



**Best Practices
Foundation**
Innovating with the Poor



STORIES *of* **TRIUMPH**

**Market
Oriented
Value
Enhancement**

Creating Sustainable Livelihoods



ACKNOWLEDGMENT

This booklet of success stories showcases the transformation in the lives of the rural poor in Dharwad, Karnataka through our global award-winning livelihood innovation, MOVE. We would like to thank the following members of Best Practices Foundation:

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FOREWORD

Economic empowerment of women is often a pre-requisite to sustainable development and pro-poor growth. The MOVE (Market Oriented Value Enhancement) livelihood model emerged as an effective alternative to current development approaches that pay little or no attention to understanding of markets in their attempts to ensure livelihoods for grassroots women.

MOVE was designed to approach income-generating activities for the landless, asset-poor and the illiterate women with marketing as the central focus. By focusing on the demand of market and needs and wants of the customers, MOVE entrepreneurs enter the marketplace as confident and independent players. The MOVE innovation was initially funded by the UK Department for International Development, as part of a research project to study natural resource management and poverty alleviation in peri-urban villages of Karnataka. The five villages where MOVE had been successfully implemented are Channapur, Gabbur, Kotur, Mandihal, Mugad villages in Dharwad district, Karnataka.

This book is a collection of stories that highlights the efforts of entrepreneurs from Dharwad district of Karnataka. Each story showcased in this book not only provides a glimpse of what grassroots women can achieve as entrepreneurs, it also bears testimony to their ability to learn, innovate, understand and overcome market forces that typically sideline small enterprises. The book brings out the specific impact that economic change has brought about in the lives of women in many different ways.

Their empowerment is manifested in the esteem in which they are held in the household and community level, improved mobility and the confidence with which they are able to meaningfully navigate their lives. Their economic prowess has also given them the courage to leave abusive relations and carve an independent niche for themselves in society.

These feisty women have in many ways re-defined notions of how women can navigate their lives. We hope that through MOVE many more lives will be touched in a way that grassroots women can make decisions that help them determine their own destinies.

Dr. Ashok Kumar Sircar

Dr. Sircar has vast experience in the domains of programme design, planning and execution, monitoring and evaluation, research and policy advocacy on issues of local governance, land rights and livelihoods in the Indian context. Presently, Ashok is a professor and Head of the School of Development at Azim Premji University, Bangalore, India.

"I never thought that I would be an earning member of my family, let alone earn a substantial amount of money. Before MOVE, I didn't have the freedom to leave my house and depended on my husband for every penny. But now, if I need something, I have the money to buy it for myself. Earlier, if someone came over, we had no choice but to offer small snacks. But now I can feed even twenty people with ease. My husband's brother, with whom we live, has a lot of respect for me now as I contribute to the family. Even my husband acted on my suggestion and started a milk business this year. It's running well barring a few problems".

Manjula Jirgawad, Veerapur village, Dharwad district, Karnataka

MOVE: The Solution to Build Market Oriented Businesses

The uniqueness of the Market Orientation and Value Enhancement (MOVE) model lies in its customer-centric, demand driven approach to micro-entrepreneurship. MOVE participants learn to confidently launch businesses on the basis of market demand. It is this distinctive strength of MOVE that enables a high rate of success in comparison with other livelihood models.

Market Orientation – Instead of starting a small enterprise based on existing skills or locally available natural resources, BPF trains participants to undertake a business venture according to customer demand. Participants are trained to first ask, *'What does the customer want?'* and then, *'How do I deliver it?'*. This approach increases the chance of success and sustainability of newly created enterprises.

Value Enhancement – is the process of continuously evolving new products and services to cater to customer demands. By adding value according to the customers' wants, participants can move up the value chain and access specific markets that generate higher returns. They can also identify market niches that larger producers do not, or cannot, cater to.

MOVE, developed by Best Practices Foundation (BPF), is a practical, sustainable, replicable, adaptable, profitable tool that has improved livelihoods of the poor. This UN-World Bank-ILO award winning model helps in setting up workable enterprises based on market needs, thus drastically reducing the failure rate.

The main concept is that a business has to be customer oriented for it to succeed. The customer has to be placed at the centre of business development right from the outset. Participants have to first understand their target customer base thoroughly. Once the customers' requirements in that target market are understood, participants are then in a position to evaluate whether it makes good business sense to provide a particular product or service. Customers may have demands that are difficult to meet in which case it may not make good business sense to pursue that activity. Only if participants are satisfied that there is sufficient demand for a product or service should they devote time for other aspects of business such as developing human resources (skills), securing finance, and purchasing equipment and materials.

MOVE gives the trainee the ability to understand the markets even before they decide on the business. It provides the tools to not only understand customers but also to be aware of competitors. MOVE also inculcates a sense of flexibility which allows trainees to adapt to changeable market conditions and not get fixated on any one product or service. The work on marketing starts even before the business begins and is a continuous process in the growth of an enterprise.

The first loss a poor woman makes is a turning point. Having failed once, she will rarely try again. Some participants continue an activity only because they have gone through intensive skills training while others do not have the tools to shift to other products or services. This is the approach that MOVE tries to negate. Participants are trained to develop an understanding of the marketplace, to ensure they will not make a loss because they are selling customers exactly what they want, rather than trying to pitch a new product.



Traditionally, development of income generating activities (enterprises) has been approached in the opposite way. Participants have been taught to build upon existing skills and available resources, take loans and purchase materials, and to begin production. Systematic thinking about markets has been neglected until the participants have had a product ready to be sold. It is at this point that most have discovered that there is an inadequate market; their products have not sold as expected and they have incurred losses.

Traditional Business Model Vs. MOVE <i>The Paradigm Shift</i>	
Traditional Business Model	MOVE
Focuses on skill enhancement to teach participants to produce	Enables participants to choose businesses based on market demand and develop skills accordingly
Emphasis is mostly on production and skill development rather than on customer needs and markets. Products and skill development may not be aligned to the target customers' needs	Sample production helps gauge customers' product preferences and reactions before commencing full-fledged production. This gives the producers a better chance of creating demand driven sustainable businesses
Unplanned investment in capital	Planned investment in available local skills, and resources based on market research and demand
No continued support	Strong handholding support to set up and run enterprises
Causes product fixation among participants which prevents them from moving laterally to shift to new businesses, particularly if markets change and their current business become unprofitable	Participatory market research on multiple products allows participants to switch over to any business and not be fixated on any one product or service. This ensures flexibility in the context of dynamic markets and changing customer needs.
Examples of businesses are soap, candles and agarbathis which have been produced but cannot be sold because of no market demand	Based on demand, participants have successfully sold bangles, dairy products, flowers, amongst others; or provided services such as mobile repair, chilly grinding, pump repair, and so on.

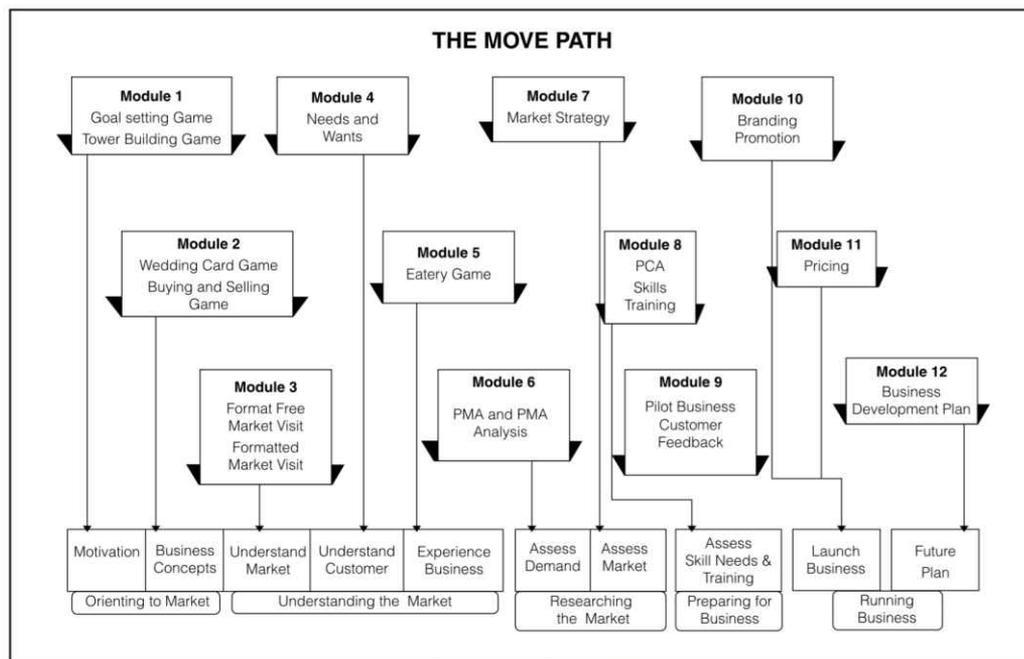
MOVE Process

Administered as a modular training programme, the BPF master trainers teach business concepts and strategies through experimental live methods, visuals and experiential games. This 'learning by doing' not only enables participants to practise and test their acquired skills but gives them a deeper understanding of the subject. Working through each module allows them to improve their knowledge which, in turn, builds confidence. Participants who learn by doing are much more willing to take on new challenges and are driven to find solutions to problems they encounter. Experiential learning helps illiterate

and semi-illiterate populations understand business concepts and participate actively in the training. Further skills training such as carpentry, tailoring or mobile repairs, is provided (sometimes free of cost) to build participants' capacities to become successful micro-entrepreneurs.

Training begins by motivating participants to set goals, understand co-operation, team work, and the importance of the customer. It progresses to introducing basic concepts on buying and selling, building customer focus, identifying profitable businesses through market research, and understanding competition in the larger marketplace. Trainees are taught simple methods to survey and understand the demand for a product or service in a

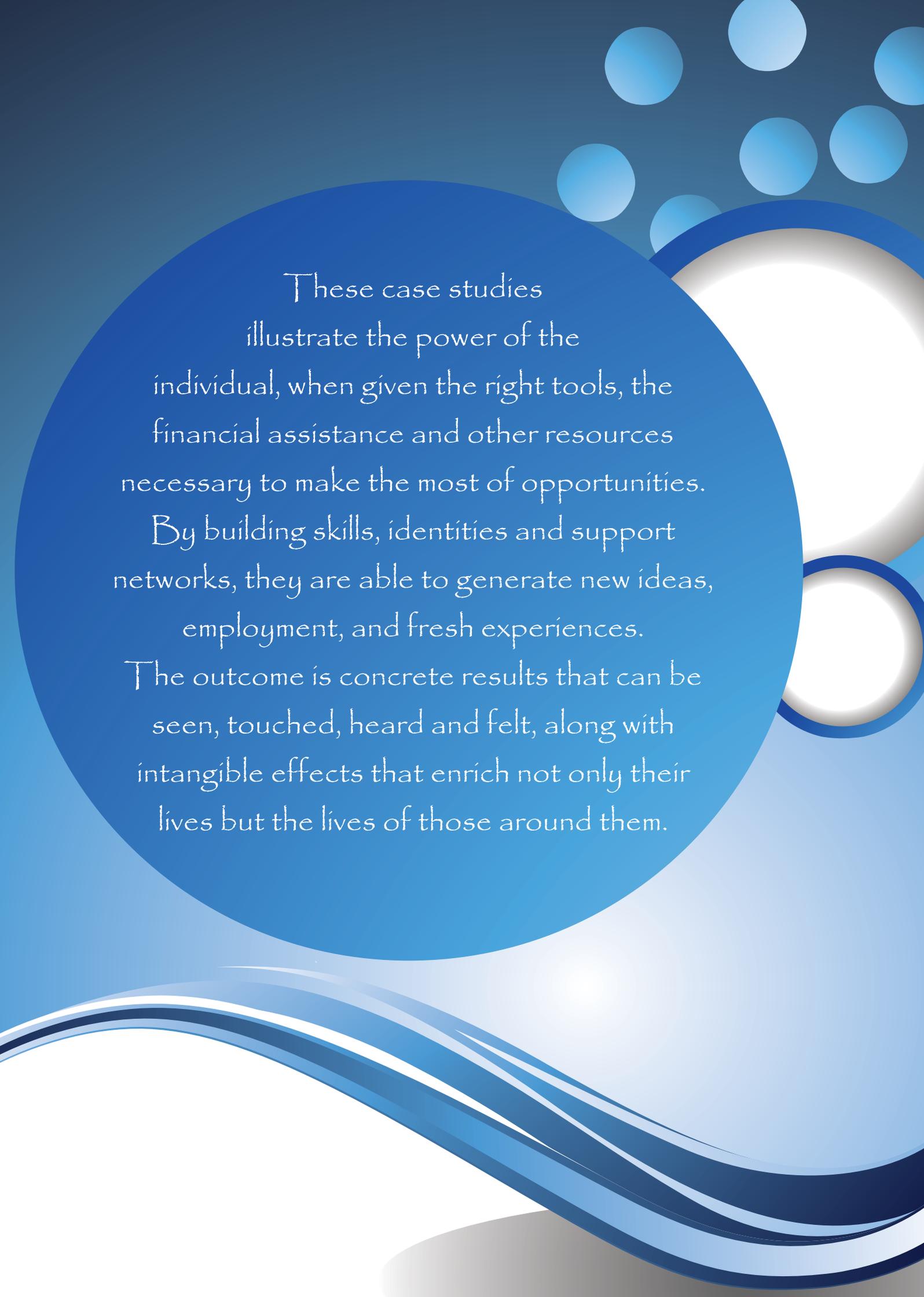
chosen market. They are taught to assess their competition, how to position their product or service, package it and brand it. Finally they decide on the marketing strategy and the business plan. By the end, trainees are empowered to enter the market confidently as independent players.



