



for the  
people  
who dared  
to dream

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We salute the achievements of some of India's real life heroes - self-made entrepreneurs who have triumphed over poverty to empower themselves, their community and the nation through micro-finance.



## Background

The Citi Micro Entrepreneur Awards program is an endeavor to recognize individual micro entrepreneurs from across the country, who have risen from poverty to self-sufficiency.

Conceptualized by Citi India the program was launched in India in 2004 and is now in its fifth year in the country. Partners in Change is the 'Process Implementation Partner' for the program. The Awards program, implemented with grant support from Citi Foundation, is an annual feature, and has the following objectives:

- To recognize and honor micro-entrepreneurs who have exhibited the best performance that has helped them emerge out of poverty, create jobs and add value to society
- To invest in the skill and knowledge building of these exemplary micro entrepreneurs, so as to support the development of state-of-the-art micro enterprises, and the creation of role models who could inspire and mentor future generations of entrepreneurs
- To analyze and disseminate select best practices derived during the awards process

## The Journey from 2004

In its inaugural year 2004, the Citi Micro Entrepreneur Awards program was piloted in the urban areas of the country only. An encouraging response from the micro entrepreneurs and other stakeholders such as NGOs, MFIs, Banks etc, motivated its expansion and also its continuance as an annual program. In 2005, the scope of the Awards was extended to cover rural areas as well and the response was overwhelming, with an increase of 213% in applications over 2004. In that year, the Awards program was launched in association with the Global Microentrepreneurship Awards (GMA) launched by the UN across 30 countries to mark the International Year of Micro Credit 2005. UNDP partnered with the Citi Micro Entrepreneur Awards in India. The Awards program has seen an ever increasing participation in terms of number of applications, number of NGO respondents, geographical coverage etc.

The Awards events in the past have been graced by the presence of eminent personalities including Shri P Chidambaram, Union Minister of Finance; Shri Kamal Nath, Union Minister for Commerce and Industry; Shri Jairam Ramesh, Minister of State for Commerce; Shabana Azmi, noted actor and Member of Rajya Sabha and Deepak Parekh, Chairman, HDFC among others, who were the Chief Guests and gave away the awards to the winners.

## Citi and Micro Finance

In 1997, Citi India identified microfinance as a key driver for economic and social empowerment and sustainable development. Since then, Citi has partnered many NGOs in the area of micro finance through capacity building grant support, employee volunteerism, cause-related marketing and best practices sharing. Today, the efforts of Citi, along with its NGO partners, have impacted the lives of about three million women and their families. The Citi Micro Entrepreneur Awards are a reflection of Citi's continued focus on micro finance as an essential component of its social responsibility initiatives.

## Awards Process

- For the award purpose, the country is divided into 4 geographic regions East & North East, North, South, and West & Central. The Awards process is guided by a National Advisory Council (NAC), comprising eminent personalities from industry, media, multilateral agencies and government bodies.
- NGOs, MFIs, banks etc are invited to nominate micro entrepreneurs.
- These applications are then screened by 4 reputed management institutes that have partnered with the awards process as Screening Organizations, one for each region. After screening, 40 applicants are short-listed, 10 from each region.
- Field evaluations are then carried out for each of the short-listed applicants by the screening organizations and PIC representatives and field evaluation reports are prepared.
- The National Jury, comprising eminent personalities from industry, NGOs etc, then examine the cases and the field evaluation reports and select the winners.
- Each of the Winners are felicitated at a high profile national event, wherein they are awarded with trophies, citations and cash awards.
- Each of the National Winners receives Rs 2,00,000 each and the National Runners Up and Winners of the Special Recognition for Responsible Business Practices are presented Rs 1,00,000 each.
- As a token of appreciation the NGOs/MFIs that nominate the winners are also invited to be part of the Awards Ceremony and presented with citations.
- In-kind awards have also been instituted for the winners. These are in the form of business development trainings for capacity/knowledge building of the winners, so as to enable them to manage their enterprises more efficiently.

