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While the women have led from the front, there are many more people who have been instrumental in telling the Story of the Plate. We would like to acknowledge, thank and celebrate the people who have worked behind the scenes to make Project Pragati a success.

- 1) Interglobe Foundation
- 2) Boko Circle Electricity Office
- 3) Chaaygaon Circle ELectricity Office
- 4) Ms Debaleena Ray, Past Program Manager
- 5) TPMPL Team-

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- 6) Manjula Saikia, Head Nurse- Boko PHC
- 7) Consultants- Pritha Ghosh (Pedagogy), Salil Kumar (Financial & Governance Systems)
- 8) Prafulla Kumar Das (Landlord)

Pranita Kalita Das (Landlady)

- 9) Mahendri Boro (President- BLF)- helped in mobilisation, also hosted the felicitation ceremony
- 10) Dhriiti Team-

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The Story of a Plate - Designed & Printed by Mehra Impressions

Dhriiti - The Courage Within

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"I want to join the project. I am willing to undergo training even if no one from my village does," Janoki Boro



Section 1:

Assam - A Land of Opportunity

40 year old Janoki Boro's hamlet was 6 kms away from the Dhriiti Office. A few weeks earlier, Dhriiti's team had visited her hamlet for mobilisation. Janoki is the second wife to her husband. Her husband's other wife is Janoki's own sister, less educated than her. In this household of traditional weavers, Janoki's son is a tailor. Janoki was away from her home when the team visited her hamlet for mobilisation. When she returned she heard about the project. She had made up her mind to join the project! During our second round of awareness camps, we reached out to 298 men and women. Out of the 89 women that applied,

we didn't receive any applications from Janoki's neighbourhood. Would Janoki be able to sustain her enterprise without support? Would she have the passion to sustain her enterprise with little or no network in her vicinity?

Entrepreneurship is a family decision. When a woman steps out of the house to become an entrepreneur, she does it with the complete knowledge that she has to build an identity separate from the one she already has. She will always have to look over her shoulder, handle the demands of domesticity and add additional income to her family.

That day when Janoki Boro walked into our office we had little idea about why she wanted to join Pragati. What was her story? What could she potentially achieve? All we knew is that she deserved a fair chance of availing an opportunity that lay before her.

For the past decade and a half Dhriiti has chased a dream. A utopian world where micro-enterprises build self-sustaining models with positive impact. For us, every entrepreneur should endeavour to create a harmony between the Financial. Social and Ecological impact of their activity. Our FSE-ability approach to enterprise was not the run-of-the-mill definition to business operations and profitability. And so when we first came together as a young bunch of dreamers and social entrepreneurs we decided to 'walk the talk'. Tamul Plates Marketing Private Limited (TPMPL) was born out of an idea that one can create a profitable social enterprise that benefits the community and ecology in a sustainable way. Dhriiti believes that rural India has immense amount of resources (including natural, physical and human) that can be covered into sustainable enterprises. Tamul works on products which make this world a better place. To ensure a sustainable process, Tamul focuses on production by mass model to generate maximum employment. They procure locally available and wholly unutilized raw material such as arecanut leaves in making 100% bio-degradable plates.

In Interglobe Foundation, Dhriiti found a visionary partner who values the tenets of involving in socially accountable, ecologically sustainable and economically prudent actions. Interglobe Foundation has been a strong champion in helping us tap into the resources of Assam, both natural and human.

The Arecanut Palm is one an abundant natural resource available across the North Fast. With more than **100.000 hectares** of arecanut plantation in NE, more than 5000 arecanut plate micro enterprises can be promoted, even if only 30% of the available resources are tapped. Each micro-enterprise has the potential to generate an additional livelihood for around 30 people. Though the betel nut is used widely in various forms yet the sheath attached to the leaf is considered a waste. The disposable dinnerware made out of arecanut sheaths have better dimensional stability besides being hygienic, biodegradable and microwave safe. The product thus manufactured addresses the growing concern of pollution caused by styrofoam and plastic dinnerware. Kamrup alone accounts to 4264 hectares of arecanut plantation with approximately 1200 trees per hectare. Our



communication to the communities in South Kamrup was precisely this. While we addressed the women and youth of the region, we laid out the opportunity to them. For a community entrenched in self-sustenance of production and consumption, our vision of women engagement and empowerment was nothing less than tapping a dormant opportunity and unleashing the energy within.

However, Janoki Boro was not alone and the opportunity was not her alone! Rumita Das's husband, Nityanand is a driver. Our mobilisation team had not reached Khatolpara, however when her husband heard about leaf-plate making, he asked his wife to get in touch with us. As a young couple, Rumita and Nityanand have been through a lot personally. A few years back the couple lost two infant daughters. Nityanand left his security job and returned home to pick up driving as a profession. The couple have a young daughter now, and they are what we call an example of an enterprising couple making the best use of their young age. Together the couple grow rubber, keep bees and have Tamul bagaan. Rumita for much of this period has been dealing with an erratic electric supply at her home. Yet she has persevered to build her enterprise plate by plate. Today Nityanand drives her finished products to the collection centre and together this young couple have supported each other.