Best Practices Foundation (BPF) is a non-profit social development organization based in Bangalore. Founded in 1999, our mission is to improve the quality of life for poor and marginalised communities through participatory approaches to

co-create innovations that are pro-poor, inclusive and gender sensitive. Our grassroots branch, BPF Dharwad, has been an incubation site for new ideas and innovations aimed at empowering the poor since 2005.

We strive to build a strong knowledge base in partnership with government and other institutions by developing innovations, producing toolkits to scale up initiatives, influencing policy, documenting case studies, conducting action research and programme evaluations, and publishing books and compendiums on best practices for sustainable development. We identify gaps and best practices through participatory monitoring and evaluation in the field. We are constantly innovating to engender development initiatives as well as co-creating innovations with the poor.



These case studies illustrate the power of the individual, when given the right tools, the financial assistance and other resources necessary to make the most of opportunities.

By building skills, identities and support networks, they are able to generate new ideas, employment, and fresh experiences.

The outcome is concrete results that can be seen, touched, heard and felt, along with intangible effects that enrich not only their lives but the lives of those around them.



ASSET-LESS TO ASSET-RICH

Akkaavva never had to work a single day of her young life, despite her father earning a meager living from driving a tractor and her mother being a daily wage labourer. All this ended when she turned 13 and her parents got her married. The child bride's husband forced her into hard labour in the stone quarries of Mandihal village. She had to clean rocks and feed them into the crushing machine. She was devastated and resentful, which led to verbal and physical skirmishes with her husband. Through her pregnancies, she continued working in the quarries. Even after the birth of her children there was no respite. She had to leave her infants with her parents in order to earn enough money to survive. She remembers being despondent, depressed and even having to go without food at times. For ten long years, an unhappy Akkaavva did hard manual labour in the quarries. The lifting of heavy stones and exposure to dust in the quarries generated by the crushing machines, led to severe health issues. She also got injured many times when loading rocks, and still collapses sometimes with excruciating back aches.

One day, she was approached by a trainer from BPF, V S Pawadshetti who asked her if she would like to work as a health volunteer. Since she already worked in the quarries, her duties would entail speaking to other workers about their health conditions as well as instructing them on precautions like wearing eye protection and safety masks. She took to the job like a fish to water! She helped organise village level meetings and motivated women to join another innovation of BPF, MOVE training. Not only did she enjoy the responsibility and stature the job provided, she was also filled with a sense of importance. As time passed by, Akkaavva's growing involvement with her job led to her cutting back on working at the quarry. Needless to say, this led to "big fights" and discord between her husband and herself.

Akkaavva was instrumental in getting other women into the MOVE programme and seeing their success, felt that it was time that she attended the training herself! Like a sponge, she absorbed everything that was taught on catering to the market. Prior to MOVE, she was clueless about the importance of dealing with customers. She learnt the art of "observing and studying situations". MOVE analysis of various business models led her to start a vegetable vending business, which also did not require her to take a loan. The young mother ran her business, commuting to the town of Dharwad for three years. Her hard work and diligence paid off handsomely and over the course of a year, she made profits of INR one lakh!

ASSET-LESS TO ASSET-RICH

With the profits from her vegetable business and additional funds from a *Gram Panchayat* scheme, she bought some land and built a house, all in her own name. This was a tremendous feat for a manual labourer who had broken stones in a quarry for over ten years! Now, the proud owner of her very own property, Akkaavva left her husband's one room house, and moved into the larger home she herself had built. The icing on the cake was when her three sons left their father's house and moved in with her. Whereas earlier, she and her family did not have enough to eat, now they have plenty. Her husband continued to live in his small home and Akkaavva maintained limited contact with him. Later on, her sons objected to their mother traveling daily from Mandihal village to Dharwad town (approximately 20 kilometers) and back, as they felt she had achieved a great deal. Having earned enough, Akkaavva therefore, stopped her lucrative vegetable selling enterprise.

Not one to stay idle for too long, she then started a grocery store in Mandihal itself, generating a profit of approximately INR 200-300 a day. The advantage of this business was that it allowed her to be at home with her children, something that she missed doing when they were infants. When her oldest son turned 21, she used some of her savings along with a loan (membership in self-help groups helps her save and borrow money when required), to buy him a TATA minivan which he used to drive to earn his own income. Akkaavva had no problem in repaying her loan well in advance. She takes full credit for her children's intelligence and business acumen! She proudly states that the income her son earns from running the van is enough for her family today. In her opinion, because her sons sometimes sat with her during MOVE sessions, they imbibed lessons about running a successful business too!

Akkaavva's world revolves around her children - "*my sons are my everything*" - she utters tearfully. She is gratified that her eldest son has started taking over the reins of the house and is also slowly becoming the main decision maker. She confided that it was time to plan for her second son's future, by purchasing another TATA minivan. Akkaavva shrewdly smiles as she has inside knowledge on how lucrative the transport business is, because her brothers drive transport trucks.

Gone are the days of being forced to work as a labourer in a quarry. Forgotten is her life of drudgery. No longer does she have to tolerate being abused by her husband, with nowhere to go for respite. Today Akkaavva Malligewad, a mere 34 years of age, is an empowered, self-sufficient woman, who owns a house, a grocery shop, a transport truck, a mobile phone, a two-wheeler and a television. While she attributes all this to MOVE, she is equally clear that everything she has achieved is also a result of her own hard work!



THE MISTRESS OF SPICE

After getting married, 13-year-old Basavva moved to her husband's family home where all daughters-in-law were expected to work in the fields. Since those farms belonged to a distant relative, they were forced to work without wages while other labourers were paid INR 60 per day.

Basavva quickly integrated herself with the community she lived in, joined a *sangha* and discovered that, "*sangha members became my second family*"! Being a person who would not pass up an opportunity to learn something new, through her *sangha*, she took courses in savings, accounts and book-keeping. Fortune favoured her when she got a chance to go outside her village on an exposure visit. This experience boosted her confidence and self-esteem to such an extent, that she was able to speak with assurance and even get approvals for loans!

BPF's trainer Pawadshetti visited Basavva's family and spoke with conviction and enthusiasm about business orientation and how, once she started her own venture, her life would change! Motivated and excited to learn something new which would also earn her more money, Basavva was eager to learn. Her family supported her decision to participate wholeheartedly. MOVE was a huge source of knowledge for Basavva, who declares, "*The training helped me decide what commodities were low in demand and what to focus on, to better address the needs of the village folk*".

A key part of MOVE is the Participatory Market Appraisal which she conducted in her village to make sense of customer needs. Thus she realised that Mandihal village did not have a chilli pounding machine, which presented an excellent business opportunity! Though Basavva's husband suggested a flour mill, the knowledge gained from the modules on Needs, Wants and Marketing Strategies forced her to disagree with him. She opted for the chilli pounding machine because it consumes less electricity, runs on a single phase and most importantly was in demand!

In 2009, Basavva took a loan of INR 20,000 from the bank to buy the machine. The first challenge she faced was providing better quality chilli powder which required the addition of salt and water. While some customers brought their own salt, Basavva often did not have enough salt at home for those who did not. Realising that she would lose customers, Basavva started to stock salt and just added it to the cost of the service.

THE MISTRESS OF SPICE

Another challenge came from the *Gram Panchayat*, who refused permission to install the chilli pounding machine. With support from the BPF trainer and after much negotiation they finally gave her the go-ahead. Some years later, the *panchayat* itself sanctioned a grant of INR 20,000 to build a separate room for the machine. This money was used to build an extension to her house from where she now operates her business. She considers this increase in capacity, a major accomplishment.

MOVE modules on Costing and Pricing enabled her to price her services based on the market value. In the first year of her business, she charged INR 8 per kilogram, and three years later increased it to INR 12 per kilogram. Today, she charges INR 20 per kilogram because of the increased demand, rise in electricity costs and the time she invests. She proudly affirms *"I have not lost any customers thus far. They are loyal to me"*! Basavva put up a board at the bus stand to advertise her business, another skill she learnt through MOVE. She also expands her client base through word of mouth. On market days in Dharwad, her friends publicise the availability of chilli pounding services at Mandihal.

Before MOVE, Basavva earned INR 100 a month through tailoring and agricultural work. After MOVE, she earns a monthly income of INR 6,000 from her chilli pounding business and INR 400 from tailoring. From these earnings, she was able to educate her two older daughters and get them married. She is presently educating her third daughter and youngest son and is optimistic about both doing well in their school exams. Having only studied till second standard herself, Basavva appreciates the value of an education and will happily support her daughter to study further, if she so wishes.

Being married at such a young age, Basavva was not part of any decision-making processes in the joint family. However, thanks to MOVE, today she is an empowered woman, who is economically independent and able to support her family financially. Courage and confidence got 37-year-old Basavva recognition and respect within her community.



MAKE-OVER WITH MOVE

All Jayshree S Agre knew was to be a homemaker and mother to her two small children. Then she became a disciple of MOVE and everything changed! A metamorphosis took place in this young woman, as she learnt how to start and successfully run her own business.

Jayshree's father passed away when her younger brother was born. A three-year old toddler then, Jayshree and her elder brother were sent to live in their maternal uncle's house. Jayshree's mother could not afford to visit her children more than once or twice a year because she worked as an agricultural labourer and needed the daily wages to survive. Jayshree lived with her uncle for almost fifteen years, until she completed her tenth standard. She moved back to her mother's place for a year, until she got married at the age of 20 and relocated to Dharwad. In the initial days of her marriage Jayshree sorely missed her home in Maharashtra especially since L S Kere (where she lived), was considered a remote slum at the time. *"For one year I had to tolerate a lot. The slum where I lived was dirty. I could not even go to the market because I did not know the local language"* she shared. Fortunately, a year later, the family moved into a new house closer to Dharwad city and things changed for the better.

For the first twelve years of her married life, Jayshree lived the life of a demure homemaker with no decision-making powers. *"My father-in-law made all the decisions in the household. If I had any inputs to give, I would have to tell my husband who, in turn, told him,"* she recalls. While in Dharwad, Jayshree was associated with a Non-governmental Organisation (NGO) called India Development Services from whom she came to know about MOVE. They told Jayshree that she too could earn as much as her husband, an auto driver.

"The NGO representatives motivated me to join MOVE," she recollected. Without much difficulty, Jayshree convinced her family members to give her permission to attend the training. Held in a community hall next to her house, the training was conducted in Kannada, which was difficult for Jayshree because of her limited knowledge of the language. To help overcome the language barrier, fellow trainees would translate the lessons to either Marathi or Hindi. She soon became friends with her fellow participants, who later supported her by becoming clients at her beauty parlour.

