



Financial Inclusion of Bharat

Insights into People, Markets and Startups

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Introduction



If you are reading this book, then you already own a smartphone with seamless internet access. You probably will feel inconvenienced if your online access were to be stopped, even for a few hours. You have more than one bank account and at least one active UPI account. You perhaps own at least one credit card and get spammed by messages and calls offering you ready or on-demand loans. You have some insurance coverage – for your assets, health or life. This is not true for over 70 per cent of people in India – the financially underserved Bharat segment.

In 2018, CIIE.CO set up the Bharat Inclusion Initiative (popularly known as BII) as a continuum of interventions to catalyse building impactful solutions to boost the financial inclusion of Bharat. Over its tenure, BII has accelerated, invested in, and supported over 60 startups that have cumulatively delivered a range of financial services to over 30 million Bharat customers. A salient part of BII was research that could unravel what we know about Bharat and inform building and reaching products that enable the Bharat customer's financial inclusion.

This book is a consolidation of these research studies.

Between 2018-22, we embarked on over 24 research studies in different formats, across focus areas and problem statements. We designed and published a se-

ries – People of Bharat – which sought to humanise the Bharat segment, therefore nudging the ecosystem, particularly entrepreneurs, to develop more empathy towards their target customer. We undertook research studies to fill some product and UI/UX design gaps. Through the Bharat Inclusion Research Fellowships, we supported leading researchers and emerging industry leaders with developing a sharper understanding of the Bharat customer and identifying novel use cases. Along with IIM Ahmedabad and IRMA, we set up the research program – 'Financial Inclusion for Rural Transformation' that is bringing back novel data and insights about rural households and unpacking their implications for product design. Finally, to build the talent capacity in business schools and the ecosystem at large on building inclusive fintechs startups, we developed cases to aid contextualised learning in classrooms.

We published chosen insights into four themes – 'People of Bharat' – human stories of real people from the target Bharat customer segment; 'Understanding Bharat' – data-backed inferences predominantly from research fellowships; 'Building for Bharat' - observations and lessons from and about startups building inclusive fintech solutions; and 'Designing for Bharat' – inputs on UI/UX design.

This book is divided into three sections – 'Insights into Customers' that carries chosen stories from the People of Bharat, 'In-

sights into Products and Markets' which encapsulates visualised insights from in-house and supported research studies and 'Insights into Startups' presenting depiction of case studies that we wrote on inclusive fintech startups.

Overall, our research under BII was an attempt to contribute to three critical needs in the entrepreneurs' pursuit of boosting financial inclusion in India – who are you building for, i.e. customer, what are you building, i.e. product and how should you organise the delivery of this product/service, i.e. the startup. We hope that you find the insights and tools from this book helpful.

Dr. Supriya Sharma
Partner - Insights
CIIE.CO

Insights into Customers



People of Bharat



Empathy is one of the strongest forces behind human action. It signifies understanding, sharing and connecting with the feelings and experiences of others. It potentially makes problem-solving more intrinsically motivated.

Founders often build for problems that they find 'real' and pressing. While data, skills and capital are critical, it is often the personal or vicarious experience of the problem that provides the motivating fuel as well as ability to identify the nuanced gaps that need innovative solutions. The People of Bharat was designed as a series to enhance the founders' and the ecosystem's empathy with the real people that constitute what is called the Bharat segment.

Each story in the People of Bharat is a real person - each aspect, struggle and dream is real. To protect identities, we changed the names and in some cases other identifiers such as location. We sought and received informed consent each time. Sometimes, we worked with equally driven partners to seek and record the stories, most often we set out and interviewed people across the landscape of the country ourselves.

The People of Bharat series was published between September 2018 to March 2021. This section presents hand-picked stories from the original series.

IMLI

Age 40-45
Occupation Manual Labourer
State Chattisgarh

UNDOCUMENTED DREAMS



I meet Imli in the backyard of the house where she lives alone — in a one-room kutcha¹ house in Ambikapur, a small town in Chhattisgarh. We sit on the stairs in the courtyard to talk. Imli is short and dark. Her round face is braced with a smile when she tells me that Imli is not her real name! I am shocked as I have known her for a long time. I have also seen the name ‘Imli Singh’ in her bank passbook while helping her fill a cash deposit slip. *‘Mei khud hi nai janat rahein apna naam.’* (I myself didn’t know what my real name was) she says — not until she applied for an Aadhaar² card. In Imli’s village, people do not call a person by their real name as it is deemed inauspicious. Usually, people pick the names of fruits and vegetables as nicknames. Imli means tamarind (a sour fruit) in Hindi. Imli sought assistance of her landlord to open a bank account and as he didn’t know her real name, he opened the account with her first name and his last name. That is how Phoolkumari Nageshiya became ‘Imli Singh’ on paper.

‘I myself didn’t know what my real name was.’

Imli's guess is she is about 40–45 years old. She tells me she was born and raised in Gujarwar; a village 50 kilometers from Ambikapur in Chattisgarh. She has never been to school and currently works as a Reja — a term used for unskilled women labourers. Her parents worked as farm labourers as their own land was too small to grow anything and owned two bullocks. Imli was the eldest of five siblings; she has two brothers and two sisters.

I ask her about her childhood. 'I had a very difficult one. If money had not been scarce, I would have never landed up here in Ambikapur' she says. When Imli was ten years old, she was married off to a young man in the village. Four months later, he ran away with another woman. Imli was sent to live with her aunt who worked as a construction worker in Ambikapur. Every day, Imli and her aunt would walk to the labour naka³ — an intersection of main roads called Thana Chowk in Ambikapur. Once there, they waited to be picked up as labourers on construction projects. 'My aunt taught me the ropes of construction work' she says.

Imli earns ₹ 300–350 per day. She tells me she does the work of a mistry — skilled construction worker (usually male) but does not get equal pay. As a Reja her employers assume she has no skills and can only load/unload construction material. She tells me the application of cement and arrangement of bricks; a skill she possesses -is generally common among men. Despite doing the work of men she is not paid ₹ 500–550 which is the designated pay for a mistry.



During the lockdown, Imli's landlord, community members and others donated groceries for her survival. She still has some of those and speaks gratefully of 'helpful people' around her. When travel restrictions were relaxed, her brother came by tractor and took her back to the village for a few days. Post the COVID-19 lockdown, Imli has faced difficulty in landing regular work. She works only two-three times a week as compared to every day before the lockdown. Less work means less income for Imli. Still she manages to send ₹ 1,000 to her parents each month with her sister who comes to visit. Her brothers have separated from her parents and do not contribute to their household expenses. Departing from the tradition where sons are expected to fund parents' expenses, Imli feels proud to say '*more dai dau la mei paalat hoon*' (I take care of my parents). Imli spends on groceries — grains, vegetables, oil and soap. She works as a househelp at her landlord's house - she does not get wages but gets to live in the servant quarters rent-free. Before the lockdown, Imli managed to earn ₹ 8–10,000 a month and even saved a little. Presently, she has ₹ 2,500 in her bank account. Last year, Imli's father was treated with a skin condition at a government hospital. Imli spent ₹ 6,000 for his medicines.

Imli's wish is to get her younger sister married but the wedding is being stalled because of financial strain. Imli shows me the wedding dress she has bought for her sister, she keeps it locked safely in a wooden cupboard. The wedding trousseau and the accompanying accessories cost her ₹ 8–10,000. 'I have no money to buy her jewelry' she says, tears welling up in her eyes.

Imli faces a lot of problems due to improper documentation. She has two bank accounts in different names. She is unable to get a Ration Card⁴ issued and therefore unable to secure grains at fair price rates. A few years ago her father received an amount from a government housing scheme to build a house. Thanks to that, Imli's parents own a two-room house in the village. They have an electricity connection but it hardly works. They also have a gas stove but her parents do not know how to use it. Imli cooks on the stove when she visits them. Her parents have a Ration Card and use it to buy grains at subsidised prices. I ask Imli if she has ever considered getting married again. 'Why would I? All men are drunkards!' she exaggerates.

For the future, Imli wants to start her own shop selling groceries or snacks, if she can manage to save the capital required for it. 'I would be able to sit at home and work' she says. For someone who is out working, exposed to the elements, this would be a life of luxury. But she knows this goal is difficult to achieve. Imli has never taken any loan but is now considering borrowing from her landlord for her sister's wedding. Imli worries about her sister's wedding and her aging parents. '*Moke kaam chahi bas, moke aage badhna hai bas*' (All I want is regular work. I need work to grow) She adds. For people like Imli, a day without work is a day without wages.





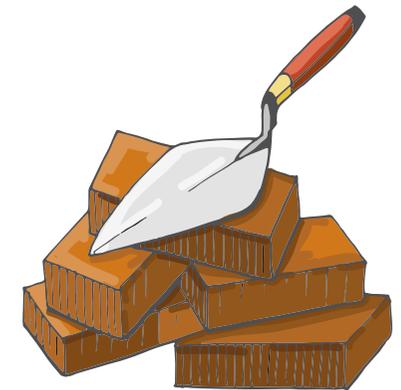
Footnotes :

¹A kind of house, where the walls are made up of bamboo, mud, grass, reed, stones, thatch, straw, leaves and unburnt bricks, are known as kutchha houses.

²Aadhaar is a 12 digit individual identification number issued by the Unique Identification Authority of India on behalf of the Government of India. The number serves as a proof of identity and address.

³'Naka' is a place where labourers gather every morning; they are picked up for skilled/unskilled contractual work by contractors.

⁴Ration card is a document issued under an order or authority of the State Government for the purchase of essential commodities from the fair price shops under the Public Distribution System (PDS) / Targeted Public Distribution System (TPDS).



BHOLA DAS

Age 57
Occupation Caregiver
State West Bengal

**NO PLANS TO
RETIRE**

I knock at the door and I am answered by Bhola Das who has agreed to meet me here at the home of one of his patients' where he works as a caregiver. We slip into the dining hall to talk as Bhola has an hour off for lunch. He talks to me in hushed tones and I follow his lead — perhaps he doesn't want to disturb his patient. He has a gentle demeanor and as we speak I begin to understand why he is well-suited for his work. Bhola Das, 57 years old and was born to a Bengali family in Kolkata. He tells me unlike most children of poor families in those times, he was born in a hospital. In those days, his mother was employed there as a sanitation worker. His father worked as a painter on contract. Poverty was chronic. *'Khub ekta bhalo arthik obostha chilo na,'* (Our financial condition was not very well then) says Bhola Das. Bhola completed his primary education and tried to follow his father's profession, taking up odd jobs in painting.

**'I incurred huge expenses
in getting my wife's eyes
treated'**

However, work was sparse and payments irregular. Bhola recalls a dark time when unemployment was a constant threat. He confesses how he suffered from bouts of depression followed by a scramble to find work. Grappling with uncertainty, he continued in this manner until he found an agency that connected patients with caregivers. He enrolled with them and started working as a caregiver. That was close to 20 years ago. During this time he worked mostly at patients' homes — sometimes he was requested to serve outside Kolkata which meant travelling and living in nearby towns for 3-4 days. He counts a few districts in West Bengal on his fingers where he was sent to work. In 2016, there was an opening for a ward boy at the very hospital he was born. He applied, was interviewed and got selected for the job. He continued to stay in touch with the agency, balancing two jobs whenever he could. The work and income were both regular. However, in 2018 the hospital decided to lay off staff for cost-saving reasons — Bhola found himself among the first ones on the way out.

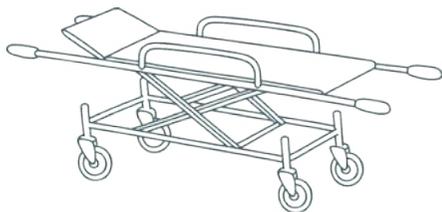
Bhola currently lives with his wife and an aging mother in a rented, semi-pucca⁵ house in a slum settlement in Kolkata. The house has one room with an attached kitchen and it suffices for the three of them. His two daughters are married and 'settled'.

