

WOMEN IN BUSINESS:

THE MANY SHADES OF GRIT AND PERSEVERANCE

SELECTED STORIES



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WHAT'S GRIT GOT TO DO WITH IT?



Entrepreneurs play an important role in fostering economic growth and ultimately, increasing standards of living in a country. While this seems promising, currently in India, the entrepreneurship domain remains largely male-dominated, with significant, untapped potential for women entrepreneurship. Simply put, a society that does not encourage women to realise their full potential risks losing out on innovation, economic growth and job creation.

At LEAD, our research often focuses on the more tangible aspects of entrepreneurship such as access to credit and markets. While these are essential to ensure the success of entrepreneurs, other, more elusive factors increase the odds of success and further amplify the impact of business creation and growth. Enabling equal access to entrepreneurship opportunities and nurturing the many dimensions of the ecosystem is crucial to reap its multiple benefits.

The daily lives of entrepreneurs are riddled with obstacles and challenges, more so for women as compared to men. Women face unconscious biases, often display lower confidence in their business skills, have limited childcare options, lack family support, in addition to experiencing barriers in accessing finance and networks compared to their male counterparts. Adding to this long list are the insufficient safety conditions at work and public spaces. Despite this daunting list, women continue to beat the odds and embark on an entrepreneurial journey.

The elusive factor often cited to explain this is 'grit'. Many definitions of grit exist. One of the most popular ones is having "a growth mindset", a resilience that allows individuals to bounce back from failure and setbacks, even when one has limited control over external structural factors. Grit also means having the unwavering belief and determination to follow through with your goals.

To better highlight the importance of grit as an ingredient in the success story of women entrepreneurs, we have canvassed the nation to find a set of select narratives that showcase the power of grit, resilience and passion in enabling women to achieve their goals, despite challenging circumstances.

While much needs to be done to scale up opportunities that foster women entrepreneurship, aspects such as access to finance, business skills, networks, increase in confidence, and childcare support are at the core of an inclusive entrepreneurial ecosystem. Developing grit is the secret sauce that women can tap into to unleash their potential and truly embrace their calling as successful entrepreneurs.

SHARON BUTEAU
Executive Director, LEAD

GRIT: THE PASSION TO PERSEVERE

“Resilience allows entrepreneurs to shift their thinking – to believe that in the face of challenge, setback and negativity, they can thrive.”

India's eight million-plus women-led enterprises are challenging conservative norms, scaling new frontiers in their fields, and transforming the business landscape. Their motivations for choosing entrepreneurship as a career path are no longer limited to 'necessity' and 'opportunity' – women entrepreneurs desire autonomy and agency, seek flexibility to balance care responsibilities, and wish to make a mark in society.

From environmental factors such as policies and regulations, access to finance and asset holding patterns, to social and cultural norms that dictate mobility and gender roles, a complex interplay of institutional, cultural, social and spatial factors influence women's motivations to start their own venture. Together, these factors play an integral role in shaping aspirations, skills and abilities as well.

Apart from environmental factors, individual traits and non-cognitive skills such as 'grit', conscientiousness, self-confidence, and risk propensity can influence

entrepreneurial motivations and success to a significant extent. These skills pertain to the mindsets, attitudes, and personal qualities that enable people to navigate their environment. While evidence in the domain of entrepreneurship is scarce, a growing body of literature in education and labour markets suggests that there are significant earnings returns to non-cognitive skills.¹ As we inch closer to a 'fourth industrial revolution', these skills are also gaining centre stage in the face of automation and the changing nature of work.

In this context, grit, the ability to persevere through barriers and setbacks, often emerges as a common thread in the accounts of entrepreneurs. While tenacity and perseverance are individual attributes, their prevalence is strongly influenced by cultural and contextual factors. Creating a vibrant ecosystem that nurtures this spirit among women from all strata of society must be at the heart of entrepreneurship development initiatives.

STORIES OF GRIT

In this compendium, we focus on grit as a fuel for entrepreneurship through the stories of thirteen women who are determined to chart their own destinies. From the journey of an agricultural entrepreneur in Assam to a home-maker turned seasoned technopreneur in Chennai, we seek to highlight the many shades of resilience woven into India's business landscape, as well as bring forth the importance of contextual factors in shaping the course of their lives. These accounts give us a glimpse into the varied motives and paths of women from diverse socio-economic segments.

¹More than Schooling: Understanding Gender Differences in the Labor market when Measures of Skill are Available, World Bank (2018)

THE TENACITY TO PURSUE A PASSION

With **passion**, an **entrepreneur** possesses an inherent fuel and inexhaustible stamina that constantly drive his [her] actions forward. This superior energy helps overtake and surpass various challenges and injects a certain indescribable strength to continue pursuing goals even when difficulties arise". [The Pursuit of Passion²]

With an unwavering belief in their ideas and tenacity in equal measure, Padma Kumar, Nidhi Gupta, Sarada Ramani and Nidhi Pant have found their true calling as entrepreneurs - exploring new frontiers and translating their ideas into action.

SOWING THE SEEDS OF ENTREPRENEURSHIP



NIDHI GUPTA,
Co-Founder, Dhriiti

“If we succeed to do this over the next five to ten years, the organisation will reach a point where it can create a sustainable impact.”

Troubled by lowering rates of employment in the country, Nidhi co-founded Dhriiti in 2004 in Delhi, at a time when entrepreneurship and social enterprises were not in vogue. Today, Dhriiti stands as a pioneering social enterprise that works on micro and small enterprise development through skilling and incubation initiatives.