## NATIONAL WINNER North Rehana

Rehana, a young Muslim woman from a poor background, faced several challenging circumstances, which did not deter her from emerging as a successful entrepreneur. Twenty five year old Rehana today runs a popular clothes boutique and a general store in her village Chandwak, in Jaunpur. Diversification and steady expansion have been the hallmarks of her business. But just 6 years back, Rehana faced financial hardship when her father, a sales man in a local cycle shop, fell seriously ill. The eldest of 4 unmarried sisters, she took up tailoring as a profession by stitching clothes for her neighbors. Learning about the NGO, 'Nazir Art Seva Samiti', by sheer chance, she got in touch with them and has not looked back since.

The NGO helped Rehana with an initial loan and guidance to set up her own tailoring unit. It continues to provide her information about marketing opportunities such as crafts bazaars and exhibitions. When Rehana decided to diversify and set up a general store out of her own house, the NGO helped her obtain a second loan as seed capital.

Presently, Rehana has 5 employees, 3 at her tailoring unit and 2 at the store. She has borne educational expenses for some who have started their own enterprise. She also provides free training to needy women at her boutique and later on engages some of them in the work.



Entering a male dominated profession has not been easy for an inexperienced Rehana who is today a role model to many young women of her community. She wants to expand her shop, and eventually export her garments. She also wants to complete her education that she discontinued due to her father's illness and resulting poverty.

**Nominating Organization:** Nazir Art Seva Samiti was established in 1992. The NGO works for the benefit of handloom weavers, linking them with government schemes and promoting entrepreneurship to achieve social and economic empowerment of the poor handloom weavers. Nazir Art Seva Samiti carries out its activities in two major states of Uttar Pradesh and Jammu and Kashmir.



## NATIONAL WINNER & SOCIAL RESPONSIBILITY CATEGORY WINNER South Alagarsamy

Alagarsamy, born to a farmer, in Dindigul district of Tamil Nadu, did an MA in Economics and an MPhil from Gandhigram University. He chose his parents' profession of farming and went on to set up an award winning, innovative, hybrid Moringa seeds nursery in 2001.

However, after his parents' death, their property of 10 acres was unfairly appropriated by his siblings, leaving him with only half an acre.

Knowing fully well that conventional crop will not give much yield, he planted 70 hybrid Moringa plants. He had then decided to sell off his house and land to pay off debts but fortunately, his first harvest earned him an encouraging Rs. 1.5 lakhs. He paid off his debts and decided to expand. Finances were a constraint but suggestions from technical experts and organic farmers were helpful.

Alagarsamy took a loan of Rs. 10,000 from the NGO, SEVA for nursery raising who helped link him to other farmer-innovators, agri universities and experts.

He now owns 7.75 acres of a unique organic 'air-layering' Moringa nursery and employs 9 people. He also practices and trains others in Low-External Input Sustainable Agriculture/organic farming practices and prepares his own bio-fertilizers. His turnover of Rs. 0.96 lakhs in 2002 has peaked to Rs. 19.48 lakhs in 2008.

Alagarsamy is a respected employer who pays his workers fair wages and provides a clean work space. He also donates for the development of the village school and temple and provides scholarships to poor children.

**Nominating Organization:** Sustainable-agriculture & Environmental Voluntary Action (SEVA) is a Tamil Nadu based organization set up in 1992 to promote indigenous knowledge based sustainable development. Its area of work includes documentation, testing and demonstration of indigenous knowledge and innovations in the field of agriculture, animal husbandry and natural resource management.

## NATIONAL WINNER West & Central Subhash Sahebrao Lohakare

Thirty six year old Subhash Sahebrao Lohakare belongs to the cobbler community from a village on the outskirts of Pune. One of the few graduates in his village, he wanted to set up his own business to break away from the traditional family occupation, but he neither had guidance nor finances.

Unsuccessful at his attempt to sell jowar in Pune, he was forced to take up a job in a local company earning a measly Rs 18 a day which he quit within 3 months. Subhash then started polishing shoes, though it was a job he was uncomfortable doing. He employed an assistant to gain free time to learn shoe making. He studied the latest shoe designs and made his own samples and also started taking petty orders from local retailers.

