.”

She got motivated enough by the Manager and colleagues and she learnt in no time stitching and pasting shirt`s collar. This enhanced her confidence and subsequently she started earning 3000 to 3500 rupees in a month. This meant a lot to her and she sensed a relief from her day to day battle of life.

Sensing Light at the End of a Dark Tunnel

Hema Chaurasiya

Resident of Bajrangpura colony in Indore, 40 years old Hema Chaurasiya, migrated from Lalitppur district of Uttar Pradesh to Indore about 15 years ago in pursuit of employment and better life. Over time they realized that life here too was tough and challenging as Harishankar`s salary was not enough to meet the expenses of a large family. Her husband, Hari Shankar Chaurasiya, aged around 45 years worked in a Battery Company for subsistence. Managing the education costs of three growing children was becoming difficult. Hema made up her mind to work as a domestic help but as they were living in a locality dominated by migrant population, finding such opportunity was not feasible as those households were also struggling themselves for survival.



As the opportunities appeared blocked and their situation was worsening, it caused mental agony and depression. One day she met her friend who was learning stitching at Samridhi Uttapadak Vastra Kendra. Rest is history as she contacted SCORE team and subsequently, she joined the centre, learnt how-to stich various parts of shirts with full dedication. After completion of training she started working ~~in~~ at the Samridhi Vastra Uttapadak Kendra and started earning 100 to 150 rupees per day. She became happy with her achievements and confident of a better future.

Training Giving a New Meaning in Life

Pinky Sooryavanshi

17 years old Pinky could not continue her studies beyond 10th class, lives in Bajrangpura colony, Indore in a joint family. Her father, Raghuveer works in a fabrication workshop to support his family. She has three brothers All three brothers dropped out of school after completing middle school, two support the family by working in same fabrication workshop where their father works. The younger one is unemployed and looking for a job.



Pinky had no interest in study and wanted to be independent. Parents and brothers were not in favour of her taking up any job and hence she decided to learn stitching and started exploring some opportunity.

Coincidentally, one day while visiting her friend at Nand Bagh Colony, she came to know about SHEudyami programme and the Center. Later she contacted them and enrolled for the training. She started learning stitching parts of shirts and acquired the skill well. It matched with her interest and she learnt everything with sincerity.

SCORE subsequently initiated SAMRIDHI VASTRA UTPADAK KENDRA to create employment opportunity for trainees by procuring work orders from the market.

At center she stiches collar and cuff and has started earning 200 to 240 rupees per day. Later, she purchased a sewing machine to work from home for an extra income. Apart from working at the center she stiches ladies' dresses at home for greater earning.

"I found new meaning to my life. I feel confident now and I have trust in me to earn adequate. I feel empowered now and have a dream to open a boutique someday. Thanks SCORE team, who came forward to help me...trained me"

Tasting Economic Independence Resonating Change

Prabha Chaurasiya

Prabha Chaurasiya, 52 years old, is a resident of Bajrang pura Colony in Indore city and studied till 10th standard. She aspired to study further but had to discontinue owing to poor financial condition and she was married off at a young age. Her husband Govind Chaurasiya is a driver. Her two sons have also chosen driving as a profession and her daughter is pursuing beautician course.



Her family migrated from Bina district to Indore in search of employment. Initial days of life was challenging as running a large family with limited resource was not an easy task. In order to support family, she had learnt sewing and stitched ladies' clothes like blouse and petticoat etc. Life became a bit easy when her son started earning.

However, her urge to be independent remained alive in her and finally she could get the benefit of, SHEudyami programme. She received training in stitching shirt and excelled in collar and cuff making. After completion of training she continued working with Samridhi Vastra Utpadan Kendra and started earning 6000 rupees in a month.

"I am self-reliant now and would want to credit SCORE for helping me out"