At present, the healthcare agency connects Bhola Das to patients in need of various caregiving services, maintaining a steady source of employment. Bhola is required to report to a patient's house at 8 am and leave by 8 pm.



He carries his tiffin with him sometimes and has his lunch on-the-job. Sometimes, he leaves the house and buys something to eat from the streets. The nature of Bhola's work varies from patient-to-patient. His current patient is a middle-aged man with a mobility problem; Bhola Das has to assist him in and out of the wheelchair, take him for a walk and administer his medicines. Speaking about his patients, he points out — '*Onek lokjon er shaathe kaaj korechi*' (I have had to work with many kinds of people) and most of them are 'bhaalo' (gentle in behavior) — permitting him some time off during lunch; others can be more demanding.

Bhola Das earns a monthly salary of ₹ 10,000 which the patients pay him directly. He has to pay the agency a nominal commission of around ₹ 50 every month irrespective of whether he is employed or not. He spends ₹ 4,000 on groceries, ₹ 500 on utilities and ₹ 2,500 on rent. He is eligible for subsidised rations by the government and gets three kilos of wheat every three months for ₹ 3. The agency gives him a uniform that he is supposed to wear to work every day. Bhola spends ₹ 1,500 on recurring health expenses; especially for his wife.



A year ago Bhola's wife needed eye surgery. '*Bouer choker chikitsha te onek khorcha hoeche*' (I incurred huge expenses in getting my wife's eyes treated), he says and tells me he spent ₹ 30,000 aside from medications. Bhola Das pooled the family's savings; his daughter who was single and working back then helped him with a large portion of the expenses. Bhola tells me she also regularly pooled in her monthly earnings for buying groceries. Now that his daughter is married, her lack of financial contribution has reduced the family's earnings by half. Bhola has lost a lot of work days in taking care of his wife. He tells me he was also unable to take up jobs with night shifts for a year after his wife's surgery. Continuing he clarifies, 'Night shift jobs in patient care pay much more.'

Bhola has a bank account but does not put it to much use. He is able to save ₹ 500 each month which he tucks away at home. He owns a feature phone and uses it to make and receive calls from the agency and his patients. He is fearful of using a phone to make financial transactions over the internet as he feels he lacks the skills — 'What if I make a mistake and lose money?' he interjects. He aspires to buy a home of his own someday but has no plans on how he would go about it.

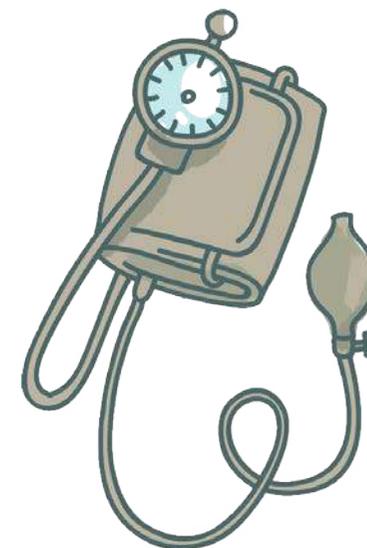
Bhola tells me he is satisfied with the way things are. He likes his job and feels he is doing a good service to society by helping sick people. He has no life or medical insurance.

I ask him how his wife and old mother would survive if something happened to him — but he assures me it's only a fleeting concern. As I wrap up my notes, I catch Bhola with a far-away look on his face. I immediately feel sorry about asking my last question.



Footnotes :

⁵ Pucca housing refers to dwellings that are designed to be solid and permanent. This term is applied to housing built of substantial material such as stone, brick, cement, concrete, or timber.



ROSHNI

Age 25
Occupation Process Executive
State Karnataka

TAKING ON THE FAMILY DUES

At first Roshni appears to be shy and reticent but as the interview progresses, she opens up about herself. I met her one afternoon at the company she currently works for. Owing to the Covid-19 pandemic, there was hardly anyone at the workplace with most people choosing to work from home even after the lockdown. Roshni comes to work a few times a week, mainly to sort out paperwork and organize the remaining tasks. Comfortably seated in one of the meeting rooms, we start talking.

I learn that Roshni is a young woman of 25 who has shouldered responsibilities far beyond her age. Dressed in jeans and a short kurta (long sleeved shirt) she comes across as a confident, young woman. Her family hails from a small village near Shimoga in Karnataka where she lived until the age of 12.

‘My three big problems you ask? Debt, debt, and more debt.’

Her father worked as a truck driver and her mother worked as a farm labourer. Roshni is the youngest of three children; she has an older sister and brother.

Childhood memories are etched with financial anxieties for Roshni. 'Those days were hard. There was never enough money. My sister had to drop out of school after her tenth standard in order to support the family. My brother too discontinued his education and started accompanying my father as a truck driver's assistant. I was the only one to complete my graduation,' she says.

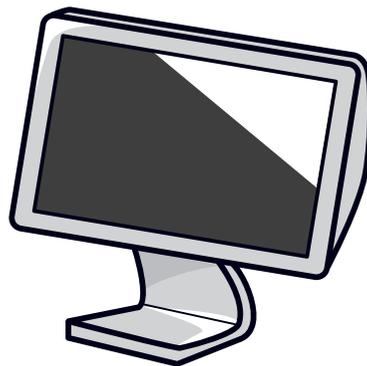


Roshni was 12 when her family moved to Bengaluru in search of better financial opportunities. Her siblings had dropped out of school and had started working to support the family.

As far as Roshni can remember, her family has always been in debt — struggling to clear several of them till this date. She recalls some bright days as well, 'I studied in an all- girls' school for my 11th and 12th standard. And I remember those days as being the most carefree and happy days of my life,' she says. Her eyes light up as she recalls a month-long trip to Delhi. She was selected to perform at the Republic Day event and her group won the first prize in a dance competition. 'I will always cherish that memory,' she adds. Soon after, Roshni went on to complete her undergraduate in commerce with reasonably good marks.

When Roshni finished her graduation, nobody in the family had a job. Her sister had recently married, leaving her family with a debt burden of ₹ 4,00,000 from the wedding. Soon after, both her brother and father lost their jobs. Roshni stepped up to shoulder the financial burdens of her family. In 2017, with the help of a friend, she secured a job as an accountant at an interior decorating firm. The salary was ₹ 10,000 which was not enough to support the household expenses and Roshni applied for her first loan of ₹ 1,00,000 million from a Non-Banking Financial Institution (NBFC) at an interest of 23% per annum.

The family managed to survive only by adding one more debt to their ledgers. They say bad things happen in threes. Within a year of the wedding, her sister's husband passed away. Distraught with shock and grief her pregnant sister suffered a miscarriage leading to hospitalisation and a host of medical complications. Roshni only did what she knew — took another loan of ₹ 70,000 towards her sister's medical expenses. Strapped with two Equated Monthly Installments (EMIs) Roshni applied for a credit card. With time she discovered she needed to repay the credit card debt.



The harassment from the credit card company prompted Roshni to borrow money from her employer, family and friends. During this time, she stopped paying the other EMI's and financial pressures mounted. The most severe blow was when the company Roshni was working for, started incurring losses and could no longer pay her full salary. The company started delaying her salary and after aggressive confrontations with the management for her salary, she quit her job in July 2019.

Finding another job wasn't easy. '*Yakaap badukabeku anusthathu madam*' (The worst phase of my life started after I quit my job. I felt life was not worth living) she says darkly. 'From July to November I attended interviews every single day. Nothing worked out. I used to walk long distances for the interviews; several times I would sit for a whole day waiting for the interview to take place and even after that I did not land the job.' When Roshni was about to give up, she managed to land a job as a process executive at her current place of employment for ₹ 16,000 a month.

Things immediately started looking up. She is now happily settled into her job and has started paying off the family debt. Roshni gives ₹ 15,000 of her earnings to her mother to make payments towards their debts and retains ₹ 1000 for commuting expenses. Her father and brother have found work as well and also make payments to their creditors. The household spends ₹ 12,000 on rent

and ₹ 25,000 is paid to various creditors. Roshni does not know the exact amount of loan or details of the family's creditors. She only understands that the total amount to be repaid is ₹ 500,000. 'What about saving towards your marriage or other goals?' I ask her. She tells me her brother decided to become a cab driver and recently bought his own car. This has added to yet another loan. She does not wish to get married till her family is debt-free. Roshni owns a smartphone and uses it to make money transfers via NEFT⁶, IMPS⁷ and payments via Google Pay.

When the lockdown was announced in Bengaluru, Roshni became anxious about her job. '*Nanna kelasa mathe hogbidutheno antha nange thumane bhaya aaythu*' (I was terrified about losing my job again) she said, but she soon received assurance from her employer that her job was safe. She also received a full salary for the period of the 60-day lockdown. The continued salary came as a relief since her father and brother were unable to work during the lockdown. The lockdown brought another sort of relief too. Her family was able to find a match for her widowed sister and a quiet wedding ensued with minimal expenses.

Roshni feels blessed to have a good family. 'There is love and respect amongst us and my parents always make sure they consult us before any major decision is taken'. Although there is pressure on her to get married she is determined

to stay single till she can ease her parent's situation. 'My parents come first. They've had an extremely difficult life and I want them to relish some happiness. I can think of my dreams only after I have made my parents comfortable,' she adds. Roshni wants to own a car someday since she is fond of traveling. 'We manage to take small trips with family and friends within Karnataka, but it is my dream to visit Paris someday,' she shares. She also wants to buy some land for her parents who have never even dreamed of owning a house.

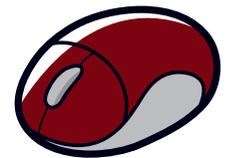
I ask Roshni to list three of her financial challenges. '*Nanna mooru dodda samasyegalu.... Saala, saala, saala*' (My three big problems you ask? Debt, debt and more debt), she emphasizes holding up one finger at a time for each time she says 'debt'. Roshni hopes to clear her family's debts and then start building a corpus of savings through chit funds.

Roshni's story is a reflection of the overriding effects of debt that beset millions of families in India and the role young, educated women are playing in the financial decisions of their households.

Footnotes :

⁶ NEFT : National Electronic Fund Transfer

⁷ IMPS : Immediate Payment Service.



MUKESH

Age 19
Occupation Sells Screenguards for Phones
State Uttar Pradesh

GRADUATING FROM THE SCHOOL OF LIFE

Hazratganj is a unique tourist spot in Lucknow. It is the main shopping area situated at the heart of the city and dates back to 1827, the year in which its foundation was laid by Nawab Nasiruddin Haider. With its unique architecture and uniformly painted shops, this place speaks much of Lucknow's heritage. After the First World War, the British rulers took over and remodeled this area - also called Ganj to replicate London's Queen Street, demolishing Mughal buildings to build new European style structures. It's a regular summer evening as locals come out for '*Ganjing*'. Just outside a popular mall in Hazratganj, stands a boy with a box-like shelf. He is wearing a striped T-shirt over faded jeans. A flex banner covers the front part of the shelf. It reads, 'Tempered gorilla glass covers at just ₹ 50.' A lemon stringed together with chilies hangs on one end of the shelf. This tiny stall is run by Mukesh Modi, who at 19 years, earns a living putting screen guards on smartphones.

**'It was more important to
earn back then.'**

I have observed that stalls like Mukesh's are common and can be found on other busy streets of Lucknow as well. A woman on a two-wheeler and stops by the stall. She brandishes a smartphone and asks if he has the screen-guard for it. Mukesh turns around to his customer — 'Definitely, madam' he replies, rummaging through his stock.

