

Narratives of Resilience



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About Dhriiti

Established in 2004, Dhriiti: The Courage Within emerged with a bold mission to address poverty and create sustainable livelihoods through entrepreneurship. Over the years, we have worked tirelessly to empower individuals, especially those from disadvantaged and vulnerable communities, to achieve financial independence and stability. With flagship initiatives like Beautipreneur, Women Micropreneur, and Her&Now, Dhriiti has impacted approximately 30,000 small and micro-entrepreneurs, equipping them with the tools to transform their lives.

Through partnerships with governmental bodies, CSR initiatives, educational institutions, and non-profit organisations, Dhriiti has also developed robust incubation and acceleration programmes, catering to diverse beneficiaries ranging from school students to grassroots innovators and women micropreneurs.

About Oonchee Udaan

Oonchee Udaan is the flagship CSR initiative of Vastu Housing Finance with the sole objective of delivering growth opportunities and empowering women entrepreneurs from low-income backgrounds to run their own small businesses. The program includes aspects of health, nutrition, and education, making women's empowerment multi-dimensional.

In its first year, the program impacted over 500 women micro-entrepreneurs by providing them with the resources, tools, and mentorship necessary to build and sustain their businesses, setting them on the path to financial independence. This year, Oonchee Udaan aims to enhance the well-being and growth of over 7,000 women in various locations across the country, paving the way for a better life.

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Introduction

In the last 20 years, we've witnessed many stories of transformation. As we assembled to gather our observations and learnings from Women Micropreneurs Programme ("WMP") 2.0, we looked at our work through the lens of Entrepreneurship for Resilience, the core of our value system that guides everything we do at Dhriiti. WMP 2.0 was born from our experiences from Cohort 1 of the program. Except this time, we were focussed on creating a program that was designed for women by women.

We set off with a clear intention:

- Building resilience in both the women and their businesses.
- Establishing strong identities for the women and their enterprises.
- Improving financial management skills.
- Addressing the gender gap in the market, personal lives, and the digital world.



The American Psychological Association defines Resilience as –

“Resilience is the process and outcome of successfully adapting to challenging life experiences, especially through mental, emotional, and behavioural flexibility and adjustment to external and internal demands.

Several factors contribute to how well people adapt to adversities, including how individuals view and engage with the world, the availability and quality of social resources, and specific coping strategies.

Psychological research demonstrates that the resources and skills associated with resilience can be cultivated and practised.”

We know women are resilient. That’s a given. So what do we want to establish through our work anyway? Is it easier to identify women who need to be resilient and work with them? Or pick women who are inherently resilient and need a supporting hand?

How do we monitor, map and measure Resilience? If women are (already) resilient, then how do we show transformation? If there is no transformation, does that mean our intervention failed?

Most importantly, if resilience is something that can be cultivated, who bears the responsibility for driving that transformation?



We decided to follow the stories of our WMP participants to understand the many ways women learnt /discovered/ harnessed resilience through their life experiences.

With Resilience as our north star, we set off seeking women who would evidence our beliefs and beliefs. Women are resilient. We know that. But we also know that resilience is a continuum. Either they are born with it or they inherit it. Some learn it, others acquire it. Sometimes they fight to earn it. At other times they are on a quest, making resilience an ultimate goal.

In this compendium, we bring stories of women who show us what resilience means outside the textbook. In this telling of stories of women, we will retell some established narratives.

Here you won't find the 'Classic Underdog', a woman who is a victim of her circumstances. We won't romanticise systemic failures that make suffering admirable. Instead, we will bring you stories of 'Champions', women, who are architects of their destinies.

We won't tell you a picture-perfect 'Rags to Riches' or 'Before - After' fairy tale. Instead, we will show you 'Ongoing Journeys', narratives of women where change is slowly unfolding.



Here we won't bring you the ultimate 'Sobfest' that piles melodrama and tragic details to evoke tears and guilt from you. Instead, we bring you stories of 'Dignity', where you meet women who deserve respect and equity.

We won't paint the epitome of the 'Indomitable Human Spirit' that acts as a prescription at times. Instead, we will bring you narratives of 'Empowered Communities' where the spirit of resilience is shared and passed on to others.

Last of all, in telling these stories, you will hear voices from the team that has worked with these women during the course of the program. Right from mobilisation to training and facilitation, our team has been co-travellers on the quest for resilience. In that spirit, we don't see ourselves as 'Beacons of Hope.' Instead, you will see us as we are, 'Co-creators of Change'. We are part of their stories. However, we don't own them.





About WMP Mobilisation to Training

The success of WMP 1.0 laid the foundations of collaboration and trust between Dhriiti and women in the communities. Due to the nature of ongoing support and guidance, Dhriiti had successfully established its credibility. During mobilization in Delhi and Jaipur, the team focused on understanding women's aspirations and stories through their businesses. They also provided technical help to simplify the process of filling out online program applications. In Delhi, referrals from WMP 1.0 alumni boosted outreach efforts and helped form larger women's groups.

Pre-Screening for Panel Selection

The mobilization efforts yielded 313 applications in Delhi and 84 in Jaipur, each reflecting unique stories and aspirations for business growth. The selection process focused on practical business goals, considering factors like experience, income, and the nature of the work in both regions.



Selection by the Panel

The field team reviewed applications and presented them to a panel to ensure an unbiased selection process. The panel assessed candidates based on their resilience and vision for their businesses and communities.

Through mobilization conversations and stories, the organization reaffirmed its commitment to supporting resilient women who uplift others, foster solidarity, and create opportunities within their communities.

Curriculum Development

The curriculum was designed to holistically empower women by enhancing their problem-solving skills and providing individualized coaching and mentoring. Its ultimate goal was to drive meaningful qualitative outcomes that significantly impact the community. The curriculum development process remains dynamic, incorporating expert collaboration to continually expand its reach and deepen community engagement.



Baseline Survey

A baseline survey was conducted with 38 women shortlisted for the selection panel. This step was essential in building trust and gaining a comprehensive understanding of each woman's personal, professional, and social contexts.

By outlining the program's structure and goals, the team clarified expectations and established clear roles for both the participants and the organization. The focus extended beyond financial support to include skill development and capability enhancement.

The survey also offered valuable insights into the women's business practices, particularly how they manage the customer journey—from order receipt to marketing and final sales.

Key Learnings and Challenges

Understanding each woman's profile, including their vulnerabilities and aspirations, was vital for the selection process. During screening, participants were identified not only for enrolment in the second program but also for targeted support in areas such as marketing and product management. However, the process revealed that most women require broader socio-economic assistance.

This finding prompted Dhriiti to prioritise comprehensive community engagement initiatives in its future programming, aiming to address these wider needs effectively.



Laying the path for WMP 2.0

After extensive mobilization, 50 women entrepreneurs from New Delhi and 25 from Jaipur were selected for WMP 2.0. A baseline study was conducted with these participants to better understand their lives and the challenges they face in starting and growing their businesses. The study also looked at their entrepreneurial identities, separate from traditional gender roles, and assessed their current business skills.

The insights from this study provide a key foundation for customizing the program to address the specific challenges these women face, helping them see themselves as resilient and empowered entrepreneurs.

The Dhriiti team conducted extensive interviews with all participants using a specially designed questionnaire. These interviews were held during field visits, typically at the women entrepreneurs' homes or businesses.

The questions aimed to assess their education levels, digital literacy, communication and negotiation skills, entrepreneurial goals, family responsibilities, and understanding of their businesses, including aspects like marketing, bookkeeping, and customer relationships.

Since the data was qualitative, it was analyzed through coding and organization. The women's business management skills were assessed using the "Business Continuum" grid, categorizing them into different tiers to establish a baseline.



— *What seeds Resilience?*

"मेरे पति को मेरे काम के बारे में पता था शादी से पहले मैंने बोल दिया था कि मैं गाँव में जाकर नहीं रहूंगी। मैं अपना *parlour* चलाऊंगी।"

— *Meeta*

Education, by far, is the most defining landmark that is a constant in women. Most of the women (50% in Delhi and 44% in Jaipur) have received only primary school education. Approximately 25% of women have finished school, and 10-15% of women have reached college or finished their studies.

The lack of education among women entrepreneurs is a major barrier to their success, as it restricts their access to essential business tools and skills. During the mobilization drive, many women shared that they had never received formal training in entrepreneurship or attended relevant workshops.

This lack of education and training reflects broader social and cultural norms, as well as structural challenges, that limit opportunities for women to succeed. However, despite the lack of education and formal entrepreneurship training, the one thing that emerged most strongly in women was the intent to be skilled. From stitching to beauty, to cooking, to teaching, most WMPs consciously picked up skills that could create livelihood opportunities during their time of need.



"मम्मी पहले से ही सिलाई का काम करती थी हम ३ बहने हैं, और तीनों को माँ न सिलाई काम सिखाया। जब मैं आठवीं में थी तब हमारा *interest* बढ़ाने के लिये छोटा मोटा काम, तुरपाई वगैरह करने बोलती थी लेकिन मुझे यह काम अच्छा नहीं लगता था। मुझे पढ़ना था"

said Geeta. Perhaps it was her mother's way of ensuring that her daughter was skilled enough to look after herself. In the beginning, she was afraid of customer complaints and rants. She had seen her mother bear the brunt customer's ire. Besides, she hoped to study and make a better career. However, when life's twists and turns brought her to the crossroads, she took it up stitching as her livelihood activity.

