

THE WOMEN WHO DARED TO LEAD



HAND IN HAND INDIA

Foreword

Success has different metrics. When Hand in Hand India started its Child Labour Elimination Programme in 2004, its primary objective was to bring children out of silk weaving looms and back into classrooms. We piloted our self-help group and job creation programme with the mothers of such children to see if the additional income would encourage them to send their children to school.

Fast forward 17 years. When Crisp Bakery's Sheela reached out with pictures from her son's MBBS graduation, it was truly a gratifying moment and a testament to our successful model of empowerment of women and thus of their families to break the poverty trap! It was our measure of success. A single mother, Sheela was a part of Hand in Hand India's very first Self-help Group. Aside from group activities, she was trained in baking and opened her own bakery, employed 5 other women and supplied her buns and breads to corporates along the industrial belt near Sriperumbudur in Tamil Nadu. Hand in Hand India's support through formation of self-help groups, financial inclusion, entrepreneurship development, skill training and support with market linkages has gone the extra mile in moving Sheela's family out of poverty and into a positive cycle of education, empowerment and independence.

Sheela's story is just one of the several who we have benefitted through Hand in Hand India's tested job creation model. Specifically, we have tracked 85 women entrepreneurs who have been able to educate the next generation beyond school up to professional degree courses.

This book captures success stories of 15 such women who dared to lead, dared to step out of their comfort zone and dared to be independent! As we continue to empower women through job creation pan-India, we hope that many more reap the benefits of entrepreneurship and many second generation changemakers emerge.

I thank Mr. N Srinivasan, Advisory Trustee, Hand in Hand India for suggesting we document these stories into a booklet. I thank the entire Board of Trustees for their unflinching support and the team for their passionate work!

This book is dedicated to all the self-help group women who have dared to be different!

Kalpana Sankar

Dr. Kalpana Sankar

Managing Trustee, Hand in Hand India

Overview of our Job Creation Model



Job creation and employment have proved to be key avenues to fight poverty and promote economic growth. Since 2004, Hand in Hand India has pioneered the Self Help Group (SHG) movement through a unique job for a growth model. The thrust of HiH India's SHG - job creation programme is working through women's collectives with the aim to enhance their social, financial and entrepreneurial skills for higher incomes, more financial security and greater bargaining power within their households, markets and communities.

Jobs for growth

Our robust and tested social mobilization programme is the pivotal first stage of formation of self-help groups. This is followed by financial, functional & digital literacy training and capacity building. The women are provided skill training to hone specific skills and entrepreneurship training to convert their skills to enterprises. Together these steps act as a catalyst for a gender-equal and empowered society. Aside from this, we facilitate access to economic capital through loans to members through banks and MFIs and Government schemes to support enterprises to take off. **The 2.5 million women we have empowered** stand testimony to the impact of our financial inclusion programme. We have seen them grow from strength to strength, with increased income, dignity, and self-esteem.

The job creation model of Hand in Hand India implemented across the global south countries focuses on enabling women to establish businesses and build an ecosystem that fosters confident risk-taking. These women either singly or in groups, have established

businesses where capital invested ranges from less than **INR 50,000** to more than **INR 10,00,000**. The smaller ones, run in collaboration with family members (called Family Based Enterprises; FBE) are numbered at 2.4 million, while those enterprises run with employed workers (called Micro Enterprises; ME) are numbered at 65,000 as on June 2021. In addition to FBEs and MEs, women have also come together to form Community Based Enterprises and value chains. Besides promoting business-to-business linkages amongst SHG members and expanding business opportunities, the Women Headed Organizations (WHO) provide training on the identification of business opportunities technical skills, and value creation.

Financial, Digital, and Business Development training are provided by Hand in Hand India along with external faculty from Government and other reputed institutions. This training transforms the entrepreneur who has never been exposed to technology or has limited knowledge on technology into a more comfortable zone allowing them to transact business with full confidence.

Hand in Hand India is also focusing on bringing external markets to the rural entrepreneurs that can transact business outside the Hand In Hand ecosystem thereby accessing a wider range of business opportunities. This programme helps entrepreneurs to understand their skill levels, competitor strength & weakness, market assessment, and risks, leverage locally available resources, identify technology enablers, improve logistics, and use digital payment options. Women are also educated on the benefits of family health insurance, pension, and other financial products.