Subsequently, Jayshree commenced skills training as an apprentice at a beauty parlour, for

MAKE-OVER WITH MOVE

which she had to travel quite a distance from home. For three months, she carefully observed and practiced techniques on doing facials, henna, threading and waxing. It took her a year to be confident enough to open her own parlour in her home. She offered services like haircutting, henna design, threading and waxing. Success was immediate and in the first month she earned INR 1,000. During the initial days of the business, two to three customers visited her beauty parlour a day, which later grew to eight or even ten a day. She attributes the increase in customers to the high quality of service, convincing skills and interacting pleasantly with them, from the MOVE modules on the Customer, Needs, Wants and Customer Feedback. *“I recently added a floor to my house from the money I earned. I will now be able to run my business smoothly without having to disrupt the family's daily living”*. Following the strategy of Value Enhancement, Jayshree subsequently diversified her business adding popular products like hair dye, *bindis* and stationery.

Thirty-year-old Jayshree is proud that she has successfully been running her beauty parlour for the past four years in Dharwad, with an average profit of INR 7,500 a month. Jayshree feels that now she will be able to provide her children a good education. The advice she has for budding entrepreneurs is, *“First get permission from your family members, and then own the space from where you run your business so that you do not have to pay overheads like rent and utilities”*. The choice of place is an important part of a business, which MOVE repeatedly emphasises.

MOVE not only provided financial independence but also improved her status in her home. *“Now, when household decisions need to be made, we all (father-in-law, mother-in-law, my husband and me) sit together and discuss options in order to arrive at decisions. My in-laws are very good and supportive. If customers visit my place when I am not there they inform the customers when I will return or give them my mobile number”*, she adds. She added that her mother-in-law supports her by taking care of the necessary housework in the morning which allows her to run her parlour. She takes over the household chores in the afternoon, when business slows down. MOVE has not only allowed her to become a decision maker to be reckoned with but has also decreased drudgery in her life.



THE FABRIC OF SUCCESS!

On completion of her tenth standard, much to her dismay, Jayshree's parents stopped her education. She was barely 19 years old, when her parents got her married. She moved to Kalakeri village, where she lives with her husband and his parents, who contribute minimally towards household expenditures. Jayshree's husband works infrequently and spends the little money he earns on liquor. To escape his violence, she would often return to the safety of her parents, but he would follow her and drag her back.

To exacerbate matters, Jayshree had a lot of difficulties conceiving and it was 13 years before she gave birth to her son. During those grueling years, she spent INR 60,000 on fertility treatment with no financial support, either from her husband or in-laws. This forced her to take loans for the treatment. When her son was born it all seemed worth it and, to her joy, even her husband stopped drinking! Unfortunately, after three years of abstinence he reverted to his addiction. Jayshree was frequently forced to turn to her mother for financial help, to buy food for her son. Her husband, always watchful for money to feed his addiction, would demand it from her and threaten to throw her out of the house if she refused to part with it. To provide for herself and her son, Jayshree started taking up tailoring assignments that earned her a paltry INR 300 per month.

One day, Jayshree was visited by R B Hiremath, a master trainer from BPF. He spoke about how BPF trained poor women to earn more money through establishing their own business. Jayshree listened with great attentiveness to the description of the MOVE training and the advantages of such a programme. She stayed up late that night considering the ramifications. Her need to survive and provide for her child influenced her desire to participate in the training. When she approached her husband and in-laws for permission to join MOVE, they hurriedly gave her their approval. Jayshree deduced that this was because they greedily anticipated benefitting from her earnings.

At first Jayshree only sold saree blouses but faced a problem - she did not know where to go and buy fabric! Much to her surprise and relief, the MOVE trainer from BPF stepped in, escorted her to Hubli and showed her the ropes. MOVE training had taught her the merits of adding value to her business. She quickly added petticoats and *churidars* in her items to sell. In the initial days, filled with curiosity, many people came to see the different clothes and fabrics that she stocked, but very few made any purchases. As part of MOVE, Jayshree was taught to conduct surveys in order to identify what customers want and how best to cater to their needs. It also taught her how to attract new customers in order to expand her

THE FABRIC OF SUCCESS!

existing business. According to Jayshree, all this learning was new and extremely important for her success!

By the end of the first year Jayshree's monthly earnings went upto INR 3,000. In addition, she was able to travel confidently to Dharwad, accompanied by either her brother or sister, two or three times a year to buy fabric for her clothing business. Today, Jayshree's monthly income from both businesses (tailoring plus clothes selling) is around INR 12,000.

MOVE made Jayshree aware of the importance of saving money and having assets in her name. When one bank gave her *sangha* INR 50,000 to divide between 15 people, to help them with their agricultural work, Jayshree promptly took her share and deposited it as savings in another bank. She now owns five grams of gold along with a tailoring machine gifted by her uncle which is also in her name. Besides owning assets, Jayshree has also evolved as a responsible and respected member of her community. She is the person in-charge of her *sangha's* activities and along with other members, regularly collects money every month to deposit in the *sangha's* bank account.

MOVE created a very shrewd business woman in Jayshree. About three years back, Jayshree decided to diversify and start a small general store in her village. With a loan of INR 50,000, she acquired items to store in her shop. Jayshree continues to borrow money to expand her businesses and feels confident about repaying her loans on time.

According to Jayshree, MOVE has transformed her life in many ways. She has gained self-confidence and is able to stand on her own two feet. Today, Jayshree's financial independence allows her to pay for household expenses like electricity, phone, water and the cable TV. She confidently insists *"Today, if the house is running well it is because of me and my businesses. You ask anyone in the village and they will agree"*. She plans to give her son a good education, fix tiles in her house and further expand her business. Jayshree's sense of self-reliance is evident when she relates an incidence that occurred six months back. After a huge fight with her husband she went to her mother's house. She had left some gold in the safe at her husband's house. When he was drunk he broke open the safe and sold the gold to get money to buy more liquor. When she returned a few days later, she saw what he had done. Immediately, she went to the bank, withdrew some money and proceeded to buy back her jewelry he had sold. This is the level of assurance with which 36-year-old Jayshree, who receives no support from her family, operates.

Before MOVE Jayshree *"was not respected within the family because I had very little money and lacked knowledge"*. Since Jayshree's earning powers increased after MOVE, this has led to her getting more respect from her family. Even within the community she is well respected now. If people do not see her for a few days, they visit her home to enquire about her wellbeing. Her standing in her community only adds to her high levels of confidence. Jayshree knows that her community will help her if ever she needs anything.

Though fights with her husband still continue, Jayshree has really benefitted from MOVE. She earns enough money to support her family and also has a little left to spend on herself. She is able to take decisions about her health and states, *"I do not need anyone's permission today for anything."*



MILK - A ROADMAP TO SUCCESS!

Lakshmi was only one year old when her family was thrown into turbulence with the death of her mother. Her father started drinking and his abusive behavior resulted in the departure of two of her older brothers, leaving behind the third brother as the sole bread winner. Her father's drinking eventually led to his early death but the damage was done! Even now at the age of 40 she still cannot read or write as her father did not allow her to go to school. She ruefully narrated that she once sneaked out to attend the village school, but her father found out and dragged her home by the hair. She could not even sign her name until she joined a self-help group (SHG) six years ago.

Lakshmi got married at the age of 12, and had her first child when she was 15. After marriage she worked as an agricultural labourer in Kogilageri in the district of Dharwad, Karnataka. Though she weeded, harvested and extracted cotton for approximately ten years, it was her husband who was the primary bread winner. In the first few years of their marriage he worked as a construction worker in Maharashtra. Due to ill health, he was forced to stop working. Lakshmi was only eighteen years old when her husband died, leaving her to single handedly bring up their four daughters. She was happy that when her husband was alive he was very good to her. However, since his work took him to Maharashtra, his sister used to make all the decisions in the household. It was therefore a big transition for the young widow to become the decision maker and shoulder responsibilities.

In 2008, the village elders offered Lakshmi a job as an *Anganwadi* helper as they knew she needed the income. Lakshmi liked working with children and the job earned her INR 3,000 a month. She was also happy that she would get a pension from the government after reaching the age of 60 years. While grateful for the money, she realised it was insufficient as she needed to repay loans that she had taken to survive.

At a regular SHG meeting one evening, a BPF's trainer addressed their enquiries about a unique innovation called MOVE. He explained the concept of participants being taught how to start their own businesses and patiently answered the questions of the whole group. An attentive Lakshmi weighed the pros and cons and concluded that her financial worries would end if she could supplement her income with a business on the side.

As a result of the Participatory Market Appraisal and Analysis modules in MOVE, Lakshmi decided to purchase a cow to sell its milk. Her lack of education is why she chose to pursue a

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dairy business. *"I feel like I cannot do anything else because I did not go to school"*. She kept her cow in the back of her house in a temporary shed and planned to build a more permanent structure later. Lakshmi was confident about starting a business because MOVE taught her to be fearless and ask questions when in doubt, which she still does. She laughs when she recalls how she did not know how to milk the cow initially, and went around asking people how to do so!

She sells eight liters of milk a day, which earns a daily profit of INR 160, approximately INR 4,800 per month. The income generated from her dairy business allowed her to pay off her loans, which was to buy the cow, educate her children as well as pay for the marriage expenses of her two daughters.

A family from Gujarat offered to pay INR 40,000 for her third daughter to marry their son and Lakshmi consented to the marriage due to financial problems. However, her daughter was sent back to her maternal home as she could not conceive. Because of her education, she was able to get a job and is currently working as a nurse in the hospital in Dharwad.

Her children were delighted that she had joined the MOVE programme and her youngest child even attended the same batch with her. Consequently her daughter started a stationery shop in the village but gave it up when she got married.

Lakshmi is proud of her efficiency, competence and ability to make decisions on her own. Even without her husband she has been able to earn, educate and get all her daughters settled. This feisty woman is even willing to support her grandchildren in the future!



LIVING WITH DIGNITY

Mabub's mobile repair shop looks more crowded than usual. Customers are enquiring about the New Year offer, which will end in next two days. Mabub happily announces that there is a discount of INR 50 on 4GB data cards. The offer works well resulting in brisk business. Mabub comes out with offers every now and then in order to keep his prospective customers interested. *"It's important to keep customers happy. These days everyone wants a good discount. The offer strategy has increased sales and helped my business grow"*.

A few years ago, Mabub was a very different person, far from the confident entrepreneur that he is now. Afflicted by polio he spent most of his childhood at his grandparents' home. In the eighth standard, he returned to his parent's home in Narendra village. After school hours, the young boy started working in a factory which made slaked lime. Though he joined a pre-university college, he found it difficult to focus on studies and dropped out. He started working full time in the slaked lime factory where packaging and sealing was done manually and oftentimes his hands would get burnt.

Though he had begun to tire of the daily slog at the packaging unit he realised he had no other options. One day, his friends told him about a unique innovation called MOVE which taught people to become entrepreneurs. Intrigued, Mabub went to learn more from Pawadshetti, the MOVE trainer who worked with BPF. Mabub mulled over this new idea of starting his own business. It was a big step to take!

The year 2012 was the turning point in Mabub's life. He went through the MOVE entrepreneurship training and did a mobile repair training course, for one month at Vishal Mobile Service, in Dharwad. On completing the training, he wanted to set up his own shop but didn't have the finances to do so. With a business plan that MOVE trainers helped him prepare, he borrowed INR 15,000 from his brother-in-law and bought a second-hand computer and paraphernalia required to set up his business. MOVE modules on Needs and Wants of customers as well as on Marketing Strategies taught him the importance of location and turnover. He rented out a friend's premises for a monthly rent of INR 500, and opened his shop. The grocery shop and tea stall nearby ensured a healthy floating population. The shop had good visibility and was able to attract customers quickly. Soon, his business was on sound footing and he began to generate decent revenue.

Encouraged by his success, and using techniques learnt in the Customer Feedback module,

LIVING WITH DIGNITY

Mabub realised that he needed to offer a range of services to meet the varied requirements of customers. He knew the basics of mobile repair but providing certain mobile services were beyond his scope, and he used to travel to Dharwad town to get the job done. This was being paid for from his profits thereby restricting his earnings. This realisation led to Mabub investing in a new computer, which could handle software updates for his customers. Three years later, he is an expert in downloading software. He bought another new computer worth INR 21,000 with the help of a loan his mother took from the Shree Kshetra Dharmasthala Rural Development Project, which too he successfully repaid. He also has a diverse assortment of accessories, based on customer requirements. MOVE taught Mabub the key concept that the 'Customer is King'. Hence, he is very focused on client needs which has been central to the growth of his business. He never refuses any of his customers. If he is unable to provide the services himself, he gets the work done in Dharwad for them.