“Entrepreneurship means being able to understand gaps and identify problems, and have the courage to take charge and say that I will address the gaps”, observes Nidhi. This mindset is at the heart of Nidhi’s approach to work and life.

Having acquired a business degree with a specialisation in finance and human resources, Nidhi entered the corporate workforce, only to quit within a few months into the job. She realised that if she wanted to do something of her own, now was the time.

Hailing from a middle-class family that had rigid notions of a secure career in the private sector, one of the biggest challenges that Nidhi faced was the unfavourable perception of a career in the social impact space.

“We had to deal with our own doubts too,” she adds, as she admits that this perception barrier was not the only challenge. Entrepreneurship development was not seen as a problem that needs to be solved, and as a result, proving Dhriiti’s concept to funders and partners proved to be a challenge. The available ecosystem for entrepreneurs and independent ventures was not conducive at the time, and as a 24-year old, Nidhi’s credibility and lack of experience were questioned.

² <https://www.entrepreneur.com/article/303636>

However, with the team's dedicated efforts and persistence, much has changed in the last decade and a half. Today, Dhriiti is a mature organisation with a footprint across 21 states, with a well-established network of partners, and 'a mind of its own', exclaims Nidhi.

CHANGING MINDSETS

In Nidhi's experience, building self-belief and confidence in female entrepreneurs is the most crucial step towards increasing their capacity to access resources. "Unless we build this self-belief, female entrepreneurs will continue to find it difficult to access support from the ecosystem." Nurturing this sense of belief, and clarity in one's vision is a significant thrust of Dhriiti's approach.

As a facilitator and mentor, Nidhi is actively engaged in developing curricula and innovative approaches to promote entrepreneurial attitudes among people from diverse segments. Through programs such as Ek Naya Aasman, an initiative to encourage an entrepreneurial

mindset among youth from underprivileged backgrounds, Nidhi hopes to change the perception of entrepreneurship as a career path only for the elite.

FROM ROOTS TO WINGS

Nidhi strongly believes that for an enterprise to be sustainable, the leaders need to take a step back and hand over the reins of day-to-day operations to the team. Like in any startup, Nidhi's life was hectic in the early days - "it was all about Dhriiti 24x7". As she takes a step back from this role to mentor and guide the team, she seamlessly steps into her role as a mother to an eight-year-old.

Increasing recognition for Dhriiti's work, along with positive reinforcements from early detractors has made the journey worthwhile. Now, Nidhi and her team have ambitious plans to scale up their model by partnering with local implementing organisations.

As she takes a step back from this role to mentor and guide the team, she seamlessly steps into her role as a mother to an eight year old.



AGE NO BAR FOR OPPORTUNITIES



SARADA RAMANI,
Co-Founder & President, CI Global Technologies

“The supportive ecosystem for startups was very different at the time, and there were only a handful of female entrepreneurs.”

With no prior knowledge of computer programming, Sarada walked into a training institute at the age of 34, and the rest is history. Soon after, she co-founded a software development firm Computers International in 1996 and has been at the helm of the company for over two decades.

Sarada Ramani's enthusiasm and zest for life defy her age - the 58-year old grandmother of two wears multiple hats with ease. Growing up in Chennai, Sarada completed her education and took up a job with a bank. Marriage was soon on the cards.

Fourteen years into a happy and settled marriage, Sarada felt the need to reassess her goals. "The need for me to be available for my children 24x7 reduced." While teaching the subject of computers to her 12-year old daughter, a passing remark, "Amma, you know nothing about computers" struck a chord, and encouraged Sarada to enrol in the neighbourhood training institute.

The first time she sat in front of a computer, fear overwhelmed her. "As you get older, you worry a lot about the consequences of your actions." Soon enough, she realised that she had a flair for the subject. Having completed a Diploma in software development, she began applying for jobs as a software developer. At 34 years she was considered "over-age" for the role. Undeterred by the rejection, she took up a job as teaching faculty at a computer centre.

In 1996, Sarada started Computers International (CI) in Chennai with six employees. Today, CI's team services over 250 clients across the globe.

Being a female entrepreneur with no professional education in computer science was challenging. Even procuring a loan from the bank required her husband's signature. However, her 'never say die' attitude has helped her come a long way. "You are never halfway into something - completely in, or out". Sarada humbly credits her success to her family, as she notes that all members have stepped up to fill in gaps and ensure that the household runs well during her long absences.

A believer of balancing profitability with ethics, Sarada feels that the most crucial aspect of any business is to create shared value for everyone involved. Her unwavering demeanour has helped her set up a business ecosystem where interpersonal and business relationships are appreciated and valued.

Being honoured with the National Award for an Outstanding Woman Entrepreneur from then President, Dr A P J Abdul Kalam, has been a highlight of Sarada's second innings. While increasing recognition from the media and awards such as these play a vital role in encouraging female entrepreneurs, reaching this point can be a challenge for majority of women - often due to the lack of confidence in themselves, observes Sarada.

PASSING THE BATON

With nearly three decades of industry experience and a successful career in IT services to her credit, Sarada is now grooming the next generation of leaders at CI, based on the strong legacy that she has built. She is also a founder member of Empowering Women in IT (eWIT), a forum that seeks to expand women's representation at all management levels in the IT industry, and provides hands-on training and mentoring support to women in the IT sector. Considering the high growth of the IT industry in India and its high employment potential, Sarada believes that there is a strong need for such a separate platform.

Simultaneously, she is increasingly involved in activities such as awareness of rubella vaccines and menstrual hygiene awareness programs. "The IT sector is a storehouse of young professionals who are on the verge of starting families. They need to be aware of all these aspects."