In 1995, Subhash took a loan of Rs 52,000 from his father in law and bought a small place in Pune where he lived. He converted a part of the property into a showroom for repair and sale of shoes. In 2000, Subhash approached BYST which gave him a loan of 49000 and supported him with a mentor and other business inputs. Subhash soon got his first major order - 600 pairs of military shoes - and has never looked back. Today, Subhash makes industrial & fancy shoes & also supplies in wholesale.



He has 3 premises that he uses for his business.

Subhash has a cash credit limit of 3 lakhs from Bank of Maharashtra and 4 lakhs of credit in the market and 10 lakhs worth of raw material stock. In 2007-08, he had a turnover of Rs 25 Lakhs. Subhash is also a recipient of the JRD Tata Award in 2003.

**Nominating Organization:** Bharatiya Yuva Shakti Trust (BYST) is a registered non-profit organization, established with the objective of turning job seekers into job creators. Since 1991, it has been providing financial assistance and mentors, along with a whole range of other business development services to disadvantaged youth in the age group 18-35 years.



## NATIONAL WINNER East & North East Jharana Champati

Hailing from a remote village in Puri, Orissa, Jharana Champati's family of eight was dependent on subsistence farming undertaken by her father. Forced to drop out of school after completing standard VIII, Jharana wanted to help her father make ends meet. However, she neither had a business background, nor a mentor to help her decide what

would be a lucrative business option. Agriculture and appliqué work were the options in Jharana's village and she decided to learn the art of appliqué work to add to the family income. After undergoing formal training, she started her venture in a small way, making appliqué items at home and selling them in nearby villages.

After she gained confidence in her skill and marketing capabilities, Jharana took a loan of Rs 25,000 in 2003 from the District Industries Commission (DIC) Handicraft. Thus, Jharana set up Maa Mangal Enterprise. She also took a loan from Swayamshree Micro Credit Services for expanding her business.

Over the last five years, Jharana has gradually expanded her business. Today, she sells her products in exhibitions, apart from supplying in wholesale. She owns 3 machines for appliqué stitching and employs part time workers, sometimes upto 30, to cater to increasing demand. Her efforts have also ensured a better quality of life for her family. She supports her family and has involved them in her business, and together they have managed to pay off all loans. In 2007-08, Maa Mangal Enterprise recorded a turnover of Rs 2.5 Lakhs, with a profit of Rs 1 Lakh.

Twenty eight year old Jharana also wants to diversify into making candles and incense sticks.

**Nominating Organization:** Swayamshree Micro Credit Services (SMCS) is a Non-Government Development Financial Organization in the state of Orissa. SMCS offers a context specific and innovative mix of services and products, by targeting the poor, especially women, for livelihood generation, economic expansion, and business development through group-based as well as individual enterprise programs.

## NATIONAL RUNNER-UP North Salauddin

Salauddin hails from a poor family of traditional weavers. Dropping out after Class XII, he joined his family's unit to supplement the income but soon realized that the business of weaving, given an abundance of weavers, offered stiff competition. He found that the only way to make the business profitable was to expand and lower production costs. He met craftsmen and dealers in his area to gather tips and suggestions.

After he won an entrepreneurship contest held by an NGO "Nazir Art Seva Samiti", the NGO offered an initial loan of Rs. 50,000 which helped Salauddin in expanding his business. Salauddin decided to diversify into firewood and furniture in 2005 and was able to capture a large share of an emerging market and earn substantial profits.

Salauddin's turnover from both his businesses is at Rs. 4 lakhs. He employs 5 craftsmen and has 8 handloom machines. Apart from regular clients, he also gets orders from participating in exhibitions.

In future, he wants to open branches across India, and even export his products. He also plans to set up a furniture manufacturing unit in Varanasi.

Salauddin is a strong advocate of the rights and welfare of



weavers. He offers free medical checkups, fair wages, and overtime pay to his workers. He also wants to set up a weaver's association and a training centre. He promotes easy access to micro credit through SHGs. A believer of equal opportunities, he has employed a differently abled person in his unit. Training youngsters in the art of weaving, he enables them to be independent.