Introduction

Gender equality remains an incessant issue in the world. Women in rural India at the bottom of the pyramid face gender issues coupled with lack of confidence, decision-making power and a voice. But, when given an opportunity, these women can break the barriers of poverty and gender inequality.

This booklet documents stories of such women who have been nurtured by Hand in Hand India. Some have joined our self-help groups as early as 2004 and as late as 2019. The freedom they have unleashed through access to savings, credit, enterprise training, marketing support and digital literacy has had a profound impact going beyond an increase in income. The increased income has led to several landless women becoming owners of assets and a concrete home. Their entrepreneurial success has enabled them to educate their children in advanced degrees including Medicine, Engineering, Microbiology and Law! They have honed their negotiation and marketing skills to reach a larger audience with confidence. They now have a voice to make decisions at home, at work and in the community! The support from Hand in Hand India and Belstar Microfinance has made these women resilient, confident and respected. These are the women who dared to dream!



PROWESS EMBEDDED WITH WISDOM

Sugan Bai is a part of Shri Ganesh SHG since 2011 and hails from Nagda, Dewas district.

The income earned through stitching clothes hardly fetched Sugan INR 500 per month. Her income combined with her husband's daily wages proved to be extremely difficult to run the family while also educating their son. It is when things seemed dire did Sugan take things in her own hands and through the help of her SHG affiliation she started training under the various programmes offered by Hand in Hand India. After the completion of her training, with a small credit support, she acquired a motorized sewing machine and started her leather bags manufacturing enterprise at home.

Through Hand in Hand India she identified various sales platforms and exhibitions to promote her products. She underwent training in market linkages, customer service and business development to amplify her product sales. Slowly but steadily the sales improved as she started sales within the SHG systems as well. Her business grew and so did her income slab. From a woman who had no business knowledge to a businesswoman with networks all around her district, Sugan has certainly built a name for herself. Through her earnings and savings she was able to purchase a plot and start the construction of her dream home. She is a true wonder woman to her child, having worked day and night to put him through school and make sure he emerges victorious in all his aspirations.

Business

**Leather bags
Enterprise**

Children's status

**Marketing in Amazon
India**

“

Women can achieve anything if we all stick together. If we team up together we will be able to channel the support and confidence we need to take on this world

”

DREAMER, CONSUMMATE,
GROUNDED



A DILIGENT MOTHER AND ENTREPRENEUR

Shanthi Ramaiya is a part of Malar SHG since 2015 and hails from Manamai, Chengalpattu district.

Shanthi says that “Being a mother and an entrepreneur comes with its challenges”. This budding entrepreneur was juggling between a slow-growing business and children. Her strong willpower pulled her through these testing times. Her garments sales were the primary source of income that supported the college fee requirements of her two daughters.

She has taken multiple loans from Belstar to grow her entrepreneurial venture. Several training programmes from Hand in Hand India helped map her vision and set agendas for her business. She was elated to share that her daughters are now pursuing Masters in Dialysis Technology and Bachelor’s in Physician Assistant courses.

Business

Garment Sales

Children’s status

**Master’s in Dialysis Tech;
Bachelor in Physician
Assistant**

BUSINESS EXPANSION,
DIVERSIFICATION, BETTER
NEGOTIATION WITH BUYERS
FOR BEST RATES



DEVOTED TO SUPPORT THE FAMILY

Sarala Kuppan is a part of Magizhampoo SHG since 2011 and hails from Govindhavadi Agaram, Kancheepuram district.

Being a supportive and encouraging mother, Sarala was a role model for her children. She worked hard to balance her entrepreneurial venture alongside managing her family. Financial support from Belstar helped her in the expansion of her businesses.

Her investments in garments sales ensured a regular flow of income to the growing needs of the family. As a determined entrepreneur and dedicated mother, she set quite an example for her children to follow. Her sons are now working in IndusInd Bank and the Tamilnadu Police Department. Sarala is now a contented mother who believes that sustained hard work will make a difference.

Business

Garment Sales

Children's status

**Banker;
Police officer**

BUSINESS EXPANSION,
CONFIDENCE



A MOTHER WITH INCONCEIVABLE PERSUASION

Illayarani Santhosam is a part of Enjal SHG since 2010 and hails from Chettikulam, Kancheepuram district.

Illayarani is a strong and attentive mother who established her tailoring business, to meet the growing needs of her family. Her perseverance made her find more ways to add income to the family. She availed loans from Belstar to buy sewing machines for her business.

