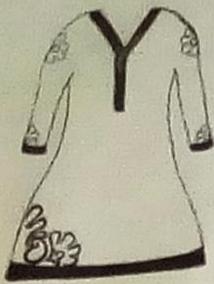
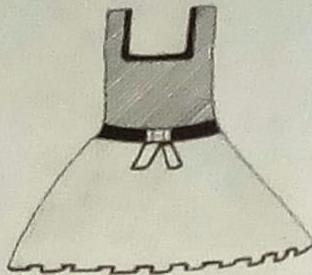


# Success Stories of Women Entrepreneurs

## SCORE PROJECT



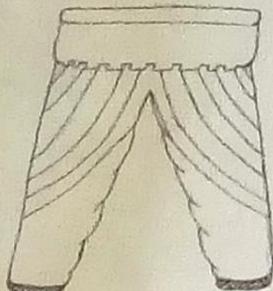
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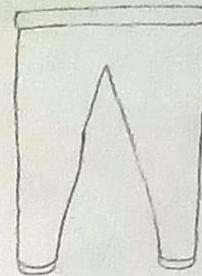
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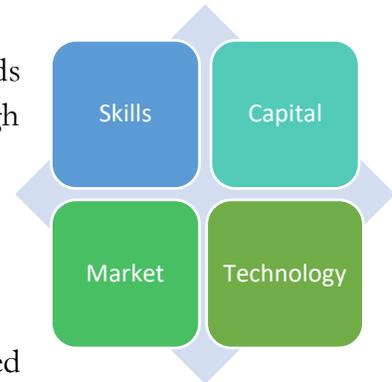
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## Preface

*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 – 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**”.

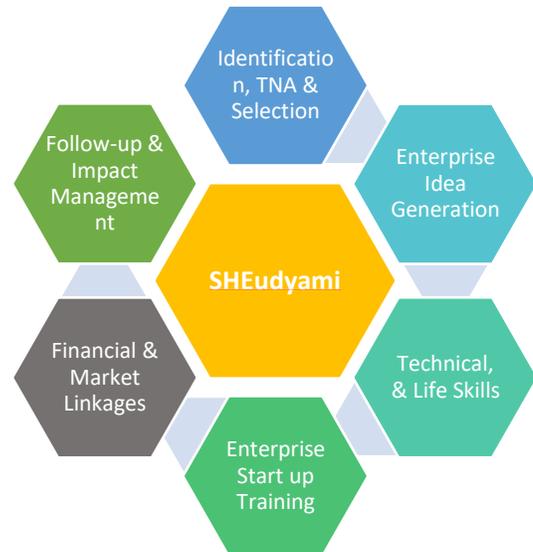
The specific objectives:

- 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 Jabalpur district of Madhya Pradesh. It was 5 months project to make 50 women entrepreneurs. 10 motor operated sewing machine was set up for the training cum production center purpose.

Production center has been set up by and for the women who are interested to work in a group, produce stitched clothes and supply to the market. To manage the production center a committee comprising of 25 women were formed. The 10-motor operated sewing machine and other infrastructure have been handed over to the women’s group for their income generation, they are utilizing center services and writing a new definition in women empowerment.

The women are fulfilling the local market demand and also sourcing the work from the work providers through their production facility called Disha Vastra Utpadan Kendra at Jabalpur.

*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.*

## A bold step made a difference: Asha Bhandari

Asha Bhandari (31 years), is a resident of Bapu Nagar colony, Jabalpur. Eight years ago her family migrated from Tanakpur district of Uttarakhand to Indore in pursuit of employment and a better life. She lives in a rented place with her husband, mother-in-law and two young kids. Her husband, Yugal Kishore Bhandari (35 years) works in a Polycab marketing company but his income is inadequate to run the family as the cost of living in the city is higher.