**Nominating Organization:** Nazir Art Seva Samiti was established in 1992. The NGO works for the benefit of handloom weavers, linking them with government schemes and promoting entrepreneurship to achieve social and economic empowerment of the poor handloom weavers. Nazir Art Seva Samiti carries out its activities in two major states of Uttar Pradesh and Jammu and Kashmir.



## NATIONAL RUNNER-UP South Dorette Christabel

Dorette Christabel's father was a motor mechanic, her mother a low-paid nurse in a private hospital in Shimoga, Karnataka. Dorette was forced to discontinue her studies after standard XII and move to Bangalore to seek employment. She worked on many low-paid jobs.

After her marriage to a gas mechanic, Dorette had to quit her job to take care of her baby, adding to financial difficulties. Dorette then saw an advertisement for Prime Minister's Rozgar Yojana and decided to apply for the scheme relying on her husband's mechanical knowledge.

The PMRY loan of Rs. 75,000 required her to spend 15 days at RUDSET Institute undergoing a course on entrepreneurship. The PMRY loan helped Dorette to start up her gas servicing business. Dorette soon received enquiries for kitchen gas line servicing and also expanded to manufacturing small custom built kitchen equipment.

Today, 35 year old Dorette has graduated to designing and manufacturing entire commercial kitchens for large and well known hotels and malls in Bangalore. She now has a well-equipped factory for basic fabrication of kitchen equipment. RD Gas has recorded a total turnover of Rs. 24.6 lakhs. Dorette has undergone a six-month interior design to enable her to design kitchens professionally. A portable rumali roti oven is an innovation of RD Gas.

Dorette employs 5 people and also out-sources work to three small factories. Banks are keen to support Dorette for her expansion plans. Her initiatives have vastly improved the quality of life for her family and employees.

**Nominating Organization:** Rural Development & Self Employment Training Institute (RUDSET Institute) was set up in 1982 jointly by Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank and Canara Bank to motivate unemployed youth to take up self-employment as a career. The unique experiment of building confidence of the youth by developing skill and positive attitude among them through dedicated training was found effective.

# NATIONAL RUNNER-UP & SOCIAL RESPONSIBILITY CATEGORY WINNER West & Central

## Vasanti Uikey

“Doodh waali kaku”, 45 year old Vasanti Uikey struggled against extreme poverty to become a successful micro entrepreneur. She now owns a milk distribution centre and a grocery store in the Pandhrabodi slum of Nagpur.

Vasanti worked as a nurse and her husband drove a rented auto rickshaw but their income was meager.

Vasanti thought of starting a dairy as there was no milk shop in her area. She applied for government sanctions, and in 2002 gave up her job to sell milk from a table on the roadside. Encouraged by the response, Vasanti diversified into other groceries. That year she came across CDS, a local voluntary organization that had formed a women's SHG in her area. Vasanti joined the SHG and in 2005, took her first loan of Rs 3000 from CDS to set up a grocery shop which she ran from her house. With subsequent loans, which she always repaid on time, Vasanti expanded and diversified her business.

Today, Vasanti deals with competition by offering credit to customers and keeping her store open 17 hours a day. She has 2 second hand autos run by her husband and brother.



Her two daughters help her manage her venture.

A successful entrepreneur, Vasanti is also a community organizer who has helped others in her area to improve their quality of life. Her initiatives include forming women's SHGs and facilitating credit linkages, assisting unemployed youth to get part time jobs, running a subsidized playschool in the locality, and facilitating needy students to get access to scholarships from CDS.

**Nominating Organization:** Bharatiya Yuva Shakti Trust (BYST) is a registered non-profit organization, established with the objective of turning job seekers into job creators. SincNominating organization: Community Development Society (CDS), established in 1985, aims to transform impoverished families and communities through micro credit and basic business training.



# NATIONAL RUNNER-UP East & North East

## Mary Tigga

An standard VIII dropout from a small village in Kurdi in Jharkhand, 24 year old Mary Tigga refused to walk the path of mediocrity offered by an agriculture dependent life.