She also invested in the wholesale flower business. Her multifaceted approach for income generation was supported and guided by Hand in Hand India. The income generated through her business helped in the book fee payment for her daughter's education. Savitha is proud of her mother's dedication and willpower which allowed her to pursue medicine.

Business

Tailoring and Flower sales

Children's status

Pursuing MBBS



“

Illayarani's daughter, Savitha is proud of her mother's dedication and willpower as this enabled her to fulfill the dream of pursuing medicine.

”

**ENTREPRENEUR &
OWNERSHIP OF A HOME,
HER OWN ASSET**

A FRUITFUL EXPLORATION OUT OF HER SHELL

Suseela Elumalai is a part of Durgadeviamman SHG since 2016 and hails from Thirukalukundram, Chengalpattu district.

Being an introvert, Suseela was struggling to make friends after her marriage. She was introduced to the Self-help Group initiatives of Hand in Hand India by her neighbours. Training and regular interactions with the Hand in Hand India team encouraged her to explore and invest in the Milch animal business.

She applied for a loan with Belstar to cater to her business requirements. She grew fond of the animals, and one can always find her amongst the herd tending to their needs. Income generated through her Milch business accentuated her financial position in society. Her daughter is very proud of her mother's initiatives and recalls how her mom cared about the animals as much as she cared for her.

Business

Milch Business

Children's status

Advocate

PERMANENT CONCRETE
HOME, INDEPENDENCE



A LIFE UPTURNED

Uma Murugan is a part of Sakthi SHG since 2006 and hails from Vanur, Puducherry district.

With two children to provide for, Uma was in an extreme emotional turmoil. She and her husband struggled to educate. Her eldest son's dream to be an engineer seemed like a long strung dream for the family to accomplish. Uma was intrigued by the Self Help Group movement run by Hand in Hand India.

A sense of hope bloomed in her as she joined the training programmes. With the help of her fellow group members, she built up her confidence to open her garment enterprise. Loans from Belstar altered her family narratives. She was even able to make her son's educational aspiration of becoming an engineer come true. "Her consistent efforts took us closer to our dreams", says her younger son, who is now pursuing his Bachelor degree.

Business

Garment Enterprise

Children's status

**Engineer;
B.Sc. Graduate**

“

Consistent efforts took us closer to our dreams

”

BUSINESS EXPANSION,
DREAM HOME



TRAINED TO ACHIEVE FINANCIAL INDEPENDENCE

Kamatchi Pandiyan is a part of Sangamam SHG since 2017 and hails from Manamai, Chengalpattu district.

Kamatchi is known for her witty humour and her meticulous time management. She built her business from scratch and slowly expanded her sales in her little village. Loans from Belstar and training from Hand in Hand India helped her gain better insights on business strategies and marketing. She started making a decent turnover by selling caps, toys, spectacles, and bags.

Her steady income was a great advantage to her growing family. Her earnings met the college fee requirements of her daughter Keerthiga, who is now an anaesthesia trainee at Sathyasai hospital. Kamatchi's vision to make her daughter independent by providing her with education motivated her fellow Self-help Group members to follow the same in their respective families.

Business

Fancy Shop

Children's status

Anesthesia trainee

“

Vision to make her daughter independent by providing her with education motivated her fellow Self Help Group members

”

BUSINESS EXPANSION, NEW
FOUND INSIGHTS, IMPRESSIVE
TURNOVER



THE END OF DIFFICULT TIMES

Shantha Harikaran is a part of Vasantham SHG since 2005 and hails from Desur, Tiruvannamalai district.

Shantha is a farmer and has been one her entire life. She arises from the farming roots and has no intention of giving this livelihood up. But there was a time when things were difficult and the need to give up her land and cows was inevitable. Nevertheless, Shantha's passion enabled her to join an SHG under Hand in Hand India, where she was able to avail a loan that ensured that she would keep her cattle and land.

The support and the training availed at Hand in Hand India enabled her to manage her crops and land while at the same time save money for unprecedented situations. She now has 8 cows and land that gains her a considerable income. This income ensures that the household is well fed and there are no more difficult times. The profits from agriculture also enabled her to focus on her children's education with her elder son now being a medical doctor.

Business
Farmer

Children's status
Doctor



CONFIDENCE, MOBILITY,
PROUD MOTHER OF A
DOCTOR

A SAFE AND SECURE LIFE

Sreemathi Iyyanar is a part of Pushpanjali SHG since 2009 and hails from Ariyankuppam, Puducherry district.