"मैं *class 9th* तक पढ़ी हूँ लेकिन नौकरी भी की। पहले लाटरी एजेंसी में, फिर इलेक्ट्रॉनिक्स की दुकान में काम करते करते *Tally* भी सीखा। यह सब शादी के पहली की बात है जॉब करते करते मैंने *beautician* का काम भी सीखा। घर पर *2nd hand chair* के साथ एक *parlour* जिसे *sundays* और छुट्टियों के दिन चलाती थी," recalled Rekha. It is owing to this side-hustle that Rekha could confidently embark on her career as a beautician years after her marriage.

At the age of 13, Meeta came to Delhi from her village in Mednipore. While she lived with her uncle's family, she started working in people's homes. Meeta was young, uneducated and dependent. She had little choice. All she knew was that she wasn't satisfied with the life of a domestic worker. This is when she started saving up to pay for a beautician course at a parlour. This was in 2009. By the time Meeta got married in 2023, Meeta was an entrepreneur.



"मेरे पति को मेरे काम के बारे में पता था। शादी से पहले मैंने बोल दिया था कि मैं गाँव में जाकर नहीं रहूंगी। मैं अपना *parlour* चलाऊंगी।"

"जब पहले कस्टमर से ₹ 20 आएँ तब लालच और शौक दोनों आया।"

revealed Shama. Raised in a family of tailors, Shama didn't think of tailoring for 10 years after her marriage. It was only when she and her husband separated from their joint family that she decided to go back to a vocation that her family relied on. It's almost as if, stitching runs in her veins! Shama turned to YouTube to learn to stitch. This self-taught tailor can stitch about anything for you if you give her a design!

Mantasha's education came to a halt at the end of Class 10th. Her mother refused to let her youngest daughter travel to Jamia to study. It was too far for a young girl to travel alone. Between her elder sisters, one undertook a beautician course. The other learnt stitching. Mantasha picked up both the skills traveling with her elder sisters to their classes. She went on to teach herself to draw Mehendi too!





— *Changing the mindset: from livelihood to entrepreneurship*

One of the key indicators of resilience is the fact that WMPs like Mantasha do not rely on one skill alone. They believe in diversifying their income in order to sustain their earnings. While stitching her main source of income, she doesn't shy away from supplementing her income with her Mehendi skills.

*"मम्मी को भी सिलाई का काम आता था। अगर नहीं आता तो वो हमें क्यों सिखाती। मम्मी ने हम तीनों **sisters** को बोला, 'तुम काम सीखो!' बस यह है की दूर नहीं जाने देती माहौल की वजह से! मुझे तो सब काम आता है, सिलाई का, कंप्यूटर का, ब्यूटी का, मेहँदी का, और क्रोशिए का भी।"*

Divya has diversified her income. Instead of putting all her eggs in one basket, she has divided her time, attention and effort towards three livelihood activities - tuition, beauty services and homemade chocolates. What's remarkable is that she clearly understands the seasonal demands of chocolates and beauty services. On the other hand, tuition for children is more of a regular and recurring income that she can easily plan for.



"मेरे 50-60 clients हैं जो मेरी ब्यूटी सर्विसेज पसंद करते हैं। मैं 20-25 बच्चों को घर से ट्यूशन देती हूँ। चॉकलेट्स के काम के साथ लगभग 30,000-40,000 कमा लेती हूँ।

Shama is as enterprising as she can be. After working with Dhriiti, she spotted an opportunity to diversify her income. She briefly explored it. When things didn't quite work out for her, she enabled another woman in her neighbourhood to use her idea to earn an income.

"मेरे घर में एक चबूतरा है मैंने पहले सोचा था कि धीति से मिली iron से प्रेस का काम शुरू करेंगे। मेरे पति बहुत अच्छा प्रेस करते हैं। सोचा कि हमारी income बढ़ेगी। फिर husband के तबियत थोड़ी खराब हो गयी तो सोचा की अंडे का काम शुरू करू। फिर लगा कि customer को यह न लगे कि सिलाई का काम छोड़ कर अब प्रेस का काम कर रही है। इसलिए idea छोड़ दिया। अब चबूतरे पर एक दूसरी औरत को दिया ताकि वह अंडे बेच सके और उसका भी भला हो।"

Through Dhriiti, Neeraj registered and acquired an Artisan Card that would enable her to supply handicraft items to a larger market. When we last spoke to her, she had just received her card and was eager to grow her income through orders.

"हम राजस्थान से हैं। हमारे यहाँ handicrafts का काम होता है, कपडे के छोटी चिड़ियों से तोरण बनाते हैं। हमारे यहाँ वह तोरण सिर्फ त्योहारों के समय बिकता है। हर समय खरीदने वाला ग्राहक नहीं है। अब इस कार्ड के होने पर हम बहार के ग्राहक के लिए आर्डर पर बना सकते हैं।"



— *Resilience is Inherited*

"मेरी माँ मेरी *role model* है । मैं रुक नहीं सकती । जो भी सीखा है वह माँ से सीखा है," says 37 year old Divya.

"मेरी माँ के साथ मैंने यह बिजनेस शुरू किया । मम्मी अपना *boutique* चलाती है और मेरे साथ भी काम करती है " says 23 year old Pragati.

In some women, we have seen that Resilience is inherited. When raised by strong and progressive women, daughters tend to inherit a part of their inherent resilience and turn to good during their time of need.

When Divya was widowed at 24, she had little choice but to return to her parent's home.

"मेरे ससुर पुराने ख्यालों के हैं । उनका मानना था की औरत पांव की जूती के समान है" she said. After her husband's death, she tried working in a school to support herself and her toddler, however, her in-laws found reasons to complain about her skipping responsibilities at home. One fine day, she left her in-laws to go and live with her parents home.



" माँ *MTNL* में काम करती थी, माँ ने हौसला दिलाया कि कोई बात नहीं है, तू यहाँ से शुरूआत कर " recalled Divya. Before marriage, Divya was independent and on her way to a rising career. She worked in the Indian Airlines Call Centre and was soon promoted to Reservations. During college, she also picked up beautician skills. So while her day job gave her a career she was proud of, her part-time beautician's skills earned her a swift stream of steady clients after work. In 2012, when Divya restarted her career as a single mom, she went back to the safety of her education. She started giving tuitions from home and also resumed serving clients for beauty services. It was during this time, that a friend of her mother's brought home a homemade chocolate to Divya. It was her mother's friend who brought home a novel idea to bring home extra income. "मैंने बाराखंबा रोड जाकर *baking* का *course* किया था। हालांकि मैं केक्स भी बना लेती हूँ, लेकिन *frosting* करने में थोड़ी दिक्कत रहती है। जहाँ मैं रहती हूँ, यहाँ *light* की काफी *problem* है। इस हालत में मैं *professional cakes* नहीं बना सकती हूँ। इसीलिए मैंने पहले से ही *chocolates* पर ध्यान दिया ", said Divya.

Just like the idea of chocolates came to her through a family friend, Divya learnt of Dhriiti through a common contact. Divya recalls that she was wary of NGOs and so believing in Dhriiti didn't come easily. "मुझे *NGOs* पर *faith* नहीं होता था। मम्मी ने भी कहा, कि फायदा, ऐवई होगा! मैंने कहा मुझे पता करने का मन कर रहा है। एक बार जुड़कर देखती हूँ। मुझे उन्हें देना थोड़ी है कुछ? वो *charge* तो नहीं कर रहे हैं। उनको मेरा बिजनेस *unique* लगा। 50 औरतों का ग्रुप बना और हम ग्रेटर कैलाश गए। मुझे उनके सेशन में जाना अच्छा लगने लगा। हालांकि मैं सारे *sessions* attend नहीं कर पायीं टाइम का इशू था। सबसे पहला *change* जो मुझमें आया कि मैं लोगों में *faith* करने लगी। मुझे लगता था कि *NGOs* *faithful* नहीं होते हैं। लेकिन धीति ने जो कहा उसे

20 कर के दिखाया। "



Once the faith was built, Divya implemented Dhriiti's suggestions to update her Instagram account, print visiting cards and network at exhibitions. "मैं इतनी *dumb* थी कि मेरे पास तो *matter* भी नहीं था कि मैं अपना *advertise* करूँ। सुंदरी *maam* ने मेरी मदद की!"

With her initial inertia broken, Divya's first brush with networking has begun to cause ripples. After she distributed her cards, she recently received a call from a company that is interested in buying her chocolates. "मैं आशा कर रही हूँ की 2025 मेरे लिए कुछ अच्छा ले कर आये!"

When Divya started attending meetings, she found a new sisterhood that gave her the safe space that was different from the one she had at home.

"दुःख भी बाटें जा सकते हैं! ऐसी कई बातें हैं जो आप अपने घर वाले से नहीं बाँट सकते हैं। मैंने धीति की मीटिंग्स में जाकर वो बातें शेयर की हैं! उन्होंने मेरा मज़ाक नहीं उड़ाया। सुनने से भी हम अंदर से *heal* होते हैं। जो मैंने गलतियाँ की उनको बोलकर मैं *move on* हो गयी।" *she said.*

Divya's mother describes her as a mature and responsible mother. It was evident that Divya had suffered a lot after her husband's death. Today, as an empowered and independent woman, she has earned admiration from her neighbours.