Mukesh tells me he was born in a village near Ghazipur in Uttar Pradesh. He remembers a childhood spent running around barefoot, across the green fields. 'The smell of the village air is still in my lungs' he says, recalling memories of a lost time. His father owned a small piece of ancestral land on which the family raised six cows — their main source of income. Mukesh lived in a kutchra⁸ house with his parents and three brothers. 'The cows lived in the courtyard of our house. They were a part of our family. They gave us ample milk and we were happy', explains Mukesh. Tragedy struck the household when the cows fell sick. Their milk dwindled and one night two of the cows died. 'Everyone in our family wept that night,' says Mukesh. Fearing the worst, Mukesh's father made the decision to sell everything in the village and come to the big city to look for work. Mukesh was nine years old when his family migrated to Lucknow.

It's been a decade since the family has been living on rent in a house with two rooms in the Jugali area. Mukesh's father worked as a sweeper for a few years before starting a

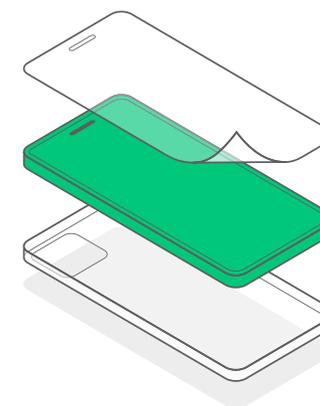


small *paan* shop (betel shop). Mukesh's elder brother followed his father and opened his own *paan* selling shop close by. Mukesh tells me he felt disinclined to study and instead started working as a tea-seller's apprentice at the age of 12. Few years later, he started assisting his father in his work. '*Tabh kamaana zaroori tha*' (It was more important to earn back then) he says trying to reconcile with his internal conflict of quitting school.

About a year ago, Mukesh's friend started a screen guard business. Mukesh thought it was a good idea and learnt about the business by accompanying his friend at his work for three months. To begin with, he cleans the screen of his customer's mobile and then carefully unpacks a screen guard. 'I have to be careful to avoid trapping air spaces' he explains as he demonstrates his work to me. His monthly income ranges from ₹ 9–10,000 — he makes ₹ 300–450 daily. He doesn't frequent one place but moves around the city. He has no vehicle and depends on public transport to get from one place to the next. He makes a trip to his supplier in Naka Hindola area and buys screen guards in bulk every three days. Each trip to replenish his stock costs him close to ₹ 2,000. He does not have a bank account and does not make a written note of his cost, expenses or income. Still, he manages to save ₹ 4000 each month which he tucks into his *galla* (piggybank) at home.

Mukesh's father and elder brother take care of the major household expenses. Sometimes, he pitches in too. The household spends ₹ 2–3,000 on groceries and ₹ 700–900 on utilities. Mukesh pays ₹ 1,000 every month towards the school fees of his younger brother. '*Padhai ki ahmiyat toh bohot hai*' (Education is so important) he says. Mukesh owns a second-hand smartphone which breaks down frequently. He uses apps such as WhatsApp, Facebook and Tik Tok.

Mukesh tells me his family has recently bought a plot of land outside the city. His uncle - a real estate broker, helped to close the sale. 'We have only one wish now; to build our own house in the coming years.' As I finish and start walking away, he points to me the direction to his brother's shop. 'Do stop there and buy some chocolate *paan*⁹!' he calls out. 'It's the best you will taste!' I promise him I will — after all, I like chocolate!





Footnotes :

⁸ Houses made of mud and straw are known as kutchha houses.

⁹ A preparation of betel leaf and areca nut chewed for its stimulant effects.

SALIM

Age **49**
Occupation **Autorickshaw Driver**
State **Karnataka**

NAVIGATING THROUGH THE COVID - 19 LOCKDOWN

Salim Ashraf, who is now 49, was born and raised in Bengaluru. He lives in a small but comfortable two bedroom house in Bamboo Bazaar, Bengaluru. His house is surrounded with shops selling bamboo furniture and ladders. He lives here with his wife who is a homemaker and his two sons aged 14 and 12.

Just like his wife, Salim's mother was a homemaker too, and his father supplied pulses and lentils to hotels around the city. Salim is the second among the eight children born to his parents and studied till sixth standard. He tells me that despite dropping out of school, he can speak four languages, including a little English.

Necessity and his father's untimely death drove him to start working at the age of 15. He started working at a lathe machine workshop for ₹ 5 a day. In 2005, he and his brother started selling tea. The business did well and the brothers managed to make ₹ 500-1,000 per day. When he and his brother got married, each started his own business. *'Jab hamara maa tha sab milke tha, maa ke intekaal ke baad sab alag alag ho gaya'* (When our mother was alive she made sure we were together. After her death, we brothers separated).

'Since the past two-three days I leave home with my auto-rickshaw, but no passenger is willing to take a ride'

In 2010, Salim bought an auto rickshaw and started driving it full time. Salim usually starts his day at 8:30 am by dropping off his two children at school. Then he waits for passengers willing to go to the busy Whitefield or Marathalli area. He works till 2 pm and then heads home for lunch. After lunch and a little rest, he heads out again working till 8:30 pm.

Salim likes his work as an auto rickshaw driver. It gives him a lot of independence to travel anywhere he wants and attend social functions. '*Humara guzara bhi hota hai aur public ki seva bhi*' (I make a living and also serve the public). He talks about the different kinds of customers — how some are very generous and some would squabble over a fair price for the ride.



Salim spends ₹ 300 on Compressed Natural Gas (CNG) fuel every day. He earns a maximum of ₹ 1,000 on a good business day, his daily earnings often range from ₹ 500–800. He spends about ₹ 6,000 on rent and ₹ 5,000 on groceries and school fees each month. His wife has recurring health problems (arthritis and thyroid) and he spends most of his income on her treatment. Last year he admitted his wife twice in private hospitals — spending about ₹ 28,000 on treatment. Salim tells me he is unable to save anything. He has no insurance and is not aware of the medical insurance schemes.

On 24th March 2020, when the 21-day lockdown was announced across the country, Salim grew anxious with only ₹ 500 in his pocket. He approached a distant cousin and borrowed ₹ 10,000. He used this money to buy groceries during the lockdown; and the amount lasted him for 35 days. After that, he borrowed ₹ 5000 from his uncle. Salim has not been able to earn a living during the lockdown. Three days after the lockdown 4.0 (restrictions on movement that were extended till May 31) was lifted in Bengaluru, Salim was able to earn only ₹ 100. 'Hum do chaar din se gaadi lekar nikal pade hain par koi passenger nahi baithta' (Since the past two-three days I leave home with my auto-rickshaw but no passenger is willing to take a ride). He is hoping people will start travelling soon but admits that regular traffic has been slow. 'People are travelling in their own vehicles; malls, offices

and schools are closed too' he says. Salim has not paid his house rent for three months.

A few years ago, Salim had taken a loan of ₹ 1,50,000 from a private finance company and added ₹ 40,000 from his own savings to buy the autorickshaw. The lender kept his original license and registration certificate till he paid off the entire amount. Salim tells me he paid ₹ 50,000 as interest. He spends ₹ 1400 every year at the RTO (Regional Transport Office) for a Fitness Certificate for the autorickshaw. He also needs to spend for maintenance and repairs, if any. Salim had approached a gold finance company three years ago and had also taken a gold loan at a minimal interest. He has paid off all his formal loans and at present is not under any debt. He needs to repay back his relatives the money they lent him during the lockdown, but the rules of *haath badli* (informal money exchanges) are very different from those of a formal loan and involve a lot of relationship dynamics as well. Salim manages his money on his own — his wife is not interested in his earnings and expresses few needs. 'She wants a new dress once a year on the festival of Eid¹⁰ and she insists on making Biryani once a week,' he explains.

Salim does not own a smartphone and is uncomfortable with the technology. He shares two such instances with me. He was once asked for his papers by a traffic inspector but he didn't have them

on him. He offered mailing the pictures of the documents to the police officer's phone since he didn't own a smartphone. This led to an altercation and a fine. Another time, Salim tried enlisting with a transportation services company but could not figure out customer location on the technology's app. This led to lot of problems in picking up clients. After pay cuts for not picking up clients, he decided to delist himself from the company.

Salim's older son owns a smartphone and uses it for his studies and entertainment. Salim does not know how to operate a smartphone and desists financial transactions done online. He nurtures two dreams. Firstly, he wishes for his children to study well and get good jobs in air-conditioned offices; so that they do not have to work hard like him. 'I tell my sons that there is respect in getting an education. Even a taxi driver's job is respectable if he is educated,' adds Salim. Secondly, he wants to go on a pilgrimage to Haj. I ask him how he expects to manage the trip without savings. He tells me he has an entitled share in the ancestral property. He is expecting a good price for it and hopes his share of the money from the sale will help him fund his dream of going to Hajj¹¹.

Salim has no aspirations to earn more; he is happy with his current means of livelihood. He believes he cannot earn anymore than what Providence has in store for him. This keeps him from ruminating about his financial future.

Death of his mother was followed in quick succession by the passing away of his younger sister leaving him severely depressed for a long time. He admits that he still feels emotionally low at times. The recent health concerns of his wife have exacerbated his depression. However, he tells me with conviction that he is not the one to entertain suicidal thoughts. Salim believes life to be a primal gift from God and only he can take it away.

As I wind up the interview I can't help but think of how the lockdown has affected people's economic, physical and mental health. Many like Salim, are pushing through in hope for better times ahead.

Footnotes :

¹⁰ An Islamic festival marking the end of a 40-day long fasting period.

¹¹ A mandatory religious pilgrimage for Muslims to the holy city of Mecca in Saudi Arabia.



BHADRA

Age **28**
Occupation **Waiter**
State **Rajasthan**

LOOKING FOR ASSURANCE

Bhadra, 28, meets me at the entrance of the highway hotel where he works. He is tall, has a wheatish complexion and a pleasant demeanor. 'Please accompany me to the back' he says and I follow him to what appear to be staff living quarters. We sit down in the balcony — I prefer not to invade the sparse privacy of his quarters. 'My village is near Jawaja in Ajmer Taluka¹² in Rajasthan' he explains, when I ask him where he was born. The name Jawaja rings a bell — the place is famous for artisans who work with leather and animal hair to make hand-crafted bags and rugs.

Bhadra's father left the village and came to Ahmedabad to find work when Bhadra was still a child — he worked odd jobs sending money home whenever he could. His mother was a labourer in the village. He had four siblings; two brothers and two sisters. In 2009 at the age of 17, Bhadra left home in search of work. 'I studied until ninth standard.

'We don't have anything to fall back on - only our health and our limbs. As long as these are working, we can find work.'

I wasn't good at it and preferred to play in the fields or mind the goats. My father was the only earning member and I was the eldest son. We needed to get my sister married' he says. His father found him a job as a waiter in a hotel on the National Highway no. 8 and Bhadra has not looked back since.

For the past 11 years, Bhadra has alternated between hotels in Gujarat and Rajasthan, working as a waiter. Before the lockdown he was working at a well-known highway hotel in Rajasthan but the lockdown was severe on the hospitality sector and Bhadra's employer did not pay him for a month. As others were being laid off, Bhadra quit and joined a hotel on the Ahmedabad highway.

His work starts at 11 in the morning. 'Every place has different timings and rules about work' he states. Here, he starts by cleaning the dishes, wiping tables, laying tablecloths and dishes — before the customers start rolling in. He earns a fixed salary of ₹ 9,000 — tips from customers are extras that he can make on the side.

Bhadra tells me that he has two children — both under the age of five. His sisters are married and his younger brothers work in Ahmedabad in similar jobs. 'During the lockdown, my father and brothers lost their jobs — they returned to the village. My mother was in Ahmedabad with me for her medical treatment.



We had to walk back to the village. You must have seen people walking back to their villages during that time. We were also one of them.’ His voice wavers and his eyes well up with emotion. He pinches his eyes with his thumb and forefinger and I give him a moment to collect his thoughts.

Bhadra tells me the entire family was together for a couple of months during the lockdown. They managed by dipping into their savings and ate together to save on groceries. Eventually, the menfolk returned to Ahmedabad and found work. Bhadra’s father had applied to a government housing scheme a few years ago and had secured a house in Ahmedabad. He lives there along with Bhadra’s younger brothers. The family house in the village is becoming small for the expanding families. ‘One day I want to build my own house and live separately’ says Bhadra.