Perseverance and fortitude are virtues that we have grown to respect in women. Basanti Das is an example. Project Pragati typically reached out to women and youth who looked at supplementing their family income with an additional source of livelihood. However when Basanti Das approached us, we had to pause for a rethink. Basanti was a widow with no child of her own. At about 50-55 years of age, Basanti had no one in her family to help her with the tedious task of leaf gathering, cleaning and production. Could she really manage it on her own? "I don't need help. I would do it myself," Basanti said to us. And she has! Basanti may not earn enough to hire a helper, but she has had the fortitude to

work on her machine single-handedly day in and day out!

For an enterprise to survive, it is important for the individual to be enterprising. For us, it is nothing less than a human value. While we seek for women who are naturally enterprising we also look for those who can imbibe the value with time. Kokila Sangma is the only Garo woman in the project. She comes from one of the farthest villages in the region where our mobilisation team had not ventured. Like Rumita, Kokila came forward to Team Dhriiti with an interest in joining the project. In Kokila, we see the opportunity of reaching out to a larger, untapped community waiting to be activated.

For us at Dhriiti, women entrepreneurship is intricately related to multiple opportunities. When we empower a woman with the reigns of financial independence, we hope to give her the courage to dream and carve an identity. We hope to give her the courage to negotiate and exercise agency. We hope to give her the courage to own. We hope to give her the courage to claim her happiness! And we hope our women see this opportunity too...

Section 2: When Women Lead

Women's narratives are often unidirectional. Girls are raised in homes where their role models (often other women in the household) have similar stories. Girls are raised to believe that the only outcome for them would be that they would grow up to become wives and mothers in their life. In most of Assam women don't own land. Their rights are limited. The women in the tribal region have as much access to education as the men in the community. They do not necessarily seek out an education and a job in their lives. Given that their needs of sustenance are met sufficiently locally, women are usually seen as a member of a family who helps the man in his various livelihood activities while she also minds the house. However, her quest for an identity is unimagined!

In the past decade and a half that Dhriiti has worked with women across the country, we have realised that women have the ability to transform their own lives if they take charge. Women have unrequited emotions, unexplored ambitions and untapped potential. And when women lead, they bring hope and dreams to others around them.

Rijumoni Rabha didn't know she could be an assertive decision maker until she faced her first big challenge as an entrepreneur. In her village, Rijumoni was among the 3 women who were selected for the project. The village had only one

transformer and so the women agreed to work in shifts in order to not overload the transformer. However, just within weeks of getting the hydraulic leaf-plate making machine installed the transformer malfunctioned! The entire village descended upon Rijumoni and the other two women with fury. They protested that the 'highpower' machines caused a malfunction and it was all their fault that the village had to go without power. However, undaunted at the face of a challenge, Rijumoni showed immense courage and calm in handling the matter. She visited the electricity board office and asked for a solution. The department simply said that the village now



Rijumoni Rabha

needed an upgraded transformer that could meet the growing electricity demands of the village. Rijumoni also understood that using domestic electric connection for industrial use was not the best way forward. But before she could solve her own electricity problem, she had to first address the village's problem. "We are ready for a new transformer and we will bear 50% of its cost," Rijumoni offered. And so she and her village folk pooled in resources to gather a sum of Rs 17000 to install a 3-phase transformer in the village soon after. That the women would need an industrial electrical connection was evident to Rijumoni, a separate meter, better electrical lines and the ability to manage the load of a running machine for much of the day. Rijumoni invested an additional Rs 6000 to install an industrial connection in her house, and in that, caused a domino effect of other women in her cohort to apply for industrial connections for their units.

To describe Rijumoni as a torchbearer of her cohort would not be a misnomer, especially since she is the President of the SHG. Rijumoni had displayed traits of being an independent thinker right from the days of her training. During one of the sessions on finance and accounting, Rijumoni had asked, "What about my cost as labour? There is a cost attached to me when I work on the machine even though I am not paying myself."

It has taken us hours, days, weeks, months and years to help women entrepreneurs justify their own contribution to their enterprise and draw a salary. For Rijumoni to begin with the basics was an assurance. Her family owns 6 bigha land where they grow pineapple, arecanut and betel nut. However, despite this, there were months when Riiumoni had to wait before she could buy her daughter a book that she needed. "There has always been a lack of money at home. We don't have a steady income and so many of my girls' needs are unmet. Sometimes it is clothes, at other times books," she said. Perhaps that is why she latched on to the opportunity to supplement her family income as soon as it came her way. "If you are looking for an opportunity, you will find it for sure," she said.