Returning to the workforce after a significant gap presents a unique set of challenges to women, as they adjust to changing industry trends, obsolescence of skills and weak job prospects. Through sheer conviction and hard work, Sarada has surmounted these hurdles. Today, Sarada is busy mentoring the next generation to assume the mantle.



WHEN A NEED BECAME AN ENTERPRISE



PADMA KUMAR,

Founder, Grandma & Grandpa's Early Childhood Learning Centre

“The women at our centre together have empowered so many other parents, by giving them the peace of mind that their child is taken care of well.”

The sounds of children singing and laughing relay through the colourful walls of Grandma & Grandpa's, one of Chennai's first early learning centres, as we arrive. The founder, Padma, lays great emphasis on learning through play and strives to ensure that children develop a lifelong love for learning.

Born and brought up in Jamshedpur, in a middle-class set up that emphasises the importance of academics and having a secure job above all else, Padma and her siblings were nevertheless encouraged to “have a mind of their own.” After completing her Post Graduate Diploma in business development and marketing, Padma relocated to Manchester and started a family. Entering parenthood, she was inspired to pursue a Master's programme in child development and psychology.

On her return to India in early 2008, Padma was on the lookout for a daycare facility for her children but was disappointed by lax quality standards.

“There was a notable gap between my vision of a safe and enriching learning environment and what the market offered at the time”, notes the first generation entrepreneur.

RAISING THE STANDARD OF CARE

This search, backed with professional training in child development, motivated Padma to establish a childcare institution that provides a safe, caring and hygienic learning environment for young children. “The idea stemmed from the need for good quality childcare options. I wanted to establish a facility that was good enough for my children.”

At the outset, Padma was confident about the concept. But doubts about whether parents would be willing to accept a new approach lingered.

TEETHING TROUBLES

In the initial years, finding qualified caregivers and teachers was one of her biggest challenges. Moreover, the sector was largely unregulated at the time, and sanitation and safety standards were unheard of.

Undeterred, Padma established her own institute to train and skill women. Today, nearly 100 women in Chennai have received training in global childcare standards, and over 1,000 children in the age group of four months to 14 years have benefitted from the centre's carefully crafted curriculum and approach.

Padma has devoted considerable time and effort to design and implement guidelines for quality, hygiene and safety from scratch. She is pleased to see her approach having a ripple effect on other childcare providers in the market. "Today, I do see people talking about the same practices that we had initiated several years ago."

Padma attributes this success to her desire to continuously learn and discover solutions to problems, and a supportive family ecosystem that has enabled her to put in long hours required to nourish the roots of the institution. "It has brought my family a lot closer, as everyone has to pitch in and share the load of responsibilities."

Being a confident entrepreneur, Padma observes that growing up, young girls are often conditioned to be risk-averse. She points out that families need to believe in girls, invest in them, and foster a spirit of risk-taking, to nurture an entrepreneurial mindset from a young age.

Reflecting on her journey to date, one of the most significant milestones was the completion of a decade since the centre was set up and seeing children from the first few cohorts go on their own paths.

At a time when female labour force participation rates in India are exhibiting a declining trend, Grandma & Grandpa's success is a testament to Padma's determination - to provide parents with childcare facilities of the highest quality standards on the one hand and create a sustainable employment avenue for women on the other.



BELIEVING IN THE POWER OF TECH FOR GOOD



NIDHI PANT,

Co-founder, Science 4 Society (S4S) Technologies and DesiVdesi

“A lot of our work includes ecosystem building exercises - having the right influencers and partners in place who can work with people at the grassroots level.”

Passionate about preventing food wastage and empowering farmers at the last mile, Nidhi and her classmates co-founded S4S Technologies - a food preservation company that works with a range of partner organisations to create a sustainable supply of processed food products. Today, 200 farmer cooperatives across eight countries are using their patented technology.

Growing up in the disaster-prone Himalayan state of Uttarakhand, Nidhi's saw her parents engaged in relief and rebuilding initiatives. Strong ties with community, along with her own interactions with people on the ground have made a strong impression on her.

While studying at the Institute of Chemical Technology in Mumbai, Nidhi was engaged in projects related to nutrition. What started off as a classroom project has taken the shape of a social enterprise that is touching the lives of several farmers. The company's solar conduction dryer and other technology solutions are enabling smallholder farmers to dehydrate produce such as fruits, spices, vegetables, fish and meat with relative ease. The dehydrated products have a longer shelf life, thereby minimising food waste.

The desire to have something of her own has been a key motivating factor for Nidhi. "Being an entrepreneur allows you to solve a pressing challenge at the grassroots level and bring something of meaning to the world." As an employee, ideas often do not see the light of day, and when they do, the impact is quite small, she adds.

With a strong belief in the power of their solutions, Nidhi was confident and motivated at the outset. However, "After a year of seeing ground realities, my belief has shaken many times." As a young, female entrepreneur, Nidhi has been privy to the subtle ways in which women face biases and are treated differently from their male counterparts. Female leaders and entrepreneurs are often subjected to a higher degree of scrutiny, she adds.

BUILDING LAST-MILE ACCEPTANCE

Even though the company's technology holds significant promise and has received numerous accolades, building acceptance for a new approach from the ground up can be challenging. Nidhi and her co-founders have invested heavily in nurturing the right relationships with partners, and building capacities to enable adoption of their technologies at the last-mile.

“A lot of our work includes ecosystem building exercises - having the right influencers and partners in place who can work with people at the grassroots level.” adds the 26-year old.

Nidhi believes that there is a tangible shift in the availability of support ecosystems, such as accelerator programmes for women in the last few years. While there has been an increase in mentorship programs, access to capital remains a challenge. Nidhi considers herself and her co-founders fortunate as they have been able to attract investments through funding and grant competitions so far.