"एक बार धीति से कॉल आया कि यह *session attend* करना है, तो वहां जाना या न जाना मेरे हाथ में है। अपनी परिस्थिति से बाहर जाकर कुछ करने की कोशिश खुद ही करने पड़ती है। मेरे आस पास ऐसे कई *ladies* हैं जो अपने *husband* के *income* पर *depend* किया है। मैंने उनको सामने से *offer* दिया है कि मैं *free of cost* तुम्हें सिखाऊंगी! लेकिन अगर कोई औरत खुद नहीं चाहे अपनी परिस्थिति से निकलना तो फिर कोई भी कुछ नहीं कर पायेगा!"

Through the in-kind support to our entrepreneurs in WMP 2.0, Divya bought a big fridge. Her mother invested half of the money, while the program paid the other half. " दिव्या का काम *seasonal* है लेकिन उसे लगता है की फ्रिज की कमी के कारन उसके इस व्यवसाय के लिए वह गर्मी में *orders* नहीं ले पाती है. हमने बताया की *chocolate* का *short course* भी सिखा सकती है। उसको यह सुझाव अच्छा लगा और हाल ही में उसने 10 महिलाओं को *chocolate* का *course* करवाया। " said Bharti from Team Dhriiti. Pragati's enterprise, Fancify Creations, was born from a suggestion by her mother. It was her mother, Ritu Saini who first discovered cow dung products. Ritu, a member of WMP Alumni herself, took the first step towards a new business. She did a short workshop and understood that this innovation has potential. She brought the product to her daughter and Pragati researched more about it. Since it was a new product, she realised she needed to learn how to make it, an investment that would give her the confidence to set up a business.



"मैंने अपना काम 2022 में शुरू किया। पहले भुज (गुजरात) जाके एक कोर्स किया और फिर 2 महीने में, दिवाली पे अपने प्रोडक्ट्स को बेचने लगी।" recalled Pragati. True to her name, Pragati was not the kind to slow down. With a Masters in Biochemistry, Pragati began her professional career as an Emergency Medical Technician. Within a year of working, she realised that pursuing a job would not allow her to grow and impact lives. "मम्मी *NGO* से जुड़ी थी, तो इसलिए हमेशा देखा की लोगों की मदद करनी चाहिए।" said Pragati. So, mother and daughter set up a small business working towards for the first 6 months developing products and testing them in the market.

As a next step, as was always the plan, Pragati looked for women who wanted and could work from home. She searched for women who needed an extra income, were willing to make an effort, had time to put into handiwork and take responsibility for the tasks assigned to them. " हमने 10-15 औरतों को फ्री में ट्रेनिंग दिया। *Assembly line* से काम होता है, और क्योंकि औरते एक ही मोहल्ले में रहती है, वह अपने में मिल-बाटकर प्रोडक्ट्स को तैयार करती हैं। " said Pragati describing the journey she has established to ensure her products reach her. Was it easy to inspire a community of women to take ownership of their lives? After all, resilience as we know can also be sown. Pragati recalled that initially, women didn't believe her that products could be made with cow dung. Some didn't want to work with cow dung. However, mindsets are changing. The women haven't shown an initiative in product design, however, Pragati is certain they will show more participation as their enterprise grows. Currently, the women attached to Fancify Creations earn somewhere between Rs 8000 - Rs 10,000 a month. As an entrepreneur, Pragati is deeply involved in the lives of her community.



"उनको अगर कोई परेशानी या **problem** है तो वह हमें **share** करते हैं। अगर हमसे कुछ हो पाय तो हम करते हैं। हमारी एक महिला है जिनके 2 बच्चे हैं और **husband** नहीं है। बच्चों और घर के खर्चों के बीच वह महिला अपनी बेटियों को **private school** से निकाल के सरकारी **school** में डालने का सोच रही थी। मैंने उनको समझाया, की अगर लड़कियां पढ़ाई में अच्छी है तो उन्हें क्यों उनका **school** बदलना चाहती हो? हमसे जुड़कर, और मेहनत करके और पैसे कमाओ की खर्चा निकाल पाओ!" To enable women to navigate through their life circumstances, Pragati has made room for small adjustments that help women earn extra when they need it. While the intent to sow resilience in a community is worthy of praise, what is equally important for Pragati is to make her enterprise sustainable. "हमारे प्रोडक्ट्स बिके या न बिके हमें महिलाओं को **time** पे **payment** करना पड़ता है। क्योंकि हमारा काम **exhibitions** और स्टाल पे हुई बिक्री पर निर्भर है, कई बार हमें अपनी जेब से **payment** करना पड़ता है," she confessed.

During the WMP 2.0 program, Pragati made some significant growth. Recalling Pragati's journey through the program, Razia said, "यह बड़ी जिज्ञासु प्रवृत्ति की महिला है। अगर प्रगति ने कुछ ठान लिया तो उसे पूरा करके ही मानती है। एहि नजरिया उन्हें धीति में लेकर आया। उन्होंने **GST** की साड़ी जानकारी ली और जाना की मैं अपने बिजनेस को कैसे **online platform** पर ला सकती हूँ। प्रगति को धीति **Team** ने **Iskcon Temple** में जाकर अपनी सामग्री बेचने की सलाह दी। प्रगति ने यह करके एक बड़ा **order** लिया।"



With support from a Dhriiti team member, Pragati successfully arranged a meeting with the administrators of Iskcon Temple, Kalkaji. She confidently showcased her meticulously prepared display and eloquently highlighted the value of her products. Her mastery of persuasive communication and pricing strategies—key takeaways from the workshops—proved pivotal to her success. This experience underscores the transformative power of targeted marketing and strategic communication in driving business growth. Pragati is confident of her new avatar. She told us that she is looking forward to applying the skills of marketing and networking to grow her business. With a dream to take her products to across the world, we know that Pragati's resilience will bear fruits for her enterprise and those who work with her.





Resilience through Privilege

While we met women who have inherited resilience from their mothers, we also have women who come from supportive homes where resilience is a virtue. Here, the woman has no one to fight. Instead, her resilience is born from privilege of a supportive and respectful household. In these women, we find supportive families, where husbands, in-laws and children step in to enable a woman to claim her place in the world.

Take for example, 49 years old Afsana. Born and brought up in Kanpur, Afsana and her husband migrated to Delhi in the early 90's. With 5 children to raise, the family split themselves between Kanpur and Delhi ensuring that the parents earned enough to sustain their family of 7 members. While her husband worked in a shop, Afsana worked in a school cooking the mid-day meal for a decade and a half. Her children grew up seeing a hardworking & resilient mother, something they never questioned. Instead, it had a reverse effect on them. During our field visits, when the Razia met Afsana with her children, she observed,



" जहाँ मैंने *mobilisation* के दौरान महिलाओं को अपने बच्चों के आगे चुप होते हुए देखा वहीं अफसाना के आगे मैंने उनके बच्चों चुप होते हुए देखे हैं। अफसाना के बेटों से कई बार बात हुई। उन्होंने बताया की मम्मी बहुत टाइम से काम करती है, हमे बिजनेस से रिलेटेड बात करनी होती है और साथ में जो भी फैसले लेने होते हैं, वह सब हम मम्मी से पूछते हैं और उनकी रे लेते हैं।" Years after she stopped working in a school, Afsana opened a small eatery to keep herself busy and make some income. It was her son's idea to start up a food business. In her stall you could stop by for a cup of tea, bread pakora or anda paratha. Afsana has made an arrangement to sleep at her stall. On days when she gets late, she sleeps over so she can open up early in the day and serve her customers breakfast at 7:30 in the morning. As a single woman running her food stall all alone, Afsana's family is close by and willing to help when she needs it. "रमजान के महीनों में मेरे बेटे मेरी मदद करते हैं। हम कई तरह के पकोड़े बनाकर बेचते हैं। ऊपर वाले की दुआ से सब बिक जाते हैं" said Afsana counting her family's contribution.

Afsana received a coffee machine as an in-kind support to her support, something she is grateful for. Despite her steadfast approach to her work, there were a few gaps in the way Afsana conducted her business. Afsana was quick to acknowledge the gaps quickly,



"पहले कोई हिसाब वगैरह नहीं होता था। अब समझ आया कि हिसाब रखना जरूरी है। कितने का सामान आया, कितना खर्च हुआ, कितनी आमदनी हुई और कितना मुनाफा कमाया।" *At the same time, Afsana is quick to act on new learnings. Razia observed.* "वैसे अफसाना हर चीज में आगे है लेकिन हिसाब रखना, सामान का हिसाब रखना और नए नए *ideas implement* करना इन्हे नहीं आता था। इनके दूकान में एक बड़ा सा हिस्सा बेकार पड़ा था जिसमें *landlord* का सामान रखा हुआ था और जिसका किराया वह देती थी। जा इन्होंने *health* और *hygiene* की क्लास ली तब इन्होंने उस हिस्से को साफ करवाया और *landlord* से जगह खाली करवाई। अब उन्होंने उस हिस्से को *snacks* और *food* आइटम्स के लिए *reserve* कर लिया है और आगे शॉप में बच्चों से *related* आइटम्स और ऐड कर लिए हैं। यह *ideas* से भरी हुई हैं और इनसे बात करने के दौरान वक्त का पता नहीं चलता और साथ ही यह जो भी नई *recipe try* करती है।"

Afsana has ensured that her only daughter has picked up skills like stitching and beauty. She has ensured that her daughter has skills to fall back on if there is ever a need. At the moment, her daughter is not allowed to work. She, herself is more focused on raising her children. "कर लेगी जब करना होगा! मेरी बहुएं भी माशाअल्लाह बड़ी अच्छी हैं। उनको भी काफी काम आता है और मैंने उन्हें पूरी छूट दे रखी है कि अपना काम करो," she said.