After the family landed up there they faced tough time as Yugal Kishore couldn't find a job for many months and all the savings got spent to meet the expenses of house rent, education fees and other daily necessities. As the cost of living in city was too high, so, in order to support family, Asha decided to work and started looking for a job but nothing came her way. The search continued until she met a friend who suggested visiting Disha Vastra Udyog Kendra. She discussed the matter with her husband who encouraged her. She contacted the SCORE team ~~them~~ and she was encouraged to join the centre. She gradually specialized in stitching various parts of shirts, started working in the center and now earning 200 to 350 rupees per day.

She is happy about her achievements and confident about her ability to support her family. Her earnings at the time of necessity certainly helped her family.

## Training rekindled hope: Sushma Jadiya



Sushma Jadiya (32 years), resides in Raksha Colony, Jabalpur with her husband and two school going children, aged 8 years and 12 years. Her husband Mahendra Jadiya (35 years), works as furniture contractor in the city. The demand for such work is high during marriages. The unsteady nature of work impacts income inflow and hence family goes through difficult phases.

Sushma was worried as she wanted ensure quality education of her children and for that a regular source of income was needed. Sushma started looking for a job but soon she realized it that it was not easy to get a job with little education, she studied till 10<sup>th</sup> standard. She further sensed that specific trade related skill may help in earning. She decided to initiate career in stitching dresses as she had learnt stitching before her marriage. She started looking for a center that could help her; incidentally she met with the center coordinator Mr. Sunil, who encouraged her to join Disha Vasrta Utpadak Kendra. Once she joined the centre her life changed.

She joined the center and learnt new skills that helped her in sewing shirts. After completion of 3 months training, she started working at the center and her earning ranges between 5000 to 6000 rupees per month. She also stitches ladies' outfit at home and earns an extra amount. Sushma feels reassured and confident. Family respects her and voices and decisions are valued. Training that has restored her dignity and voice is worth replicating as it can touch lives of many women who are victims of similar situation.

## Inching towards an unfulfilled dream: Divya Banafar



Divya Banafar (21 years), a resident of Narshing Nagar, Jabalpur, had a dream of becoming a school teacher. She completed graduation and wanted to pursue her studies further but family's economic condition came in her way and she was compelled to put a hold on her intended career journey. Her father Raju Banafar works with an orchestra group for subsistence but his income is meager to manage expenses of their family. Her elder brother is pursuing B.Ed. perhaps with the same dream of becoming a teacher and she may have

followed him as her role model.

Divya faced the situation with a right spirit. She decided to plan ahead based on ~~use~~ her own efforts and resources in order to achieve things without relying on others. She also realized that finding a job was not so easy and acquiring specific skill might help. Being driven by this thought she began exploring such opportunity. One day she met with her friend who heard of Disha Vastra Utpadak Kendra at Narshing Nagar. She visited the center and met with the center Manager who motivated her to join the centre. She joined the center in May 2018 and completed stitching course by July 2018. After successful completion of training she started working there. Her earning ranged between 300 to 400 rupees per day.

The idea of joining the center was a game changer, it helped her in acquiring new skills and availing the opportunity ~~to~~ of working at the center. She remembered her unfulfilled dream and her hope of continuing further studies got rekindled. She firmly took the resolve of pursuing B.Ed course. Her flame of aspiration was so ardent that nothing could dissolve it. Her journey that ceased momentarily is restored back on track.

## Skilling converted adversity into an opportunity: Reena Karosia



Reena Karosia, a resident of Narshing Nagar, Jabalpur, works at Disha Vastra Utpadak Kendra; she has a regular earning and she supports her family, but couple of months back the story was entirely different. She lives in a joint family and her husband's meagre income from a grocery shop he works in makes it hard to run the large family of 8 members comprising in-laws and their two school going children.

She always wanted to work and support her family especially help meet education cost of her growing children, but finding a job of her choice with her low educational attainment (studied till 8<sup>th</sup> standard) was no magic.