Nidhi is now gearing up for expanding their range of products across the entire value chain - to democratise operations from production to processing. “It is a big jump, from our current activities which focus on matching consumer needs to farmer incomes to creating a one-stop solution for farmers.”

Having stepped into the role of an entrepreneur at an early age, Nidhi's learning curve has been steep. “Whether it is interacting with farmers to understand their needs, or pitching to investors, developing this capability has been a major personal milestone in my journey”.

With a single-minded focus, the passionate entrepreneur is inspiring her generation to ‘be the change’.



OF RESILIENCE AND TAKING RISKS

"Resilience is the process of adapting well in the face of adversity. It is not a trait that people either have or do not have. It involves behaviors, thoughts and actions that can be learned and developed in anyone [The Road to Resilience, APA³]. Resilience enables entrepreneurs to bounce back from failures and push ahead in times of difficulties."

From challenging conventional social norms to taking over the reins of a fading family business, Runa Rafique, Mansi Dhawan and Sabiha Banu have risked comfort and stability to pursue their aspirations.

REARING A ROBUST LOCAL ECONOMY



RUNA RAFIQUE,
Commercial Pig Farmer

“ It has reassured me of the path that I have chosen, and the skills that I have learnt along the way.”

Growing up in the industrial town of Dibrugarh in Assam, Runa had no idea that she would possibly become the first Muslim woman to run a commercial pig farm in Assam someday. The learning curve has been steep in her new avatar as an agripreneur, and Runa is passionate about sharing this knowledge with aspiring entrepreneurs in the region.

After completing her Masters in English literature from Delhi University, Runa returned to Assam to pursue a career in teaching. But life had other plans. On her return, Runa associated with the state Sarva Siksha Abhiyaan and was managing media and documentation for the program. Subsequently at the state National Rural Health Mission projects, she was engaged in building capacity ASHAs, last-mile health workers.

Continuing her journey in social impact, Runa took up the role of a senior manager in Assam's arm of Operation Smile. She helped establish one of the world's largest cleft-lip reconstruction surgery centres and was instrumental in setting up strong local partnerships which have enabled children from far-flung areas to benefit from the program.

With another success story up her sleeve, Runa felt that it was time to reorient. In search of her next endeavour, she turned her attention to livestock farming. Assam and other states in north-east India together account for 75 % of the demand for pork produced in India. While there is a significant market for pork, the state meets only 40 % of this demand locally, she adds. There is also a gap in terms of the availability of quality produce, notes Runa.

A combination of factors that included the desire to contribute to the state's economic growth through

³<https://www.apa.org/helpcenter/road-resilience>

sustainable agricultural practices and the wish to launch her own venture motivated Runa to start her commercial pig farm.

“Religion is not a dominant factor in Assam. This has made it possible for me to go ahead with this venture.” Runa considers herself fortunate for not having to worry about religious norms and cultural diktats about women’s roles, and is grateful for her liberal upbringing, and unflinching support from family. Her experience with Operation Smile has enabled her to tackle societal taboos, and not pay undue attention to critical voices from the community.

“THERE IS NO MODEL TO FOLLOW”

The journey has not been easy. Runa has invested a significant portion of her savings into the enterprise, and has borrowed from a local bank as well. Arranging working capital to run the farm remains a constant worry for her, compounded by the high costs of feed and lack of adequate veterinary facilities in the region. But Runa remains upbeat about the prospects of her new venture. The high demand and the existence of a ready market have allayed her concerns to some extent.

A founding member and Vice-President of the North East Progressive Pig Farmers’ Association (NEPPFA), Runa is passionate about promoting a scientific approach to pig rearing in the state. As one of the few female members of the association, she is ensuring that her voice is heard. The association has launched initiatives to promote information sharing on government schemes, and it advocates for an increase in funding for agriculture and allied activities.

“I recently completed one life cycle - my first litter of pigs are now ready to reproduce,” remarks Runa with candour. What may seem like a small detail, is a significant milestone for her fledgeling enterprise.

With partnership offers from processing units and retail outlets on the cards, she is gearing up to expand her farm to cater to the entire value chain and hopes to expand her flock from 25 pigs to a 100 over the next year. She also hopes that soon her farmlands will all be women. Aside from learning the nitty-gritty of business on a commercial pig farm, her journey as an entrepreneur has been a source of important life lessons.



TO NEW HORIZONS



SABIHA BANU,
Proprietor, Z Collections

“Today, I have the confidence to stand on my feet and the belief that I can run a business, anywhere.”

It is early noon as we approach Sabiha and Mohammed Zabiullah's garment shop in the narrow lanes of Padarayanapura market. The Z Collections board stands out proudly at the entrance, and the shop is brimming with inventory.

For the last five years, Sabiha's husband Mohammed sold goods from a pushcart in Goripalya and other nearby localities in Bangalore. While he encouraged her to join the business several times, Sabiha lacked the confidence to take the plunge.

Last year, Sabiha attended an entrepreneurship development program that focuses on fostering self-belief and risk-taking abilities in microentrepreneurs and develops their business acumen. The confidence gained through the program, coupled with encouragement from her husband and family strengthened Sabiha's belief in herself.

Factors such as self-belief play a key role in influencing women's entrepreneurial intentions and rates of business formation. Findings from the GEM India Survey 2017-18 suggest that in comparison to males, females reported lower levels of perceived opportunities, capabilities and entrepreneurial intentions.⁴ Environmental and structural factors such as cultural and social norms can influence self-confidence as well.