At 49, Afsana is unstoppable. Razia noted that Afsana comes across as a fearless, confident woman. During mobilisation, she revealed her fear of online financial fraud and troubles around health. With respect to her age, Afsana said, "जिस दिन बैठ जायेंगे उस दिन हाथ में कुछ होना चाहिए। जब लगा कि हिम्मत छूट रही है, तब छोड़ देंगे। *Perhaps Afsana is not taking any chances.*



With her sons now grown and destined to have their own familial responsibilities someday, Afsana is determined not to become a burden. She is the architect of her own life and has ensured that she continues to be that as long as she lives. Bandana is another woman who has learnt to put herself before her children. Together with her husband, Bandana has saved money to buy a plot of land. While her husband's family has suggested she sell it to fund her sister-in-law's daughter's marriage, Bandana has held her ground. She is clear, she wants the plot of land for herself and her family. Given that Bandana has invested many years in supporting her husband's family and raising his elder brother's family, her strong response is a definitive sign of her resilience and her husband's support. Let's rewind to take you back into the making of Bandana's courage.

Originally from Bihar, Bandana lost her father when she was 4. She continued studying in the village and came to Delhi after her 10th. She studied in an ITI in Sirifort and soon found a job. While staying at her uncle's home, she continued to study and work till late night till 11 pm. A grown up independent unmarried woman is often seen as a great risk. Before long, Bandana's uncle prohibited her from working and arranged her marriage. While her husband worked as a medical practitioner in the village, Bandana took on the responsibility of her husband's elder brother's children. She brought them to Delhi to support their education, while continuing to work. By the time her nephews and nieces finished their education, her children grew to be the age when they needed more attention. This was when Bandana decided to finally leave her job and start the Siddhi Vinayak Mini-Store in her neighbourhood. If you ask her why her store is called a 'mini' store, Bandana would say, that it is small in size at the moment, however, she has big dreams.



"मैंने *mini-store* नाम इसलिए रखा क्योंकि मेरे स्टोर में सारे *item*, जैसे *stationery*, बच्चों के *cricket* खेलना का सामान, थोड़ा थोड़ा सामान है। मेरा सपना है कि मैं इस *mini store* को बहुत बड़ा *wholesale store* बनाऊं ताकि मेरे *area* में सबसे बड़ा हो ताकि छोटे छोटे दुकान मुझसे सामान ले जाके बेचें।" As a single woman running a store surrounded by male shopkeepers, Bandana is unafraid and undeterred. She has noted that her neighbouring shops have started copying her merchandise. She noted, "बगल वाले शॉप ने देखा की बच्चों के खेलने का सामान अच्छा बिकता है तो इसलिए उन्होंने भी वही रखना शुरू कर दिया। इतना ही नहीं, मुझसे भी कम दाम में रखने लगे हैं।" Bandana has the courage to speak up to men and ask them to clear the space before her shop. Through WMP 2.0, Bandana received a coloured printer that has helped her service her clients better. She now earns Rs 200-Rs 250 extra from the printer alone.

While her husband and her brother supported her business with capital, they were the ones who encouraged her to persevere even though her earnings were not yet as much as she would like them to be. It's important to know Bandana has the courage and resilience to run an enterprise, there are a few significant gaps in her business skills. The most vital of them all is her ability to save. Aashia, from the Dhriiti team noted this gap, "*Savings* के बारे में हमारी 2 *workshops* हुई हैं जिसमें सिखाया गया है की अगर *savings* होगी तो आपके *business* को आगे बढ़ाने में मदद मिलेगी, कुछ नया सर्विस या प्रोडक्ट ला सकोगे और *emergency* में भी काम आएगा। जब बन्दना बिजनेस की बात करती है तब *savings* की बात करती है। उन्होंने अपने बचत का डिब्बा बनाया है लेकिन उन पैसों से कुछ न कुछ खरीद लेती है इसीलिए बचत नहीं दिख रही है।" Back in the day, Bandana would lose patience over the scanty earnings.

It was her husband and brother who encouraged her to keep at it. While entrepreneurship is a long game, Bandana, has stuck to her game. Her's is a transformation in the continuum.



While Bandana is struggling to be disciplined about her savings. Neeraj is trying to master time management. While she has a supportive family, Neeraj was struggling to manage her home and her business, her stitching unit. Neeraj's husband, an auto driver spent much of his day outdoors, with a high-schooler and a college going daughter at home, Neeraj struggled to balance her home and work. Quite naturally, she was unable to devote enough time to both halves of her life. During the WMP 2.0 program, Neeraj learnt a skill that would help her own her time more efficiently. She said, "मेरे पढ़ने वाले बच्चें हैं । घर की जिम्मेदारी उनपे नहीं डाल सकती हूँ। इसलिए पहले तो घर का सारा काम करने के बाद मैं 11:30 तक ही दुकान खोल पाती थी। पहले मैं कुछ बच्चों को *tuition* भी देती थी, इसलिए दुकान के लिए ज्यादा वक़्त नहीं मिल पा रहा था। धीरे से जुड़ने के बाद मैंने *time management* सीखा।

अब मैं *tuition* का काम नहीं करती, मेरी बेटी बच्चों को पढ़ाती है। इससे मैं दुकान को 11-7 बजे तक खोल पाती हूँ। शाम को 7 बजे अपनी एक *helper* को दुकान पे बैठा के, घर जाकर मैं रात का खाना बना देती हूँ। फिर 8:30 बजे तक वापस आके दुकान को रात के 11 बजे तक खोल सकती हूँ। "With more time to her disposal, Neeraj has now learnt to reinvest in her boutique. Now she has a changing room that allows her customers to try their garments in the boutique and not wait to take them home for trials. This has greatly enabled her to create better customer relations and grow her credibility in the locality. While Dhriiti worked with other tailors and stitching units to seed notions of sustainability and fabric up-cycling, we noticed that Neeraj was already ahead of the curve. During mobilisation, we saw little handmade birds made out of waste cloth. Arshia shares her observation during the mobilisation,



" नीरज शुरू से ही *active* महिला हैं। *Mobilisation* के समय हमने इनकी शॉप में क्राफ्ट का सामान, जो हाथ से बना हुआ है उसे देखा। इनसे बात के दौरान पता चला की इनकी क्राफ्ट के चीजें कहीं भी बिकती नहीं हैं / इनको स्टाल लगाने के लिए *interested* थी। "

Through Dhriiti, Neeraj has also obtained an Artisan Card that would enable her to make handicraft objects like birds and wall hangings out of waste material. She is eager to spread her wings and find new skies to fly to.

Neeraj, a graduate herself had completed her BA exams before she got married at 22 years. She learnt her stitching from her mother who ensured she learnt a skill that would help her if there ever was one. After college, Neeraj took up a job in a bank, but she lost her job at some point. That's when she resorted to the skill that her mother taught her. By then Neeraj had started stitching fashionable wear for her sister-in-law. When neighbours saw her clothes, they requested Neeraj to stitch for them. Did she open a shop immediately? Not really! She said, " वैसे तो लोग टेलर को कपडे बनाने के पैसे दे देते हैं, घर से सिलाई काम करने वाली महिलाओं को पैसे नहीं देते थे!" When 'customers' gave her enough confidence to start her boutique, a decision that she is grateful for. "पहले तो माँ को खुश करने को सीखा था, लेकिन आज सिलाई का काम छोड़ कर और कुछ नहीं पता।" she said. Neeraj hasn't taught her daughters how to stitch, she is hoping that a formal education would hold them in good stead in their future. However, she does teach other women in her community. She teaches stitching to girls aged 18 years and above. After all, even resilience and courage are a given, one finds a course to sow the seeds in others.





— *Resilience is Earned*

Resilience, as we know, is also earned. We have seen that an entrepreneur's belief in herself grows the moment she begins to earn from her enterprise. Not only that, but somebody around her begins to believe in her too. Here are stories of women who have raised the bar.