She had learnt stitching in the past but never applied such skills for earning purpose. She had the basic stitching skills that needed further refinement. At this juncture, Disha Vastra Utpadak Kendra appeared before her as the only feasible choice which proved true later as it turned around her life. In May 2018, she enrolled for the three-month course and learnt stitching various parts of shirts, blouse, suits etc. This has been a life-changing experience and it restored her confidence.

Launching of the Center close to her locality was a great coincidence. Learning and earning opportunities, positive work culture, handholding support and encouragement of trainer and colleagues – all in all

helped create a win-win situation. She works at the centre and also at home as ladies in her neighborhood seek her services and she gets paid for that. Her average monthly income has become Rs. 8000 which has made a difference and changed her life.

“I had only heard the word ‘*women empowerment*’ and now I can sense it as my family respects me and considers my opinion in important matters. I am happy, confident and also grateful to SCORE for showing me the way.”

## Courage to think big open up new possibilities: Pooja Sirmouliya



Pooja Sirmouliya (25 years) a resident of Narshing Nagar, Jabalpur district of Madhya Pradesh, always aspired to become a teacher. She became a graduate and wanted to pursue her further studies but had to discontinue studies due to economic compulsion.

Her father Sunil Sirmouliya works in a tent house- and her brother (25 years) also works in a private company; however, the income of both is not sufficient to meet the expenses. In order to supplement the family income, she started stitching lace design and saree fall. But she wanted to do something big, support her family and chase her dreams. She decided to make stitching a livelihood option and hence planned to learn stitching properly.

On learning about Disha Vastra Utpadak Kendra, she enrolled for the stitching training and picked up the skill in three months. She learnt stitching various portions of shirts and after completion of training she continued working in the center. Her average income in a month from the center is around 4000 to 5000 rupees. She also knew that as her skills get sharpened and she takes up more work, she could earn more. Pooja started supporting her family and enrolled for higher education to pursue the teaching career, a long-cherished goal she had never forgotten.

Truly she picked up the courage to think bigger and today she intends to open a boutique where marginalized women would learn stitching and shape their lives and create their own destiny, the way she did it for herself. Pooja's innovative thinking, empathetic view towards society is worth emulating and is also a reflection of how optimism can trigger multiple possibilities in life.

## Passion and perseverance powering action: Nidhi Sirmouliya



Nidhi Sirmouliya (26 years), a graduate resides at Narshing Nagar, Ranjhi, Jabalpur. Her father Ramesh Sirmouliya is a government employee. Her elder brother works in a bank and her mother is a house wife and she always supports Nidhi in every decision. After completion of graduation Nidhi decided to enroll for Designing course. Her father was against further education and wanted to get her married. She had interest in stitching and used to help neighbours.

Nidhi planned to earn through stitching and save money to register for the course on Designing.

Incidentally, one day, she met with her friend who heard of Disha Vastra Utpadak Kendra at Narshing Nagar, Ranjhi. She was accompanied by her friend and contacted the center Manager who encouraged her to join the centre. Subsequently she joined the center in May 2018 and completed stitching course in three months. After successful completion of training, she was provided an opportunity to work at the center and earn. She quickly made up her mind and started working there. Nidhi started earning around 250 to 400 rupees per day and saving money for the Designing course that she wanted to pursue

“The idea of joining Disha Vastra Utpadak Kendra was really amazing as it helped me in learning new skills and provided me an opportunity to work and sharpen my skills...I am now confident to move ahead and pursue the Designing course.”

She remained focused all through and did not alter her career goal. In fact, she had a sense of purpose, went ahead with a great zeal and found an alternative means of realizing her goal. In the process she acquired new skills, became more confident and determined. She intends to apply stitching and designing skills in dress designing which has a great value in the market. Her entrepreneurial mindset, clear goal and strategic thinking will indeed help in charting out success.