Soon after, Sabiha and her husband rented a small shop in Goripalya, shelling out INR 3,000 per month as rent and a deposit of INR 60,000. Initially, her husband sold clothes from the pushcart while she managed the shop in his absence, to learn the ropes of the trade. The success of the store has encouraged them to expand, in spite of high rental costs. The couple has recently relocated their garment trade to a larger establishment.

The journey from a homemaker to an entrepreneur has been a significant step for Sabiha. Growing up with modest means, Sabiha had to drop out of school after class seven. It is uncommon for women in her community to work and run businesses outside their homes, and she is the first female in her family to take this step.

While life has been hectic since Sabiha's foray into business, she would not have it otherwise. A typical day for Sabiha starts at 6 am, as she goes about her daily chores and prayers. She arrives at the shop by 10 am and spends 8 to 10 hours on an average attending to customers and

⁴ Global Entrepreneurship Monitor India Report 2017-18

managing inventory. “On good days we get 15 to 20 customers a day, and business usually picks up in the evening.”

“I am at peace in the shop, and always thinking about how to expand the business further.” Sabiha takes pride in her ability to stand on her feet, and family members routinely consult her on business-related matters. Is there a milestone in her journey so far? While every day at the shop has been exciting and brought with it new challenges and opportunities, working on the shop’s signage and seeing it displayed has indeed been a milestone.

Sabiha has high aspirations for the business. She wants to add more product lines and hopes to cater to changing market trends and demands from customers. The couple would also like to invest in their daughter’s higher education. “She has just passed her class 12th exams with flying colours. She advises us on fashion and market trends, and what to stock in the shop.”

For Sabiha, grit has taken the shape of believing in herself and having the courage to venture outside her home. Through determination and resilience, she is expanding her horizons, and her business, one day at a time.



SEWING SUCCESS, ONE STITCH AT A TIME



MANSI DHAWAN,
Founder, Mansi Dhawan Enterprises

“ I rent all the equipment in the workshop instead of purchasing them up-front. The only investments I have made are in myself, my craft and my people.”

A rank holder and financial planner, Mansi gave up a comfortable job to move back to her hometown, and focus on her family's saddlery business. Having learnt the nuances of the trade in a short period, the young entrepreneur now runs her own production unit of leather and non-leather handbags in Kanpur.

After completing her education, Mansi took up the role of an investment advisor at a Mumbai-based startup. Living a professionally successful life on her own terms in Mumbai, there was nevertheless a voice that kept calling her back to her hometown. At the same time, she was worried about the family's saddlery business, which had run into financial turmoil after peaking during the liberalisation, privatisation and globalisation era of the 1990s.

STARTING OVER

In Kanpur, Mansi began visiting the family's manufacturing unit to understand ground realities — despite her parent's apprehensions of a woman's presence on the factory floor and her relative inexperience in business. Having swiftly grasped the nuts and bolts of the leather business, she realised that it was an opportune moment to launch her own start-up.

Today, Mansi employs 22 workers in her workshop, which produces six types of handbags each day. Her growth trajectory has been rapid due to access to affordable labour, skilled craftsmen and availability of leather, as well as her discipline and hard work.

However, the journey has been far from easy.

Less than 6 % of all enterprises in Uttar Pradesh are owned by women. A significant proportion of these establishments are self-funded, with only 3.37% availing capital from government programs or schemes (Sixth Economic Census of India, 2016).

While it is common for women to engage in family-owned businesses, establishing an independent venture comes with its own set of challenges. From renting a space for her workshop to moving around safely at odd hours of the day, Mansi has been confronting challenges since day one. Recently, a massive slow-down in the leather industry due to a policy mandate has affected leather businesses adversely as well. However, Mansi remains undeterred.

The savvy entrepreneur is always on the lookout for innovative ways to cut costs and help the business find its

feet. A combination of hard work and smart planning is the formula that has worked for her.

Starting her day at 8 am, Mansi is the first to arrive at the workshop. “I need to set an example for the team.” A typical day involves discussions with workers on the production floor, meetings with suppliers and buyers, and she often finds herself working at the workshop till midnight. She relies on cab booking apps to keep her mobile and safe at odd hours.

“At present, not many women here participate in income-generating activities outside of their homes.” She hopes to change the status quo by being an example in her own capacity and by employing more women in her workshop and ensuring that they receive equal pay for equal work.

It is a long road ahead, she admits, “but the day is not far when Mansi Dhawan will not only be a brand known for its products, but will also change the perception of women in Kanpur.”



BREAKING BARRIERS AND CHALLENGING NORMS

From the hills of Thiruvannamalai in Tamil Nadu to the plains of Dhamtari in Chhattisgarh, stories of grit and tenacity abound as women come together in the quest for greater autonomy, and a burning desire to 'make their mark'.

Structural barriers and discriminatory social norms often limit women's participation in entrepreneurial activity, particularly among women from disadvantaged backgrounds. Women's collectives, which include Self Help Groups (SHGs), producer groups and agricultural cooperatives, have emerged as a fundamental building block of strategies to promote social and economic empowerment – by addressing the underlying causes of exclusion and inequitable power structures (CARE, 2016). Self Help Groups and cooperatives offer women from the opportunity to choose a different route to entrepreneurship – by building their confidence to challenge restrictive social norms collectively and recognise their latent entrepreneurial potential. Evidence suggests that membership in collective action groups fosters trust and leadership skills necessary for the effective functioning of groups, but also provides a mechanism for mobilising savings, developing shared interests, pooling collective resources and amplifying women's collective voice (Pionetti 2012).

A DREAM COME TRUE



NEERA MARKAM,
Agripreneur

“ I forget my pain and weariness in the joy of working with friends every day.”