Originally belonging to a farming family, Mary was adept at

agricultural work, producing vegetables and selling them in the market. But agriculture depended on rainfall, and Mary realized the need to diversify to ensure a sustainable income. Thus when PRADAN facilitated the formation of SHGs in her area and started supporting micro entrepreneur activities, Mary expressed interest to set up a poultry business. She had land but no skills or infrastructure. With support from PRADAN, Mary took her first loan of Rs 10,000 and created a tiny shed to raise chicks. PRADAN helped her study the market and provided her with technical support.

Today, Mary is the proud owner of a poultry farm and employs 3 people. She is constantly innovating to improve her business. Mary has overcome multiple challenges including poverty and a lack of knowledge and has emerged as a role model in her village. She is also making sure her two children get educated.

Mary has received prizes for Best Rearing of Poultry. In 2007-08, her business recorded a turnover of nearly Rs 3 lakhs, with a profit of Rs 45,000.

Her future plans include setting up an additional poultry shed for and utilizing her agricultural skills to diversify into marketing vegetables in wholesale.

**Nominating Organization:** PRADAN is a voluntary organization established in Delhi in 1983. PRADAN believes that poverty can be conquered through enhancing livelihood capabilities of the poor and giving them access to sustainable income earning opportunities. Majority of families that PRADAN works with belong to the Schedule Tribes and Castes.

# SOCIAL RESPONSIBILITY CATEGORY WINNER

## North

### Sarvar Ansari

Sarvar Ansari from Gangeron village, near Muzaffarnagar, Uttar Pradesh was born in a large family of 10 with household income of Rs. 75-100 a day from making and selling woolen blankets, barely enough to sustain the family. When Sarvar was still in Class IX, his father became seriously ill, forcing him to drop out and take charge of his family's business.

While Sarvar was adept at his family's traditional art of weaving, bringing his family out of poverty required innovation and expansion in the business. Sarvar also wanted to diversify into making home furnishings. However lack of finances remained a major hurdle. It was then that he heard about the NGO 'Saraswati Seva Samiti' located at Alam, 5 kms from his village.

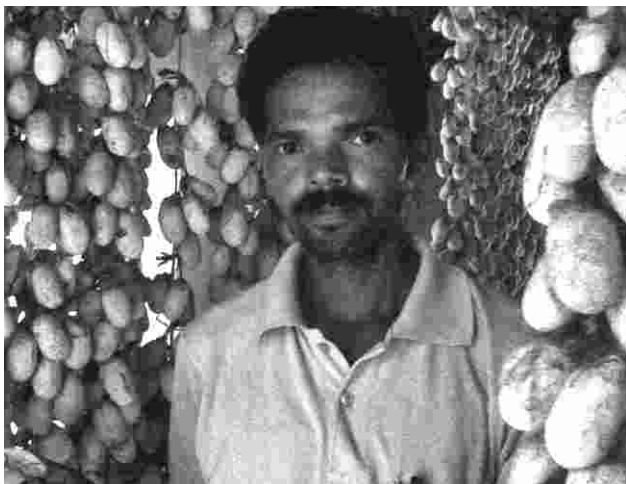
The NGO not only helped Sarvar get access to loans but also guided and trained Sarvar in management of his enterprise. Sarvar invested in new looms and raw material. He also increased his employee strength and got specialist weavers. He also diversified and started a poultry business.

Today, Sarvar is a confident businessman. With the profits earned, he has been able to vastly improve the quality of his own life and that of his community.



Sarvar contributes to the welfare of his employees in terms of health checkups, fair wages, and education sponsorships for their children. He has also led several village level initiatives such as opposing child labor in looms, organizing pulse polio camps, assisting fellow weavers for home loans and donating to village charities.

**Nominating organization:** Saraswati Seva Samiti (SSS) strives to mobilize the poor, downtrodden and weaker sections into sustainable groups and independent micro entrepreneurs so as to achieve their social and economic empowerment. SSS operates around Muzaffarnagar district of Uttar Pradesh forming SHGs, supporting potential micro entrepreneurs, family welfare and MCH programmes, providing safe drinking water.