MOVE taught him how to pay attention and think on his feet. He observed that his large shop enticed customers to linger inside for long hours, making it difficult for him to concentrate on work. A customer once leaned on the display glass and damaged a phone. The shop also had a water seepage problem. Within a year of operations, his analysis of the pros and cons led him to relocate. Mabub shifted to a smaller but more strategically placed shop, near the main road. The module on Pricing made him appreciate the need for better control on costs. Gradually, he learnt to negotiate better with suppliers of mobile parts and accessories, which enabled him to offer competitive prices to his customers. His service rates today are the best in the area, which increased his margins. Mabub explained that the Eatery Game and the Promotion modules in MOVE taught him the importance of advertising. He engaged in many promotional activities when he first started but this has reduced over time as people are well aware of his shop.

Well-settled in his mobile repair business, he makes a monthly profit between INR 12,000-13,000, most of which he gives his mother. Mabub complacently announces, *“My parents are proud of me. They didn't have any expectation of me because of my disability. Things have changed now and they consult me on all important family decisions”*.

Success has a direct impact on positivity and confidence. His days at the slaked lime factory seem like a distant memory! Mabub plans to expand by becoming a dealer of mobile phones and start sales. His shop is in the vicinity of schools and he plans to install a photocopier and a lamination machine, which can cater to students.

MOVE has helped create opportunities for people like Mabub, who are marginalised because of their disability. People with disabilities are often sidelined and unable to obtain employment as they are seen as a burden on society. MOVE has helped Mabub discover his abilities, bring in a fixed income and along with it, respect in the society, challenging all these stereotypes. A life with dignity is all we aspire for and Mabub Nadaf is living it!



A CARPENTER TURNED WOOD-ART ENTREPRENEUR

The third child out of eight, Mahantesh P Badiger was already doing small carpentry jobs when he was studying in the seventh standard. His hard-working father made agricultural tools and his busy mother was a tailor. His family has been in the carpentry business for generations so the boy had the skills of the trade flowing through him! However, Mahantesh spent most of what he earned (about INR 350 a month) from his carpentry assignments. His heart was not in his work and he was not motivated.

One day, he met a trainer from BPF who spoke enthusiastically about a unique livelihood innovation. Though he was not impressed, he got additional information along with plenty of inspiration from his parents, after which he grudgingly agreed to being trained. It was a good decision! MOVE was an eye opener and a life changer for Mahantesh because it led to novel business ideas and helped him set new goals for himself!

As part of the training, Mahantesh conducted a Participatory Market Appraisal survey in Mandihal village, to work out demand and supply with regard to a wood art business. He realised that he needed training in wood carving. With information generously imparted by the MOVE trainers, he located the perfect place in Bidadi (near Bangalore) to learn wood carving, organised by Canara Bank where he trained free of cost!

Mahantesh then started a wood art business alongside his carpentry business. He purchased materials for his wood art from his savings. MOVE taught him ways to attract customers, and concepts like price discrimination and market value, all of which he now applied to his business. Mahantesh had only one or two customers a week at that time and did not want more because work was time consuming due to the limited tools and machinery he owned. As with any new enterprise, financial issues troubled Mahantesh forcing him to close down his carpentry shop in Dharwad town. Mahantesh initially found that it took him approximately 10 to 15 days to complete one piece of furniture. Now he takes only two days for the same amount of work.

When he first started his business seven years ago, his income was only INR 1,500 a month. Now he earns approximately INR 8,000 every month. He was able to buy a new bigger machine and a phone to assist him in his business. He contributes INR 2,500 a month for food and groceries to his home. Mahantesh owned a piece of land which was unsuitable for cultivation, as Mandihal is a hilly and drought-prone village. Under a natural resource programme of BPF, he installed a bore-well from his own savings and transformed this land

A CARPENTER TURNED WOOD-ART ENTREPRENEUR

into a mango grove. Mahantesh maintains that he has always had a lot of friends, but now they treat him with respect, due to the responsibilities he shoulders. Not leaving anything to chance, the 32-year-old also took an exam to become a bank correspondent in 2015. He maintains, *“If my business runs into problems or does not generate enough revenue, then I am not very worried as I could look for a job in the banking sector”*.

The biggest learning Mahantesh took away from MOVE was on starting a business and building a loyal customer base. His advice to others about MOVE is to take the full training and make something out of it; otherwise it is a waste of important resources.

Mahantesh has a recurring deposit in his name for which he pays INR 200 per month. He also has a life insurance policy for his mother and himself. He has noticed that the elders in his village are often neglected. Therefore, this young entrepreneur wants to help the elders be financially independent. In future, he wants to buy a paper cup making machine for them so they can start a paper cup business and earn some money.



THE INTREPID ENTREPRENEUR

Though only 26, Mailar Kittur has already earned the title of 'Sir' for being a successful entrepreneur. 'MK' as he is popularly known, runs four businesses, owns a jeep, a scooter and a tractor which together earn around INR 50,000 per month. However, his journey from being an agricultural worker in Dharwad to becoming a flourishing business person has been an arduous one.

When Mailar was 18, he began work on his father's land and also toiled as a construction labourer to earn an additional source of income. A lack of interest in studies resulted in him dropping out after completing his pre-university. Though weak in academics, Mailar was fascinated with technology, so much so that he took up a computer course in Anjuman College in Dharwad, alongside his agricultural work, paid for with his savings. He excelled in the course and was promptly offered a job as a teacher for INR 1,500 per month which he accepted.

Mailar had always dreamt of starting his own business that would be bigger and more profitable than the tile business his three older brothers ran. When Mailar shared his dream with his parents, they were cautious about the idea. However, the spirit of entrepreneurship persisted and he wanted to run a business of his own, more than anything else.

Things began to fall into place when one of his friends told him about entrepreneurship training offered by BPF. It was exactly what was needed and an excited Mailar wanted to know more. This led to a meeting with master trainer, Hiremath, who explained how MOVE taught people to start their own businesses. He also answered all Mailar's questions. After the meeting, he rushed home to share this information with his parents and family. This time his palpable excitement encouraged his parents to champion his cause. They were happy about the MOVE initiative, where their son could learn entrepreneurship skills and fulfill his dream of being a businessman!

The Market Survey he did through MOVE indicated a strong demand for cell phones repair. With a loan of INR 20,000 from his mother's *sangha*, he rented shop space in Dharwad and bought some basic tools to repair mobile phones. His initial days as an entrepreneur were not without hardships. He did not get as many customers as he had hoped and wanted to market his services better. Even the traders in Dharwad were not forthcoming with

THE INTREPID ENTREPRENEUR

information. Forced to think on his feet, Mailar began offering traders commissions of INR 1,000 to share business information with him. It worked!

However, just when his business was moving along smoothly, a robbery occurred at his shop. A customer's phone was stolen along with other items, including cash. The unhappy customer was very angry with Mailar who used MOVE's modules on Customer Orientation and 'Customer is King' to pacify him. Mailar apologised profusely and gave him a brand new phone.

MOVE taught Mailar that in business, it is important to be flexible and open to diversification. This has made Mailar the multi-tasker he is today. Apart from his mobile repair shop, he has forayed into other businesses! He sells flowers early in the mornings and earns INR 1,000 a day. He has also ventured into the tractor business and into agriculture.

It is no surprise that this young man is quite a wealthy businessman today! Mailar, who now knows the tricks of his trade well, periodically offers discounts to his customers to attract more clients. A successful entrepreneur, who has been able to carve a niche for himself in business, Mailar has ten employees working under him, just like he always wanted! His friends and family treat him with reverence and his views are sought when making important decisions. A self-assured Mailar is thankful to MOVE claiming that, *"MOVE showed me the path to make something of myself, to do something valuable in life which has radically improved myself-confidence and my life"*.



THE 'RICH' ENTREPRENEUR

29-year-old Manjula Jirgawad, from Veerapur village in Dharwad is a happy woman. Wearing a huge smile, she narrates her extraordinary journey from being a simple home maker to becoming a 'rich' entrepreneur, who earns INR 60,000 per annum from her chilli pounding business.

Manjula's father is a farmer and owns a piece of land and two buffaloes, while her mother is a homemaker. Parental pressures resulted in Manjula dropping out of school in the tenth standard only to get married a year later. This squarely ended her aspirations to learn embroidery and make it her profession.

BPF works with the poor, teaching them how to earn more money by running their own businesses through its livelihood intervention, MOVE. One day, their trainer visited her SHG and spoke about MOVE. Manjula actually felt sorry for the poor man who had to visit the group regularly - it took him one month to convince the members to join. Manjula smiles as she recalls the training saying it was one of the best things that happened to her. MOVE's Participatory Market Appraisal and analysis supported her decision to start a chilli pounding business. Her husband and in-laws were very supportive about the training and the business.

Manjula soon found out that running a business was not easy. There were issues that cropped up every day, which needed to be addressed promptly. The chilli pounding machine had to be serviced regularly and often the belts would snap or the wheels needed oiling. Manjula recounts an incident that bears testimony to the hard days they went through. *"Once someone came to mend the machine and my brother gave the repairman a ride back to the village. On the way they met with an accident and I had to spend INR 4,000-5,000 to cover the medical costs"*. However, despite the hurdles, the entrepreneur couple never dreamt of quitting. Things got better with time and after a year the revenue generated amounted to INR 10,000 which went up to INR 25,000 in the second year. In the third year it increased to INR 60,000. *"We had many customers coming to us in the third year and our entire front room was full of chillies waiting to be pounded. In fact, we ran out of storage and had to refuse some customers,"* she elaborated.

Using MOVE's module on Business Development, Manjula and her husband planned their business expansion and in December 2015, they purchased a second chilli pounding machine for the upcoming season. *"We planned to run both machines round the clock in*

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order to increase production and not turn customers away. To manage the increased workload, we plan to hire two elderly self help group (SHG) members from my group for INR 200 per day”.

Manjula is now a contented woman with an income of her own. She owes her success to MOVE. *“I never thought that I would be an earning member of my family, let alone making a substantial amount of money. Before MOVE, I didn't have the freedom to leave my house as I didn't have the money to travel and depended on my husband for every penny. But now if I need something I have the money to buy it for myself,”* she mused while dwelling on how MOVE has impacted her life. *“Earlier, if someone came over, we had no choice but to get small snacks. But now I can feed even twenty people with ease,”* she added. Manjula's financial prowess has not only won her freedom but also earned her respect at her household and community level. *“My husband's brother, with whom we live, has a lot of respect for me now as I contribute to the family. Even my husband acted on my suggestion and started a milk business this year. It is running well barring a few problems”.*

An enterprising young woman, Manjula formed an SHG comprising of 11 members, after receiving training from an NGO on how to organise and run a group. After running successfully, the group received a subsidy of INR 20,000 from another NGO, India Development Services in Dharwad, which serves as a revolving fund.

Manjula and her SHG members have organised several events in the village, including a cooking competition. The participants were asked to prepare nutritious food that was judged by a panel of fellow villagers. Manjula bagged the first prize at the event which aimed at motivating women to cook nutritious food and exchange healthy cooking techniques. Such events are held every six months and it helps her network with potential customers. Manjula did not imagine that she would have been able to form an SHG let alone organise social/learning events, if it had not been for MOVE. *“I really liked MOVE specially the games that taught us the value of team work, goal setting and how to run a good business”.*

This mother of two children is happy that she can finance her children's higher education when the time comes. *“It is important for children to be educated these days,”* she feels. This apart, she also aims to construct a 'good home' with her money one day. As Manjula exclaims *“it is not easy for a woman to earn respect in society!”*. However, she has earned it for herself and that is a big deal!



DIFFIDENCE TO CONFIDENCE

An introverted young man, Manjunath, the son of a security supervisor and housewife, graduated two years back. He would go to college and return straight home without mingling or socialising. Being a timid boy and dependent on his father, he was also very scared of him and kept communications with him to the minimum.