Starting up her own unit for leaf-plate making has transformed not only Rijumoni's life but also that of her family. "Earlier I used to waste my day. Now there is no time to rest!" She says. Her typical day begins at 4:30 am everyday. She spends the first two hours in productive production till it is time for her children to wake up for school. Rijumoni has two daughters, one in class 10th and the other in 3rd. The family is so focussed on producing leaf plates that her husband and her elder daughter lend her a helping hand.

It's a perfect partnership or sorts. That the unit is an investment and they have to wait for 3-4 months to break even before they make profit has helped the Rabha's make a strategy. Today not only do they have a daily target, they also ensure that her products are not rejected due to poor quality. Rijumoni would have never realised her inborn business acumen if not for this project. As President of her SHG, Unnati, the 17 women in the second cohort of the project, Rijumoni has represented her women and their economic interests fearlessly before the market negotiating for better rates for their products. Today she plans to start a processing unit at home to harness the pineapple that she grows. Not only that, she hopes to create employment opportunities in her village involving the same community that had objected to her starting a unit at her home.

What Rijumoni Rabha is to Unnati, Pratima Rabha is to Pragati. While Pragati is the overall project name, it also refers to the first cohort of 13 women who were selected for it. Pratima Rabha at 50 has a firm hold of the reigns of her life, its challenges and the opportunities. Pratima was widowed at a young age of 30. Over the years she has singlehandedly raised her son who is a school teacher now. From pepper and turmeric cultivation in the past, Pratima was comfortably earning by

leasing arecanut orchards, selling oranges, coconut, Assam lemon and litchi. Pratima was not new to business opportunities. In fact she had always led the path by taking up technical training in the past, some of which required her to travel to Bihar and West Bengal.

For a woman to invest in herself. take out time to learn a new skill, navigate the many roles she plays and finding her own independent voice is a journey. Pratima had made this journey early on in her life which made



Pratima Rabha

her the natural mother figure in the group. She lives by example and inspires other women to think like business owners. She has lent money to others, supported and guided them to make the right business decisions. What has worked in Pratima's favour is the absence of a dominant male figure except her son who has been part of her journey. Today her son lends her a helping hand, however Pratima has complete autonomy over her business unit.

Pratima came to Dhriiti completely prepared. She evaluated the pros and cons of the project and was clear that it was a win-win situation for her. During her interview she said, "It is possible to run my business from home. I am Rs 5000 short and I can raise it from my SHG," she said. Not only has Pratima repaid the loan with her earnings, she has steadily shown her grasp over her business. "I have learnt more about the machine and plate production by working on it. In fact this business is not entirely about leaf plate making. It is about perfecting all the processes of collecting, packing and time management.

Pratima was the first woman to employ another person for washing raw materials. In fact she created a seamless network of raw material suppliers from other villages. During her weekly rounds she would hire a tempo to visit her suppliers. She would skim through the good ones and pay immediately. During production she always mixes and matches a big and small dice focusing on the more profitable product rather than the number of products produced. Pratima is clearly focussed on expanding her business in terms of capital and labour. With a recurring deposit of Rs 4000 per month, she is aggregating funds to install another machine.

Today Pratima is building a concrete extension to her house. She enjoys the admiration and adulation of her community and that for her is the real win of her business. "Working on a business is not really about self-sustenance, it is about the respect that I have earned from other people. Today people consult me on matters of their household and even the village," she says. Pratima is keen to appreciate that respect is the most important need for a woman, especially when she has earned it all by her own endeavour.

When women lead by example they bring a community together. For someone like Pratima Rabha who has led her life as an example to other women, it is a moment of courage and vindication that a woman, a widow can have it all. She is not bound by stereotypes, challenges and limitations of any kind. She adds hope that a woman can own a business and lead it like a boss! For someone like Rijumoni Rabha to take charge of her life and discover the unknown business acumen is an expression of her identity. She gives women the belief that a family can unite to dream together and build a sustainable business that alleviates their pains.

Each of our women are bound by the several roles that they play. For a woman to be as focussed as Pratima or Rijumoni, she has to negotiate through the several parts of her life. Not everyone has a similar story, yet they are in progress somewhere along the path of finding their identity as business women.

Section 3:

A Day in the Life of a Woman Enterpreneur

How do these women balance their work and home? Some of our women have help, some others are working alone. Some women have learnt the art of balancing their business and hearth, managing time between production and household chores. For some there is rhythm in motion, for some it is about meeting a new challenge everyday. No one is perfect, yet everyone is doing the best they can.

Kokila D Sangma is a socially active woman in her community. Often the one to lead from the front, you would find her supervise the laying of her village road one day and working on her pineapple garden on another! Krishna Rabha (cohort 2, Unnati) is the most qualified among the women. She has trained herself to teach in the Rabha language and is also part of a local dance group. Susmita, Annada, Janoki and several others are passionate weavers.

Our women are not bound by the singular identities of entrepreneurs and home makers. There are a multitude of shades in these women and we celebrate them all! Here is a snippet of a day in the life of our women entrepreneurs.