Neera Markam hails from a small village in Dhamtari in Chhattisgarh. Passionate about learning and education, she became a Krishi Sakhi⁵ in 2016 with the hope of supplementing her family's income and learning a new skill.

Following her training as a Krishi Sakhi, Neera is now an expert on a wide variety of organic farming methods. She frequently conducts training programs on soil analysis, seed cultivation and sowing, pest management and infusion of organic pesticides, identification of crop diseases and determining the correct method to tackle them, water conservation as well as nutrition for women. She is also trained in mobilising rural communities to form cooperatives.

Her voice betrays a hint of sadness as she reminisces her childhood. Despite nurturing a burning desire to learn, Neera was compelled to drop out of school after class six. Married into a family from an underprivileged background, she had to ensure that there is adequate food on the table for her family.

When the opportunity to learn about innovative farming practices came her way, Neera saw an avenue to supplement her household income.

⁵ Under the aegis of the National Rural Livelihoods Mission, Krishi Sakhis are community livelihood resource persons who provide doorstep agricultural extension services to farmers.

BACK TO SCHOOL

Neera was the only person from her village who attended the Krishi Sakhi training program in the first year. “I faced many, many obstacles,” she adds. In the face of stiff resistance from her family, Neera had to toil hard to convince them of the benefits of newer approaches to farming. Her family was reluctant to experiment with more organic methods of cultivation, and unhappy about her long hours outside the house. But Neera persevered.

Soon enough, her small patch of land started responding to her care and dedication. Her yield had improved. Not only was the produce free of chemicals, but the method also ensured the continued productivity of the land. “Earlier, I would spend INR 4000 to 5000 on chemical fertilizers for a small piece of land. The organic pesticides cost merely INR 500.” She is now the primary source of income for her family and saves INR 50,000 to 60,000 per annum.

COURAGE, SELFLESSNESS AND AN INSPIRATION

By deviating from a known path, Neera embodies grit and entrepreneurship. Her determination, coupled with a passion for learning, have enabled Neera to create a sustainable self-employment avenue for herself. Her efforts

have benefitted community members as well. In the first year, she was able to encourage three farmers in adopting organic farming practices, today over 20 farmers in her village are benefitting from her expertise.

Accompanied by her husband, she conducts training programs in neighbouring villages, and helps farmers who seek her expertise.

Growing up in an environment that does not see value in educating women, Neera shares a special bond with the women of her village. She continues to be an inspiration to them, by encouraging them to venture beyond household duties and build their own livelihoods.

Denied an opportunity to complete her education, Neera is pursuing her desire to learn and making the most of skilling and training programs in the village. Recently, she has discovered how to use a popular messaging service from her children and uses the app to communicate with farmers in nearby villages.

Neera’s determination is a source of inspiration for others in her community, and a testament to the potential of rural cooperatives, SHGs and producer groups in enabling women to come forward and pursue their aspirations.



MAKING A “MICRO” DIFFERENCE THAT MATTERS



MAITHREYI LAKSHMI RATAN,
Founder, Wild Ideas Cooperative Trust

“ I am cognisant of the fact that the enterprise has to be sustainable; and that it should never fall into debt. The enterprise must do only what it is capable of,”

At the foothills of Thiruvannamalai in Tamil Nadu, a community-based cooperative established in 2014 creates a line of organic personal care, home care solutions, and vadams. Motivating the team of 85 women to stand on their own feet and find economic independence is Maithreyi Lakshmi Ratan, founder of Wild Ideas.

“Education without connection with the earth is futile”,
in the eyes of Maithreyi.

In 2012, following a successful stint in the IT sector in USA, Maithreyi returned to India with her family and settled down in the town of Thiruvannamalai, Tamil Nadu. At the outset, her goal was simple - to learn organic farming practices and support the local community. This allowed Maithreyi to travel to nooks and corners of rural Tamil Nadu and understand the ground realities of village life where access to basic necessities such as education and healthcare was a luxury for many people. During this time, she was repeatedly approached by women from the village, seeking financial and other forms of help. But Maithreyi knew that to make a sustainable impact in the community, she had to look beyond financial support and piecemeal solutions.

THE START OF A NEW JOURNEY

Months of research and documentation led her to launch 'Wild Ideas' - a community-based cooperative of women from disadvantaged backgrounds.

“I think the USP was that I never believed in pumping money alone into the business. It is a combination of skill-building and knowledge of local markets that actually works”. She strongly opines that enterprises need to be brought to people, instead of people orienting themselves around enterprises. For this, micro (and nano) rural enterprises need to be encouraged and provided handholding support.

While Wild Ideas was launched with her family's support and personal savings, today the cooperative runs on its own finances.

After the launch of the initiative, she soon realised that social acceptance precedes systems and structures in villages. “It took a lot of time for the families to accept that the women of the household will be away for eight hours to work outside their homes,” she points out. From conversations with families to counselling, and supporting children's education, healthcare and transportation

facilities, Maithreyi believes that for a rural enterprise to be successful, it is crucial to have a holistic approach.

“I speak to the women’s families 3 times a year - and pen down, in black and white, how much the family benefits from them financially,” she says. Her ability to address conflicts within the enterprise and a deep understanding of the local context were factors that have helped sustain the enterprise.

The question of scalability has crossed Maithreyi’s table many times. While her business acumen and network allow her to expand the presence of the brand, she has consciously adopted a more ‘organic’ approach to create awareness about the brand - primarily through word of mouth marketing.