Things quickly began to change for this shy young boy when one day, Pawadshetti, the trainer from BPF visited his house. *“He told me all about entrepreneurship training called MOVE and how I can join so that I can run a business on my own, and stop depending on my father. This forced me to think”.* This led to more questions from Manjunath and clarifications from the BPF trainer, who was extremely convincing on how beneficial the training would be for him. Manjunath decided to give it a shot!

The MOVE module on Assessing Demand and Researching the Market illustrated a clear need in the village for repairing mobiles. Manjunath's father invested in a kit and gave him some space in his home to open his mobile repair shop in Narendra village, which is why he felt, he did not get too many clients. Customers also wanted varying services such as song downloads or updates, and accessories like memory cards, earphones, etc., which he did not have the means to provide at that point. Therefore, in the first two years, Manjunath focused on small repairs for friends. He took a loan of INR 20,000 to buy some wares and a computer for his trade, which he repaid in one and a half years. His earnings rose from INR 3,000 to INR 8,000 a month.

Manjunath faced a lot of competition because many mobile repair shops came up in his village which limited his earnings. MOVE had taught him to be flexible in business and be ready to flow with the tide. After Manjunath and his family shifted house, he saw the need for a general store in the new location, and opened a small shop outside his house. Business was slow initially, but soon became brisk. Manjunath roped in his mother to help at the shop and contributes to household expenses from the earnings from the business.

“One important aspect I learnt from MOVE that I use in my business today is how to price goods according to their market value, which I would not have known without being trained. Attracting customers was another important lesson”. He applies these principles by finding out the prices in nearby shops and then reducing his to attract more customers.

Manjunath travels to the market traders in the city to discuss his business and buy supplies.

DIFFIDENCE TO CONFIDENCE

Because he travels a lot, he has bought a scooter with some financial support from his father. Both the general store and the mobile repair shop are in his name.

Today, 21-year-old Manjunath is a successful entrepreneur. He is confident, respected, admired and the owner of two shops. He even shares a wonderful relationship with his father! In the future, Manjunath wants to open a mobile shop in Dharwad and to buy a car. After that he would like to build a new house. This young entrepreneur also sees himself doing his post-graduation sometime soon.

Being a successful businessman is not Manjunath's only claim to fame. He is also the President of a self-help group called Mahantesh Gurukul. The group came up with an idea of tutoring children in their neighbourhood, addressing a huge need in Narendra village. Since the young men had time to spare, they decided to spend it usefully. The group has been providing free tuition to first to ninth standard children over the last five years. Keep making a difference Manjunath!



SALAAM MUNEER!

Muneer Jari is the son of an office attendant at the University of Agricultural Sciences in Dharwad. His mother runs a flower business from home. The eldest of three boys, he successfully completed his Bachelor's degree in Arts in 2010. Unfortunately, he had to discontinue his education as he was pressurised by his parents to start earning and contributing to the household expenses. However, he persevered and upon getting his degree he got a job as a supervisor for INR 500 per month in a company called 'Innovative Feeds' which enhances milk products. His job exposed him to chemicals, and adversely impacted his health. Hence he was forced to give it up. When he was 19 years old he worked as a store keeper at a pharmaceutical company for one year, earning INR 4,500 a month. If he worked overtime then he earned INR 6,000 a month. All his earnings however were given to his father, leaving him with nothing. Muneer complained, *"If I needed to buy something I had to ask my father for money! I did not like this"*. He used to get INR 100 per week as pocket money. Muneer loves playing computer games and therefore desired a computer of his own. He saved from his pocket money and his salary at the pharmaceutical company and in 2011, he had the required INR 25,000 to buy his own computer.

One day, while returning home, he observed a lot of activity in the village community hall. Muneer and his friends decided to investigate and found a training session in progress. Muneer learned that this was entrepreneurship training being conducted by BPF. He continued to listen and found the whole concept of MOVE intriguing. As a result, he began showing up for the training and never missed a day.

Muneer's interest in mobile technology began when he was only 16 years old. His father presented him with a second hand mobile phone, and he loved trying to figure out its different functions and how it worked. Hence, it was no surprise that when he completed MOVE, his business model was mobile repairs. Muneer was a very shy person and did not talk to many people. However, he was forced to change and become more social when MOVE mandated that he do a Participatory Market Appraisal in his village. The survey helped him understand his customers' needs as well as promote his new enterprise.

He launched his business in 2012 by renting a shop at INR 350 per month for a year and a half. Muneer had bought a blower with his own finances, a few years earlier. His father gave him money initially to buy all the necessary equipment. He borrowed a table from his

SALAAM MUNEER!

uncle, for his computer and for his mobile repair work. When he had enough money, around two years later, he invested INR 6,000 on a computer chair and table.

In the beginning, Muneer had an open space where customers could access all areas of his shop. This resulted in missing items and he recounted, *“I lost about INR 3,500 in robberies which I have not told my parents about”*. When one mobile phone and three memory cards were stolen, Muneer travelled to Dharwad to a friend's mobile shop to buy a similar looking second hand phone for INR 900 and gave it to the customer. However, he did become more cautious after these incidents, and used some old plywood lying in his house to get a counter made for INR 600.

In the first few months of running his business, Muneer only took on minor repairs, as he did not have the equipment, space or the experience. One time when he was still getting used to soldering, he destroyed one of his customer's phones and had to replace it with another which cost INR 15,000. He did not turn away customers who approached him with major repairs, but would get the repairs done in another shop which resulted in him earning very little money. Initially, he would take home approximately INR 2,700 a month. Now after four years of running the business he earns INR 9,000 per month. He contributes a portion of his income for monthly groceries and electricity costs at home.

Muneer incorporated everything he learned during MOVE, to make his mobile repair business a success. Eventually, his efforts paid off and his business began showing profits. With his father's support, he bought a bike for INR 35,000 for his commute to buy materials for repairs. The volume of business encouraged him to build his own shop with built-in cupboards and shelves where today he can securely showcase different models of mobile phones.

Muneer feels proud and satisfied because of the respect he receives from both his family and the community. He explains, *“Now since I run a successful business, all the villagers know me and greet me by saying 'Salaam' and ask how I am and how my business is going!”*. He attributes this newfound status to his becoming a respectable entrepreneur.

In the future, he wants to start a second shop in Dharwad town and then he will hire someone to run his shop in Narendra. A competitive Muneer gleefully cried, *“I was competing with my brother on who can earn more and now I bring in INR 9,000 a month! I am very happy”*.



EMPOWERED BY MOVE!

Financial independence gives a woman the confidence and authority to be a decision maker in her home and community. This is clearly seen in the story of 30-year-old Reehana Koti, who lives in Mugad village in Dharwad district. Reehana was only able to study till the tenth standard and helped out in different *sanghas* as a book keeper. In her mother's house, she earned small amounts of money by giving tuition to little children.

Though Reehana has been married for sixteen years, her husband contributes very little to her and their three children's upkeep. The family did not have a TV, refrigerator or a gas connection to cook, nor did she have anything that she could claim was hers. Everything has to be done according to her husband's demands and she feels he has ruined their lives. Her husband does not even let their children go to school because he thinks it's a waste of time! He even goes to the extent of contradicting the advice she gives her children. She tries to teach her children good values but sometimes her children talk back to her. Miserable in her marriage she admits to having attempted suicide a few times. Her oldest daughter having witnessed the physical abuse meted out to her mother said she did not want to marry, just to be beaten and ill-treated by her husband.

She was forced to work in her father-in-law's 20-year-old general store. Unfortunately, the shop was not doing well because they did not have enough money to buy items in demand, so customers went to other shops in the village. However, when she heard about MOVE, her entrepreneurial spirit was immediately kindled. Predictably, her husband objected and did not give her permission to attend. However, the MOVE trainer from BPF visited her home and talked to her husband. Reehana contemptuously exclaimed, *"When he heard the word 'money' he agreed to let me attend the training"*.

With money from the sale of a very old sewing machine and some of her savings, she bought a new machine. In the beginning she took on simple stitching jobs like alterations. With money earned from this, she bought fabric to do more elaborate stitching work. She would get two or three clients per month. She began to earn around INR 2,000 per month which covered her household expenses. She took loans of INR 10,000 to 50,000 from different *sanghas* to build her business. With MOVE coaching, Reehana also made improvements to the grocery shop and obtained insurance for her whole family from the *sangha*.

EMPOWERED BY MOVE!

Constrained by the size of her house over-crowded with its seven inhabitants, her largest achievement was to have increased its size. She was able to buy household goods like a fridge, gas connection and TV. The *sangha* gave each member INR 1,500 and the *panchayat* provided the balance of INR 12,000 to build a full toilet. She has also paid off all her debts and she makes her own decisions about purchases for herself and her house. With financial stability, she has been able to make decisions about her children's education, which she was not allowed to earlier.

Reehana divulged, *"The only two assets I have in my name are my tailoring machine and ten grams of gold"*. In the future she wants to expand her business, give her children a good education and see them well settled. *"My oldest daughter is almost finishing school and aspires to be an air-hostess"*. Most importantly, today people respect her, praise her on how well she runs her house and credit her for her hard work and perseverance.



DETERMINATION AND GRIT

Rudresh Pattar lost his father when he and his six siblings were quite young. His father was the main bread winner. Without a source of income, saddled with large loans taken for his treatment, the family quickly ran into serious financial difficulties. These circumstances forced Rudresh to join the work force at the tender age of seven, and he continued to work till he finished his high school. The little boy slogged doing manual labour building tar roads for a mere INR 6 a day! Rudresh did go to school in the mornings and fortunately, did not have to pay school fees. However, he had to purchase his books and stitch his school uniform. In those seven initial years, he earned a total of INR 3,000.

The family struggled, barely managing to eat two square meals a day. Although his mother started working, it was inadequate for the whole family. His older brother was sent to his aunt's home where he completed his studies and also worked. However, he could not send any money back home because he had to pay his aunt. Once when Rudresh contracted jaundice he had to be admitted in hospital. At that time, his mother was earning INR 7 a day. Rudresh remembers, *"Every rupee was very precious and valuable to us during those times and we had to think twice before spending any money"*. The little man instructed his mother to go to work instead of looking after him, because they needed the money.

Rudresh studied till the 12th standard, but could not afford to study further. By now, he was earning approximately INR 100 a day from the road works job, of which INR 10 went on transport and the rest of the money went to his mother for household purchases.

Rudresh came to know about MOVE through Pawadshetti, a trainer with BPF. His mother and siblings were equally excited about MOVE and motivated him to join. The idea of running his own business and being his own boss, instead of working for someone else, really appealed to him. This was his chance to become independent! Once the decision was made, Rudresh took up carpentry jobs in the morning ensuring that he did not miss the evening MOVE training sessions. Since his ancestors were traditionally goldsmiths, he really wanted to learn the trade of being a goldsmith. However, there was no one around willing to teach him, so he settled for a mobile repair business. With some money from his brother, he bought a few necessary tools. In the first year, his monthly earnings were a mere INR 1,500, which he had to re-invest in his fledgling business. At that time there were not many people who even owned a mobile phone in Mandihal village, which limited his

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customers. MOVE had taught him to be flexible and identify niche markets – so he tied up with a cable TV company who had no competition. He earned INR 300 for each connection if it was through the company and INR 500 for every direct reference that resulted in a connection. An entrepreneur was born!

Today, this 26-year-old earns INR 3,500 from mobile repair, INR 6,500 from his cable TV business and INR 4,500 from carpentry every month. Rudresh's home consisted of a small kitchen and second room, where five people lived. Once he started making a profit, he built an extra room and repaired the roof, a poor quality slab that would get easily damaged during the rains. He also fulfilled his responsibilities of getting his sisters married and slowly but steadily starting repaying a loan of INR 95,000 from money lenders taken for his father's medical treatment.

Previously, nobody recognised him in the community. Today he is highly regarded even by people older to him. They admire him because he is running not just one but three successful businesses. Rudresh is exultant that the *panchayat* members not only recognise him, but have also offered to reimburse him for his house repairs. If his customers need him and he is unavailable, they are willing to wait for him for a couple of days. Sometimes they pick him up from his house in their vehicles to install cable connections.