Bhadra was in his village when the local self-help group (SHG) operator introduced him to a startup offering goal-based savings solutions — he now saves ₹ 1,000–1,500 every month and has built a corpus of ₹ 20,000 in savings. Bhadra explains how he feels stuck in an unstable career. ‘*Maine socha hai line change kar dun. Gaadi seekh leta hun*’ (I want to change my line of work. I want to learn to drive a car). He tried to advance himself by exploring different, more secure job opportunities such as becoming an LIC agent or a hotel supervisor. ‘For any job,

the minimum requirement is tenth pass. In those days, we didn’t have the concept of tuition classes — perhaps I needed extra tuitions. Now I have very few options (for job growth).’

Bhadra tells me his mother is a very capable woman and manages the income of his father and brothers despite not having had any formal education. The men, on their part, stay away from habits like drinking and gambling, which they consider wasteful. Bhadra’s mother took major life decisions for him and he sends her almost all of his salary every month. ‘*Ghar ka sab mummy hi dekhti hai. Mujhe kuch zyada knowledge nahi hai*’ (My mother manages our household expenses and financial decisions. I do not have much of an idea about financial planning.) She manages Bhadra’s savings at the bank and is also the leader of a self-help group in the village which helps her save regularly and take out loans when needed. The household has taken two loans: one for buying a motorcycle and one for repaying the money borrowed from relatives for family weddings, and pays ₹ 2,000 towards monthly loan instalments. Bhadra also pays ₹ 1,700 as a bi-annual life insurance premium towards a government life insurance policy with returns on savings, which his mother helped him invest in as soon as he started earning. She has invested in similar life insurance schemes for his father and brothers. He explains for me there is a real need for insurance. ‘We don’t have anything to fall back on.

We only have our health and our limbs. As long as these are working, we can find work. If something happens to us, there will be no income.’

Bhadra, his father and brothers own smartphones. They use it for making calls, connecting with people on WhatsApp and other social media and for entertainment. They also use payment apps for making money transfers and remitting money home. His family in the village has access to eMitra¹³ kiosks and is able to with draw limited amounts of money without visiting the bank

While Bhadra believes in saving for his future, the current pandemic situation has made him extremely anxious. He is yet to receive his salary from his previous employer and he is considering filing a police complaint as his ex-employer is not answering his calls. His family did not receive any government aid during the lockdown either. Yet, he empathises: ‘The government is trying its best but the coronavirus has rendered everyone helpless’. The imposition of a weekend curfew in Ahmedabad will mean fewer customers at the hotel. ‘This time if I go back to the village, I doubt I will ever be able to come back’ says Bhadra. will mean fewer customers at the hotel. ‘This time if I go back to the village, I doubt I will ever be able to come back’ says Bhadra.

Footnotes :

¹² An administrative district for taxation purposes, typically comprising a number of villages.

¹³ A public-private –partnership to deliver various services in the government and private sectors in rural areas.



SUMANT

Age 30
Occupation Security Guard
State Karnataka

INVESTING IN GROWTH

I take the stairs to the third floor to avoid using the lift. As the cases of COVID-19 rise in Bengaluru, one can't be too careful. This is the building where Sumant works as a security guard and I arrive to find him seated just within the glass doors of the company's office. He rises to greet me. Sumant is 30 years old. He is brown skinned, brown eyed and has a mop of curly hair which is leaving his hairline already. He is dressed in a shirt and blue pants with black, formal shoes characteristic of a person working at a security agency. He is tall and lean and surprisingly soft spoken that belies the image of a tough security guard. He pulls a chair out from behind the glass doors and we sit down for the interview.

Sumant was born into a farmer's family in a village in Odisha. His parents tilled their 2 acre land and managed to grow one crop of rice annually alongside a few varieties of vegetables. The youngest of three siblings, Sumant has an older brother and sister. His sister is married and his brother lives with their parents along with his wife and their son.

'No one in my family had the habit to save but I have always tried to save at least five or ten rupees.'

Early in life, Sumant understood that his family had no financial standing. '*Kamane waala ek aur khaane waale paanch*' (One earning member and five mouths to feed) he says. Sumant kept up with his studies till his second year of college and then quit to join work. A construction company from Lucknow had set up camp in the village for a few days looking for young men to join them and it seemed like an opportunity. Sumant along with some of his friends applied for the job. At the age of 19, he left his village and went to Lucknow to work as a construction labourer at a bridge-building project along with six others. A couple of months later they were transferred to Chennai but six months later Sumant returned to his village. '*Wahan Chennai me bahut garmi hai. Doston ke saath hi wapas aa agaya*' (The weather was very hot in Chennai. I came back with my friends). It was June when he returned, and the festival of Raja Parba (celebrating the feminine nature) was at its peak; immersing him in feelings of merriment and joyous reunion with family and friends. After six months at home, Sumant decided to follow his brother to Bengaluru where to try his luck as a security guard.

It has been close to a decade since Sumant came to Bengaluru. He chose the profession of a security guard as his brother had also worked as one. He lives with five other men from his village in a shared accommodation. '*Ghar mein joh ladke hai woh gaon ke hi hai, isliye gaon jaisa hi lagta hai*



Bangalore mein bhi’ (The men who live with me are from my village so it feels like home in Bengaluru), he shares. After working for a few agencies as a security guard he has finally found career stability in his current organisation. He tells me how over the years his salary has grown from ₹ 4,800 to ₹ 18,400. Sumant was recently offered a job in another company as a supervisor where he could manage 10–12 guards under him, but he is happy here and does not want to quit. I think he has his reasons.

With the lack of a good role model in his life Sumant only relied on his common sense with respect to financial decisions. *‘Mere ghar me kisi ko aadat nahi thi. Lekin main hamesha se panch-dus rupiye bachata tha’* (No one in my family had the habit to save but I have always tried to save at least five or ten rupees), he explains. Sumant aims to save at least half of his earnings each month. Initially, this was difficult but with an increase of income, this has become easier for him. Over the years, Sumant was able to expand his house in the village and buy a cow — all from his savings. At present, the cost of living is shared among those he lives with. The cost of rent is ₹ 6,000 and this is split four ways. The men take turns at buying monthly groceries — the budget for this is capped at ₹ 2,000. After spending Rs. 1,500 towards personal expenses, Sumant is left with a substantial amount. He saves ₹ 3,000 with a fintech startup and ₹ 1,400 towards life insurance

in which he started six months ago. Another ₹ 3,200 he tucks away into his bank account for emergencies. Usually, Sumant does not send money to his village every month but sends a lump sum amount prior to the sowing season to buy seeds/fertilizer. He sends his brother ₹ 6,000 towards monthly loan instalments for the same.

‘How do you manage to save so much?’ I ask him. I realise that owing to a childhood in poverty, Sumant has internalised feelings of deep financial insecurity. He denies himself much and diligently puts away half of his salary each month as savings. He tells me how much he yearns to watch a movie, buy himself an occasional drink or treat himself to a meal or two in a restaurant: *‘Bahut pressure hota hai par control karta hun’* (I face a lot of peer pressure but I control myself). He refrains from over-spending, always focusing on the goal he is saving towards. Sumant saves for a couple of goals at a time and when one goal is achieved, he moves on to achieve another one. At first, his financial planning was limited to saving.

In 2018, he attended a workshop by the fintech startup and discovered alternate investments such as mutual funds. Not the one to leap without looking, he instantly did an internet search of the funds suggested by the startup and even downloaded the CAMS¹⁴ (Computer Age Management Services) funds tracker app to track his investments.

Sumant is quite familiar with digital financial instruments. He has many Unified Payments Interface (UPI) apps- Paytm, Google Pay, PhonePe. He also uses mobile apps of banks- SBI, Kotak, ICICI, Bank of India. Every month he transfers money from his salary account to his personal account and has linked his personal account with various UPI apps. He has not linked his salary account to avoid fraud. He uses an app to manage his budget and track expenses. He mentioned that with all this digital infrastructure, transferring money back home has become easier than it used to be. When his brother lived with him in Bengaluru, he trusted Sumant with his ATM card and password. Sumant made small withdrawals on behalf of his brother and helped him keep a check on his spending. Although Sumant is the youngest sibling, he makes the financial decisions back at home.

Sumant is moving towards a new phase in life. His parents got him engaged to a girl and he was expected to get married in April but due to the ongoing lockdown he has been unable to make the trip home. His wedding has been postponed indefinitely. Sumant has built a corpus of ₹ 51,000 that he had intended to spend towards his wedding expenses. Sumant invested in a medical insurance a couple of years back. After making payments for a whole year, he decided against it as his health seems to be good. He does not invest in gold or chit funds. He does not know anyone else who invests in chits

and feels it are risky as it involves trusting unknown individuals. *'Aadmi ko pehchanne ke baad hi chit kar sakte hain'* (One can invest in chits only after getting closely acquainted with someone), he says. He uses the same logic while lending, and gives credit to only close friends for emergency purposes. His upper limit on lending is ₹ 10–15,000. *'Utna hi loan deta hoon jitna wapas nahi aane pe dukh na ho'* (I lend only that amount which I would not regret losing), he says. At present, he has around ₹ 1,00,000 due from his friends. He lent them this money on the condition that he would expect it back at the time of his wedding. He now feels hesitant in asking money from his friends whose lives and jobs have been negatively impacted due to the lockdown. 'I don't think I will get my money back for a long time,' he says in a matter-of-fact tone.

Quite impressed with his skills in employing fintech apps, I ask him if he has tried educating his fellow roommates regarding financial planning. He tells me he used to at first, but then he stopped. He says, *'Aadmi logon ko idea dene se bhi nahi samajhte'* (Even after explaining things, people don't understand). Sumant plans to get married and stay in the village for a few years with his parents just as his brother has done. Someday though, he hopes to return to Bengaluru and work for an organisation.

Sumant is the story of one who overcame mental barriers in adopting to latest technology, inching closer towards achieving his dreams.

Footnotes :

¹⁴ Computer Age Management Services Limited is a mutual fund transfer agency to Indian asset management companies.



USMAN

Age Late 30s
Occupation Tailor
State Punjab

BUILDING A LOAN-FREE HOUSE, BIT BY BIT

Usman Ahmed looks up from his sewing machine and greets me with a smile. He has been expecting me. He offers me a stool and instructs one of his 'boys' to fetch a glass of water for me. I sit down and take a look around this tailoring shop owned by Usman. Located in a rural area of Ludhiana in Punjab, it measures roughly 8 by 8 feet and has three sewing machines. Strips of cloth and other material are strewn on the floor while the finished clothes hang from a rod attached to one of the walls. Despite the scraps of cloth lying around, the shop appears to be clean; it has a tiled floor and walls that have been recently white-washed. Two teenage boys are busy with sewing at the two other machines; their whirring is louder than the tractors rambling by on the street outside. I spot a small window air-conditioner that is keeping the temperature low and therefore, comparatively pleasant on this smouldering summer afternoon.

'I am just trying to make life better for myself and my family. It's everyone's right, isn't it?'

Usman is a tall, lean, dark-haired man in his late thirties. He is wearing a plain white kurta-pyjama¹⁵ which is frayed at the edges. He asks me if I am doing my Ph.D as students have previously interviewed him for their thesis research. I talk to him about the purpose of my visit and he willingly shares the story of his life. He speaks to me in Hindi, interspersed with Urdu and English.



