



Stories of Change

**EMPOWERING WOMEN
MICRO ENTREPRENEURS**



Mr. Rajat Raheja

Division President,
Amdocs India



At Amdocs, our purpose is **“To enrich lives and progress society”**. As we help our customers to modernize, automate and digitize their business, we also seek to make a difference for the benefit of wider society. We do so by supporting the communities in which we work, placing special emphasis on education and employability. All our Corporate Social Responsibility (CSR) initiatives are employee led, wherein employees support causes close to their heart.

In 2018, a group of Amdocs employees set up a Revolving Fund to support the women entrepreneurship program run by Mann Deshi Foundation in Pune. The start was moderate, and we began by supporting 10 women to set up or scale up their small enterprises. Over time, more employees contributed through donation to increase the Revolving Fund corpus. We are proud that we have supported more than 108 women entrepreneurs by the end of 2019. As this is an ongoing program, it will continue to positively impact thousands of women who aspire to set up their own enterprises.

In general, our over-arching CSR theme is building a better future through inclusion. We have four thematic areas namely Education, Employability, Environment and Wellness. A major focus of the Education program is to promote STEM (science, technology, engineering and mathematics) and quality education in government schools or low-income private schools. Under Employability, we aspire to make the youth and particularly women more employable and financially self-dependent. Our Environment charter promotes watershed management initiatives and tree plantation. Finally, our Wellness program creates and promotes a healthy and happy lifestyle among our employees and the communities where we live and work.

Chetna Gala Sinha

Founder & Chairperson
Mann Deshi Foundation
Mann Deshi Mahila Sahkari
Bank Ltd.



Mann Deshi's vision is for women to have more control over their lives and to value themselves and feel valued by others. And we feel that supporting women to become entrepreneurs transforms their lives.

Encouraging women to be entrepreneurs encourages them, first and foremost, to believe in themselves. Running a business means producing something that others appreciate and want to buy, explaining the value of your product, negotiating with buyers and sellers, taking risks, and learning from failures. Success in business, however small, has the power to transform the way a person feels about herself and her abilities. As her business grows, so does a person's confidence. She is able to own more, do more, make and control more money, spend on the things she values, imagine a different world for herself and her family, and negotiate more for herself in her personal and social life.

That's why we run Business Schools, Chambers of Commerce, and a Community Radio that have reached hundreds of thousands of rural women. Our Business Schools introduce women to financial and digital literacy and business skills and our specialized Deshi MBA programme introduces women to the basics of marketing, branding and financial management. Our Chambers of Commerce help women business owners who are keen to scale their businesses to understand the regulations and licenses involved for growth, connect them to markets and a network of peers, and provide them customized services.



Unfortunately, even before women can begin their entrepreneurial journeys, they face enormous cultural barriers. They are discouraged by their families, neighbours and societies.

They lack access to even very small amounts of capital – necessary for any business to begin. Banks don't consider a micro businesswoman who has no experience, no collateral and no network of reliable clients.

And that's where a revolving fund, which Amdocs offers through Mann Deshi, has the capacity to transform. It clearly demonstrates the commitment and vision of Amdocs employees to empowering women.

A revolving fund sends a clear message – we believe in you and we are willing to share your risk. Even when no one else does. And when that small seed capital helps establish the confidence, the track record, the motivation of a woman who is setting up a business – often for the very first time – it is that crucial first step towards financial independence. It changes the way women view themselves and the way they are viewed.

Today our country faces an enormous challenge to create jobs for its growing youth population. There are some 50 million entrepreneurs, and 90% are solo-entrepreneurs. But with access to small loans – like this revolving fund – these entrepreneurs can build their confidence and prove the value of their business idea. And that's when a more formal financial institution can step in. And the journey commences. With more formal credit, these solo entrepreneurs eventually become employers, hiring five to ten employees each. When these entrepreneurs are women, they go on to become role models that inspire hundreds others and become leaders in their communities.

All it takes is that first step – that first assurance.

The global pandemic has brought home the fact that it is not the large multinational conglomerates, whose supply chains break down during such a crisis, on message unclear. Rather, it is our neighbourhood grocery stores, our hard working micro entrepreneurs, with whom we are truly entwined, and who go out of their way to serve our many needs. They are central to our lives and to the health of our economy.



It is in this context that we are especially proud of our rural women micro entrepreneurs, many of whom are beneficiaries of small interest free loans from our Revolving fund grant which helped them kick-start their enterprises, who, in the last few weeks, have produced two lakh masks for the safety of the police and administrative authorities, hospital staff and the general public.