He says *“My life has radically improved. I don't want to think about my past which was a very difficult time for me and my family”*. Earlier, Rudresh had to think twice about spending money. Today, he spends on himself and also contributes generously to the family. He feels that if it was not for MOVE, he would still be struggling financially. Previously he left his house for work and returned straight home. Now he freely travels outside the village and even goes out of town once a year with his friends.

This determined young man declined a job offer from *Tata Sky* in Chennai. Instead he plans to open a second shop in Dharwad city. Rudresh's future plans also include buying a two-wheeler, land to build another house and then get married. From a manual labourer to juggling three businesses, dogged determination is the answer to Rudresh's phenomenal success.



PLATE ON MY HIGHWAY!

It's almost noon and hungry customers start filling up a small food stall on the outskirts of Dharwad, along National Highway 4 (NH4). Patrons include black clad *Lord Ayyappa* devotees on their way to *Sabarimala* as well as others who seem to be regulars. The friendly proprietor, Samuel efficiently serves them their orders while simultaneously getting feedback on quality. Samuel is a well-built man in his thirties who lives with his mother in a rented house. The eatery was started by his late father in a small shed which catered to National Highway Authority of India officials who were then building the NH4 connecting Bangalore to Pune. It was a place for a quick eat, with a small kitchen, and no facilities to sit.

Samuel Devraj Narendra studied in a boarding school till the tenth standard. Financial difficulties forced him to discontinue his education and take up a job as a machine operator with *Parle*. He worked in the company for five years, at the end of which his monthly salary was INR 5,000. Later, when the night shift proved troublesome, he opted to leave. In 2006, he joined Karnataka Health Promotion Trust (KHPT) as a supervisor. To become familiar with the nuances of running a business, Samuel enrolled for MOVE training conducted by BPF. When the KHPT project ended in 2012 he was unemployed but had gained enough confidence and know-how about running a business to join his father full time. When his father passed away, he took over the reins completely.

MOVE helped him realise that this business had to be sustained as it was his primary source of income. Its marketing concepts also taught him to be customer-centric and come up with ways to enhance the dining experience. With a loan of INR 10,000 from the local *pigmy* agent, Samuel expanded the size of the shed, replaced the tarpaulin roof with aluminum sheets and bought some benches and chairs for people to sit on to eat. This small-scale renovation made his eatery more comfortable for customers and improved its appearance. His revenue increased and he was able to pay the loan back in a little over three months.

His customers are employees of nearby companies, like Airtech. People working in Belur industrial area, which is around four kilometers away from NH4, also frequent his canteen on their way to work. People, who go to Belur from Dharwad, prefer to stop by at his place for breakfast and lunch. A steadily increasing customer base enables him to make a daily profit of INR 400-500.

PLATE ON MY HIGHWAY!

In Samuel's words, *"For me, the most significant learning from MOVE is the importance of customer feedback in a business venture"*. He gets regular customer feedback, especially about the quality of the food, ambience of the eatery, specific dish requirements and prices. He surveyed neighboring stalls and introduced new items, like *pulao*, that were not on their menus.

After MOVE, Samuel has become far more attentive to the nuances of his trade and runs his business in a more structured manner. His confidence has increased and he wants to establish a permanent place in the city for his hotel, since his current location is the property of National Highway Authorities of India.



A LIFE OF LUXURY

Shashikala Bogar, hailing from Veerapur village in Dharwad, is a homemaker and a mother of two small children. From being an amateur tailor earning a pittance in her free time, to becoming a true professional who knows how to quote a respectable price for the services delivered, Shashikala has come a long way indeed!

She lost her mother at the age of ten, and was forced to stop school in order to take over everyday household chores. Her father is a construction worker and also a self-help group (SHG) mobiliser upholding the cause of women. Denied both childhood and education, fourteen-year old Shashikala was not only managing the household but also working as an agricultural labourer. Her hectic schedule meant she would be up from 5 am, leave for work at 10 am and return at 6 pm only to continue doing household chores. At 18 she learnt tailoring from a neighbour to earn an income from the comfort of her home as it gave her more time to take care of her siblings. A year later she joined an SHG with the help of an NGO, India Development Services. Shashikala's father too motivated her to work with the community to appreciate the importance of collectives. Working with SHGs helped her advertise her tailoring business, thereby attracting more customers.

In 2010, Shashikala's father told her about the MOVE training being offered for poor women by BPF. A woman going out of the village for training is not a common practice in Veerapur village. Given this, Shashikala's father voluntarily offered his home to be the training grounds for this unique entrepreneurship course.

Shashikala, who always dreamt of being an entrepreneur, was keen to sign up for MOVE to improve her business acumen. *"I didn't have any formal knowledge about running a business until MOVE. I learnt the importance of assessing customers' needs through the Participatory Market Appraisal survey and how to successfully cater to their demands. The training also taught me how to interact with customers",* she explains. She also feels that she has matured as a business woman and is now able to correctly price her services. *"The number of customers I get each month has not changed but because of MOVE my ability to charge more has".* Prior to the training, she charged INR 15 per blouse and now she is able to charge INR 30 as the quality of her work has improved by leaps and bounds.

Thanks to MOVE she doubled her monthly income to INR 3,000 which now affords her family a *"life of luxury,"* as she puts it. Shashikala's husband is an agricultural worker owning two buffaloes and leasing out an acre of land they own. Her husband earns just enough to

A LIFE OF LUXURY

meet the basic needs of the family. However, it is due to her earning that *“My family is wearing nice clothes and eating healthier. The children are wearing proper school uniforms and have adequate school supplies”*.

An intangible benefit is the respect she receives from the family. Now all decisions are taken jointly by Shashikala and her husband. *“We sit together to discuss and then take decisions. When it involves going out of the house, usually my husband does so”*. Even the community knows her well and respects her. *“I need not promote my business because everyone in the village knows there are only three good tailors,”* she professes. All three of them got together and decided that if any of them wanted to take a break, she/he would recommend their customers to the other two tailors.

Shashikala concurs that the training has had a positive impact on the lives of many women like her. *“Even though we took the training many years ago, in our SHG we still discuss what we have learnt”*. They talk about entrepreneurs who are successfully running businesses after MOVE as well as those who have stopped, and continue to learn from both their successes and failures.

It was from the Card Selling game in MOVE, that she came up with an idea of running a group business. Shashikala is aware of the glitches of running a group business and knows things can go wrong when so many people are involved. Despite this, she hopes to run a business with her fellow SHG members some day. A successful entrepreneur today, Shashikala knows the importance of learning and wishes to give her children good quality education.



ART WITH WOOD, STONE AND METAL

Shivananda's father is a carpenter who supplements his income by doing agricultural work while his mother is a housewife. He never helped his father in his carpentry work because his parents wanted him to focus on his education. Despite this, Shivananda stopped his schooling after completing his tenth standard. He joined a hardware store in Dharwad and earned INR 150 a day but admitted to hating his job. Shivananda acknowledged that he did not pursue further education or a training course before this, because he did not know what he wanted to do. He knows he would have still been stuck in a rut if it weren't for MOVE.

In 2011, Pawadshetti from BPF visited his village, Mandihal. The master trainer spoke about MOVE, which empowered youth to run their own enterprises. The 19-year old participated in the revenue generation experiment of MOVE that required him to pay INR 200 upfront. His father helped him cover the cost of the training. With the help of BPF he found a free 18-month carpentry skills training course in Bangalore, except for the cost of tools. Once again, his father came to his rescue and financed a hand tool set costing INR 1,100.

Shivananda was always interested in design. In school when he was supposed to be focusing on academic subjects his mind would wander to drawing and design. In the seventh standard he drew a beautiful image of *Lord Ganesha* which was appreciated by his teachers and peers. He really liked this carpentry course because students were encouraged to create whatever they wanted and practice their skills, versus an apprenticeship that forces one to work for minimal pay. It was therefore not difficult for him to leave the village because for the first time he was doing what he wanted. *"This whole experience gave me confidence in my artistic and design skills for the first time"*.

The fact that he could do what he wanted and choose his own business is what drew him to MOVE unlike other income generating programmes that forced one to make specific items like soap or candles. Equally important was that he did not have to work for anyone else. *"The art I create can be my own"*. He felt lucky that he was exposed to MOVE at a young age. He always had a fear deep inside him that he would have to work in some shop year after year because of his limited options to earn an income.

The most important lesson he learned from MOVE was how to attract and interact with customers. *"Customers will have an idea about what they want made, but have a limit as to*

ART WITH WOOD, STONE AND METAL

what they are willing to spend. Negotiating and bargaining has to take place until the customer is satisfied". Shivananda described how a customer wanted an attractive door with an idol carved deep into the wood. This was expensive as it required a large amount of skill and time to complete. Using skills he learnt from the MOVE modules on Pricing and Selling, Shivananda successfully negotiated with the customer on both price and design. Shivananda pronounced, *"If it is an urgent delivery I will charge more, and work day and night to deliver the product".*

Initially, he doubted his ability to make a good product, but after carving one door in six days and earning INR 6,000 he was sure of himself. He put the money back into the business to purchase machines, as he was taught through MOVE.

He found the carpentry course so useful that his younger brother later enlisted for the same course. He and his brother now run a joint business, where he primarily runs the business end and designs, while his brother does the actual wood work. Together they make doors and furniture, with designs inspired by nature, such as flowers and leaves.

He describes his clients as mostly rich people. Some customers come directly to him because they have been given his business card. He has also created a network within the carpentry community where references happen through word of mouth. Carpenters who do not design often refer their customers to him for which they get a commission.

In the first year of business he made a total of INR 25,000. Subsequently the business averaged an income of about INR 6,000-7,000 a month, approximately INR 80,000 a year.

At the young age of 23, Shivananda has been running his carpentry business successfully for three years. His assets include his mobile phone, carpentry equipment and the new house. Following his business plan developed through MOVE, he spends INR 3,000 per year on insurance and banks and saves INR 600 per month. He proudly contends that he does not have any debts, work is flexible and that he is his own boss.

His family currently lives on a government plot, but are building an independent house. Shivananda is very clear that the money to build the house would not have existed had it not been for MOVE. Extra space has become a priority because customers have nowhere to sit in his current workshop. The new house-cum-shop will have plenty of room to accommodate his customers as well as allow him to expand into stone and metal work. He said, *"Business is a bit like a chess game because sometimes you know what is coming and sometimes you do not".*



THE ROTI EXPERT

Like most villagers, Sumangala's family too was engaged in agriculture. Her father took care of their own land while her mother worked at home. She only went to school till the seventh standard and was married at the age of 16. For their first eight years of marriage, she lived with her husband in his village, but due to issues around division of land within his family, they had to move to Narendra village in Dharwad ten years ago.

"We had no money then," she ruefully remembers. Her husband eventually found work as a contract worker at a company and the couple received some financial help from Sumangala's family. Her husband worked long hours to earn a living and she tried to help by selling cloth. She did this for two years but was often short of funds when customers purchased on credit and paid later or sometimes did not pay at all. It was too stressful, which was why she wound up the business in 2010.

Sumangala is a member of a self-help group (SHG) where she saves INR 880 a month. The SHG is a great help to her because it allows her to get loans. She also sings in cultural programmes and takes part in *rangoli* and cooking competitions conducted by her SHG.

One day, when she was in the *Gram Panchayat* office, Sumangala heard about entrepreneurship training by BPF. She, along with a few other women from her SHG had always wanted to start a *jowar roti* business together but did not know how. Therefore, the MOVE programme intrigued and excited her. After experiencing the team building, goal setting and eatery games, Sumangala changed her mind and decided to start the *roti* making business as an individual. She realised that *"In a group business many people come and go, making it difficult to keep track of who is doing what. This could lead to losses. However, if it is my own business, be it profit or loss, it is my own"*. Her cloth business, required her to be mobile and leave her children alone. The *roti* business, would allow her to be at home with their small children because of which her husband was very supportive.

The MOVE master trainer from BPF, Pawadshetti, first connected her with another person making *jowar rotis*, so that she could ask questions and clarify all doubts about the *roti* machine. Though this person had been in the business for two years, business was not too good because her *rotis* were not circular, too thick and spoiled quickly. When she realised that Sumangala wanted to embark on the same route, the woman sold her *roti* machine to Sumangala!