“When we do an orientation for the first time, the women are most often scared. It is important to build their self-confidence, and not only create market linkages for the products,” she explains. A one-week team tour is a part of the agenda at Wild Ideas every year. “When women visit new places - be it temples, rivers, melas - they observe, learn and come back inspired and are more involved in their work,” reveals Maithreyi. By the second year of this activity, the men of the household started seeing and believing in this initiative. As she points out, these are small

steps that are changing the lives of the women of Wild Ideas by enabling them to see their own potential.

How can more such local enterprises multiply? “Government support for nano and micro enterprises is important since the current focus is largely on medium-sized enterprises in special economic zones. But, the presence of highly driven anchors with knowledge of local occupations and contexts is also important.”

In a system that is consumed with the idea of ‘scale’, Maithreyi and her team have chosen an unconventional path to build and sustain the social enterprise. Wild Ideas’s journey is a testament to the power of women’s collective action in nurturing a sense of agency, enabling them to expand their capacities, and generating significant value for their local ecosystems.



UNYIELDING COURAGE



UTTARA SAHU,
Agripreneur

“ I want to show other ‘didis’ in the village that they can choose an alternative path - they do not need to stay at home and suffer in silence. They can come forward, learn new skills and become independent like me.”

As a young girl growing up in rural Dhamtari, Uttara had always dreamt of being self-reliant. When the opportunity to become a Krishi Sakhi came her way in 2016, Uttara knew that she had found her calling. Today, being an agripreneur has given her a strong sense of purpose.

USHERING IN CHANGE

India is home to 30% of organic farmers in the world, but accounts for less than 3% of the total area under organic cultivation (World of Organic Agriculture 2018 report). Challenges such as pest attacks, low productivity and weak market linkages can deter farmers from taking up organic farming on a larger scale. “Vegetable gardening is not practised systematically in our region,” notes Uttara. Having received training in organic cultivation practices, pest and soil management, and machan farming, the class 12 graduate is well-equipped to address these barriers.

Uttara is driven by a passion for organic farming – not only is it environment-friendly, but also promotes a healthy lifestyle and can cut down on medical expenses arising out of the consumption of contaminated produce. Earlier, local farmers in her village Kairaiha were hesitant to take up vegetable farming on a commercial scale as market linkages were weak, and vegetables would need to be sold elsewhere. Today, with Uttara’s support, nearly 100 farmers have forayed into vegetable farming. Uttara has been busy applying her knowledge to improve the yield of vegetables, and diversify the crops cultivated on her one-hectare farm as well.

PROVING HER METTLE

Entrenched social norms and conventional gender roles, particularly in rural India, often hinder women’s mobility and thus freedom to pursue their aspirations. Uttara’s case is no different. Not only did she face strong resistance from her husband in her early days as a Krishi Sakhi, but she was also at the receiving end of criticism from community members. Not accustomed to being guided and advised by a woman, the locals questioned her abilities and intentions.

Building acceptance for her choices, at home and in her community, has been the biggest hurdle for Uttara. Working closely with her samuh (producer group) and participating in training programs with other sakhis, has given her the confidence to step forward.

She often spends 6 to 8 hours on the road, visiting farms and providing inputs to farmers, and splits the rest of her day between tending to her own farm and managing domestic responsibilities. While the journey has been laborious, Uttara is buoyant about the positive changes in her life. With the additional income from her farm, Uttara has purchased a two-wheeler. Her husband and children willingly share her workload, from helping around the house to farm-related activities.

DREAMING BIG

Uttara and her husband borrowed INR 10,000 to rent a tractor to till their land, and have successfully repaid the loan. She is confident that with the right marketing support, she can further improve the productivity from their farm, and enable more farmers to take up vegetable farming. She is confident that this will contribute to her samuh's prosperity.



TAKING THE BULL BY THE HORNS



HEMA KHICHI,
Microentrepreneur

“ I kept faith in myself and persisted for a year. I matured in experience and confidence. That is when I realized I could do this.”

Indore-based Hema runs a business designing and selling pashu shringar (decorative accessories for cattle) and other festive accessories. With a keen eye for business opportunities and a determined spirit, Hema has built a thriving home-based business.

Growing up in Ujjain, Hema learnt the art of designing and making pashu shringar from her mother. In search of avenues to support her family financially, Hema was encouraged to start her own business.

RUNNING A BUSTLING BUSINESS

The experienced entrepreneur is a master of her craft, having spent nearly a decade in the trade.

Business typically peaks in the festival season, when Hema is busy creating a wide variety of hand-made decorative items, for Raksha Bandhan, Diwali and Govardhan Puja. She is always on the lookout for innovative designs. On a recent visit to Delhi, she came across bakram being used by the vendors for festival decorations, and is learning how to craft it on her own.

Networking is vital in her line of work and over the years, she has built a strong relationship with fellow merchants in the industry, learning new techniques from them. She is a proud owner of the only mobile phone in her household and uses it to communicate with clients for receiving orders and sharing information about her stalls and exhibits. During festivals, she travels extensively across neighbouring villages, selling her wares to farmers. Over the past 10 years, she has scaled her business from a modest stall and now supplies to wholesale merchants for bulk orders.

TURNING FEAR INTO DETERMINATION

A strong sense of self-belief combined with the determination to succeed and provide a better life for her family motivated Hema to step outside her comfort zone.

She describes her feelings from the very first time she set up a stall in a market. “I was extremely shy the first time, and very scared as well. I was so worried whether I will be able to sell anything or not,” she exclaims.

In her line of trade, trends change quickly and Hema must stay updated to keep her business floating. She works tirelessly to learn about new designs and marketing methods.

The self-help group movement has been instrumental in mobilising entrepreneurs such as Hema into collectives,

and enabling them to access credit linkages, capacity building support, and building their confidence to start a business. Besides supporting her household economically, Hema also hires women from her community when demand for her products is at a peak.