At 13, Meeta was sent to the city to live with her uncle. Her father had remarried, leaving no place for Meeta in the household. When she first came to the city, Meeta worked as a domestic worker. However, she soon realised that this was not what she wanted to do. She enrolled in a beautician course at a local salon and, alongside a friend, went on to open a salon of her own. *"2020 के pandemic की बीच, मेरी सहेली दिल्ली को छोड़ कर Kerala चली गयी। उसने मुझसे पार्लर अकेले चलाने को कहा। पहले तो बहुत दिक्कत आयी। मेरे पास कोई पैसे नहीं थे।"* Initially, Meeta barely scraped through her earnings. After paying the rent and electricity, she barely made enough to reinvest in her parlour. She also paid Rs 2000- Rs 3000 to her uncle's household. By the time she got married, her husband and her mother-in-law were interested in her earnings. While her husband worked towards repaying the loan he took for the wedding, Meeta is currently running the household and managing all their household expenses



"मैं कमा रही हूँ! मैं उनको क्यों हिसाब दूँ?" said Meeta during the interview for this compendium. To say that she always had a grip over her earnings may not be true, however, we do know that it was during WMP 2.0 that she learnt to look at her earnings more closely. Razia noted, "हमने उन्हें हिसाब रखने का और सामान का हिसाब रखने का सुझाव दिया। बचत करने का सुझाव दिया। रेट लिस्ट लगाने और कस्टमर से कैसे *negotiate* करना चाहिए समझाया। खुद पर काम करने की सलाह दी। इनका पार्लर बड़ा है और काफी जगह बची हुई है। हमने इन्हे यह *area* इस्तेमाल करने की सलाह दी।"

When we asked her about her monthly earnings, she confidently said that she earns about Rs 40,000 a month. With a payout to a helper at Rs 6000, she has enough to reinvest in her business and manage her household. Through Dhriiti, Meeta has honed her makeup skills and is working on improving her technique to include it in her service offerings. Meeta's in-laws are insisted on growing the family. Is she ready to balance motherhood and her enterprise? Meeta knows she will start a family soon, however, she is sure her parlour will never close. In fact she seeing big dreams ahead of her, "अभी पार्लर को बढ़ाना है। *Advanced makeup* और *hair cutting* सीखना है। अगर 40 lakhs होते तो अपनी दुकान खरीद लेती! लेकिन पैसे नहीं है तो क्या करें?"

When it came to her skill, 52 years Vijiye discovered that she was so good at it that her employers of 15 years decided to bet on her! Impressed by her homely cooking, the family who she worked for decided to open a small restaurant. Vijiye was reassigned to the restaurant as the main chef while assistants and helpers were hired to aid her in cooking.



"घर पे खाना बनाने के लिए मुझे ₹ 5000 मिलते थे। होटल में मुझे ₹ 8000 तक्वाह मिलने लगी" she said recalling her early days of facing the customer with her cooked meals. Things were going great and Vijiye continued to work at the restaurant for about a year until she had to quit due to her daughter's ill health. After working for 18 years of her life Vijiye's children asked her to take a break and rest. Until it was her daughter who reignited the passion for a hotel of her own. In November 2019, Vijiye took up a shop to open a small restaurant. It was finally time to own a food business. "जब काम पे जाती थी, तब रस्ते में लगता था कि हम भी अपना काम कर ले। लेकिन दर लगता था कि बहार निकलेंगे, तो लोग क्या कहेंगे? फिर एक दिन बेटी ने समझाया की मम्मी डरने की कोई बात नहीं है। अगर हम अच्छे है तो सब अच्छे हैं। आप हिम्मत बांध के काम करो, हम **support** करेंगे आपको। मेरी बेटी ने बहुत **support** किया। मैंने काम शुरू किया, रात के 10 बजे तक घर आती थी। पहले डरती भी थी। फिर मैंने कुछ लेडीज को काम पे रखने लगी और उनसे भी काम करवाया। लेकिन जिन लोगों को मेरा काम अच्छा लगता था वह कहते थे **aunty** जी आप ही खाना बनाया करो। आप इतना अच्छा खाना बनाते हो क्यों न आप **tiffin service** का काम करो।"

While support from her daughter and early customers, filled Vijiye with confidence, it was the pandemic that built her resilience and courage. From policemen to students living nearby, Vijiye delivered home-cooked food to her customers, growing her client one at a time. Until, one day, a customer helped her access a bigger market. "एक **music student** था जो एक साल तक मेरे पास खाता था, उसने एक दिन बोला **aunty** आप **google** पे अपना नाम दे दो। मैंने कहा, 'बेटा, मैं इतनी पढ़ी-लिखी नहीं हूँ। तो उस बच्चे ने मेरा सारा काम **Google** पर डाल दिया। **Google** से मेरे पास ऑर्डर आने लगे और लोग पूछने लगे की आपकी दुकान कहाँ है। मैं लोगों को बताने लगी की मेरी दुकान **Govindpuri** में है, **Taste of India** के नाम से "



When Vijiye joined WMP 2.0, she, like Afsana were among the senior women in the cohort. While she was used to running her own food business, talking about it was a new experience. During the early meetings she came across as reserved and shy. At the end of a workshop, Vijiye noted her early reactions, " यह कुछ नया है। हमने केवल अपनी सर्विस के बारे में सोचा, लेकिन कभी यह नहीं सोचा की इसको बेचने के लिए विभिन्न प्रकार के संचार और रणनीति की आवश्यकता है। " *Recalling Vijiye's participation during the program, Razia mentioned, "Food Workshop* के दौरान उनके एक बात आज भी मुझे याद है। उन्होंने कहा था की बिजनेस को धर्म या जाती से नहीं जोड़ना चाहिए क्योंकि बिजनेस एक अलग धर्म है। तो हर तरह का खाना बनाना चाहिए, चाहे *veg* हो या *non veg*. साथ ही हर *customer* को एक सा *treat* करना चाहिए। "

As part of the in-kind support during the program, Vijiye received tiffin carriers that help her serve her 15 regular customers their tiffin in a more hygienic and sustainable way. " धीति से मुझे एक बड़ा कुकर मिला और साथ ही खाने के डब्बे भी। जब छोटा कुकर था, मैं एक ही पकवान 3-5 बनती थी, उससे ज्यादा गैस और टाइम खर्च होता। अब एक कुकर से मेहनत भी कम है, और पैसे भी बचते हैं। उनके दिए टिफिन से अब मैं खाना और साफ सुथरे तरीके से कस्टमर को भेज पाती हूँ। पहले मैं प्लास्टिक की पन्नी में खाना बांधकर देती थी। "

Vijiye's home is now supported by her younger daughter. A trained beautician, her daughter offers door-to-door services to her clients. Her elder one is married with a young child. Her son, has a family of his own and doesn't support his mother. Vijiye is confident that she would be able to sustain herself.



"मैंने कभी नहीं सोचा था कि खाने की दुकान खोलूंगी! जीवन की लड़ाई खुद ही करनी है। अब काम को और बेहतर करना है। अब मैंने ठीक से हिसाब रखना सीखा है तो चाहती हूँ कि दुकान को और अच्छा करूँ, सजावट करूँ। धीति ने कार्ड बनाकर दिया तो लोगों को अपने दूकान के बारे में बताती हूँ। और काम आएगा तो और लोगों को रखना चाहती हूँ।"

Shama Parveen, a self-taught seamstress found her confidence by hit and trial. Even though she had learnt stitching in her growing up years, she didn't consider it a profession until she and her husband stepped out of their joint family. "YouTube देख कर पहले मैंने घर के लिए कुछ टेढ़े मेढ़े कपडे बनाये। रोज सुबह सुबह 2-3 घंटे **You Tube** देखती थी, अकेले देखती थी। देख के **cutting** करती थी और फिर रिस्क लेना शुरू कर दिया। हलाकि मुझे सब नहीं आता था लेकिन **customer** से आर्डर ले लेती यह कहके की मुझे आता है!" Shama's confidence came from a sense of belief that she would figure it out, and she did! "जब कटाई करती थी, तब 2-2.5 इंच ज्यादा लेकर चलती थी. या तो टाइट होगा या फिर लूज होगा। बस फिनिशिंग की **problem** थी। एक दो बार कस्टमर से डांट भी खाई है, फिर आदत से हो गयी. अब किसी का कपडा नहीं खराब करती हूँ नहीं लगता है, अब मेरा काम बहुत अच्छा हो गया है।"

During WMP 2.0, Shama stepped up with her curiosity to learn the new techniques of fabric up-cycling. She also learnt to manage her finances and calculate her profits. Talking of Shama, Aashia said, "यह महिला जिज्ञासु **nature** की है जिसे दृढ़ निश्चय कह सकते हैं। इन्होंने यूट्यूब से सिलाई सीखी साथ ही यह धीति की तरफ से मिलने वाली **training** को लेकर काफी उत्सुक थी। हमेशा **training** और **workshop** की जानकारी फोन करके मांगती थी। शमा परवीन ने **fabric up-cycling** की क्लास में बचे हुए फैब्रिक से नए प्रोडक्ट्स बनाना सीखा ताकि कमाई बढ़ सके।"



Her daughters, aged 18, 16 and 12 are her supporters. With 2 disabled children and a younger son (9), Shama is resilient and confident of beating the odds. She now teaches stitching to young girls. Does she teach them to use YouTube?