THE ROTI EXPERT

In the first few months, she mostly catered to clients of the earlier *roti* business which was about two to three customers per week. However, as word spread in the village that Sumangala's *rotis* were of a good quality, her customer base grew. Currently, three to four customers per day order a large quantity of *rotis* (50 -100). Her average monthly income of INR 2,500 in the first year increased to INR 8,000 by the fourth year.

She attributes the superior quality of *rotis* as well as her creative marketing strategies to MOVE. A sign board outside her home advertises her business. She also gives out samples of her *rotis* at SHG events. Since Narendra village is only nine kilometers from the bustling markets of Dharwad, its agricultural products can be easily sold there. A three-day *krishimela* (farmer's fair), is held at the University of Agricultural Sciences in Dharwad every year. As part of her promotion policy Sumangala ensures that she connects with prospective clients every year and gives out samples there. As a result, hotel owners who also attend the mela, place large orders for *rotis* with her.

Sumangala avers, *"The process of making rotis is very technical"*. Even though there are now three to four *roti* machines in the village, the competition has not affected her business so far. Even if her profits decrease, Sumangala says she will still be happy to be earning an income! Her *roti* making business has enabled her husband to stop his contract work and now he helps her in the business. She sees this as a family business because, *"It takes two hands to clap"* and even the children pitch in whenever required.

Dependence on electricity to run the *roti*-making machine is their biggest challenge. Like other rural villages, Narendra experiences power cuts for about four to six hour everyday. These debilitating power outages results in them not being able to meet the demand for *rotis*. BPF put Sumangala in touch with SELCO Foundation, which uses sustainable energy solutions to eradicate poverty. On a trial basis, Sumangala purchased a new solar powered *roti*-making machine from SELCO. She took a loan of INR 30,000 while SELCO gave her a subsidy of INR 35,000. The conversion to solar power resulted in her income doubling to INR 15,000 per month!

Prior to MOVE and starting her *roti* business, Sumangala was unable to afford school materials needed by her two children (now 15 and 17 years old). Today, this is no longer the case. The 34-year-old has begun constructing her home in her husband's native village. Their status has improved within his family because they are no longer dependent on them. Being self-sufficient earns Sumangala and her husband a lot of respect within their community as well. Though they are building a house in another village, they intend to stay in Narendra because their business is now well established here and the children are settled in school.

Contemplating the future, Sumangala hopes that both her children pursue higher education, *"I want to support my children in whatever they want to learn"*. Sumangala and her husband would also like to expand their business to sell *papad* in the future.

Today Sumangala's name is synonymous with *roti* making in Dharwad. Never dreaming that she would be this successful in her business, Sumangala is all praise for her fortune, *"The goddess Lakshmi has blessed us"*.



WINNING AGAINST ADVERSITY

Sunanda Bogur is a feisty woman, who despite her physical disability has overcome all obstacles life has thrown her way, and emerged a successful entrepreneur. She not only runs her own tailoring business but also trains novices. She has become a paid trainer by teaching tailoring to four batches of MOVE apprentices.

The Bogur family, from Veerapur village in Dharwad, has faced many trials starting when they lost their main breadwinner, Sunanda's father. His passing away left Sunanda's older brother, the only steady earner in the household with the sole responsibility of providing food and shelter for the hapless family of five. Though Sunanda and her younger brother continued their education, the older two sisters dropped out of school. Improper treatment at the hands of a local quack impeded her mobility at the tender age of three. She wistfully mused, *"At a small age, owing to my physical disability and the unfortunate demise of my father, I experienced a lot of difficulty"*. As her physical impairment prevented her from working in the fields, she did small household chores. However, education always remained a priority and undeterred, she went on to complete her pre-university. Simultaneously she stitched clothes at home, during her free time which helped fund her education.

The 29-year-old, who holds the position of a 'book writer' with a self-help group (SHG) for 15 years. She came to know about the training from the BPF trainer, Hiremath in 2011. *"All the members of my SHG decided to join MOVE. We were so excited about the training that we would count the days till our next training sessions. Each week, we learnt something new and exciting"* she shared. Sunanda's life changed for the better after she joined MOVE.

Many happy memories visited her as she went on to narrate how she excelled in the training defying her physical frailty. *"To everyone's surprise, I decided to participate in an eatery game, despite my physical condition. Our entire batch was split into two groups and we were told to purchase supplies to prepare any food item, sell it and make profit from it. I prepared a very tasty dish and sold it in front of my house along with other group members. There wasn't a single item left unsold and we won,"* she recollected excitedly.

The MOVE training also helped sharpen her skills as a tailor. Prior to the skills training, she only knew how to stitch ordinary garments like women's blouses and small children's clothing. MOVE not only taught her how to take proper measurements and sew new designs, it also introduced her to the aesthetics of fashion. Now she is able to create and

WINNING AGAINST ADVERSITY

stitch new neck designs for blouses and provide patterns that are more popular. Sunanda has not only matured as a tailor, but through MOVE, has also learnt how important it is to set goals to excel in business. *“We need to first start small and then slowly work towards bigger goals. With the help of the Participatory Market Appraisal tool, I can now easily figure out what people want in the village”* Sunanda assures us. Before MOVE, her tailoring business earned her INR 500 a month. Once she began to practice all that she had learnt including how to assess customers, her income rose to INR 2,000 a month. One important reason is the improved quality of her work. Her customers are from Veerapur village where she lives and also from other nearby villages. *“Children from the school near my house see my work and tell their mothers that they want their school uniforms stitched by me. I also feel I have to do quality work as customers from other villages visit me”*, she asserts with a sense of pride, adding that another reason for her success is that she delivers on time. The MOVE module on Pricing taught her to charge extra to those customers who want quick delivery.

As the primary bread earner Sunanda has earned admiration for being able to carve a niche in society, despite her physical infirmities. She lives separately with her daughter as her in-laws do not like her. Her husband, who runs a grocery shop not far from where she stays, visits Sunanda and their daughter often. She is clear that she owes her success to MOVE and her husband's unflinching support. *“My husband has always been a source of encouragement for me. I couldn't have managed to run my tailoring business successfully without his constant support,”* she confided. Unlike the early hard times her family no longer has to survive on frugal means. *“Prior to MOVE there were times when we did not have money for seven to ten days, so we would limit what we ate during that time. Now, I can buy food whenever I want”*, she explained. With her successful venture, she is also repaying a loan of INR 30,000 that she took from her SHG for her brother.

“I am a skilled and much more confident woman today. I feel that this will positively impact my daughter's future, as I am a living example for her of what a physically-challenged woman with courage, good attitude and good education can achieve,” she sums up resolutely.



FRUITS OF A SMART MOVE

A questioning personality, Sunanda seeks opportunities in all conceivable situations. Being a mother of four daughters is not easy especially in a patriarchal, male-centered society. Despite this, her business acumen has not only helped her family but others in the village have benefitted by taking cues from her.

As a child, Sunanda went to school while her parents did agricultural work. She studied in Kalakeri village, located around 36 kilometers from Hubli, till the third standard and went to stay with her grandparents in Hubli thereafter. She studied till seventh standard at Hubli but chose to return to Kalakeri as she was burdened with too many household chores. Sunanda has two brothers. One manages a grocery shop in Kalakeri and the other works at a glass shop. Her father is no more so her mother now lives with her brothers.

Married at about 20 years of age, Sunanda lives with her husband, four daughters and mother-in-law in Kalakeri. Her older children study in a government school while the youngest is just two years old. She has been part of a self-help group since 2001. In 2009, she heard about a unique training course from BPF called Market Orientation Value Enhancement (MOVE), an entrepreneurship innovation. Her natural curiosity led her to probing Hiremath, the BPF's master trainer, about what MOVE could offer. He patiently answered all her queries, leaving her family convinced that she could improve her income, thereby encouraging her to join.

For the past 30 years Sunanda's husband and mother-in-law had been leasing mango orchards, at the time of flowering. The lease, paid in advance, is for a fixed sum, which is decided based on factors like flowering and weather conditions. The money for the advance is saved from the wages of her husband, an agricultural labourer. Once the orchards are leased, the whole family carefully tends to them, plucking and selling the raw fruits at wholesale markets in Dharwad.

The MOVE training in 2010 taught Sunanda the nuances of running a successful business. She was immediately able to relate to many of its aspects. Simple strategies like selling ripe fruits instead of raw fruits, and packaging of products to add value could improve profit. On completion, she taught her family who then changed their strategy. They transported the raw mangoes to their home, spent time and effort ripening and then packaging them for sales. When they just sold raw mangoes, they would make a profit of INR 5,000-10,000 in a

FRUITS OF A SMART MOVE

season from one or two orchards. However, thanks to MOVE they made a profit of INR 40,000 in the first year by selling ripe fruits nicely packaged in boxes!

With Participatory Market Appraisal analysis and a business development plan in place, Sunanda and her family have completely changed the scale of their business. Her family now hires people to pluck half ripe mangoes from their four leased orchards and deliver them to their home. These are spread out in layers of paddy husk for about a week. After the mangoes ripen, they are packaged and sold directly in the Dharwad market. This change alone has seen their profit soar to INR 80,000 per season. In the last four years the family's income has multiplied. Sunanda and her family clearly attribute this change to MOVE's unique and innovative modules. They have also increased their target for the forthcoming season to leasing six orchards by investing INR 1,20,000.

Sunanda acknowledges that the improvement in income has made her feel more confident and has bestowed her with more decision-making power in the household. She and her family members now take decisions together. The increased incomes have multiple impacts on Sunanda's household. *"I have purchased some gold. Earlier we only ate meat or fish on special occasions, but now we eat it regularly. We are able to spend more and celebrate festivals".* She feels that she has earned the respect of the community because she earns more money today. She wants her family to continue to grow the business by leasing more mango orchards. They hope to save enough to build a better house.

It is evident from Sunanda's experience that the only risk to avoid at all costs is that of doing nothing. MOVE has helped her come out of her comfort zone and do something concrete to improve the family income. For her, the training turned out to be a small but very significant step in the right direction.



RIPPLES OF INITIATIVE!

When Zubeida smiles, the whole room lights up. When she walks in, there is no indication of the hardships she has faced to get to where she is today. As a young girl, she was not permitted to go to school, as her parents wanted her to remain safe at home and learn how to manage the house. Married at sixteen, she bore five healthy children - three girls and two boys. She brought them up single handedly as her husband, a driver, had to travel a lot driving customers around in his cars. Unfortunately, he had to borrow heavily to repair faulty vehicles or ones that had met with an accident, but found he could not make enough to repay the loans. The severe deprivation that resulted was unimaginable. Zubeida admits that at one point she wanted to commit suicide because debts were so steep with exorbitant amounts to be paid in interest alone. She tried to reason with her husband about letting her work so that she could contribute towards supporting the family, but to no avail. He wanted her to stay at home and take care of their children despite the poverty and hardships the family was facing.

Without money of her own, she could not take care of any of her needs. Her aunt told her that raising so many children was a very expensive proposition and advised her to earn an income. She started selling bangles by going from house to house in the village with a basket on her head. Her earnings were negligible because there were hardly any customers. Because she could not travel far business suffered. Zubeida assumed she would be able to get credit, *"I tried to take loans from money lenders but they all refused as there was no guarantee I would pay back the money"*. Nobody knew of her and she did not know anybody either. Even her *sangha* would not lend her more than a certain amount because she was not financially stable.

Two trainers from BPF visited her village Mugad to explain MOVE and its benefits. Zubeida was very excited and hopeful and that evening, spoke to her husband about it. Predictably, he dismissed the whole idea and did not give her the permission to attend the training. In fact, he physically and mentally abused her when she brought up the topic. This time, however, Zubeida was not to be deterred so she took the bold step of sneaking out of home in his absence to learn.