Sreemathi took a step that changed her entire life; she took a loan for her first daughter's education. Sreemathi has been part of Pushpanjali SHG for 11 years and through their support, she gained the confidence to emerge financially successful and raise her three daughters towards independence.

As a single mother, it fell upon her to care for the daughters and ensure that their future is secure. After working for years, day in and out, she now owns and manages a fancy store that is doing quite well for itself, while her eldest daughter Ragasudha is following her passion and owns a dance school. Sreemathi's second daughter is pursuing her Bachelor's in Microbiology and the youngest is ready to graduate out of 12th Grade.

Business

Fancy store

Children's status

**Owns a Dance school;
Bachelor's in Microbiology;
12th grade Graduate**

“

I worked hard and built everything for my girls to have the life they wish to live

”

EDUCATING 3 DAUGHTERS,
ASSET IN HER NAME,
BUSINESS EXPANSION



INDEPENDENT, MOTIVATED AND HEADSTRONG

Dhanalakshmi Kumarakrishnan is a part of Vazhithunai Vinayagar SHG since 2013 and hails from Pookadachathiram, Kancheepuram district.

Dhanalakshmi's consistent efforts to establish and expand her garment sales business came true with the help of loans from Belstar. Continuous mentoring from Hand in Hand India helped her build strategically by understanding the needs and demands of the customers.

She kept her garment sales simple by selling bedsheets, Lungi, pillow covers, doormats and nighties. Timely loans from Belstar assisted her in improving the living standards of her family. The income generated through her business has helped her pay the college fees of her children. After completing BE - Automobile Engineering, her son is now pursuing MS in Slovakia. Her daughter works as an IT Professional in Betamonks. She continues her business to stay independent and motivates other women to join her path as well.

Business

Garment Sales

Children's status

**MS in Slovakia;
IT sector**



OVERSEAS EDUCATION OF
CHILDREN, CONFIDENCE,
INCREASED MOBILITY

THE CLIMB UP THE FOOD CHAIN TOWARDS EMPOWERMENT

Sumathi Jayaraman is a part of Ponnagal SHG since 2010 and hails from Desur, Tiruvannamalai district.

A coolie worker in the past but now a nutritionist with the Hand in Hand India Health Pillar, Sumathi has certainly come a long way. Through the support of the SHG and the Hand in Hand India's training, she groomed herself for the better and grabbed a job within the organization itself.

Though Sumathi never acquired any loan for business, she did take a loan for the education of her children. She has two sons and one daughter who are all well established in their respective fields now all through the support and hard work of their mother. Her two sons are graduates of MSc and BSc whereas her daughter is now pursuing engineering. Sumathi's second son is aspiring to work for Belstar and has submitted an application and awaiting the decision.

Business

Nutritionist

Children's status

M.Sc.; B.Sc.

Engineering Graduate

“

I wanted to build my confidence to be able to empower and support my children. My climb up the ladder will ensure a successful and secure future for them. They are my motivation.

”

OWN LAND FOR CULTIVATION,
SECURE CHILDREN'S EDUCATION



A REMARKABLE JOURNEY AIMED AT FULFILLING HER CHILD'S ASPIRATIONS

Suguna Karthikeyan is a part of Malli SHG since 2012 and hails from Kuranganimuttam, Mamandoor district.

Suguna has been a member of Malli SHG for 9 years and what a journey it has been. Suguna started with no money to pay for her son's educational aspirations. But her affiliations with the SHG and the Hand in Hand India team surely helped her improve her financial situation to benefit her sons and help them make a name for themselves in the world.

With credit support from Hand in Hand India and a lot of confidence garnered from her SHG members, she was able to set up a small petty shop, the income of which caters to the household expenses. Suguna also acquired an education loan support from Hand in Hand India which fuelled her son's dream of achieving an MBBS degree and becoming an established doctor.

Business

Petty Shop

Children's status

Pursuing MBBS



PROUD MOTHER OF A
DOCTOR, SUCCESSFUL
ENTREPRENEUR

THE ROAD TOWARDS FINANCIAL STABILITY

Revathi Subramaniyan is a part of Sri Akshaya SHG since 2006 and hails from Villianur, Puducherry district.

Revathi has been leading her SHG group for 17 years now. She states she wants to resign from the role as she feels that her time as a leader has ended. But due to her efficiency and leadership skills, her group members and the Hand in Hand India team have pushed her to work hard and not quit.