"नहीं नहीं, मैं उनको यूट्यूब से नहीं सिखाती! बल्कि अपने से ही सिखाती हूँ। जो भी सीखा है उन्हें भी वही सिखाती हूँ। मेरे से सीख कर २ लड़कियों की शादी भी हो गयी है! उन लड़कियों ने काम शुरू नहीं किया है, लेकिन जब उनको जरूरत पड़ेगी तब करेंगी! मैंने अपनी लड़कियों को भी काम सिखाया है! मैं चाहती हूँ कि वह पढ़ाई करें और नौकरी करें। लेकिन साथ में वह घर से अपने मशीन से काम भी कर सकती हैं।" Shama's confidence comes from the support of her family, her children and particularly her husband. Together they have clear priorities for themselves, "पहले अपना घर बनाएंगे फिर अपनी बेटी के शादी की लिए पैसे जोड़ेंगे। पता चला शादी के लिए खर्च कर दिए, फिर बाकी के दिन कैसे काटेंगे?"





— *Resilience is Acquired*

In conversations with WMPs, we discovered that many women developed resilience through their experiences. For some, it emerged from skill development or a shift toward a growth mindset. For others, resilience was shaped by lived experiences, making better choices, or learning to navigate and negotiate through challenges. Here are a few stories that bring this to life.

Geeta Pandit was almost compelled to set up shop as a seamstress. Having seen her mother negotiate with demanding customers in her childhood, she didn't like the profession. She wished to study, so she could have a professional career. However, life's circumstances made her fall back on the skill she didn't want to acknowledge. Her husband helped her start-up and gave her the support that she needed to find her confidence. However, what she didn't do was keep an account of her earnings. Not because she didn't know how! Instead, she ignored her earnings willingly, purposely and intentionally! *"मैं नहीं चाहती थी की मुझमे घमंड आ जाये की मैं इतना कमाती हूँ! पति तो कहते थे की हिसाब रखा कर, लेकिन मैं ही नहीं मानती थी। मुझे लगता था की अगर मुझे पता चल जाएँ तो मैं अपने आपको अपने पति से बड़ा समझूंगी!"*



Geeta's perspective changed when she joined WMP 2.0. Sometimes it is important to step out of one's own world to see it from the outside. This is what helped Geeta too. Recalling Geeta's response to the business mentoring session, Razia noted, "शुरुआत में जब गीता से हमारी बात हुई तब वह हिसाब नहीं रखती थीं लेकिन जब हमारी टीम ने उनकी बिजनेस मेंटरिंग की तब उन्हें हिसाब के फायदे बताए और साथ ही यह भी बताया की बिजनेस में हमें पता होना चाहिए की हमें कहां फायदा हो रहा है और कहां नुकसान तब ही हम बिजनेस को बढ़ा सकते हैं और कहां हमसे गलती हो रही है उसे सुधार सकते हैं। तब उनकी सोच में बदलाव की एक छवि महसूस हुई और गीता उन पहली महिलाओं में से हैं जिन्होंने हिसाब रखना शुरू किया था। गीता शुरू में धृति टीम के साथ वर्कशॉप में आई और शुरू की 1 से 2 वर्कशॉप में सिर्फ सुना और देखा करती थी लेकिन तीसरी वर्कशॉप से गीता ने हटक से बात कि, जैसे सिलाई के रेट क्या चल रहे हैं?, मेरे यहां पर ये रेट चल रहे हैं अगर इस रेट में किसी को कोई सिलाई करवानी हो तो करा सकते हैं। "

Geeta like many other WMP's struggled to understand the nuances of financial planning, negotiation, pricing, networking etc. Razia noted the common barriers that women hold up when seeking new skills, "हिसाब रखना क्यों जरूरी है? कैसे लिखूं ? क्या हिसाब रखने का कोई तरीका भी होता है ? कस्टमर रेट बहुत कम करवाते हैं उन्हें डील कैसे करूं ? बचत तो सब ही जो कुछ भी मैं घर पर लगाती हूँ। बिजनेस के लिए बचाने से क्या मतलब ? हॉल सेल की कौन सी दुकान है ? कहां हैं ? कैसे जा सकते हैं ? दुकान बंद करनी पड़ेगी ? लेकिन गीता उन महिलाओं में से हैं जो जिज्ञासु नेवर की हैं और सवाल करती हैं साथ ही मिलने के लिए बुलाती हैं और जो भी मन में सवाल होता है पूछ लेती हैं। "



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Like Geeta said, she is a dreamer now. She shared her dreams with Razia, "गीता अपना एक बुटीक खोलना चाहती हैं जहाँ यह अपने मन में उमड़ते डिजाइनों को आकर दे सकें और नए नए आइडियाज को इम्प्लीमेंट कर सकें। यह साथ ही महिलाओं को सिखाना भी चाहती हैं यानि एक बुटीक और फैशन सेण्टर। सपनों को साकार करने के लिए सपने देखना जरूरी है और उनपर काम करना जरूरी है। टीम को लगता है कि जब गीता ने सपनों की तरफ बढ़ना शुरू कर दिया है तो मंजिल तक पहुंचेंगी जरूर।"

Razia noted this change, "महिलाओं से मिलने के बाद और 2 वर्कशॉप लेने के बाद उन्होंने पेटिएम का इस्तेमाल भी शुरू किया और अपने बिजनेस को आगे बढ़ाने के सपने भी देखना शुरू किए। उन्होंने अपने बेटे से जो नहीं आता था सीखा और साथ ही टीम से भी सीखने के लिए तत्पर रहीं। पहले यह खुद को बिजनेस वीमेन नहीं समझती थीं लेकिन अब गर्व से कहती हैं कि मैं एक बिजनेस वीमेन हूँ।"

For Rekha, her biggest win in WMP 2.0 was the certificate she earned after the trainings. "धीरे धीरे वालों ने मुझे *Certificate* दिलाया। उसपर अपना नाम देखकर अच्छा लगता है!" she said. During the program, Rekha along with other beauticians learnt skills in hairstyling, facial treatments, hair growth improvement, etc. Rekha also learnt to use herbal products and understood the difference between chemical and herbal products. To someone who was locally trained in beauty skills, this was a definite upgrade. Knowing from where Rekha started her journey in the program, Razia noted her change,



"रेखा ने पार्लर का काम जॉब के पास के पार्लर से वो भी बेसिक सीखा था और घर से काम करना शुरू कर दिया। कुछ समय बाद पार्लर रेंट पर लेकर खोला और काम करती रही लेकिन ब्यूटी की कोई एडवांस सर्विस कराने के लिए कोई कस्टमर आते थे तो वह ये नहीं बोलती थी की उन्हें नहीं आता बल्कि बोलती थी मैं **busy** हूँ और तब वह उन कस्टमर को अपनी फ्रेंड के पास भेज दिया करती थी। धृति से ट्रेनिंग के बाद पता चला की किसी को कस्टमर देने पर भी हम **commission** ले सकते हैं और धृति के दुआरा ब्यूटी की एडवांस मेकअप और हेयर केमिकल की ट्रेनिंग दी जिसे वो अब अपने पार्लर में करती है,"

Rekha's journey started as a woman controlled by husband. She said, "**Husband** का कभी **support** नहीं मिला। थोड़े शाकि मिजाज के हैं तो बहार जाकर काम करने पे गुस्सा करते थे।" she describes herself as lazy. Perhaps it was her consolation for the many adjustments she made at home and in her work. However, when the Team met her during mobilisation, Rekha was instantly interested in stepping out of her home to join a program that was designed for women like her. Recalling the mobilisation, Razia said, "जब मैं रेखा से मोबिलिजेशन के दौरान मिली तो वह बहुत रिजर्वे थीं। अपने बारे में कुछ बताना नहीं चाहती थी, एक डर एक परेशानी उनके अंदर दिखाई दे रही थी। वह अपनी सहेली की दुकान पर थीं और उसके साथ कहीं जाने के लिए तैयार थीं। लेकिन जब उन्हें पता चला कि धृति महिलाओं के साथ काम करती हैं तो उस वक्त उनके चेहरे पर एक अलग स्पार्क देख सकते थे। उन्होंने फॉर्म भरवाया और प्रोग्राम से जुड़ने की इच्छा जाहिर की। उन्होंने अपने बारे में सिर्फ इतना बताया कि वह अपना पार्लर चलाती हैं और उन्होंने यह काम जॉब करने के दौरान वहीं पड़ोस में किसी से सीखी।"



As Rekha progressed in the program, so did she gain agency and voice. For starters, she learnt to respond to her husband with more authority. She told her husband, " अगर बहार जाकर पक्के 5000 का काम मिल रहा है, तो मैं वह करूंगी। " *Rekha has set off on a journey towards resilience. Razia observed this subtle change,* "उन के अंदर का डर खतम हुआ है, सपने देखना शुरू किये हैं। ट्रस्ट करने लगी हैं, जब पहली बार मैंने उन्हें देखा था तो लगा कि उन्होंने भीतर बहुत कुछ छुपा रखा है जो उन्हें रोक रहा है। उनकी सहेली को लगता है कि वह बहुत ड्रामेटिक हैं लेकिन कहते हैं न कि दूर के ढोल सुनाने ही लगते हैं। ठीक इसी तरह उनको कोई समझना नहीं चाहता था। उन्होंने पार्लर अपनी मम्मी की मदद से शुरू किया मम्मी पर कब तक निर्भर रह सकती थीं और कुछ बातें वह अपनी मां से भी साझा नहीं कर सकती थीं। और साथ ही धृति की तरफ से मिली ब्यूटी ट्रेनिंग ने उनको और इंडिपेंडेंट बनाया है। जो उन्हें आगे बढ़ने में मदद कर रहा है। "

"पापा ने कहा की इसने तो नाक कटा दी!" 30 year old Lakshmi Kumari's biggest battle was with her own parents. When she opened her own momo business, her father, her mother and her brother protested, "*N'TI' - BA* करके तुम मोमो बनाओगी?" they asked. To Lakshmi however, this was never a thought. Lakshmi's professional career started with teaching and then a data entry job. The low pay didn't suffice and so she took up a field job that required her to meet steep targets. When the targets got steeper, Lakshmi gave it up. Around the same time, her father, a construction worker, had lost his job and Lakshmi got desperate to add an income to the household. This is when she approached a neighbour with a fast food stall, "मैंने पुछा कि अगर मैं मोमो बनाके दूँगी, आप अपने स्टाल पे बेचोगे? The seller found this a value add to his food business and he agreed to buy Lakshmi's momos.