Usman was born in a village in Bihar to a family of traditional tailors. He learnt to sew male garments at home from his mother. He confesses he was not interested in sewing at first but learnt it under family pressure to join the ancestral profession. After completing his standard tenth exams, he learnt sewing for six months after which his jijaji (brother-in-law) brought him to Ludhiana in Punjab to learn *kadhahi* (a traditional form of embroidery). 'I was 17 when I came to Ludhiana', he reminisces. After six months of working for his jijaji, he realised that kadhahi was not for him. The work required him to be seated for 12 hours straight. Usman also worried that the continuous strain of working on the minute details of the art would affect his eyesight in the long run. '*Nigah pe bahut zor padta hai*' (There is a lot of strain on the eyes.) After mustering some courage he finally spoke to his sister and said he was not interested in continuing with embroidery work. '*Maine kaha ki isme me survive nahi kar paaunga.*' (I told her I would not be able to survive in this profession.)

Usman had observed the rural fashion trends and noticed that mostly all women; young and old wore *salvaar-kameez* (a long shirt worn over loose pyjama-like trousers). He felt that women's garments was a good business and he would never be out of work. He expressed his desire to learn to sew these to his sister. She supported him and he joined a small boutique as an apprentice to an ustad

(expert) tailor. He was paid ₹ 1,000–2,000 every couple of months, a major portion of which he sent back to his parents in the village. 'In those days (in the year 1999), 1,000 rupees was a big amount,' he says with a hint of suppressed pride. Usman bought a small *kuccha* house and in 2007 asked his family back in the village to move in with him as his father had just quit work because of back pain. '*Jab main hi ghar chalaunga to do jagah chalne se accha hai ek hi jagah se chalaya jaye.*' (If I am going to run two households, it always makes more {financial} sense to do so from one place). At this point, his father's health rapidly deteriorated due to a misdiagnosed tumour leading to a lot of expenses and his eventual demise a couple of years later.

Usman normally worked from home but an incident pushed him to open his own shop. One day, his young children ruined a customer's cloth while playing. Usman was very angry at his kids and scolded them heavily. Later, regretting his anger, he realised that if he wanted to work without distractions, he would need to move his business out of his house. He started searching for shops and eventually moved in to the current premise with his sewing machine. 'I don't earn too much, but at least the income is regular. The women here are loyal customers.' He was able to buy two more sewing machines, out of his business profit. At present, he owns three machines which he claims are more than sufficient for his business needs.

Usman used ₹ 4,00,000 of his savings to support his younger brother's education who has completed a degree in engineering from Chandigarh University. At present his brother is applying for jobs abroad. 'I have invested in his education but I can't expect for guaranteed returns,' he says. 'Whether my brother will send us money or not in the future is another matter altogether.'

Usman makes ₹ 30,000 every month out of which he spends ₹ 9,000 on groceries, bills and utilities. His children study in a *sarkaari* (government) school free of charge. In the past, he saved whatever he could with a neighbourhood *chit-fund*. In the past five years Usman has been renovating his *kuccha* house. He spends approximately ₹ 21,000 every month towards construction work; buying cement, bricks, paying labourers, etc; leaving nothing to save. 'Today I have just returned from buying the doors for the house' he says. Usman has a bank account and has been trying to avail a housing loan for a long time. He tells me he has made several visits to banks; both public and private. 'If I go to a private bank, they tell me to go to a *sarkaari* (government) bank. When I go there (government bank), they shoo me away.' His frustration is apparent, as he shows me a file full of carefully arranged documents and receipts. I am surprised he has all the documents at his shop but Usman tells me he carries the file wherever he goes. To prove his cred

ibility to banks, Usman started using a credit card. He uses it judiciously and has a credit score of more than 800 points. He also has the required documents needed to avail a loan. Despite all this, no bank is willing to lend him money. 'I have borrowed a total of ₹ 60,000 from my friends. They have been generous. But there is a limit to begging.' Usman has even tried approaching a government lending scheme for affordable housing but it just added to his list of disappointments. 'I have given up on the government and the banking system. They only make you go around in circles and waste your time.' Usman feels the only other option is to work harder and use his monthly savings to pay for the construction of the house. He also feels that expanding his business is difficult in the rural area as demand is very limited.

Usman has extensive knowledge about government loans for micro and small enterprises. Despite this, he has been unable to secure a loan. He has a smartphone on which he gets calls from private banks almost every day. At first, these calls would offer him a ray of hope, but he would quickly lose interest when they disclosed their interest rates, terms and conditions. 'Once they called to tell me that I had availed a loan. I was so happy, until they told me it was for only four thousand rupees. Are they trying to make a fool out of me?' The bank told him that this was the maximum amount allocated to small businesses such as his.

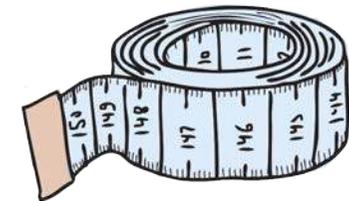
I enquire about the tiny, stuttering air-conditioner in a corner of the shop. Usman's smile reaches his eyes as he says, 'This is the one thing that I bought solely for myself. The cloth keeps flying in the fan's breeze and working the whole day in this weather is hard. To work well, one needs to be comfortable.' I ask him about the two young boys who appear to work for him. 'Their families are poor, and they needed work. I taught them whatever I knew about stitching and now they're nearly as good as me. I pay them ₹ 2,000 rupees each every month.'

Usman tells me his children are performing competently in mathematics and science subjects at school. He hopes they take after their uncle in their studies, and aspires to get them educated from one of the IITs¹⁶ in India. I have a feeling Usman derives immense personal satisfaction from being the sole bread-winner supporting a family of seven. His mother, wife, brother and children all live together in his three-room house. As I get ready to leave, I compliment him on his grit and tenacity in running his own business. He replies by saying, 'I am just trying to make life better for myself (and my family). It's everyone's right, isn't it?'

Footnotes :

¹⁵ Loose shirt worn over baggy trousers

¹⁶ The Indian Institute of Technology is a league of premier engineering colleges in India.



NEETA

Age **45**
Occupation **Sells Sprouts**
State **Gujarat**

STARTING UP AFTER LOSING OUT

I stand outside the door of her flat and ring the bell. Pictures of both Christ and Ganesha adorn the door. This is Neeta's house - a woman who sells sprouts in a local vegetable market in city of Surat, Gujarat.

Neeta welcomes me and we sit on a bed that also serves as a couch in the living room. She is small in build, thin and talks quickly and nervously. I feel I am talking to a child though she is at least 10 years older to me. Neeta Fernandes was born to an extremely poor family. She never went to school and started working even as a child. '*Ek dum angotha chaap*' (I am completely illiterate) she says wagging her thumb. She doesn't know how old she is; I estimate her age to be close to 45. She lives with her second husband and eldest daughter in a two bedroom apartment that she bought three years ago.

Neeta's business involves buying pulses from a local grocer and then soaking them overnight. She purchases four to six different pulses such as green mung, channa, akha masoor, etc. from a local grocer as and when she needs. She buys them at different rates ranging from ₹ 60 a kilo to ₹ 150 per kilo.

'I didn't care what people would say. We had to eat.'

Then she soaks them overnight. In the morning, she drains out the water and wraps them in a moist cloth leaving them to sprout. Each kilo absorbs moisture equivalent to its weight. Neeta sells them at the local evening market. She charges ₹ 30–40 per 250 grams (fixed for different kinds of sprouts) but the cost price (of pulses) varies from day to day.

Neeta does not know how much profit she makes and does not maintain any accounts. Roughly though, buying pulses and selling them at almost double rate, she earns about ₹ 100 in profit per kilo of pulses bought. She purchases high quality pulses at a higher rate so that her customers get the best quality. She tells me that she weighs the sprouts but then throws in an extra handful for her regular customers. On an average business day, she makes a profit of ₹ 400–500.



microfinance representative. She doesn't remember the name of the company but has kept the book (with accounts). 'Maru etlu badhu jeev bali gayu' (I suffered from such a heartache) she says with tears welling up. Her tears, however, are quickly re-absorbed. They never really leave her eyes. She has those kinds of eyes — watery ones.

I ask her how she first got into this business. 'I have not told this story to anyone' she says. So I sit up cross legged, ready to listen. Neeta fell in love with a boy in her neighbourhood and married at a very young age. Her then-husband sold buns and omelettes at a street stall. He was also addicted to alcohol, as was her father-in-law. When Neeta got married, they lived in a decent locality but her husband and father-in-law decided to sell that house to live closer to the slums where alcohol was easily available. Neeta had two daughters from her marriage. Her younger daughter was just a few months old when her husband got into a drunken brawl with a customer over money. He was exiled by the police and went to live in Mumbai with his relatives. Her father-in-law ran the household for a while. Her husband returned but soon fell to drinking and one day, he died of alcohol poisoning. Neeta was devastated. A few months later, her father-in-law, the only earning member, fell ill too. Her brother-in-law and his wife who lived with them did not work and soon the family ran out of money.

One day, Neeta requested her sister-in-law for some money to buy her older daughter glucose biscuits. She refused. 'My younger one was still at my breast but I needed biscuits to feed my elder one. That night I cried a lot. Then I knew I had to work.' A woman from the slums took her to the textile mill close by and Neeta worked at the machines, replacing empty bobbins with fresh ones. She got ₹ 50 a day. 'Fifteen hundred rupees were not enough. I had to pay the bills, buy the groceries too. (The) whole day my hands would be working on bobbins but my mind would be working on "what else can I do to earn more money?" Somehow God put an idea in my head to sell sprouts on the festival of *randhan chhatt*¹⁸.'

With money from her first salary, Neeta bought a tagara ; from the second, she bought weighing scales and with the third, she bought some pulses — 500 grams each of green and brown mung and 250 grams of chickpeas. A day before the festival, she soaked her pulses; in the morning, she tied them up and went to work. After returning from work in the evening, she put the tagara¹⁹ full of sprouts on her head and took the rest of the stuff in a bag. Her sister-in-law rebuked her saying 'don't you care what people will think?! How can you go into the market like that? People will laugh at us!'

Neeta was not swayed. 'Amne khavu to pade ne. Jene je kevu hoy te' (I didn't care what people would say. We had to eat),



Neeta saves her spare cash after expenses by depositing them into a galla at home. After every three months, she opens the galla and deposits the entire amount into a Fixed Deposit in her account in Central Bank. She also saves in post-office schemes. I ask her if she knows about any microfinance savings schemes. 'I was cheated by one such company,' she says, her voice turning deep with regret. 'The collection-man ran away with all my savings; almost 3,00,000 rupees'. Neeta had saved ₹ 30 everyday which she handed over to this

she remembers thinking. She reached the market at 6 pm. She did not know where to sit. She spotted an empty corner and sat there and sold everything the first day itself. '*Bhagwan na ashirwad ti badhu vechay gayu! Pachi mane himmat avi*' (By God's grace, everything was sold! Then I got some courage). The next day she took half the quantity of pulses and went again and everything was sold this time as well. This was the start of her business. Initially, other vendors would bother her and try to chase her away. She would simply get up and sit somewhere else. Over time, they left her alone. A decade later, Neeta remarried.

Three years back, Neeta and her husband applied for a bank loan of about ₹ 18,00,000 to buy a resale apartment. Her previous employer for whom she used to baby-sit, loaned her ₹ 2,00,000. Neeta mortgaged her gold jewels at a local moneylender's. She sold off her first husband's house in the slum and her sister-in-law agreed to let go of her share from the property for the time-being though she still expects to be paid in future.

(I wondered how they could afford a 2 bedroom flat and later discovered that the previous owners were desperate to sell it off because the house was unlucky for them. Two men had died within two years and a priest had told them the house was inauspicious. The same source told me that Neeta's father had also died shortly after moving in with her there.)

Neeta may have been alone in her life's journey, but she always had her pride. 'As God is my witness, I never went to beg (anyone) for food or money. I went to the Sisters (nuns) only when they called me.' When the hard times came (*aapdaa na divas*), sometimes they ate only chapati (flatbread) and tea for dinner. At times, there was nothing to eat at night. Those nights she kept the empty utensils on the stove and covered them with a piece of cloth. If neighbors popped in to ask if they had eaten, she pointed to the vessels and said yes. 'My daughters remember this.' She says nodding in the direction of the young girl attending to us.