I thank Amdocs and its employees for creating this very special programme that empowers women, that allows them to fulfill their dream of becoming entrepreneurs, and sets them on a wonderful journey towards self-empowerment.

Chetna Gala Sinha





THE CONCEPT OF A REVOLVING GRANT

India is going through an economic transition. With one of the largest populations that is of working age, and are entering the work force, we need to create an enormous number of jobs. Entrepreneurship is being encouraged across the country as one way to engage more people and also as an important tool to create many more jobs.

Our country faces an unusual situation where women's participation in the work force is falling. In light of this, we believe that it is especially important to encourage and support women entrepreneurs and women who wish to become entrepreneurs. Not only does this translate into their having more choices, decision-making and power over their lives, but it has positive outcomes for their families and societies. They are important role models in their communities who encourage more women to become entrepreneurs.

Mann Deshi is a well-known organization working to economically empower rural women. Its Business Schools and Chambers of Commerce have supported close to half a million women over the last two decades.

Many women who come through Mann Deshi's programmes are first time entrepreneurs. They need the skills, support, knowledge and confidence to set up a business and pursue their dreams. Other women are micro entrepreneurs keen to grow their businesses and earn more. What both lack is capital to do this. Capital that allows them to build their financial credibility so that they can eventually apply to formal financial institutions for loans.

This has formed the basis for the creation of our Revolving Grant. In 2018, Amdocs employees created a Rs. 50,000 fund to support women who came through Mann Deshi's business schools to set up or expand their businesses.

The fund was launched on International Women's Day. Ten women each got Rs. 5000 as an interest free working capital grant, which they had to repay in five equal installments starting from the second month. As the grant was returned, more women received Rs. 5000 and continued the cycle. Today 108 women have benefitted from this grant fund.

This revolving grant has helped this group to believe in themselves, begin their journeys towards self - reliance, and launched their careers, forever changed, as successful entrepreneurs.



Amdocs employees with the first batch of Revolving Grant beneficiaries.





Meet Our Entrepreneurs



ROOPALI PAVNIKAR

T- SHIRT MAKING

Roopali might only have completed her primary education, but she has an indomitable will and great drive. Married against her family's wishes, she was thrilled when she delivered her second child. Only to discover that he was born with a congenital condition and would have health problems all his life.

Not to be defeated, she quit her job to devote herself to him. As the hospital bills started mounting, she realized that their current financial situation would not take them far. She took a small loan and purchased a machine that allowed her to make T-shirts and other sports items from home. Her husband, who at the time worked as a sportswear designer, helped her to start procuring orders.

With love and much hard work, and a little help from the Revolving Grant, today Roopali's business has grown tremendously. Her husband has joined her successful business and together they own 10 sewing machines, earn Rs.25,000/- every month and boast of a satisfied customers from companies like DOW and Cipla.

Roopali has worked hard to improve her business – she completed the Mann Deshi MBA course a little while ago and it was no surprise when she won the organisation's prestigious Udyogini Award.

During the Corona pandemic 2020, Roopali and her family began producing masks. In the first 10 days of the lockdown, they produced and delivered nearly 25,000 masks. In fact, they provided employment – at a time when jobs were scarce - to 10 women to help them with their orders. "Never say No to any work" is the mantra that has always helped her at each difficult turn.





RANJANA KULSHETTY

TAILORING BUSINESS



When Ranjana's husband fell ill and required prolonged medical treatment, her world fell apart. She had two children to provide for and she tried to run her home and earn a modest living by stitching simple blouses. When that proved insufficient, she enrolled in the Mann Deshi Fashion Designing course. She learned how to stitch maternity gowns, kurtis and other garments, and expanded her offerings. Soon her skill was noticed by an international designer, and she learnt how to make jute purses, laptop bags and planters. These products are now in demand overseas.

As the business expanded, so did Ranjana's vision. She used the revolving grant to purchase more sewing machines and today she employs five women as tailors and even runs in tailoring classes.

During the 2020 global pandemic, in a span of just two weeks, Ranjana produced 30,000 masks for medical workers and the general public. At a time when people were finding it difficult to make ends meet, Ranjana employed 15 women.

It is wonderful to see her wearing several hats so effortlessly. And all with an ever-constant charming smile!