## A firm resolve towards a new destiny: Chhama Srivas



Chhama Srivas (31 years), resident of Bengali Colony, Ranjhi, Jabalpur, a Commerce graduate, the sole breadwinner of family in absence of her father whom she lost few years back. Her mother is a house wife and her elder sister already got married and settled with her family. Since there was no proper income of the family. Chhama took up the challenge and started stitching ladies' dresses like petticoat, saree fall and blouse etc. at home to earn some money, however

the income from such initiative was insufficient. As she had interest in stitching, she decided to pursue career in that and started searching for a proper stitching training opportunity. Life continued in distress and so was her search. She never gave up.

Eventually, she visited Disha Vastra Utpadak Kendra at Ranjhi and she was encouraged enough to have seen the learning ambience. She immediately enrolled and started learning. The course lasted for three months and she acquired the new skill of stitching various parts of shirts.

On completion of course she was offered to work at the center. The center was equipped with motor operated sewing machines. She started working at the center with great motivation as she found several others like her who were engaged in production process. They were also guided continuously by the trainer. Initially the earning was around 100 rupees a day that increased to 300 rupees in time. To earn more, she started stitching ladies' apparel at home and gradually her earning increased to 10000 rupees in a month. The income is now satisfactory for a family of two. Life moves on and gradually a dream takes its shape in her mind and silently a resolve for a better future is taken. Chhama started aspiring for a better prospect as she beamed with confidence.

“I wish to enroll in a Fashion Designing course and I have a dream of opening up a boutique where I will engage poor and marginalized women...SCORE has given me a new life...”

## While hardship could not douse the flame of aspiration: Pooja Karosia

Effects of chronic poverty become further complex while it gets coupled with illiteracy or lack



of education and technical skills as well as notion, myths and attitudes. Despite all odds, Pooja, a resident of Narshing Nagar, Ranjhi, Jabalpur never deviated from her educational goal and is a post-graduate in Economics. Her father worked as a contractual labourer and family was always caught in the struggle of fighting poverty. She wanted to support her younger brother's education and meet the expenses. Pooja is ambitious and always wanted to work and support family but despite her

educational status it was not easy to find any appropriate job. Besides, her father was against the idea of her daughter taking up any office job and hence she had an alternate thinking and decided to learn stitching properly, which she learnt in due course as she had an interest in it. Instead of sitting at home she took up some stitching work, like stitching ladies' suits in the vicinity. Her aim was to earn and support her family. However, her income from this was negligible and hence she decided to expand her work and knowledge base.

Enrolling at Disha Vastra Utpadak Kendra created a new story as she learnt stitching various parts of shirts, and ladies apparels. It boosted her confidence and post training she got an opportunity to work earn at the same centre.

Her life is better now. She was depressed earlier when she was jobless and presently, she is economically independent and able to support her family. Her average earning is 9000 rupees in a month from the work she does at the centre and the orders she gets at home from her neighbourhood. Seeing her successes and interest, her father agreed to pay half of the cost of the designing course. She feels highly motivated and aspires to open a boutique in the near future.

## Quest for a solution ended in optimism: Jyotsana Mandal



Jyotsna Mandal (39 years) a resident of Bapu Nagar, Ranjhi, Jabalpur values education more than anything else. She herself could not pursue her education beyond standard 10 but recognises the significance of education and believes education is the only means through which one could move ahead and prosper in life. Jyotsna was worried about education of growing children as cost of education has gone up over the years. Her husband Ramesh Madnal works in a liquor shop. Meeting educational expenses with her husband's meagre income is a challenge. Being encouraged by her husband she started looking for a job in order to support family and take good care of her children.

Finding a suitable job nearby is never easy and is often a matter of chance. She realized that some skill training might help and her friend also suggested her to join Disha Vastra Utpadak Kendra which was already launched and in operation by then. Initially she was skeptical as she had no knowledge of stitching, however she decided to try her luck. She visited the center and contacted center manager who assured her necessary technical support and guidance. She found other trainees very friendly and cooperative. She felt reassured. In July 2018 she joined the center and started learning stitching shirts. Initially her progress was slow but later she picked up the pace and excelled in making shirt's collar. After completion of her training she was asked to work at the center that she accepted happily.

