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PRIDE IN BEING THE FIRST WOMAN ENTREPRENEUR



SAHERA BANU (Karnataka)

The sweet smell of incense now permeates Sahera Banu's life daily. Her agarbatti (incense sticks) factory is the first woman-owned business in the village of Sureban, Belgaum district of Karnataka.

Sahera's life is changed since she has opened her production unit. Like many other middle-aged women in her community, Sahera wasn't able to get much of an education. She was a young widow, having her husband, a soldier in the Indian army, passed away just three years after their marriage. The responsibility of taking care of her family fell to her.

She turned to make vibhuti, sacred ash used in Hindu rituals. It is made from the white ash of wood burnt in the sacred fire. This ash is used to draw three lines on the forehead of the devotee. The vibhuti production would earn her ₹400-500 a day, just enough to make ends meet.

The micro-entrepreneur in her found another avenue when she learned about the Disha project – an initiative under the United Nations Development Programme (UNDP) that aims to improve the lives of underprivileged women and girls and enable them to acquire marketable skills and avail employment and entrepreneurial opportunities.

Under the project Disha implemented by Future Greens Samsthe in rural Karnataka, women cadres identified from specific villages are trained on financial and entrepreneurial management of micro-enterprises. These cadres, in turn, conduct orientation sessions for women micro-entrepreneurs, equipping them to start their businesses and leverage the resources available to them.

Sahera immediately capitalised on this opportunity. The orientation session helped expand her understanding of microenterprise management, how to tap into local markets, and the procurement of raw materials. Soon afterward, in November 2017, Sahera enrolled in a workshop on the making of incense sticks and camphor. It proved to be a turning point in her life.

“Such technical training under Project Disha and the provision of financial support is enabling rural women to fulfill their dreams,” Sahera says.

Collectively, with 14 others in her self-help group, they were able to secure a loan of ₹5,00,000 from ICICI bank. Out of this, she and her daughter-in-law received ₹1,00,000, and adding their savings, they invested in an Agarbatti machine.

Sahera now runs an incense stick production facility in her village and earns ₹2,500 a day; a figure that almost doubles during festivals. She's also improved her working conditions. Earlier, she would prepare the raw material with bare hands, not knowing where to procure it. Now, she buys her raw material from Hubli and sells the finished product through her nephew, who owns a retail shop in Bagalkot (a town nearby).

Sahera's next goal is to set up a camphor production facility with others in her village.

Even as she has begun to live her dreams, the self-made Sahera is still known for her enthusiasm and willingness to help others. People in her village seek her advice on financial matters. Even the banks in the locality approach her, both for giving out loans and recovering them.

“As she comments, “Most women in my village work on agricultural fields, and entrepreneurship remains a taboo. I am willing to help anyone who wants to become an entrepreneur.”