BHAGYASHREE KALE

PAPAD MAKING BUSINESS

Until a few years ago, Bhagyashree Kale was a mother, a wife and a part-time accountant. Happy with her situation, it was only when she was introduced to Mann Deshi that she realised that she could do much more with her time if she focussed on her hobby of papad making. Inspired, she started making and selling papads to her friends and neighbours, and soon realised that she had a potentially lucrative business.

Her husband opposed her decision, even destroying her products but that only made her resolve stronger.

With the support of the revolving grant, she was able to buy enough raw materials and produce enough papads to put up a stall at an exhibition in Mumbai. Since then there has been no turning back.

Her success in business also boosted her confidence and credibility which then allowed her to get enough credit to set up her daughter's beauty parlour business.

Today, after five years, she sells 18 varieties of papads and makes around one lakh rupees annually from her business. She laughs as she says - "Success gives you confidence... keep at it till you succeed."





JYOTI ABHYANKAR

TAILORING SHOP

Destiny can sometimes play cruel games...

In 2017, Jyoti's life took a turn for the worst when her husband quit a well paying job, hoping to land a better job. But that was not to be. An illness in the family took a toll of their savings and made them ineligible for new loans.

Jyoti rose to the challenge to steer her family through this crisis. Although she had never worked as a tailor before, she did have talent. She decided to make it her career.

She took a course at Mann Deshi to hone her skills and applied for the revolving grant to set up a small shop. Today she has a steady income and a base of regular clientele.

She also designs and sells dress materials.

Jyoti with a broad smile says " Destiny took away everything, only to teach me that hard work can sail you through all situations."





KAVITA SHRIGONDEKAR

INCENSE STICKS

Kavita has suffered from epilepsy since she was in the fifth grade. This might have hampered her life, but not her spirit. She has been working multiple jobs since she was 16.

Kavita married late in life and when she finally had a daughter, she decided to give up full-time work. After her daughter was older, she rebuilt her career by selling agarbattis/incense by going door to door.

At Mann Deshi she learned how to build her network of clients and improve her marketing skills. She hasn't let her health issues become a hurdle, and walks 25 kilometres every day. Her new skills paid off and she used the revolving grant to introduce new varieties of incense to her customers.

Kavita is respected because she is a reliable business person who pays back all her installments on time and is focused on building her enterprise. She says with a smile - "I know my limitations... so I am practical"