The momos were an instant hit! They flew off the stall and more sellers lined up to her. "अंकल ही बाकी कस्टमर्स ले आये। उनसे कहा की यह मोमो बनाती है। फिर मैंने दुसरे स्टाल वालों को भी मोमो बेचा " however, very soon her first customer realised that momo was a fast selling product, something he could have a greater margin in. Slowly, he started reducing his orders to her, while getting his wife to make momos at home.

With her orders from her largest client dwindling, Lakshmi had to quickly think of an alternative. This was the turning that gave her the confidence to get started. This was in 2018. She decided to take up a shop to attract more customers. This step proved useful to her. Lakshmi has grown her business, she now makes 3000 - 5000 Momos a day earning a profit of Rs 30,000 every month. As her earnings grew, Lakshmi found her rightful place in her family. She moved out of the one-room house that she shared with her parents and took another room for herself. Today, the family's cooking happens in her kitchen and she shares an open house with the rest of the family. "जब पापा को *paralysis* हुआ तब मैंने उनके इलाज के लिए पैसे भरे। अब पापा बहुत दुःख करते हैं, मुझसे माफी मांगते हैं। अब सब *support* करते हैं। जब पैसा आता है उसके साथ विश्वास और इज्जत दोनों हो आते हैं। "

Not just that, today Lakshmi's younger brother is a collaborator, and client. He helps Lakshmi buy her raw materials and manage production, while also selling momos in the evening. He remains her most important client. As an unmarried, independent entrepreneur, we asked Lakshmi about her plans on marriage. Her parents are searching for a groom, she said. What about the business, we asked.

She replied,



" मैं चाहती हूँ की काम नहीं बंध हो! मैंने अपनी भाभी को काम सिखाया है, ताकि भाई का काम नहीं रुके। शादी के बाद अगर थोड़े दिन काम छोड़ना पड़े तो ठीक है, मैं कभी भी शुरू कर सकती हूँ!" *When we asked Team Dhriiti about this*, टीम को नहीं लगता है की लक्ष्मी घर पे बैठ सकती है क्योंकि जब महिला अपने पैरों पर खड़ी हो जाती है तो वह बिना कुछ करें रह नहीं सकती या किसी पर निर्भर नहीं हो सकती है, ठीक उसी तरह भले ही शादी के दौरा वह कुछ पल के लिए काम को **hold** पर डाल दें लेकिन बंद नहीं करेंगी। हाँ नयी जगह पर काम शुरू करना एक **struggle** भी होगा लेकिन वह उसे पार कर लेगी! "

While on the one hand Lakshmi has earned her family's respect, Lakshmi, during WMP 2.0 she has learnt to own her time. A self-confessed workaholic, Lakshmi failed to balance her personal and her professional time. Her work as an entrepreneur ate into all her time and she was worried to take a break or go on leave. "ध्रीति से जुड़ने के बाद मैंने खुद के लिए **time** निकालना शुरू किया। पता चला कि यह कितना जरूरी है! अब भाई मुझे काम से अलग होने देता है। वह कहता है, 'तू जा मैं संभाल लूँगा।' अब मैं छुट्टी भी कर लेती हूँ. मुझे ध्रीति से **technical** और **hygiene** की ट्रेनिंग भी मिली, लेकिन मेरे लिए अपने लिए **time** निकाल पाना ही सबसे बड़ी सीख है! "

There could be many factors that make a woman stay within the confines of her home. The first could be the woman choosing to make her world within the confines of her home. This may well be about the easy comforts available at home. Some may be strictly prohibited, the menfolk suspecting the women of having an affair and fearing a scandal. This may be more from an oppressive mindset.

Mantasha, like several other women in the cohort, faced restrictions from her family. In some cases, these

limitations were driven by suspicion, while in others, they were motivated by a desire to protect the women.



In some cases, the restrictions might stem from an effort to shield women from the so-called dangers of the outside world. When a family restricts their daughter's movement, they may do it out of fear. Mantasha was one such woman. While her mother controlled her movements, she did so mostly out of fear. She didn't want her daughter troubled. Getting Mantasha into the program and ensuring she made her way to trainings and workshop was a big win, both for Mantasha and the team. Recalling her first meeting with Mantasha, Aashia said, "मंतशा से मिलने के बाद पता चला की उसके पास हुनर का खजाना है लेकिन परिवार का साथ न होने की वजह से वह अपने हुनर को आगे नहीं बढ़ा पा रही हैं कभी भी मंतशा संगम विहार से अकेली बाहर नहीं गई। हमेशा भाई या सिस्टर के साथ ही गई है। जब हम उससे मिले तो वो नाम भी नहीं लिखवाना चाहती थी धृति में, उसका कहना था कि वो कहीं जा कर ट्रेनिंग नहीं ले सकती, तो हमने कहा की आपकी ट्रेनिंग आपके एरिया में होगी और आप अपनी सिस्टर को भी ले कर आ सकते हो, तब उसने नाम लिखवाया मंतशा को सिलाई, पालर, मेहँदी, क्राफ्ट का सारा काम आता था जिसके उसने हमें सैंपल भी दिखाए, इसलिए हमने उसे इस प्रोग्राम में जोड़ने को सोचा, ताकि उसका हुनर चार दीवार में दब कर न रह जाये।"

The team went back and forth to ensure that Mantasha joined the program. Aashia described the interactions with the family, "मंतशा की मम्मी, बहन, से बात हुई की आप इतना हुनर सीखने के बाद मंतशा को बाहर आना जाना अकेले क्यों नहीं सीखा रहीं हैं तक उन्होंने कहा की माहौल ठीक नहीं है इसलिए नहीं जाने देना चाहती बिगड़ जाएगी। फिर मैंने उन्हें समझाया की आंटी जो बाहर जाते हैं वो सभी बिगड़ते नहीं हैं बगड़नेवाले तो घर के से ही बिगड़ सकते हैं कितने एक्साम्पल हैं और हम भी तो बाहर निकलते हैं 10 से 12 साल हो गए. आप खुद साथ 1, 2 बार आ कर देखो और मंतशा को साथ ले कर जा कर फिर आसपास अकेले भेजे ताकि अगर हमारा सहर न रहे तो वो आपने काम खुद कर सके।



3.4 मुलाकात के बाद वो समझी और आज 50% तक मान गई है " Just like the team suggested, Mantasha's sister accompanied her to the first few meetings. By the third, the trust was built. Mantasha traveled to as far as East of Kailash with her brother and attended the training. It was during these trainings that Mantasha learnt the nitty-gritties of entrepreneurship. Describing the personalised mentoring for Mantasha Aashia said, "मंतशा के अंदर हुनर तो हैं लेकिन उसको रॉ मटेरियल केसा लेना हैं उसकी समझ ट्रेनिंग से मिली । मेहंदी में नई टेक्निक का यूज करें जैसे मेहंदी कोण पेन वाले यूज करें वुडेन के मेहंदी के ठप्पे जल्दी काम करने के लिए use करें । अगर कहीं बाहर स्टाल लगाना है तो आने जाने , वहां का चाय , नाश्ता, टेबल , ऑटो , सभी को ऐड करके खर्च निकालने चाहिए तभी मुनाफा पता चलता है। इनकम तभी होगी!"

Mantasha, much like Lakshmi is nearing a marriageable age. Would she give up her work after marriage? This time, we didn't to verify this with Team Dhriiti, Mantasha was sure of her answer, "काम बंद नहीं करूंगी! घर वाले समझ गए हैं, वो भी समझ जायेंगे! हाथ में पैसे होंगे तो सब समझेंगे! हाथ में पैसे हो तो इज्जत होगी! पैसा होना जरूरी है! "





— *Resilience is a Goal*

While working with WMPs, we realised that entrepreneurship is all about negotiation. Sometimes you are negotiating with yourself, sometimes with family and at other times with the world outside. This is why one of the biggest signs of resilience is navigating the many layers of negotiations a woman faces. Which is why resilience is a goal for some women. We have to look at their stories in continuum.