Life has been a hard-fought battle for Neeta, but it was not one that left a trail of bitterness. Today, Neeta is hopeful and compassionate. From the very difficult days she has had to brave all by herself, Neeta has found meaning in reaching out to those who are today where she was then.

Footnotes :

¹⁸ A Hindu festival when women take a break from cooking and prepare pakoras made from soaked sprouts a day in advance.

¹⁹ A deep aluminium tub-like utensil.



NUPUR

Age 45
Occupation Runs a Stationary Shop
State Jharkhand

SHAKING OFF CO-DEPENDENCIES

Among the lesser known lanes of Ranchi, stands a small stationary store surrounded by other shops selling a plethora of things. I am drawn to the only shop that has a woman running it, amidst all others. I walk up to her shop and greet Nupur Soni — a slender woman with a soft voice. Nupur talks to me in a pleasing tone — the tone that is characteristic of girls from small towns in India.

Nupur tells me that she is 45 years old though she looks much younger to me. She was born in Purulia, a small village in West Bengal, where her father ran a Fair Price Shop. While life was not rosy, it had a languid pace that offered some degree of predictability. Nupur tells me her father got her married when she was 20 and she eventually moved to Ranchi to stay with her husband and his parents after the wedding. She now lives with her 16 year-old daughter in a one-room rented house about two kilometers from her place of work.

‘I want to educate my daughter and make her independent so that she never has to face what I had to endure’.

Life after her wedding was promising. Nupur's husband ran a stationary store and she helped him when she was free from her chores. Nupur completed her graduation after her marriage; she has a degree in Political Science. She proudly tells me how her husband had encouraged her to continue her studies and credits him for her degree.

A few years ago, Nupur's husband was diagnosed with mouth cancer at an advanced stage. Her in-laws took a loan of about ₹ 3-4,00,000. They tried many doctors and treatments, but were unable to save him. '*Bahut jyaada toh kuch nahi kar paye, kahe ke (cancer) fourth stage me tha.*' (We couldn't do much as the cancer had already advanced to the fourth stage), she continues in a matter-of-fact tone, her soft and steady voice does not waver.



Her husband passed away a little over a year ago. I check my notes and ask her if her in-laws still live with her. She smiles. I am beginning to see something behind that smile when she interjects, 'It's a long story...after my husband passed away, they changed. So, I took my daughter with me and left.' Nupur tells me that she has no share in her dead husband's property.

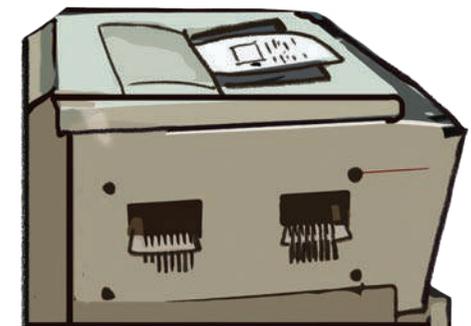
After leaving her in-laws' house, Nupur found work at a stationary store. She felt this was easier as she had already some experience in the area while working with her husband. The store owner pays her a monthly salary of ₹ 6-7,000. Nupur pays a rent of ₹ 2,000 and spends about ₹ 2,500 on groceries every month. Her daughter's school fees and transport cost another ₹ 1,200. Nupur owns a television, refrigerator and a gas connection. A quick glance at my notes makes me realise that after paying for electricity and gas, she is not left with much to save.

When Nupur started working, she preferred keeping the extra cash she saved at home, despite having a bank account. Her mother has consistently advised her to deposit her savings with the bank or post-office as she could also earn a small interest on them. Nupur tells me that she manages to save ₹ 500-1,000 each month which goes into any one mode of saving. She owns a smartphone but doesn't use it much except for phone calls. Her daughter often uses it to play games and surf the internet.

Nupur's typical day starts at 6 am. She cooks breakfast, packs her daughter's tiffin, sees her off to school, and finishes other chores before going to the shop at 10 am. She returns in the afternoon to have lunch with her daughter. Nupur closes the shop at 7 pm, returns home and cooks dinner while her daughter finishes her homework. Then they have dinner and go to bed. The routine goes on and the days wear off; '*Aise hi din kat jaata hai mera*'. (This is how I pass my days).

Nupur has no intentions of switching her job; she feels this is a comfortable choice for her. She feels life is hard and she has to cut corners to be able to live the way she does. '*Bahut soch samajh kar chalna padta hai*.' (I have to be prudent in my spendings). Nupur aspires to have a house of her own in her native village someday. Since she is a widow, I notice her not wearing any jewelry and get tempted into asking her whether she owns any gold. She tells me she has two gold bangles that her mother had bought for her when she got married. '*Woh toh bahut hi patle patle hain. Abhi kuch das pandrah hazaar ke honge*.' (They are extremely slender bangles. Their values now must be about 10-15,000 rupees).

Nupur feels her husband's death caused a turn of events where everything went against her. '*Humko bahut dukh hai. Woh rehte toh bahut accha rehta; hum sab kuch nahi kar pate*.' (Losing him has been painful. Things would have definitely been better if he were alive. I can't manage everything alone). Her factual tone devoid of any emotions, leaves me in awe of her.



Despite her difficulties she does not communicate any bitterness for her circumstances or the people closest to her who let her down. Her daughter wants to become a doctor someday and Nupur hopes to support her education and her aspirations. *'Beti ko padha ke apne pairon pe khada karna chahte hain; ki aisa uske saath na ho'*. (I want to educate my daughter and make her independent so that she never has to face what I had to endure.) She speaks in the same unemotional tone.

'...treat those two imposters just the same.' Here in the dusty lanes of Ranchi, I meet in Nupur the personification of what Kipling wrote, in a far removed land.



BHANUBEN

Age 46
Occupation Community Based Organiser
State Gujarat

**BUILDING LIVES
CONFIDENTLY**

Bhanuben 46, is a native of Morbi in Saurashtra, but was born, raised and married in Ahmedabad. She lives in an urban settlement in Ahmedabad. I ask her if she is married. She bursts out giggling in response. Of course she is married! I tick it off in the form. Bhanuben tells me she was studying in class 9 when her parents received a marriage proposal for her and she was married soon after. Bhanuben had received skills training in carpentry and sewing in school; she stitches pillow covers for a living. She also took up a course in 'beauty parlour work' later on but didn't find it viable as a career option. Her husband works as a peon in a well-known local daily; she has two sons aged 26 and 24, one of whom got married last year.

Bhanuben tells me she is a community volunteer with a local Non Government Organisation (NGO). She joined a Community Action Group (a group formed of local community representatives) in her resident slum 13 years ago. At that time, she was part of a group that spread awareness about government schemes/benefits within the community. Owing to her dedication, she was subsequently selected as an area-level Community Based Organiser (CBO).

'When I got this realization, I made others aware too.'

As a CBO, Bhanuben is involved in leading group representations for community issues, especially sanitation, to the local governing body. She contributes towards the community-organising-work for about 8–10 days a month and receives a nominal stipend from the NGO she is associated with. Sometimes, she teams up with other CBOs to conduct surveys for the NGO, on the outskirts of the city.

Bhanuben's sewing work brings in ₹ 4–5,000 every month. The work is seasonal and its demand is high during certain festivals such as Navratri²⁰ and wedding season. Both her sons have completed their graduation. While one works with a private bank, the other works for a telecom company. Between the four of them, they collectively earn about ₹ 45,000 per month. The family owns three motorbikes, a television, refrigerator and a computer. One of her sons owns a smart-phone. In September 2017, Bhanuben took a loan of ₹ 3,50,000 for a new house from a credit cooperative society. As a household, they spend ₹ 15,000 towards groceries, bills and petrol costs and collectively make monthly repayments of ₹ 8,000 towards a house loan. Bhanuben saves ₹ 500 with the same credit cooperative every month; she also pays ₹ 330 towards monthly insurance premiums



and ₹ 200 towards a government pension scheme. Bhanuben and her family had approached a commercial bank for house loan in 2017, but were not able to furnish the documents required. She remembers that the bank executives did not show any interest in giving her a loan. 'They made me wait (on the side) every time I went there. That's when I decided against it and approached this (credit cooperative) bank.'

Last year, Bhanuben's elder son got married. She was able to finance most of the wedding from her savings and borrowed some money from her siblings. She does not have to pay her brother back as traditionally her brother is supposed to help her out with wedding expenses.

Bhanuben recollects having a lifetime of struggle. She followed her husband to Surat after her wedding. They lived in a one-room house in the slum with her husband's parents and brother's family. 'We were eight of us in one room. Because we were newly married, we got the bed to sleep in- it was parted with an old mosquito net. The rest of them slept on the floor. Before being married I hadn't done any household chores. Never had I carried water from the pump to the house, never gone to get the wheat milled, or cooked on an earthen stove. When unmarried, I even wore heels and we had enough. But everything changed after I got mar-

ried.' The house had an open gutter flowing right outside the entrance with the hassle of heat and humidity compounded by mosquitoes. When her parents came to visit her for the first time, they were shocked to see her face and arms covered in mosquito bites. While leaving, her father gave her ₹ 600 to buy a fan for the house. Three years into the marriage, she borrowed some money for a new roof sheet for the house.

Couple of months later, her father-in-law threw her out of the house over a family quarrel. 'We left that house for my father-in-law and moved to another place. The money I had put in was of no use to me.' They moved to another locality in Surat but the house flooded every year and her sons kept falling ill. So she and her husband decided to move to Ahmedabad. They have been here ever since. Bhanuben found work as a domestic worker but her family strongly opposed it. 'I had to hide from them and go for work. They were worried about what people would say but I had a family to run. My father-in-law did not like me doing that kind of work. But would he give me the money to run my house? No! Even if he did, he would have made me feel petty about it, for the rest of his life!'

Bhanuben eventually quit domestic jobs and restarted her sewing work. She couldn't save much when her sons were studying - now she manages to save ₹ 100 a month with a credit cooperative bank. When her sons joined college, they took

up part-time jobs which helped her save much more. Now she feels like life is kinder. 'From 1988 till now my life was a sang harsh (struggle). Now atlast I have some sukh (happiness/satisfaction)' she says.

Before she joined the NGO as a volunteer, Bhanuben was a very different woman. '*Bahar nikalwa ni himmat nohti; bolva ni himmat nohti. Bas ghar ane machine*' (I didn't have the courage to step out of the house, no courage to speak up; {my world} was my home and the {sewing machine}). She narrates how her husband would get the cloth; she would stitch it and the women who worked for the merchants would come home to collect the finished pillow-covers. In case she had to go to the market; she would get anxious even while hailing a rickshaw! Now, Bhanuben radiates self-confidence. 'I learnt to speak in public; go wherever I wanted to and do whatever I wanted to. Now I am aware of news of what happens all over the world.' She wants to pass on what she has learnt at the NGO. '*Mara ma jaagru-ti avi toh lokoma pan felavi*' (When I got this realization, I made others aware too).

Initially, Bhanuben faced a lot of resistance in her community work. People did not support her efforts and it was difficult to convince other women. She had to repeatedly explain them the benefits of a having a closed drainage system in place. Slowly, she built a team of a few women and they

kept going multiple times to the officials to represent their problems. At times, the officials also treated her as a hassle, threatening to have the dogs chase her. Her perseverance bore fruit and the work on the drainage system started for the first time in her locality. 'When it was completed, people understood what I had done. They started having faith in me. It became easier then,' she confesses smiling.