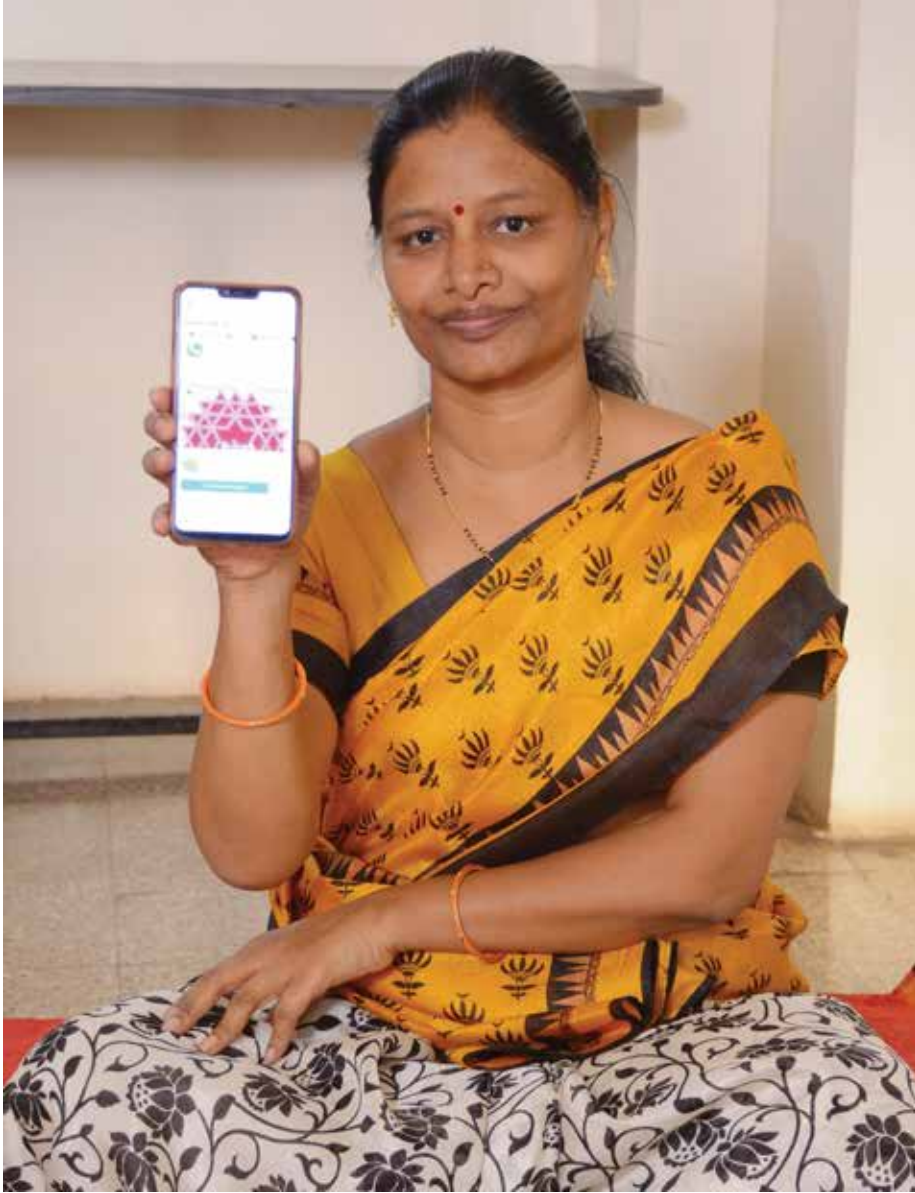
PRIYA PATURKAR

**BANGLES, BENTEX
JEWELLERY**

Priya Paturkar comes from a family of bangle sellers. Her husband unsuccessfully tried his hand at another business and lost money. That was when Priya decided to join her mother-in-law's bangle selling business and help expand it. She realised that selling only glass bangles would not be enough to make the business profitable, and so she used the revolving fund to introduce a range of purses in the family's shop. After an enthusiastic response from customers, she subsequently introduced artificial and Bentex jewellery.

Today she runs a successful business and her husband has also joined her. Priya recalls a time when she was unable to pay her son's school fees, and a wedding order gave her enough money to pay the entire fee in one go. "That was the happiest day of my life. Now there is no turning around." says Priya who won the prestigious Mann Deshi Udyogini award last year for being an inspiring and ideal entrepreneur.





ROOPALI KAMATKAR

BEADED ARTICLES

Roopali always enjoyed the traditional art of making beaded artefacts. She was a simple homemaker from Solapur, who always believed in spending time productively and used to make and sell her beaded artefacts to friends and family. Slowly she established herself until one day her husband was transferred to Pune. Roopali had to start from scratch, but she did not give up. Through Mann Deshi, she built a network of peers and customers. She started experimenting with traditional designs to suit the tastes of customers in Pune. With the revolving grant, she created new designs and sold them in exhibitions. She is paying for her son's education with her earnings, and he, in turn, has helped her expand her business using social media. Roopali Crafts is a hit online and she regularly procures orders from overseas.

What was once a hobby is now a thriving business that even employs others! Roopali Craft is growing every day with new designs and new avenues.





SANGITA ORE

DRESS MATERIALS



Sangita wanted to be a fashion designer, but destiny had different plans for her. After her second son was born, Sangita started selling night gowns to mothers at her older son's school, as well as going door to door with her 2-year-old son in tow. This went on for over a decade.

When she joined Mann Deshi, she was encouraged to set up a stall alongside a busy road. That is when she realised how useful this could be and used the revolving grant to pay for the deposit for the stall at a prime location. This proved to be so successful that her elder son, who is now studying to be an engineer, wants to join his mother's business.

Both her sons encouraged her to set up a formal shop, and again the revolving grant proved invaluable. She rented a shop just opposite the school where she first began her business. Now with the help of her sons, she is running a stall as well as a shop. She is truly happy that not only has she been able to grow from being just a door to door salesperson, but also has been able to imbibe in her sons a deep respect for hard work and persistence.





SAIRA PATHAN

BANGLE BUSINESS

Saira Pathan belongs to a family of farmers who live in a village near Pune. When her son decided to shift to Pune to pursue a better life and future, she knew that life was not going to be easy. She decided to start a business to sell bangles. A little later, she learnt about Mann Deshi when she started setting up her bangle stall just outside the bank premises. That is when she decided to diversify and used the revolving grant to buy dress materials and Bentex jewellery for resale.