After the MOVE training, her *sangha* got together as a group to start a soap making business. It did quite well for a while but was abandoned when the group split up, as all the women decided to start their own independent businesses. Zubeida could not afford to

RIPPLES OF INITIATIVE!

stock the selection of bangles, like she had been taught through MOVE. She therefore took small loans from her *sangha* to slowly improve her business. Before MOVE, suppliers did not take her seriously because she had no knowledge of the market. She related her first approach to a wholesaler in Dharwad city, where she had gone alone to inspect bangles. She overheard the shop owner tell his workers to watch her because he thought that she might steal something. Humiliated, she left without buying anything. Once she became a successful entrepreneur, the owner asked her why she had left that day without making any purchase. She told him what she had overheard and was surprised when he apologised to her. Now she travels to Hubli and Dharwad once a month, or more during festive seasons and buys bangles in bulk for around INR 20,000. If she does not have enough money, the supplier agrees to settle her account the next time round. *“They trust me now,”* she smiles. *“Currently when I go to them, they make the effort to show me all the different varieties and even offer me tea and lunch on some occasions”!*

Before MOVE she disclosed, *“I used to sell one dozen bangles for INR 15-20 irrespective of the quality”*. However, the MOVE modules on Pricing and Market Value helped Zubeida approach her bangle business differently. MOVE also taught her to give customers a choice by offering them a variety in quality and style. After evaluating her pricing strategy, she began charging between INR 40 and INR 60 depending on the quality.

MOVE modules on Motivation and Understanding Customers and the Market, taught her to diversify and be flexible. With colourful plastic yarn, she crafts bags of varying sizes and shapes and prices products accordingly. When people did not like a man in her village who rented chairs and tables for functions because of his bad attitude, she cashed in on an opportunity (as she had learnt in MOVE) and launched her third business venture! Zubeida's strategy to acquire funds for this new venture was innovative. Her daughters had borrowed INR 50,000 from an aunt for marriage expenses. She subsequently sold some jewelry for INR 65,000 to return it. Instead of returning the money immediately, Zubeida used it to buy the chairs and tables for her latest enterprise. Laughing, Zubeida revealed, *“I returned all the money to my relative after my business started making profits”*.

Zubeida attributes her transformation into a clever, enterprising business woman who earns substantially, to what she learnt in BPF's MOVE modules. She happily adds, *“Nowadays for festivals, if the opportunity arises, I even go out of town for a few days”*. Her relationship with her husband has improved and he has started respecting her more, ever since her earning power increased. Zubeida makes her own decisions on purchases for her businesses and their house. From her current income, she paid INR 2 lakh to refurbish her home. She deposits savings in a *'pigmy'* account daily and has a fixed deposit worth INR 10,000 in her name. She has even bought a vehicle for her son. Zubeida's credit rating is high because she confidently and successfully pays loans back. This has earned her a good reputation and everyone trusts her.

Zubeida found that *“After MOVE, I started becoming successful and my business began to flourish. Many people were jealous and tried to harm me”*. Today, Zubeida's neighbours hold her in high esteem. Her community encouraged her to become a member of the

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panchayat, as they had full confidence in her abilities. The *panchayat* sent their members for a reading and writing course where she learnt how to sign her name. Zubeida proudly proclaims, “Now I can read destinations written on buses”! She has become very courageous after MOVE and is fearless to travel alone. The shy, scared Zubeida has disappeared and in her place, there is a bold, self-assured woman, with the nerve to ask questions and not accept things passively. Zubeida thoughtfully pronounces, “Before nobody knew me but now people greet me as 'Zubeida Madam' when they see me”.

Before MOVE, she sold bangles to around 50 customers in a month. After inculcating MOVE concepts and lessons, today these simple rings of glass adorn over 200 customers. In the near future she wants to expand her circle of influence by setting up a shop that sells jewellery and bags as well as grow her furniture renting business. Her advice to other women is, “Do not just sit at home wasting time worrying about problems. Get out of the house, concentrate on the training, earn some money and improve your life”.



EXCAVATING OPPORTUNITIES!

A simple and unassuming young man in his mid-twenties, Ulavappa Alagwadi is an absolute joy to talk to. Though exhausted after a long day at work in the searing heat of Dharwad's summer, he enthusiastically narrated his journey as an entrepreneur with MOVE. He lives with his parents, three brothers and a sister in Narendra village, located ten kilometers from Dharwad. His family owns two and a half acres of land and leases an additional eight acres, to cultivate a variety of crops.

After completing his tenth standard, Ulavappa enrolled for a technical course at the Industrial Training Institute in Dharwad. In 2009 at a salary of INR 6,000 per month, he landed a job in Bangalore with the American Power Company who produced power back-up systems. However, he found it difficult to settle down as, *"The cost of living in Bangalore was high and my salary was barely enough to make ends meet. I contemplated moving back to my village. However, my parents felt that I should try to get ahead in my career in the city to enable me to build a stable life over time. After working for six months, I decided that I could not sustain myself any longer in Bangalore, and against my parents' wishes, returned to Narendra"*.

Back in the village, Ulavappa started helping his father. Labouring in the fields was very demanding especially after working in a comfortable office environment. Since he had never done manual labour before, he found it physically exhausting. His mother kept lamenting, *"When you came home during the Ganesha festival holidays, you looked good and healthy. However, after working in the fields, you look completely worn out. Why don't you return to Bangalore and get a regular job?"* This insistence on his returning to Bangalore left Ulavappa in a dilemma.

At that time, his friends told him about an entrepreneurship training programme being run by BPF. Ulavappa and his friends showed up for the introductory sessions and obtained details about MOVE. *"I was interested and wanted to learn about starting a venture and sustaining it. I found this option much better than a regular job or working in the fields. I was prepared to spend time and effort to increase my income"*. Without delay, he enrolled. Its customer orientation, Participatory Market Appraisal and Analysis modules proved very helpful in choosing the right business. Since everyone was using mobile phones, he realized that developing the expertise to repair them would be a perennial source of income. BPF's trainers sent him for skills training in mobile repair at Vishal Electronics Centre, Dharwad for a month. With only two persons in a batch, Ulavappa was able to start

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from the very basics and steadily graduate to fathoming all major aspects of mobile phones.

In 2011, he set up a mobile repair shop at Mummygatti, a village about six kilometers away from Narendra. MOVE's Eatery Game, Branding and Promotion modules led him to open his shop near the bus stand, where there were high footfalls and more visibility. He chose Mummygatti because it had no mobile repair shops, while Narendra had three. He invested INR 45,000 borrowing INR 30,000 from his father, who took a loan from the co-operative society at an interest rate of 2% per annum. Since it was difficult for a young unemployed youth to get bank loans, he convinced his sister and friends to loan him INR 15,000, interest free. With this initial capital, he invested in tools, materials and a computer. One of his friends, who was closing down his mobile repair shop in Narendra sold Ulavappa his stock at a reasonable price.

Business started off well with around eight to ten customers a day initially. Slowly, the number of customers increased as did his earnings to INR 15,000 per month. He gave INR 10,000 to his family every month and kept INR 5,000 to save and re-invest in his business. After six months of starting his venture, Ulavappa bought a motorbike from his savings. Earlier, he used to cycle daily to his shop and back home, which was dangerous on the highway. His new motorbike was both safer and easier for him to move around.

MOVE taught him the importance of assessing market demand and being flexible based on market trends. It is to Ulavappa's credit that when he saw opportunities, he grabbed them and through hard work, ensured his success. In August 2014, he entrusted his brother, whom he had trained well, to manage the mobile phone repair shop while he himself ventured into a completely new area. With a loan of INR 12 lakhs from Sriram Finance at an interest rate of 12%, Ulavappa bought an earthmover. In the past one year, with his business acumen, Ulavappa has emerged as one of the major players in Dharwad for earthmoving. Jobs include digging trenches and farm ponds, excavating buildings and columns foundations, and laying cables. His monthly earnings have jumped to INR 70,000. He has employed a driver and an assistant to manage the work, paying them INR 10,000 and INR 5,000 respectively a month. He repays INR 20,000 per month towards his loan and contributes regularly towards his family expenses. Ulavappa not only saves regularly but also spends generously on large expenses like renovation of the house.

His shrewdness in business is amazing considering his limited exposure and humble beginnings. In his community, he is respected and involved in the community. Ulavappa is happy that, *"Community elders discuss village issues with me and take my opinion. The gram panchayat head seeks me out to discuss matters"*. Today Ulavappa is an important contributor and decision maker in his community.

Ulavappa attributes his growth to MOVE, which has helped him develop self-confidence, entrepreneurial skills, and the ability to interact with prospective customers. He has plans to buy a higher capacity earthmover, so that he can undertake more jobs and increase his earnings. He is happy that he took the right decision to start his own business, and did not return to Bangalore. It gives him the freedom to utilise his ability to the maximum extent. MOVE has been a perfect catalyst for this accomplished entrepreneur.



FROM AIMLESS TO BULLSEYE!

When Umesh Garagad first went for MOVE training he did not know his life would change forever. This 25-year-old entrepreneur who makes INR 15,000 a month and had never even ventured out of his village before, today has come a long way!

Umesh gave up studies after completing his Bachelor in Arts as he was no longer interested in studying, and instead began to help his parents doing agricultural work. Before MOVE, the young boy was unemployed and a little aimless. His family was poor and dwelt in a small house in Kyarkoppa village, located nine kilometers from Dharwad city. It was very hard for Umesh and his parents to make ends meet. They lived frugally, rarely bought new clothes and had to depend on rations for food. When Umesh suffered from health problems and needed treatment, he had to take a loans to pay his medical expenses.

To compound matters, Umesh's relationship with his parents was rocky because he was not earning. They hardly spoke to each other. The boy was also extremely shy with limited social skills. One day, Umesh saw a crowd gathered at the temple listening to members of an organization, BPF that was already famous in their village for social development. BPF was going to train interested people on how to start and run businesses. Umesh instantly decided to join and did not even seek permission from his parents.

On successfully completing the course, Umesh decided to start a mobile repair business in Dharwad. With a loan of INR 45,000, he bought a counter for the shop, a computer, some tools and plywood shelves. Being timid, Umesh initially had difficulty engaging with customers but the MOVE modules on Customer Orientation, Communication and Motivation helped him practice, which progressively built his confidence. Since his shop was located in a basement, MOVE's Promotion module led him to set up two bill-boards on the streets above to attract the attention of potential customers.

In the short span of a year, his turnover jumped from INR 1,000 to INR 7,000. Umesh attracts customers by providing services at a cost lower than market rates. He further adds value by selling mobile phones, accessories and downloading songs for customers because repairing cell phones alone does not earn him enough money.

His prosperity after four years of running the business is evident. Today he earns INR 15,000 a month. With his profits, he invested in better quality shelves for his shop and a

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larger counter. Umesh gets customers mainly through word-of-mouth and from neighbouring shops.

Umesh's family now treats him with respect. *“My family members now include me in all the decisions that need to be taken and seek my views. My customers are loyal to me and want only me to do their work,”* he recounts with a sense of pride. Umesh can now afford to go on holidays with friends often. Satisfied for the moment, Umesh aspires to get a bigger showroom in Dharwad in future.



GLOSSARY OF TERMS

Anganwadi – It is a non-formal government sponsored school that caters to children in the 0-6 age group. They also provide basic healthcare facilities.

Bindi – A decorative mark worn in the middle of the forehead by Indian women, especially Hindus.

Churidar – Tight trousers worn by people from South Asia

Goddess Lakshmi – A Hindu Goddess of wealth

Gram Panchayat – It is a village level council

Jowar – A type of millet

Jowar Roti – Is flat bread that are made with healthy and nutritious millet

Kirana shop – A small grocery store

Lord Ayyappa – A Hindu deity

Lord Ganesha – A Hindu deity worshipped as the remover of obstacles

Paan – A preparation combining betel leaf with areca nut and sometimes also with tobacco

Papad – A thin, crisp, disc-shaped food from India

Parle – Parle Products is an Indian private limited company, that owns the famous biscuit brand Parle-G.

Pulao – A dish in which rice is cooked in a seasoned broth.

Pygmy – An initiative of banks to inculcate the habit of savings in people.

Rangoli – A pattern created on the floor in living rooms or courtyards using materials such as coloured rice, dry flour, coloured sand or flower petals.

Roti – A type of flat bread in India

Sabarimala – A Hindu pilgrimage centre in Kerala, India

Sangha – A collective of men, women, or youth at the village level. It provides a platform to come together, reflect, think, ask questions, to articulate and negotiate their needs through collective action

Tata Sky – A satellite television provider in India

Market Oriented Value Enhancement

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