Hema plans to expand her business in the near future by sourcing raw materials from Delhi, and would like to hire more women to assist her.

A combination of hard work, grit and persistence has made Hema the confident businesswoman that she is today. “I am independent. I can solve problems on my own and possess the confidence to face any hurdle that comes my way.”



RIISING TO THE CHALLENGE

MAMTA SINGH⁶,
Microentrepreneur

“ Even though most of the accounts and operational side of the business are managed by her eldest son, all important financial decisions are taken by the family together.”

Hailing from Ujjain, Madhya Pradesh, Mamta Singh has worked plenty of odd jobs to feed her family. Now, she runs a small business making disposable paper plates from her home.

When her family's flour mill went out of business, they lost their only source of income. Mamta was determined to see her household through a difficult time and took up odd jobs to make ends meet. She tried her hand at business as well, with little success.

When her first venture failed, her son came up with the idea of renting disposable paper plate machines from a factory. Seeing an opportunity to cater to the high demand for the product in the market, Mamta learned how to operate the machine, and her family borrowed money to run the business amidst plenty of doubts and fears.

But Mamta remains confident, “One must learn to allay any fear in their mind.”

A typical business day consists of the family taking orders and specifications and making plates to fulfil orders from clients. She has learnt how to operate the machines and is engaged in other aspects of the business as well. “Even though most of the accounts and operational side of the business are managed by my son, all important financial decisions are taken by the family together.”

BECOMING SELF RELIANT

Always at the mercy of her employers in her previous jobs, Mamta now enjoys the freedom and flexibility of working on her own terms. Difficult working conditions, harsh remarks from employers, and tedious working hours are a thing of the past.

Apart from providing for her family, the business is also a source of employment to other members of her community who are hired seasonally for jobs during busy periods.

Courage, perseverance and diligence are integral to her personality. “How will you face the world if you are scared?” she exclaims.

Mamta continues to maintain a cheery disposition in the face of adversity . A real example of grit, Mamta nurtures a strong belief in overcoming challenging circumstances through hard work and persistence.

⁶ Name changed on request

TOGETHER WE CAN!

EKTA,
Microentrepreneur

“ I earn my own money now and handle my own finances. Having financial independence has changed how others perceive me.”

Ekta's story is one of the many success stories of how collectives are enabling women to learn new skills and build a strong sense of community. The Indore-based entrepreneur runs a sewing business from her home.

Ekta was motivated to start her own business on seeing other women from her community engaging in similar trades. In the beginning, she invested a sum of INR 5,000 to procure raw materials to sew petticoats, and borrowed a loan from her Self-Help Group as well.

Initially, she was apprehensive about meeting customer deliveries on time. As the business slowly expanded, Ekta relied on help from women in her community. Currently, seven other women support her sewing business.

In a culture where traditional social norms restrict women's mobility outside their homes and their aspirations, Ekta's story is all too familiar. Despite stiff opposition from her husband, she found acceptance in the camaraderie of her SHG, where she has blossomed as an entrepreneur. Today, Ekta has learned sewing from fellow members, and is proud of her ability to stand on her own feet.

“I am the president of my SHG Ma Saraswati, and the secretary of the federation”, she adds proudly.

Her cheerful nature and ability to connect with people have helped her expand her business, as well as manage the group's activities skillfully. Ekta is actively engaged in teaching her newly acquired sewing skills to other group members as well. She is also learning how to make pencils from another group, and hopes to start a pencil trading business as well.

The SHG movement has played an instrumental role in mobilising women from disadvantaged backgrounds. As of May 2019, there are 5.96 crore women have been mobilised in to 54.07 lakh women SHGs across the country (Ministry of WCD, 2019).

Ekta's story of determination, initiative and enterprise is a befitting example of how SHGs are helping enterprising women across India realise their potential and challenge restrictive social and cultural norms.



THE LONG ROAD AHEAD

As we celebrate stories of grit and success, there is a long road ahead to achieve gender equity in entrepreneurship. In spite of significant strides in the last few decades, approximately 14% of businesses in India are run by women (Sixth Economic Census, 2018), out of which merely 17% operate with hired workers. The average employment created in women-owned enterprises is meagre at 1.67. Moreover, cultural bias and a lack of access to financial services are amongst the major hindrances for women business owners in India (MIWE, 2018).

Entrepreneurship is seen as a critical driver of balanced economic development and inclusion in India, as the concerns around stagnating employment opportunities dominate the policy discourse in the country. In this context, the issue of women's low participation rates in enterprise activities, and high concentration in informal, low-growth sectors loom large.

The need of the hour is to create a dynamic, enabling ecosystem for female entrepreneurs - one that enables them to pursue growth opportunities, innovate, and break restrictive barriers. Along with this, early encouragement and development of non-cognitive skills such as grit, perseverance and risk-taking attitudes can go a long way in enabling women to opt for entrepreneurship and self-employment as a feasible career path.

SELECTION OF STORIES

The entrepreneurs featured in this compendium were selected from a list of nominations received through an open call for submissions that was circulated through social media and partners including NGOs/ CSOs, community development organisations, start-up incubators, donors, educational institutions, among others. The call was open to all entrepreneurs, working across sectors ranging from agriculture, manufacturing and services to entrepreneurs operating in small-scale rural or urban areas across India.

We received 107 nominations from across the country. In selecting the featured stories, our goal was to feature diverse and compelling accounts, both in terms of the motivations of the entrepreneur, as well as their individual circumstances. We conducted in-depth interviews with each entrepreneur, and employed desk reviews to supplement the information presented in the compendium.



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