At 54, her go getter attitude is just wonderful to observe - she takes care of her household, her two granddaughters as well as her business! Currently she earns around ten thousand rupees every month but hopes eventually to own a shop, ensure her family members are well taken care of and the shop is being run well and then retire happily, knowing that the family has a business to rely upon.





SHUBHANGI GUND

ARTIFICIAL RANGOLI
AND PAINTED DIYAS

Shubhangi was tired of her job, especially since she knew there was no possibility for growth in spite of her hard work. While considering what business to pursue, one day while walking along a road, she saw some painted diyas being sold. She thought of trying her hand at something similar and borrowed capital of a thousand rupees to create her first batch of diyas. Sitting on the road and selling diyas – which all sold in no time - is an experience she will never forget.

She has never looked back. Today she creates seasonal artefacts like decorated diyas and artificial rangoli and used the money from her revolving grant to complete a large overseas order and double her profit.

Shubhangi now trains women in making and marketing artificial rangoli designs. A happy mother of two, Shubhangi boasts " this was the best decision I took, I work on my own terms and get paid in proportion to the work I do."





SNEHA JAJU

PAPAD MAKING
BUSINESS

A software tester by education, Sneha found it difficult to juggle a full time job and take care of two young children. She decided to try her hand at business instead and today, she runs four businesses! She is a wholesale distributor for papads in Satara, Ratnagiri and Mumbai, sells kurtis, makes and sells seasonal laddoos and nachni biscuits and also teaches yoga. Through Mann Deshi, her network has grown and she has used the revolving grant to invest in setting up stalls at exhibitions. She is continuously thinking of ways to expand her business and her happiest moment was when she earned Rs.38,000/- in three days at a Mumbai exhibition.

She says, "Every Woman must earn... do something... stay independent!"



MEET MORE OF OUR ENTREPRENEURS



Ms. Anita Ture- Tailoring



Ms. Poonam Marwadi- Tailoring



Ms. Laleeta Gunje- Tailoring



Ms. Shardha Ghodge- Tailoring





Ms. Ashwini Shinde- Handmade Purses

Ms. Kshma Deorukhkar- Tailoring



Ms. Jayashree Gund- Saree Ornaments Making

Ms. Sangeeta Hivale- Readymade Clothes Selling





Ms. Anuja Kale- Chocolate Making

Ms. Manisha Shinde- Shevai Making



Ms. Dipti Dharmadhikari- Tea & Kachori Stall

Ms. Nilima Kirkire- Ladoo Making





Ms. Gargi Manjrekar- Mess



Ms. Jyoti Kumbhar- Decorative Pottery



Ms. Rajshree Dhotre- Seasonal Products



Ms. Renuka Nagpure- Artificial Rangoli





Ms. Rupali Bhandre- Catering



Ms. Rupali Gujar- Beautician



Ms. Manorama Yadav- Homemade
Kokan Products



Ms. Sangeeta Pawar- Ladies
Shop





Ms.Suvarna Jagtap- Milk Dairy

Ms. Nazia Pathan- Bangle Seller



**Ms.Sonali Chandanshiv- Handmade
Foam Craft**

**Ms. Swapna Khanpure- Solapuri
Chatni Making**





Ms. Trushna Gaikwad- Home Parlour



Ms. Vaishnavi Gir- Readymade Clothes Shop



Ms. Vijaya Patil- Shevai Making



Remaining Entrepreneur Beneficiaries Of Revolving Grant

Mess	Sharvari Modak
	Sanjivani Pawar
	Suvarna Mane
	Vandana Naik
	Sangita Gharade
	Kalyani Gaikwad
	Manisha Shete
	Suvarna Salunkhe

Snack Center	Shilpa More
	Kirti Joshi

Dairy Industry	Suvarna Jagtap
	Prachi Borade

Laddu Bussiness	Dhanashri Randive
	Deepashri Kotphode



Panipuri Stall	Shital Lonkar
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Vegetable Bussiness	Usha Ghaval
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Vadapav cart	Anita Khedkar
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Tea Stall	Sharda Kudale
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Masale Bussiness	Vaishali Bhavsar
	Sarika Sathe



"My courage is my capital"

- Sugrabi Mulani
Mann Deshi Foundation entrepreneur

A revolving grant is a novel idea to empower women by giving a small amount of money to help her to set up or expand her business, which she then passes on to another woman so that she can also do the same.

**"Come, lets support our women,
support our entrepreneurs
by giving them access to capital
through Revolving Grant."**



Mann Deshi
Foundation

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