Her husband and sons supported her; her extended family not so much at first. '*The-lo layni rakhadva nikli*' (Takes a bag and goes off to roam!) People have accused me with such words,' Bhanuben, recalls the hurt with narrowing eyes. Bhanuben is a woman very much in control of her financial decisions. She buys gold for herself or her family whenever she wants to with her own money and operates a bank account in her name. She struggles with a smartphone; but Bhanuben has learnt to persist. 'Once I had to enter details into a smartphone as part of some survey work. Other women encouraged me to learn — I sat down with my son and he taught me. I was determined to learn it. I made some mistakes for the first couple of forms, but then I got better and completed 15 forms in a single day - was more than anyone else over there!' Her face beams with pride and fulfilment at her achievements. Her sons are getting independent, but she doesn't want to retire from work. 'Life is easier but I want to rise in my volunteer work. I have reached the Mayor's office now', she says cheekily. 'I want to reach the Prime Minister's, someday!'

Footnotes :

²⁰ Nine day long goddess festival celebrated in Gujarat



AJMAL

Age 30
Occupation Manual Labourer
State Maharashtra

A HOME AWAY FROM HOME, TEMPORARILY

Ajmal is reticent. He cautiously steps out of his makeshift tenement on the margins of the brick kiln site where he works as a manual labourer. He is off work this afternoon. He plans to spend his time lying on the mud floor of his sparse quarter, on top of a plastic gunny bag. His children, an infant and a toddler, giggle unattended on the tiny porch outside of their quarter. Their mother sweeps this patch and levels it with mud every morning. She is away at the moment, most likely doing her laundry by the side of a nearby pond. I ask Ajmal whether he would mind a brief conversation. He tells me he does not speak my language. Neighbours curiously gather around his porch. They elbow one another. 'Is she an NGO worker? Is she from the labour office? How did she get here? Why is she on her own?' they whisper to each other and draw blanks. One among them is 55 year-old Pawan Bhai. He is a share-cropper²¹ back in his village and is at the kiln to collect funds for his son's graduation fee.

'The monsoon patterns have changed over the past years, with rainfall getting more and more erratic.'

'What are you doing here, Miss?' he ventures good naturedly. I tell him. He turns to Ajmal and bellows, 'She just wants to ask you a few questions. She is writing about us. Tell her, don't be afraid.'

The stab of attention makes Ajmal nervous. He smiles weakly and repeats that he does not speak my language. Pawan Bhai shakes his head in disdain. 'These people, they have no education, no goals in life. There is nothing you can do for them' he says. Ajmal finds himself in a spot. 'Ask' he says weakly, 'I will tell you what I can.'

I ask him his name. He is rattled. 'I cannot spell it for you, wait...wait', he says rushing into his quarters before I can stop him. He returns and produces his Aadhaar card. He points to where he thinks his name should be and says, 'There. That is who I am.' I note it down politely, his neighbours approve. Ajmal continues to hold on to his Aadhaar card, as though it were the very material of his identity. As though without the artefact, his legitimacy as a person would dissolve.

I make light conversation. He answers in clipped sentences. Pawan Bhai derides his 'ignorance'. Ajmal looks at his toes. The crowd is bored in about twenty minutes, I do not ask Ajmal anything they do not already know about him.



Ajmal is 30 years old. He comes from a village near Jalgaon in interior Maharashtra. He is working at a brick kiln on the outskirts of Panvel, a suburb of Mumbai's satellite town Navi Mumbai. He and his wife were recruited by a thekedar, a labour contractor in his village sometime in August 2017 for the production season (October to May) for an advance loan of ₹ 30,000.

The couple is paid in piece wages for their work at the kiln, ₹ 900 for every 1,000 bricks produced. Ajmal and his wife manage upto 900 bricks a day.

They will be handed their consolidated wages at the end of the season, post the deduction of the loaned advance. For the time being, he and his wife receive weekly allowances of ₹ 1,500 for living expenditures. These advances too, will be deducted from their final payment.

Ajmal and his wife toil for over 14 hours each day, six days a week. Monday is allowance day. All male workers line up with the site supervisor. The supervisor hands money in cash and makes notes in a pair of account booklets. The supervisor has one booklet for each wage pair, which he retains with himself. Workers maintain a counter booklet for transparency. Following the morning pay out, Ajmal treks to a grocery store over a mile away to refill supplies.

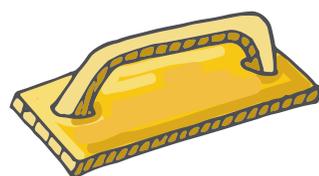
On an average week day, Ajmal and his wife start work at 3:30 am in the morning, digging

up earth for the day's production, mixing it with water and silica to make a slurry, smoothening the mix for lumps and leaving the mix to coagulate for about 3 hours under a coat of husk.

Shaping of bricks starts at 8 am and continues till it is time to break for lunch. His wife, Nafisa fetches slurry in batches and does the preliminary shaping. Ajmal then uses a rudimentary hand tool to refine the shapes and spreads the wet bricks in rows to dry in the sun. After lunch, Ajmal and Nafisa stack dry bricks in columns, leaving them for the brick firers. Their work day ends at 6 pm. Through the day, Nafisa moves toe to toe with Ajmal, yet manages to find time to cook and tend to her two young children.

As we talk, Ajmal drones out a rehearsed script — He is at the kiln to make money, his family is poor. No, he has no plans for the future. He will work at kilns till his strength gives way.

The pall of neighbours starts to clear eventually. By the time the last of them have strolled away, a shadow of discomfort lifts from amidst us. He sees me check for the last of our audience. We recognize the relief on each other's faces. Ajmal smiles at me.



'I am a farmer, you know' he quips. 'Finally, we introduce ourselves,' I think to myself.

Ajmal carries on. 'Between three brothers, we own 9 acres of land' he says. 'The monsoon patterns have changed over the past years, with rainfall getting more and more erratic. Three years back, there was no rain at all. We cultivate four crops- wheat and corn in winter and cotton and jowar during the rains. But that year, three years back, our harvest failed completely. We were penniless, we had no money to hire a bull for the next season. So I sought out a labour contractor and decided to come work at a kiln.' Ajmal's words now flow uninhibited.

He tells me that he asked for an advance of ₹ 10,000 for his first season at the kiln. He returned to his village with an additional ₹ 15,000 at the end of the season. He invested all his earnings on the farm. For Ajmal, the kiln turned out to be a cheap source of credit. He was not required to pay interest on the advance. The following year he mortgaged his land to a farmers' cooperative and raised ₹ 50,000.

'We lived in a *jhopdi*²²' he recalls, 'I decided to rebuild the family home, hence the loan. I wanted to pay it back as soon as I could. So I came back to the kiln the next year as well'.

This time he asked for ₹ 15,000 in advance.

He cleared his debt with the farmers' cooperative on returning to his village that

season. 'The moneylenders in our village are blood suckers. I would rather work here to pay for big expenses than darken the doorstep of a moneylender' Ajmal says with a thin smile. Ajmal and his brothers have reaped good harvests in the two years after the failure that pushed him to the brink of destitution.

'I have used our kiln earnings to take care of the big expenses and I saved my income from cultivation. I have managed to save ₹ 50,000. I am planning to set up my own grocery store back in the village. I will sell tea, sugar, chilli powder and other such items' he lists on his fingers. Ajmal says his savings are safe in a bank account. He prefers to keep this information to himself.

Ajmal shares that he intends to return to the kiln for the last time next season. He wants to ensure that he has enough resources to set up his store. 'This work, this place, the conditions here are inhuman. You don't feel like a person. It breaks your body and pushes your mind into a daze. I work with fever, my head and back split in pain' he laments.

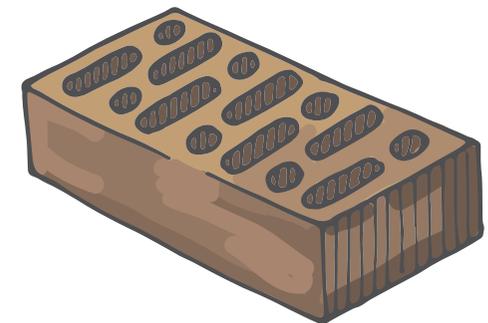
Ajmal looks forward to his final season. 'People talk here, say all kinds of things about me. I do not really care. My children are too young to be in school. So I have them here with me. I know what I am doing,' he says with a light in his eyes.

Life is an unspeakable drudgery at the kiln, but Ajmal hopes that for him and his family, a gentler life patiently awaits.

Footnotes :

²¹ A tenant farmer who gives a part of each crop as rent

²² Hut



VEENA

Age **45**
Occupation **Sells Worship Materials**
State **Assam**

RIDING UPWARD ON DEVELOPMENT

'He's my keeper...my friend...my protector. He is my Lord — Shiva'. Veena's eyes glisten as she gestures towards the picturesque temple in the backdrop with folded hands. She is a woman of faith; her attachment and devotion to *Bholenath*²³ easily palpable. Veena, 45, sells worship material from a small makeshift stall in front of the picturesque 60-year-old temple at Pulibor - a village in the Golaghat district of Assam. The temple is located besides the busy National Highway-37 in the western part of the town of Jorhat in Assam. At present, she lives with her son (23), daughter-in-law (21) and granddaughter (6) in Haahpiya Gaon, a small village about two kilometers away from her workplace.

It's a sunny Wednesday afternoon. 'Devotees hardly come at this time of the day unless it's a Monday', she said shifting her stock to one side of the small and wooden table. She explains to me the importance of worshipping Lord Shiva on a Monday for all Hindus and offers her chair for me to sit while she insists on standing. '*Aapuni e bohok atieya, moi tu gutei din tu bohi e thaaku*' (Please be seated. I sit all day).

'My world came crashing down when he died. I felt like everything was over.'

Veena is slim, petite and healthy, and speaks with a sense of calm assurance. Her thin, wavy hair is showing visible signs of age. Draped in a white *mekhela-sador*²⁴, she resonates with the image of one purified through trials. Veena was born in Mothiachiga—a small village in the Sivasagar district of upper Assam into a poor family. Her parents were farmers. She studied till the seventh standard, 'I know how to read and write in my mother tongue -Assamesemiya and can do some basic accounting' she says.

Following village tradition, she was married off at the age of sixteen and had three children — a son and two daughters. Her husband who worked as a driver took to alcoholism leading to health issues and his eventual death 20 years ago. Reminiscing about her life, she shared some fond memories of this village and its people when she first came here as a newly-wed bride. She regales me about the Bihu²⁵ and Na-khua²⁶ celebrations with her relatives and speaks with helplessness about her husband's addiction. 'My world came crashing down when he died. I felt like everything was over'.



Veena stepped up to fill in the shoes of her husband, the sole bread-earner, and started looking for work. Someone from her village recommended her as a housemaid for an upper middle class family in the town of Jorhat. She was promised a salary of ₹1200 — an amount enough to sustain her children in those days. Veena joined the work but returned after a single day! 'I felt uncomfortable working in a household where the woman went to work and I was alone with the man at home all day.' About a month later, she was approached by a '*bhaal manuuh taeu*'— a good human being. A man from her neighbouring village who knew her situation and suggested opening a small shop in the temple precincts. 'When God can't come in front of you, he sends a messenger' she says. She tells me she started her business with faith in the Divine and conviction in her abilities.

Veena sells incense sticks, coconuts, flowers, bel²⁷ leaves, areca nuts betel leaves and earthen lamps from a small stall — a rickety, wooden table with a plastic canopy. Veena arrives at the stall at 7 am and she works till 2 pm. Mondays are longer — she arrives at 6 am and leaves at 5 pm. 'How do you commute every day?', I ask. 'On foot of course. Women of our generation are strong!' she laughs.