5:00 AM

Wake up & soak arecanut leaves in water Make arrangements to send daughter to school

8:30 AM Daughter leaves for school 8:45 AM Breakfast 9:30 AM Set out the leaves to dry in the sun 10:00 AM - 1:00 PM Sabita's brother joins her. Time for production! **WOMEN &** 1:00 PM - 2:00 PM WORK Lunch & Rest 2:00 PM - 3:30 PM Brother returns to production 9:30 PM (Evening Hours)

Lights Out! (Personal Time)

For demure Sabita Das of Shantipur, Project Pragati is an opportunity for 29 women in South Kamrup to know her. For a simple village girl to find a network of her own where she can share her life is a mark of her identity. As of now, the product means money for Sabita.

"The more I deliver, the more I earn," she says.



Sabita Das Age 35 Shantipur

Sabita is a single mother and her brother helps her in production. Her brother works the evening before by washing leaves and preparing them for production the next day. 05:00 AM - 9:00 AM

Household work

For Sonati, Project Pragati has literally changed her definition of what is waste. For her, a leaf is absolutely invaluable! Every leaf is a worthy raw material, an integral part of her business. Sonati also values the role of the network where women have come forward and given her leaves at times of need such that she has continuous production.

6:00 AM

Worker comes and washes 100 arecanut leaves



09:00 AM - 1:00 PM

Production Time Husband supports for production



1:00 PM - 2:00 PM

Lunch & Rest



2:00 PM - 4:00 PM

Packaging

WOMEN & WORK



4:00 PM - 5:00 PM

Rest & Tea time



6:00 PM - 9:00 PM

Production Time Husband prepares dinner

10:00 pm

Lights Out! (Personal Time)



Sonati Rabha

Age 38 Khatalpara

Sonati's husband supports her in production & managing the house. Sonati hopes to support her husband by buying him a tractor for his farm.



Dinner & Bed

Bibi Rabha is deeply inspired by Sonati Rabha. She values her time management and multi-tasking abilities and hopes that she can bring the same balance in her life. Besides finding a role model to emulate, Bibi's biggest gain from Project Pragati is the confidence she has gained. For a woman who wouldn't venture out of the home independently she is now in a position where people know her.



Bibi Rabha Age 41 Khatalpara

A traditional weaver,
Bibi also helps her
husband in Muga silk
business besides
working on her own
production unit. Bibi's
son and daughter help
her in production.

4:00 AM Mother starts production 5:00 AM Seema joins her mother in production 7:30 AM - 8:30 AM Breakfast & Get ready for college 9:15 AM - 2 PM College 2:00 PM - 4:30pm Washes 25 plates and makes plates **WOMEN &** 5:00 PM - 7:00 PM WORK Household work & studies 7:00 PM - 8:00 PM Washing arecanut leaves 9:00 PM Dinner & Sleep

As the youngest member in the project Seema has quite a few things in her favour. After joining Pragati not only did she go back to studies she has single-handedly managed to balance studies and her business unit with ease. She considers Dhriiti's Bidisha Sinha a role model. In her Seema sees a confident young girl who has left her home to stay in Assam and work with them!



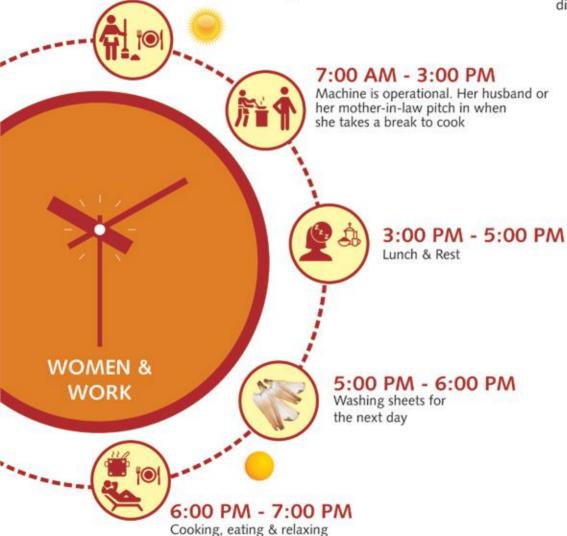
Seema Rabha Age 20 Goleboka

A student during the day and a business owner in the event Seema is doubly supported by her mother and father in production. She helps her parents in the rice fields and gives all her income from leaf-plate making to them.

5:00 AM -7:00 AM

Domestic chores & cooking

Ritamoni has a well-organised household that helps her concentrate on her business while her house is run by her mother-in-law. Hard-working and diligent, Ritamoni is a high performer in the SHG.





Ritamoni Rabha

Age 28 Khatalpara

Ritamoni has her husband and mother-in-law help her daily. While her husband helps her in production, her mother-inlaw looks after her young child and manages the house independently.