She is being paid Rs. 7-10 for each collar and altogether she is earning between 7500 to 9000 rupees in a month. This has made a difference as Jyotsna could afford to arrange a private tutor for children. Her husband is also very happy with her achievement. Now as parents they want to provide quality education to their children for their prosperous future and they do not feel anymore that it is beyond their reach.

## Tasting success through the battle of life: Rekha Vishwakarma



Rekha Vishwakarma (39 years), a resident of Naibasti, Marghata Road, Ranjhi Jabalpur has set an example for others as she achieved certain degree of success despite her hardships and unfavourable conditions she grappled with. Her husband Ramesh Vishwakarma, sole breadwinner of family, works as daily wage labourer in a sawmill but his meagre income is insufficient to run a family comprising five members. Particularly supporting educational cost of one college going and two school going children is a challenge indeed. Intensity of their hardship increased

as they had to borrow money from friends and relatives her daughter's marriage. They seem to have been caught into a debt net.

Since a part of Ramesh's income was being spent in repaying the loan, the family's financial burden increased enormously. Being worried about children's future, Rekha decided to work and support her family. Her search for job started but luck did not favour her and it made Rekha more desperate. Coincidentally she met a friend who suggested her to join a stitching center as this could open new opportunities. She started searching stitching center and heard of a center at Narshingh Nagar, Ranjhi, Jabalpur. Eventually she landed up at Disha Vastra Utpadak Kendra, enrolled for the 3-month course and the rest of her journey speaks for itself. She picked up the skill of stitching various parts of shirts. On completion of the course she was offered the opportunity of working at the center and she grabbed it. Her initial daily earning ranged between Rs.150-200 and gradually increased to 300 rupees. To earn more, she started stitching ladies' suit, blouse and saree's fall etc. at home and it proved beneficial. Her overall income level increased over time. Most importantly, she found a way out and it emerged as an effective means of moving out of the chronic debt net and poverty cycle.

“I have a dream to open up a boutique where I want to engage poor and destitute women and help them lead a meaningful life... SCORE has transformed my life...”

## Regaining confidence and rebuilding the future: Arti Banafar



Arti banafar, (39 years) resident of Narshing Nagar, Ranjhi, Jabalpur is self-reliant and a confident lady and her present status may be understood well by peeping into her recent past.

She grew up in a poor family and her educational attainment was low. She could somehow complete middle school only and could not pursue further studies. Later she got married. Her husband Vindo Banafar works as a welder in a fabrication workshop

for subsistence.

Like many others she aspired to be independent but her educational attainment, skill mismatch came in her way of finding any suitable job. Later she was in search of a part time engagement so that she could spare enough time for her growing son who was about to complete his secondary level. As she had interest in dress-making she decided to pursue her career in stitching. Her area of interest and career goal was incomplete alignment with Disha Vastra Utpadak Kendra's initiative of grooming women and adolescent girls in Jabalpur. It was indeed a coincidence and she was lucky enough to take advantage of this opportunity.

In May 2018, she enrolled for the 3-month course and acquired the skill of stitching various parts of shirts and ladies' apparels and this was a new journey of her life. Later she continued to work at the centre with several other women and continuous support and guidance enabled her succeed in her endeavour.

Life changed as she started earning about 7500 rupees a month. Little push in life, perseverance and determination resulted into a success and she started dreaming big which reflects her confidence and motivation. She aspires to start a garment business in future. Success breeds further success as the courage and an urge for doing new things increases.

“I am happy, self-reliant and confident and grateful to SCORE for making my life worth living”

## Converting a bleak future into a glowing reality: Vineeta Sahu



Vineeta Sahu (40 years) resides at Bada Pattharcolony, Ranjhi, Jabalpur. Her husband, Sanjay Sahu is a heart patient and works in a grocery shop and earns a meagre amount. In such a situation the family is challenged with shortage of cash inflow. Triplet daughters are 18 years old and pursuing graduation while son is 16 years old and is at the intermediate level. Supporting them for pursuing education and meeting day-to-day costs appears a bigger challenge.