Revathi states that the groups and Hand in Hand India interventions have enabled her to live a good life without worry about any financial instability. When she started, she knew nothing but now she was able to educate her two children and get them married. Through the education gained, her son is now a HOD at a renowned university in the UK and her daughter has a job in the city. She now has a good name in society and her community all due to the support she gained through Hand in Hand India.

Business

Pan card centre

Children's status

**HOD - UK University ;
Employed in IT sector**



INVESTMENT IN HER BUSINESS,
FOREIGN EDUCATION FOR HER
CHILDREN AND IMPROVED
STANDARD OF LIVING

THE VERSATILE BUSINESSWOMAN !

Ramkali Bai is a part of Sai SHG since 2015 and hails from Kalaria, Indore District.

As a day labourer with an income of INR 500 per month, Ramkali and her husband, a tile fitter, had the responsibility of jointly managing the household while also providing for the children. Their joint income was not sufficient to afford a decent living. So, when Ramkali joined the SHG under Hand in Hand India, she underwent numerous training and was determined to hone her skills and improve her livelihood conditions. She took a liking to the apparel-making skill training and made sure she was trained enough to start her business.

Soon after completion, she purchased a motorized tailoring machine and started taking orders from the neighbors. Within months, her income tripled and she had also started to save. Through some credit support and by investing her savings, she soon was able to expand her business and also indulge her time in multiple businesses. While managing her tailoring enterprise she also runs a kiosk center which garners a decent income for the family. She also dabbles in the sales of modern energy-efficient cooking equipment that would make the lives of many women easy.

Business

Apparel Enterprise and Kiosk Center

Children's status

Studying 6th and 10th grade

MULTITASKING, METAMORPHIC,
EMPOWERING



FOCUSED AND HEADSTRONG LEADER !

Suman Bai is a part of Jay Ambe Maa SHG since 2012 and hails from Bilheri, Chatarpur district.

Suman Bai and her husband were day labourers while also managing an earthen pot-making practice in their free time. They would be able to turn around about 8-10 pots per day and this would fetch them INR 50 altogether. This income as one would imagine was not enough to manage a household with 3 teenage children. But Suman's life changed when through the help of Hand in Hand India she enrolled in Enterprise Development training and was introduced to electric pot-making machines.



Through credit support, she purchased the machine after the completion of her training. With the support of the machine, she was able to churn out at least 40 to 50 pots per day and earn an income of INR 300 per day. She underwent further training in Business Development and started to run her electric pot-making enterprise along with her husband. The pottery business kicked off rather exceptionally and created publicity for Suman. Suman now is an Entrepreneur and a stark example to other women in the community. She is constantly seen promoting electric pot enterprises and encouraging more women to be independent and self-sustaining.

Business

Pottery Enterprise

Children's status

Studying in 9th, 10th and 12th grades

“

To Suman's children, she is a role model and their pillar of strength. An icon that is determined to make sure their dreams of education is fulfilled and there are no shortfalls.

”

**UNHINDERED FOCUS,
SELF-RELIANCE, COURAGE**

This is just the beginning

The women we met in this booklet all started from scratch in hopes of being successful entrepreneurs. All it took for them was to reach out and grab the opportunity provided to them without hesitation or doubt. They wanted to build, grow and prove their worth to this society that had labeled them to be just homemakers. They wanted to shatter the glass ceilings and be the change that would empower not only them but future generations. All the women you met in this booklet had two overpowering goals; the first was to ensure their children have a safe and secure future and the second was to empower themselves and uplift their financial situation at home. Through the everlasting and encouraging support of the respective SHG members, the Hand in Hand India and Belstar Microfinance teams, all of their wishes and hopes were fulfilled.



Through sheer determination and strong will, these 15 enterprise owners/businesswomen are not only creating a living for themselves but also uplifting many more in the process and creating many job opportunities. One of the main objectives of Hand in Hand India is to create jobs and encourage women to be self-sustaining. We are proud that through this initiative, not only did we uplift and create jobs for our SHG women but have also been indirectly involved in creating jobs for hundreds of others. Further, these case studies are a testament to an integrated approach to poverty alleviation. These case studies depict only a very small fraction of our efforts to empower rural women in India. We at Hand in Hand India have trained 153,282 women in various skills and have been influential in creating 4.4 million jobs in India as on July 2021. **Our goal is to create 10 million jobs by the end of 2025.**



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