# SOCIAL RESPONSIBILITY CATEGORY WINNER

## East & North East

### Jalsingh Samad

Thirty eight year old Jalsingh hails from a remote village in Jharkhand in the rural area of Kuchai, known for silk production. Jalsingh's family of 7 were dependent on

subsistence farming. A commerce graduate, he dreamed of improving the lives of his family members and community, most of who were poor, but he had no resources to move forward.

With technical expertise, market and credit linkages from NGO, PRADAN, Jalsingh formed a SHG of silk producers in his village and started to produce Disease Free Lays. Jalsingh diversified into cultivation of other vegetables using hybrid seeds. After marketing his produce successfully, Jalsingh motivated other farmers in his village and is known for inclusive growth. He is a leader in his village and is looked up to for advise.

Jalsingh has repaid all loans, increased his savings and is educating his children. He also provides other farmers with hybrid seeds and saplings at a nominal profit so they do not need to travel far (upto 80 km) to purchase saplings.

Jalsingh organizes his user group to save money to finance business and other emergencies, maintain hygienic conditions in all processes and focus on good workplace conditions. He is environmentally conscious and the vice president of the local forest protection committee. He also helps in facilitating construction of farm ponds and wells for conservation of surface water.

**Nominating Organization:** PRADAN is a voluntary organization which believes that poverty can be conquered through enhancing livelihood capabilities of the poor and giving them access to sustainable income earning opportunities. PRADAN has 268 employees who work with over 112,900 families in villages in 7 of the poorest states in the country.

## Acknowledgment

The Citigroup Micro Entrepreneur Awards 2008 would not have been possible without the unstinted support of our partners and associates. We take this opportunity to thank them for their valuable inputs and comments which enabled us to conclude it successfully.

Our sincere appreciation to the non-government - organizations and micro finance institutions who identified the applicants and encouraged them to apply.

We convey our special thanks to the National Advisory Council, National Jury and Screening Organizations for adding credibility and transparency to the entire process.

## National Advisory Council

Mr Deepak Parekh, Chairman, HDFC Ltd

Mr Gautam Thapar, Chairman, Ballarpur Industries

Ms Kiran Mazumdar Shaw, Chairman & Managing Director, Biocon Ltd

Ms Maxine Olson, UN Resident Coordinator & UNDP Resident Representative

Mr NR Narayana Murthy, Non-executive Chairman of the Board, Infosys Technology Ltd.

Mr R Gopalakrishnan, Executive Director, Tata Sons Ltd.

Ms Shabana Azmi, Noted Actor and former Rajya Sabha member

Mr Shekhar Gupta, Editor-inChief, The Indian Express Group

From Citi:

Mr Sanjay Nayar, CEO, Citi South Asia

Mr N Rajashekar, Country Business Manager, Global Consumer Group, Citi India

Mr Godwin Chellam, Director and Head of Corporate Affairs, Citi South Asia

Ms Aloka Majumdar, Asst. Vice President, Corporate Citizenship, Citi India

## The National Jury

Mr B K Jhavar, Chairman, Usha Martin Group

Mr Dilip Ranjekar, CEO, Azim Premji Foundation

Mr H N Sinor, Former Chief Executive, Indian Banks' Association

Mr Kumar Ketkar, Editor, Loksatta

Mr Pramath Raj Sinha, CEO, 9dot9 Mediaworx

Ms Radhika Haribhakti, Former Chairperson, Friends of Women's World Banking

Ms Veena Mankar, CEO, Swadhaar FinAccess

## Screening Organizations For The Four Regions:

East & North East: Indian Institute of Management (IIM) Calcutta

North: Faculty of Management Studies (FMS), Delhi

South: Indian Institute of Management (IIM) Bangalore

West & Central: SP Jain Institute of Management and Research (SPJIMR), Mumbai

## Process Implementation Partner

Partners In Change:

Mr Viraf Mehta, CEO

Ms Indrani Maitra, Mr Dilip Das, Mr Khurram Nayaab, Mr Onkar Singh, Ms Sujatha Ganesh

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## Citi Foundation



The Citi Foundation is the philanthropic arm of Citi Inc., the world's preeminent financial services firm. By partnering with Citi businesses around the world, the Foundation is able to put the full resources of a global institution to work for the local organizations it supports.