5:00 AM - 8:00 AM

Household chores, cooking, sending children to school

8:00 AM - 3:00 PM Production Time, in between stops to prepare lunch, her husband pitches in to operate the machine 3:00 PM - 5:00 PM Lunch & Rest 5:00 PM -7:00 PM Sitting with her daughters as they study 7:00 PM - 9:00 PM Cooking Dinner **WOMEN &** WORK 9:00 PM - 3:00 AM Sleep 3:00 AM - 5:00 AM Production Time

For Alpana, working on her business gives her the ability to work for her daughters' future. She doesn't have much help either in her business or at home, yet she manages to balance her day's work rather efficiently. She has managed to build a steady network of raw material suppliers so they come to give them to her.



Alpana Das Age 36 Kahibhama

A student during the day and a business owner in the event Seema is doubly supported by her mother and father in production. She helps her parents in the rice fields and gives all her income from leaf-plate making to them.

Section 4: The Making of a Plate

"This can't be a plate!"

"This cannot be made out of a leaf. It doesn't look like it does!"

"You must have used some chemicals to make this.

How is it so strong?"

The people turned the plates over and over again. They ran their fingers around the rim, trying to bend the plate. Was it really a plate made out of leaf?

The story of a dinner plate begins from an **arecanut palm tree**. With the vicinity dotted with trees most of the women saw them as a source for nuts and its sheath a waste material that at most was used to make temporary boundary walls in homes. When we first introduced the product to the people during our mobilisation camps, no one believed that a waste material can be converted into a durable plate, a product that has a profitable market not only in India, but across the world. The making of an eco-friendly disposable plate is a process of **leaf gathering, drying, sorting, cleaning, production, packaging** and above all accounting, making the whole activity a business for every woman.

Working with 30 women in this project has been like living 30 journeys. Each of our women have walked a similar path to make a plate, yet their distinct stories make the collective story of the plate eclectic.





Raw Material Gathering

The producers collect arecanut sheaths from their own and neighbouring villages and bring it to their production unit. The village communities are trained on which sheath to collect and how to collect, store and transport it.

I believe that a business is about network. If I am not keeping good relations with my raw material collectors or if they fight amongst themselves for collection, the loss would be mine and the other entrepreneurs. It is essential to have good relations with all people in the network

Dipjeuti Rabha, 26, Khatalpara



Drying

The raw material needs to be dried before they can be stored. TPMPL has developed a low cost, non-electrified dryer in which 500 - 1000pcs of arecanut sheath can be dried in 5-6 hours using the cut pieces left after production as a source of fuel. 5 women have been given the driers forming an extended network of women added to the project.

> Drying is perhaps one of the most important parts of the process. As we make expenses in buying the sheets, drying ensures that the sheets have longevity for months. Also having dryer entrepreneurs near our homes, the shelf life of the sheets have increased. I had initially faced a lot of losses when the sheets were rotten in the summer and monsoon season

> > Sushmita Rabha, 21, Batakuchi



Washing

On the day of production, the raw material is taken out of the stock room and cleaned with water. They are soaked in water for 5-10 minutes and cleaned with brushes. During this process the raw material also regains its elasticity.

Washing the sheaths with water makes them soft enough to be used in the machine. Washing is an important step before the production step since it helps in softening and sorting the raw material

Annada Rabha, 28, Batakuchi



Plate Production

The cleaned raw material is inserted in heat press machines for cutting it and pressing it into the required shapes. The products are kept in the machines for 1-2 minutes (depending on size of plates) and heat is applied using electricity for retaining the shape. Hydraulic machines are used for producing the plates.

> Production requires technical efficiency and speed. Producing high numbers ensures I get a good income at the end of the month as well as satisfy my customer's demands

> > Sabita Das, 49, Choudhuripara



Cleaning

Once the plates are produced, they are wiped and cleaned before they are sorted and packaged.

Someone at the other end is using the product to eat- just as I can't serve food in unclean utensils, I cannot send off dirty plates

Mitali Boro, 28, Choudhuripara



Product Sorting & Packaging

The sorted plates and bowls are bundled into 25 pieces. Primary packaging is done in plastic pouches and then the bundles are packed in sacks.

> I try to send a minimum number of possible rejects. But product sorting truly begins at buying raw materials, selecting good leaves for production. I like to look at my products stacked after packaging _

> > Janmoni Das, 30, Barkhal NC



Accounting

The products are supplied to TPMPL on a weekly or fortnightly basis. Final level of quality control is done by TPMPL. 50% payment is done by TPMPL on receiving the products and balance 50% after final quality control.

Accounting is one of the crucial steps of business. I have learnt to understand my cumulative costs and then calculate true profits. Accounting for time, money, inventory are all important in a business

Rita Rabha, 37, Batakuchi





Section 5: **Making of an Entrepreneur**

There roads that lead entrepreneurship. When we embarked on this journey of tapping natural resources in rural Assam to create micro-enterprises, we knew that we too had to make the journey with the women. From making an investment, to creating infrastructure, learning technical skills to begin thinking like an entrepreneur who makes strategic business decisions, the road is dotted with several milestones.