Vineeta was also worried about marriage of her daughters as husband`s earning was hardly enough to cover daily expenses and hence it was impossible to save for future. Vineeta made up her mind to take up some work, as an additional income would help family immensely. After discussion with husband, she started looking for some option of employment. But she studied only till 10<sup>th</sup> standard and with this level of education and the fact that she almost reached the middle-aged stage, it was not easy for her to get a job.

When future started appearing bleak and she did not know exactly how to move out of the rut her friend gave her a good suggestion and she pursued it. She enrolled at Disha Vastra Utpadak Kendra and started learning stitching shirts; initially her progress was slow but later on she managed to pick up the pace.

After completion of her training she started working at the center and her earnings ranged from 6000 to 7000 rupees in a month. Subsequently, she has opened a bank account to save enough money for daughters` marriage. Her husband is also very happy about her success.

Vineeta is happy and confident and has planned to work for extra hours for earning more. She acknowledges SCORE`s contribution in changing her life significantly.

## Dreams realized through demand-based skilling: Pragati Jhadia



Resident of Bapu Nagar, Ranjhi Jabalpur, 26 years old Pragati Jhadiya is the daughter of Ambika Prasad Jhadiya, sole breadwinner of family and is engaged in vegetable business. She is the eldest daughter and has two younger brothers studying in 9<sup>th</sup> and 10<sup>th</sup> standard. Pragati completed post-graduation in Science.

Family lives in a rented house and a large amount of her father's income was being spent on house rent

and education. Pragati had a dream of being self-reliant and was trying for a government job. To support her studies and preparation for competitive exams she decided to take up a job. However, later she realized that job involves full time engagement and that would affect her studies. Therefore, she decided to enroll in a stitching center as she had interest and she also had some basic skills in stitching and embroidery.

It was coincidental that SCORE launched Disha Vastra Utpadak Kendra and that was close to her residence. She enrolled for the course there in May 2018 and in three months she could pick up the requisite skills for making college dresses, shirts and trousers etc. Center manager offered her to work at the center. She started working there in leisure time. It took time to pick up the speed but later she started earning 200 rupees a day. She also started stitching at home and her earning increased to about 9000 rupees every month, enough to support her studies and meet other expenses.

“The earning is fairly enough for my study as I can buy magazines and take care of other costs. I am happy today as I am independent and confident to chase my dreams.

The journey was impossible without SCORE team and I thank them for making my life meaningful”

## Crisis, compulsion and care restoring balance in life: Pinky Sonkar

Pinky Sonkar (31 years), could not pursue her education beyond 8<sup>th</sup> Standard owing to poor economic condition of her family and lives with her parents and three brothers, who work in private companies. They reside at Bapu Nagar, Ranjhi, Jabalpur. Her father Tek Chand Sonkar is paralytic and jobless. Her younger brother looks after the parents. Two elder brothers are married and live with their families.



Limited income, father's health status, disability, health costs and hardships posed major challenges in

their day-to-day life.

Chronic shortage of cash made her think of alternative income opportunity. She started stitching saree fall, blouse and ladies' dress to add to the household income. But the earning was limited as there was limited work available in the vicinity. Her friend suggested her to enhance skills in stitching as that would open up more opportunities in future. She liked the idea and finally landed up at Disha Vastra Uttapadak Kendra. She enrolled for the three-month course and learnt stitching ladies' suit, *kurti*, blouse and gents' shirts. The orientation at the center restored her confidence. Later she decided to work at the center and on an average, she started earning between 200 to 250 rupees daily. Afterwards, she purchased a sewing machine; she gets order regularly and also finds time to work at home. Altogether she earns about 10000 rupees in a month. Her father is happy with her success and feels proud about her achievements. Pinky is doing well and supporting her family. Training and the guidance she received at the centre made a difference in her life.