Urmila is still raw. After all, it's just been two years since she lost her husband. Yet, it was her husband ensured she had a skill to fall back on. Urmila told us, "शादी के 6 साल बाद मैंने एक N'GO से सिलाई का काम सीखा था। मेरे पति ने मुझे सिलाई मशीन खरीद के दिया था। मैंने कभी नहीं सोचा था कि मुझे घर से बहार जाकर काम करना पड़ेगा।" Urmila believes that it is due to her husband's insistence that she picked up tailoring. However, after her husband's passing, she had lost the will to step out and pick up the threads of her life. Recalling her early days in the program, Bharti said, "उर्मिला को सिलाई उनके पति ने सिखाई थी और उर्मिला के पति के जाने के बाद यह उनके लिए एक सुनहरे हुनर के तौर पर निकल कर सामने आयी। पर इस हुनर को आगे लाने के लिए उनकी बहन ने बहुत सहयोग दिया। उर्मिला के पति के जाने बाद, उर्मिला की बहन ने बोला की उसे खुद का कुछ काम करना चाहिए क्योंकि तुमको पहले से ही सिलाई आती है और उर्मिला की बहन के सैलून के होने का भी काफी फायदा हुआ उर्मिला को।"



Laxmi's elder sister was a member of Dhriiti's past program Beautypreneur. While she had benefitted through her association with the NGO, she also recommended WMP 2.0 to her sister. Urmila came to the first meeting with a staff member, for the next, her daughter accompanied her, giving her the confidence to step out herself. By the third meeting, she was ready to travel alone. During the mentoring process, Urmila identified the need for a multi-purpose sewing machine. The team guided her in analyzing how this upgrade could enhance her efficiency, versatility, and sales, enabling her to clearly see its benefits.

Urmila noted that the advanced machine would significantly boost her business by allowing her to handle more orders than other local tailors with less versatile equipment. Its expanded capabilities would accommodate a wider range of fabrics and embroidery styles, broadening her product offerings and attracting a larger customer base.

The machine's automated features would streamline her workflow, enabling faster order completion with less effort. The time saved could be invested in further training and skill development, positioning Urmila to enhance her expertise and scale her business. Through sustained discussions about managing her finances, there was a more subtle change. *"मेरे पर्स में ₹ 236 थे और मैं सोच रही थी की सिलाई का कपड़ा लूँ या घर का सामान? और मुझे कोई अफसोस नहीं है की मैंने सिलाई का कपड़ा लिया।"*



Urmila's new found confidence is held up by her sister's support, the collective strength of her three daughters and natural skills that have lain dormant.

Urmila is learning to speak to customers herself, find new ones outside her sister's clients and even speak to male vendors. While her story is in motion and she is still working through her grief, Bharti feels she is on the right path.

"उर्मिला ने दिए गए सुझावों पर कार्य किया और *accept* भी किया क्योंकि उन्होंने अपनी बहन की धृति के द्वारा हुई ग्रोथ देखी थी और उर्मिला को विश्वास था के वह भी धृति के इस सपोर्ट से आगे की और अग्रसर हो पाएंगी।"

Laxmi's life is far from stable. Having grown up through harsh circumstances, Laxmi has endured abandonment, starvation and insecurity. After her mother's death at age 12, Laxmi has looked after her three siblings and raised them through a life of struggle. From being an underage worker, to living through benefactors, neighbours and kindness of the community around her, Laxmi grew to learn tailoring. Her first machine was a second hand one bought in installments from an old neighbour. By the time she grew up herself, got married and had children of her own, her life was completely owned by her family. Describing Laxmi's sense of self Aashia noted, "लक्ष्मी अपने बच्चों के साथ साथ बहनो की भी जिम्मेदारी निभाती है। उसने सिलाई बचपन में ही शुरू कर दी थी। शादी के बाद भी ये मयिका में ही रहती हैं, ताकि बहनों को भी संभल सके। लक्ष्मी ने कभी नहीं सोचा था की मैं इस कॉलोनी से निकल कर अपनी पहचान बनाऊं, उसे लगता था की बस इतना काम मिलता रहे की मेरे बच्चों को किसी चीज की कमी न हो, धीरे से जुड़कर जब यहाँ बिजनेस को बढ़ाने के नई, नई तरीके का डिस्कशन हुआ और महिलाओं से मिली तो उन्हें लगा कि मुझे भी बहुत कुछ आता है लेकिन मैं सिर्फ इतनी सी सोच के साथ जी रही हूँ, मैं भागे बढ़ सकती हूँ, तब से वो अपनी पहचान के लिए भी काम करना शुरू कर दिया है।"



During the course of the program, Laxmi received many inputs, the first being the need to have a smartphone as an entrepreneur. Aashia described how circumstances led to this,

"लक्ष्मी को जब ट्रेनिंग में बुलाया गया तो उसके पास नहीं था घर से निकलने के बाद जब वो बत्ता पहुंची तो उसको रास्ता समझ नहीं आया तब वह वापस चली गई, इसकी वजह ट्रेनिंग मिस हो गई ट्रेनिंग मिस होने की वजह से उसे दुःख हुआ हमारी बातचीत उसी दिन शाम में हुई लक्ष्मी से तो उसने बताया तब की थोड़ी सेविंग करके फोन ले लो ताकि इसी तरह कभी कोई जरूरी काम न रह जाये और फोन न होने से तुम्हारे बसनेस्स में भी नुकसान होता होगा तब उसे भी महसूस हुआ की अपने और अपने बसनेस्स के लिए कुछ सेविंग तो जरूरी है ताकि इनकम बढ़ा सकू और सेपटी भी हो सके।" Laxmi eventually saved up to buy a phone on EMI. Her earnings are barely enough, her savings minimal, however what has grown is her sense of identity and purpose. For a woman who had devoted her life to the needs of others, Laxmi shared her little aspiration, "अब मैं चाहती हूँ की लोग मुझे भी पहचाने, मेरे काम को जाने और मेरा काम आगे बढ़े।"

Savita, is still coming to terms to the orthodoxy of her family. While her husband is supportive, the rest of the family isn't. As a result she spent a lifetime inside the walls of her home without an agency and freedom to find meaning in life.

"मैंने 8 साल घर पे गाय रख कर दूध का काम किया। जब गए मर गए तब उतने पैसे नहीं थे की दोबारा गाय खरीदूं। मेरे भाई ने एक चक्की दिलाया और इसिलए मैंने गेहूं पीसने का काम शुरू किया।" said Savita describing her foray into business. During mobilisation, Aashia noticed something unique in Savita's potential,



"आटा चक्की अधिकतर पुरुष को ही चलाते देखा है, महिलाएं सिर्फ अपने *husband* की मदद के लिए बैठ जाती हैं, लेकिन सविता एक ऐसी महिला है जो आटा चक्की अकेले संभालती है और बच्चे तब बैठते हैं जब सविता को कही जाना होता है या खाना बनाने का वक़्त चाहिए था।"

However, Savita was not easy to convert. She was suspecting of NGOs and didn't believe in their intentions. She said "मुझे धीति पर विश्वास नहीं था। मैं पहले मीटिंग में नहीं गयी क्योंकि मुझे घर से बाहर जाने में डर लगता था। फिर अपने बेटे के साथ गयी और पहली बार बहार जाने की हिम्मत हुई।" Stepping out of the house was the first step for Savita. During WMP 2.0, Savita learnt the value of diversifying her income by grinding spices and masalas besides wheat. She learnt to calculate her earnings, and explore more ways to add to her income. Savita said that she could stitch and so she was provided with a hand-sewing machine. Has all of this changed her income? Not entirely, yet there is one significant change. Savita said, "पहले मैं मेरे हस्बैंड और सास को बिजनेस का हिसाब देती थी और सब हाथ में देती थी। अभी ज्यादा कुछ बदला लेकिन अभी मैं हिसाब में देने के बजाय उनको बोल देती हूँ की कितना खर्चा या नुकसान हुआ है और थोड़े पैसे मेरे खुद के और बिजनेस के खर्चे जमा करके रखे हैं।" In Savita one can see a deep resolve to pursue her growth story. Describing the graduation day, Aashia said, "जिस दिन *graduation* था उस दिन सविता की आखों में आंसू थे क्योंकि उसको यह की हम सब उसका हाथ छोड़ देंगे और उसने कहा था की अभी तो आपने चलना सिखाया और इतनी जल्दी हाथ छोड़ दिया। *Please* हमें छोड़िये नहीं, मेरे पुरे खानदान में ही हूँ जो अकेली बहार निकल सकी है।"





— *Conclusion*

At Dhriiti, our values are anchored around Entrepreneurship for Resilience. The power of resilience in women's entrepreneurship lies in its transformative ability to turn challenges into stepping stones for success. When women discover, pursue, and seek resilience through their enterprises, they unlock their potential to innovate, adapt, and thrive even in the face of adversity. Slowly, but steadily, resilience empowers women to navigate systemic barriers such as gender bias, access to income, and societal expectations with determination and courage. Resilience fosters a growth mindset, where setbacks are seen as opportunities for learning and evolution. Lastly, as women entrepreneurs embrace resilience, they not only achieve personal and professional growth but also inspire their communities by creating jobs, driving social impact, and breaking stereotypes. The closure of WMP 2.0 reinforces our belief in women and the spirit of entrepreneurship, enough to steer our resilience to continue our work with women and entrepreneurship.





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