For most of the women attending a 4-hour long training for a month was the first real challenge. This is a community that has a gentle rhythm of life. These are women who are usually deeply

entrenched in their domestic duties that taking out time for training was a new facet. We knew that if we couldn't help our women negotiate these four hours for a month, they would struggle to draw up a production schedule once the machines were given to them. We began with working with every individual woman helping her balance her work at home and make time to come for the training every day.

Yet, the next challenge was waiting in the classroom! Most of the women had abandoned schooling early in life. The whole idea of sitting in a classroom was entirely forgotten. In the early days of the training women found it difficult to



concentrate and some of them even dozed off during class. We had to quickly rework our program design to bring in high-engagement and interaction to keep our 'students' awake!

The technical training threw up the next level of challenges. Most of our women had limited access to 'machinery'. For them a machine of any kind came with a switch that could be either switched on or turned off! However to do either one had to get close to the switch. The machine was to be the biggest instrument of their business. The program required that the women get comfortable with

it. Once again modelling worked. When the first few came forward fearlessly, the others followed suit. After the machines were assigned, husbands, sons and brothers pitched in to help women with production and so have daughters, mothers and sisters. With time women have moved ahead in their comfort with the machine. Earlier even the slightest sound would make them switch off the machine and stop production for days till it was checked by a technician. Currently, most women after a recent machine maintenance workshop are able to handle production without a mechanical glitch.

The qualitative aspects of our entrepreneurs have also undergone a transformation. In some women like Rijumoni, Pratima and Rumita we found enterprising women who understood the dynamics of business by producing for profit. These are women who have accounted for electricity as an expense, their own labour as a cost, drawn up strategies and targets for their daily production and overall business. Some women have gone on to reinvest in their business like buying a water pump. Women like Dipjeuti have established a steady chain of raw material suppliers to ease her production. If Rita Rabha has displayed confidence in handling accounts, Baijanti has learnt to understand its significance in business operations. Someswari Rabha had



left behind her student days years ago. She struggled to write during her trainings. In due course she motivated herself to go through her lessons, reading and writing to maintain accounts of her business. Some like Sonoti have employed helpers to ease the process, while others like Seema and Sabita Das of Shantipura and Babita Das have parents, brother or son helping them in production. Most of our women have grown to value their time and have learnt to manage it during the day. If Ritamoni's mother-in-law took care of the house and her young child, Mitali Boro learnt to work with her baby tied to herself. Women like Nirupama have grown to maximise their earnings, pay off debts and earn sufficiently.

woman's auest identity can be described as a series of negotiations. From negotiating with the self, to negotiating their business, to aiming to liberate themselves from the cycle of negotiations, our women have shown immense fortitude. courage and Seema Rabha, despite being the youngest in the cohort,

was one of the shyest and quietest members. Seema had left her studies and somehow after the training there came a day when Seema decided to get back to studies. Today Seema handles her business unit with ample support from her parents while she is back to studying in college. Seema has now grown in confidence, enough to help other women in their accounts and make presentations during funder visits! Seema is not alone. Krishna Rabha from the 1st SHG has moved from one of the shyest members to the top 5 grossers in her cohort. She is currently funding her son's education who is studying for



a career in defence. From crossing the threshold of the house to finding one's way into the world has been a significant journey for Bibi Rabha. Before joining Pragati, Bibi had never ventured out of her home alone. Her husband dropped and picked her up during the training period. She began by visiting monthly meetings with other women from her village. With time she has found the courage to find her way alone. Rita Rabha in the beginning was afraid to cross the highway on her scooter. Down the months, several meetings later Rita scoots away with confidence.

Makon Rabha's brother-in-law insisted that she join Pragati. From a woman who was too shy to allow outsiders into her house, Makon is now a changed woman. She has discovered the hidden business woman in her, rounds to our monthly meets have filled her with confidence. She talks, she shares and she is in charge of her life. Purnima Das, 39, is unmarried and so are her sisters. Purnima handles her unit with her sister. Through their earnings and savings, Purnima is now able to lend money to other women in need in her village.

Small, yet significant steps lead to confident strides. We have followed these women, matched their strides, stopped for them and helped them cover the distance step by step. On the one hand, we have seen Alpana Das bring balance and order to her household. She has learnt to handle her husband's drunkenness, bend his ways (on most days) and bring him to help her in production. On the other hand we have also seen Diptimoni Rabha who showed courage in dealing with an abusive marriage by joining the project and installing a machine in her father's house. However despite her best efforts she is still struggling to meet the daily demands of bringing balance in her chaotic world. With Diptimoni, our

team has particularly slowed down helping her take one day at a time, trying to set a routine that she can follow. When we realised that personal health issues were slowing her down, we also realised that good health and hygiene was an important factor for almost everyone. Like Diptimoni, the Dhriiti team has worked individually with some other slow movers. We have realised that the needs and wants of an individual are the primary driving force for an entrepreneur. One who has a desperate need to make ends meet, add to her family income, has the courage to battle the odds in her heart and home, overcome the fears stopping her from stepping out will make an attempt to retell her story. We always knew that not everyone would cover this journey from start to finish at the same pace. Yet we were hopeful that women would inspire one another, draw each other out to make a profitable business, and most importantly come together as a network. While some of our work is in progress, we know that such things are best left for organic growth. Until then, we celebrate all their stories, those that are worth telling and those that are waiting to be worthy of being told in the future.





Section 6: The Face of Pragati

The process for assessing a developmental project is largely dependent on certain fixed parameters. For a project like Pragati it is easy for us to list the achievers in terms of their earnings. However, we cannot do it with such simplicity. At one level, the starting point for these women was the same. Each of them underwent the same selection process, to be interviewed, selected and trained. However, each of their circumstances were as different from the other. Not every one had the same amount of support from their families, not every one had the personality to seek for help, not every one had the courage to venture out of their homes alone. Not everyone had the same responsibilities to balance their lives around.

When we look at these 30 women more closely we realise that we couldn't have found a better name for the project. We deeply value the idea that 'you are an entrepreneur in continuum.' Once you embark on the entrepreneurial journey



you become a forever work in progress. The progress or change if we may call it happens first at the personal level, bringing transformation in the personality. When the woman discovers an unknown part of her personality, she exercises agency for the first time in her life, she learns that she has the ability to transform her life. When she decides to take charge, she moves from being a secondary to a more significant member in the family. She may still be negotiating her evolving identity at home (and outside) every single moment of the day. Yet, in the process understanding and valuing the very role of the business in creating this new identity.

Throughout this book we have tried in earnest to celebrate the stories of our incredible women through the story of the humble plate that they produce. For us, the face of Pragati has diverse shades. We hope, you appreciate the varied stories.



Nirupama Rabha

If she has a guery, Nirupama Rabha is the one woman who wouldn't wait till morning to have it resolved. You could expect her to call at 10pm or even later if the question in mind is worrying her in any way. To say that Nirupama was always the curious one with guestions of her own would not be wrong. One could easily describe her as a self-starter, however there is a good reason behind it. Nirupama's family had been deeply indebted over time. The family funds were low and so Nirupama had to borrow money to prepare the infrastructure for the production unit. With time, as her production has stepped up, Nirupama has stopped taking loans from other women in the SHG. She has enquired about institutional loans and we hope she will get out of the debt cycle soon.

Babita Rabha

Babita Rabha's life has been tough, yet she has shown immense courage and dedication to her work. When we met Babita, her husband was undergoing treatment for stomach cancer. In fact when her husband was undergoing treatment she continued to come for training everyday. Babita has 3 sons and her youngest who is still in school helps her with production. Babita is working hard to handle the medical expenses at home, bring stability to her home and take the responsibility of her household till her husband recovers.





Alpana Das

Alpana is always hesitant to talk about her school life. She studied till class 4th and she doesn't consider it as much of an achievement worth talking about. However, that doesn't stop her from sitting with her two school-going daughters every evening as they study. She is the one financing their education. However, this is not her only achievement. Alpana's husband has been an alcoholic with little or no income to call his own. Her mother-in-law is too old to help her in household work, leaving Alpana with all the responsibility of running her home and business single-handedly. With time her husband has grown to spend more sober days when he steps in to give his wife a helping hand. Alpana, on her part has learnt to speak up for herself and call her business as her own. Will Alpana's husband mend his ways, will her daughters continue school, will Alpana not be amongst the poorest in her village is the story she will tell in the future.

Sabita Das

3 months after Sabita Das got her machine and started production, her husband was detected with stomach cancer. Sabita stopped production and pooled in all her resources to manage her husband's health. However the murmurs reached her ears. People in the village had started talking of how the machine / business was an ill omen and that her husband's well-being was directly connected to her decision of joining Pragati. We still don't know what made Sabita turn a deaf ear to all the rumours. We chose to stay in the background and didn't challenge anything that was said. In December 2019 Sabita's husband succumbed to his illness. When we finally visited her Sabita even though she was in mourning, looked at us and said that she would resume work soon. Her husband's medical expenses had caused a deficit in her funds and she clearly wanted to make up for it. We are yet to understand what gave Sabita the courage to hold on to her decision. Perhaps, it is the fact that Sabita grew up elsewhere. Or that she is one the fewest women in the cohort to have studied till class 10th. Or that, she has a mind of her own. We are certain that Sabita would find the strength to bring her life back on track for her daughter, her mother-in-law and herself.





Suwala Rabha

Suwala Rabha is not new to business. She and her husband manage a shop together, and to invest in building the infrastructure Suwala used the funds from her shop and piggery. Today Suwala is confident that her earnings from leaf-plate making would surpass that of her shop. Suwala is fearless, confident and tactful in building relationships with her suppliers that has only helped her work better. When we look at Suwala, we see a woman who has moved up the ladder. She is clearly thinking of capitalising on the economic potential of her business. She plans to take up an institutional loan to install one-two machines. She plans to hire more workers in her unit, perhaps even members of her own family to increase her production. Whether Suwala has her business plan ready, or how soon she scales up from her existing base is a story that we will tell.

Dipjeuti Rabha

Dipjeuti showed the astuteness of an entrepreneur right from the early days. Even though she decided not to invest in building a separate infrastructure for her unit, Dipjeuti took a quick decision of picking up a loan from her mother's SHG to build a cemented structure. Right from the start she has shown one of the best production strategies and resource allocation. Given the fact that the area is naturally prone to frequent electricity outages, Dipjeuti was aware that her production cycles would be affected. Dipjeuti then scheduled her production during midnight or early morning hours when the voltage is steady. She keeps the leaves washed and moist till her production time while her family pitches in for collection, washing and production. Given the fact that her vicinity has more entrepreneurs, she has ventured out of the village to establish a network of raw material suppliers. Dipieuti hopes to have a second machine, however she is yet to draw up her strategy for expansion. We will keep a close watch on Dipjeauti's story so we are able to tell it to you when it is ready.





Dipika Rabha

After joining Pragati, Dipika closed down her hooch making unit. Making leaf-plates gives her both a higher income and respect in her community. Dipika and her son, who works as a daily wage earner occasionally run the house together. She funded her daughter's final year in college and has now been able to enrol her into a nursing course. Dipika is focussed on her business more than ever before. She has been able to take a loan from her SHG to get an industrial connection. Her husband, however, still does not work.

Section 7: Vision 2020

The word 'vision' was a difficult concept to explain, however, we tried to simplify with a set of questions like what goals do each of our women entrepreneurs want to achieve in this year. We also tried to ask them what they think of this network and what it means to them. At present, most of the women look at it as a place where they can meet other women to find hope and encouragement.

In the responses below you will see the simplicity of India's rural women. These are women whose 'personal goals' begin and end with their family and home. The idea of 'self' and a 'personal goal' is completely unknown. Can a woman really have a goal for herself that is not connected to her family and business? That's one change that we hope we will tell as we continue this story. These women are learning the ropes of entrepreneurship and while their goals are nothing but exemplary, we know they have it in them to pursue them with all their heart.



Personal Goal



I hope I can involve my family members in the business. I also hope to complete my half-constructed house





I plan to involve my sister so we can produce more products together. I want to buy her a mobile phone. I also want to repair our old house



I want to pay for my nephew's admission fees. I want to build a new bathroom, I also want to repair the well for drinking water



I want to build a new house, a TV and an inverter machine

Professional Goal



I want to buy another machine so I can increase my income. I also want to help others financially as a money lender



- Pratima Rabha



I want to be a top-level producer. I want to make a new stockroom. I want to buy Tamul Bagan so I can increase my earnings



- Purnima Das



I want to collect more raw materials so I can make more products. I also want to buy a mobile phone from my earnings



– Basanti Das



I want to buy another machine and employ a worker in my unit



- Dipjeuti Rabha

Personal Goal



By earning more every month I would be able to support my daughters' education. I am also hoping to complete my half-made house



I want to help others through my business. I want to employ a person in my business

Professional Goal



Alpana Das



My goal is to go ahead in life by working harder. I want to work day and night



I want to produce more so I can increase my earnings. I also hope to employ someone to wash sheets



- Bibi Rabha



I want to work hard and produce more. I want to pay for my son's tuition and repair the house



I am depending on the business to help me build my stockroom and a Tamul Bagan



– Annada Rabha



I want to be able to repair my machine faster so I can produce more at the machine



I hope to earn enough money to buy a Tamul Bagan and lend money to other women



Rita Rabha

Personal Goal



I want to work with my family to increase production. I want to repair the old house and buy a new motor





I want to involve my family in production so I can increase my earnings. I want to make a new house and repair my well



I want to provide for my son's education



I want to be able to save Rs 2000 per month in the bank for my family

Professional Goal



I want to earn more so I can deposit the money in the bank



Sonati Rabha



I want to be the highest raw material collector. I also want to build on my network of raw material suppliers



– Dipika Rabha



I want to increase my earnings since last year was not so good. I want to buy another machine



– Mitali Boro



I want to be independent through this business



- Krishna Rabha

Personal Goal Professional Goal I want to provide better education to I want to learn machine repair work my children and build a new house for since I plan to buy another machine my family - Susmita Rabha I want to complete the machine room I want to be the highest producer and buy a drier machine so I can hire labour - Kokila Sangma I want to buy a tuk-tuk to help in leaf I want to pay for my child's tuition fee collection. I also want to buy another machine – Baijanti Rabha I want to borrow some money from the I want to repair our house SHG to invest in the business - Nirupama Rabha



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