Veena and the other shopkeepers buy their daily stock from a local vendor who comes daily to the temple premises. She purchases only a limited stock of perishable items

such as coconuts, betel leaves, flowers, bel leaves and areca nuts and aims to sell everything by the end of the day. She tells me this is important to do— as unlike perishable items, the non-perishables ones like incense sticks and earthen lamps can be stored. During the holy month of *Shraavan*²⁸ devotees throng the temple and her stall assumes an elaborate look with a larger number of items of each variety on display. On an average business day, she makes a sale of ₹ 350–400 with a profit of around ₹ 250–300. Her average monthly earnings amount to ₹ 9,000. During *Shraavan*, her earnings go up to ₹ 12–13,000. The lockdown imposed in Assam owing to COVID-19 badly impacted her earnings. For four subsequent months starting in March, the temple was closed for devotees which also stopped her source of income. During this time, she cultivated vegetables in her kitchen garden to supplement the family's food sources. '*Ki ba aibilaak bemaar aahis-ile naajanu*' (I don't even know what this disease is) she says and then listens attentively while I explain to her the known causes and symptoms of the coronavirus.

In mid-August, the temple-management committee decided to open the shrine to devotees. But people are still hesitant to step out. 'I earned around 12,000 rupees last year during the month of *Shraavan*; this year I hardly earned 4,500', she says dejectedly. With restrictions by the committee on pooja offerings, Veena's daily profit has fallen to ₹ 150–200.

Veena doesn't own a mobile phone but wants to buy one in the future. She has a savings account in a government bank across the highway from the temple. She visits the bank at the end of every month to deposit her savings which amount to ₹ 4,000. 'I cannot manage more than that. Things have become expensive these days' she mentions. I agree. Three years ago, Veena took a loan of ₹ 80,000 from a local women self-help group to build a pucca house and pays ₹ 930 as her weekly installments. Her son earns ₹ 12,000 per month and helps with household expenses. Veena is a beneficiary of the Orunodoi scheme launched by the Government of Assam in December 2020. Under this scheme, the adult female member of a household whose composite income is less than ₹ 2,00,000 per annum receives ₹ 830 as a monthly benefit. She is happy as the amount for the month of December has been credited to her bank account.

Three years ago, Veena's present business came under a threat due to the onset of construction work for widening the highway. She was asked to close down her shop but she managed to get permission from the temple's management committee to shift the stall backwards by a few feet. When the highway construction is complete, she hopes to start an additional shop selling Assamese handicrafts from the side of the road.

I stood up to thank her for the invaluable time and she started packing up her unsold stock into a bag. I lifted the wooden table and moved it to a corner within her small stall and helped her cover it with a sheet of polythene. She smiled and thanked me for my assistance.

Footnotes :

²³ Another name for the Hindu deity Shiva

²⁴ The traditional attire worn by the women of Assam.

²⁵ New year festival celebrated in Assam

²⁶ Harvest festival

²⁷ The tree Aegle marmelos whose leaves are widely used in worship of Hindu deities, especially Shiva.

²⁸ Holy month of fasting for the Hindus



SHANKAR

Age 55
Occupation Tea Seller
State Uttar Pradesh

GRABBING HIS SPOT IN THE FUTURE

In the blistering afternoon heat of Lucknow, a handcart stands sheltered under a tree. The handcart supports a two-burner stove, attached to a gas cylinder balanced on the pavement. On the stove is a tin kettle, a vessel of milk and half-a-dozen glasses. This small set-up belongs to Shankar Yadav, who has stood at this spot, making and selling tea for the past 20 years. Shankar Yadav is 55 years old. Petite of stature, he is brown-skinned and his yellowing teeth point towards an excessive intake of tobacco. He is almost completely bald but sports a child-like grin as he talks to me.

Shankar was born in Nawabpoora, Lucknow. His father worked for the District Panchayat and his mother was a homemaker. Shankar was the eldest of eight children — he had two brothers and five sisters. Shankar's younger brothers succumbed to Hemophilia, a genetic disease. He says, 'I don't know whether I am lucky or not to survive. It wasn't easy marrying off all my sisters'. He lowers his voice as the pain of losing his younger siblings comes back to his memory. *'Duniya ka sabse bada*

'Just a few more days and then the officials will come asking us to vacate.'

dukh kya hai? (What is the deepest sorrow on earth?) he asks me and answers at once, *'Sabse bada dukh tabh hota hai jab ek baccha uske ma-baap ke saamne khatam ho jaata hai'* (The deepest sorrow for parents is to helplessly watch their child die). He reminisces how he saw his father struggle to feed his family. Shankar has completed his secondary education.

Shankar lives in the house where he was raised, now with his wife aged 45 and their four children. He inherited it after his father who is no more. The house is a semi-pucca construction and consists of two rooms. His eldest son is 19 and mentally challenged. He never went to school and does not work. His second son has passed his tenth standard exams and sometimes helps him out at the stall making tea. His daughter is currently studying in the tenth standard while his fourth son is still in kindergarten. The family owns a gas connection and a bicycle as their worldly possessions.

Shankar earns ₹ 2,000 per month making and selling tea. His daily costs are ₹ 70–80 which accounts for two liters of milk, tea leaves and sugar. He spends ₹ 3–4,000 on monthly groceries, another ₹ 200–300 on utilities. He tells me his wife has recurring health issues and he needs to spend ₹ 500–600 per month on medicines. I ask him if he has consulted a doctor for her condition– he answers he has no money to pay the doctor's fees. He gets medicines from



the local pharmacy after describing her symptoms. 'Jo *dawai dede wahi doctor hai hamare liye*' (The one who gives us medicines is like a doctor to us), he elaborates. Shankar manages to save ₹ 100–200 which he promptly puts away in his bank account. He has no gold, no vehicle, and no insurance — his total life savings amount to ₹ 5–6,000.

Every morning Shankar leaves his house at 6 am and cycles to his work spot. Here he cleans the cart and lights an incense stick to the rising sun. For Shankar, the sun is the only predictable force in his life; it rises and sets in a constant and steadfast pattern. 'Aap logon ka *vigyan nahi maanega, par hamare liye toh dharti ruki hai aur suraj chalta hai. Dekhiye hum yahi rukein hain aur hamare saamne se suraj upar hota hai aur peeche hojata hai.*' (Your science won't agree, but for us, the earth is stationary, and it's the sun that moves around it. Look, I stay here all day and I see the sun rise, get over my head, and then set behind me.) Drawing a semi-circle in the air, he traces out the celestial path of the sun with his hands.

Shankar has seen many changes in the area since he first set up his handcart 20 years ago. 'There was nothing here when I came,' he says, 'only that restaurant over there,' pointing to a small eatery. Another change is looming ahead; one that threatens to destroy his very means of livelihood. I learn from him that accord

ing to a revised city planning scheme in Lucknow, all street hawkers, peddlers and stall owners are to be moved to a vending zone where they will be required to operate from. Forms for securing a spot in the upcoming vending zone were issued several weeks ago. 'I filled that form too, but no one has come to inform me whether I have been allotted a space or not' says Shankar.

Shankar fears he has not been considered for the vending zone and will soon have to stop selling tea on the streets. 'Just a few more days and then the officials will come asking us to vacate' he says wringing his hands in despair. He has no resources/means of following up with the officials over this. 'Hum *kalyug me rehte hai — ghooskhori ka zamana hai. Jisne paise diye honge unka naam list me aayega*' (We live in evil times — corruption is the trend. Whosoever must have paid money must have got his name on the list), he adds. In this way he assigns some meaning to his helplessness. I ask him about his plans if the worst were to happen. 'Mazdoori *karenge*' (I will find labour work), he says at once. 'Daily *niklenge bahar kaam dhoodhne. Daily ka kamaenge. Bachon ke liye karna hi hoga.*' (I will search for work on a daily basis. Will earn on a daily basis. I will have to for the sake of the children.)

Shankar's daughter studies at a school where she gets free education. He hopes this will help her to complete her 12th

standard. He has hopes for her since she is of a studious kind. 'I have never stopped my daughter from studying. I see my future getting fulfilled through her'. I ask him if he owns a smartphone. In reply, he fishes out a feature phone from his cash box. He tells me he charges the battery at his neighbour's house.

I ask Shankar about his financial aspirations. 'Yahan *sab kotihyan aur gadiyan dekhta hun to bahut mann hota hai ki ek choti si kothi ban jaye magar main to sochne me hi khatam ho jaunga*' (When I look at the houses and cars here, I wish I had a larger house — but I know I will die still thinking about it) he says. 'Whatever time is left to me, I would like to see my kids settled' he adds.

As I thank him for his time and fold up my notes, he entreats me to stay. 'No one comes and talks to me like this, please stay and chat for a while. Will you communicate our troubles to people at the top? Will there be any change?' he gushes. And I have no clear answers.



SUSHMA

Age 50
Occupation Sculptor
State Telangana

**CREDIT -
WITH CONDITIONS
APPLIED**

Light traces its way through the holes in the tarpaulin tent falling on Plaster-of-Paris (POP) statues set out to dry. I find myself in Domadugu, a village in the outskirts of Telangana. This makeshift dwelling runs wide and is supported by a matrix of wooden logs. Inside, sculpted statues of the deity Ganesha are filed along a straight line. I encounter Sushma, the sculptor of these statues perched on a *chaarpai*²⁹. Draped in pink, her glistening nose ring captures attention. She notices me staring at it and explains how it's worn by the married women folk in her community for their husbands' long life.

Unsure where to begin, I ask her age. She responds by stalling her daughter to fetch the Aadhaar card. She declares between giggles that she is 50 years old as I note her age from the the Aadhaar card. I eventually settle in the makeshift plastic chair made from two broken ones tied together which her daughter nudges towards me. Sushma begins to talk about her childhood back in Pali, Rajasthan. Speaking in refrain she persists, '*Waha pay pani nahi hai, waha mein baarish nahi hai*'. (There is no water in Rajasthan as there are no rains.)

'After getting married, I learned how to make statues from my in-laws.'

Scarcity of water made it difficult to cultivate crops, forcing them to move. The memory of how the tribe migrated in search of jobs comes crawling back. Our conversation leaves her reflecting, 'When I was very young we moved to Ahmedabad where my father would cut wood for a living. After getting married, I learned how to make statues from my in-laws.' Married at the age of 15, Sushma took a year to learn the art of sculpting. After bearing two kids, the family started traveling; 'Assam, Nepal, Gujarat, Karnataka, Bihar and where not,' she blurts out in a single breath. Her seven grandchildren sit surrounding her. I can feel their playful eyes on me as I continue with my questions.



Sushma continues to speak about the raw materials that make up the frames or moulds for the statues; POP, bamboo, wood, coconut husk and glue. A child-like curiosity grips me as I pause to gaze at the statues. Beaming, she details out the process for me, 'First, the moulds are selected for different shapes. The dye colours are sourced from Raniganj. Moulds are divided symmetrically as an exact replica of the shapes to be produced.' She elaborates on the POP paste and how it gets poured into the moulds with bamboo added for support. Different body parts are created separately. The paste also acts as binder while assembling them into a final statue; a final touch of dye and paint adds depth and details. Sushma mentions how multiple people are involved in the process. She quips in, '*Ye kaam hume nahi aata hai, hum karigar bulate hai iske liye aur wohi sara kaam karke jaate hai — jaise aankhe banana aur chota chota chiz banana*' (We are not skilled at making details so we call craftsmen to carve the eyes and other intricate features.) Curious, I ask about how she started. She recounts, '*Saga-sambandhi seh leh kar kaam shuru kara.*' (We had to borrow money from my kith and kin to start the sculpting business.)

Sushma and her family make nearly 40–50 Ganesha statues annually for the festival of Ganesh Chaturthi. Statues range between the height of 4 to 10 feet. The profit they make is highly volatile ranging between ₹ 500 to ₹ 5,000. The unsold

statues are preserved for the next selling season; repainted and restored, if required. The average cost for sculpting smaller statues is ₹ 4-5,000; nearly ₹ 8–9,000 for the bigger ones. The profit from each statue varies as her typical customer is known to haggle. Each year's sales determine the number of statues to aim for the next year. The family decides to either increase or decrease the number by 5–10, depending on how profitable the past year has been. '*Hum sota sota murti banate jaise gamla, tota, niyay murti, Natraj aur sab Diwali par bayich dete hai*' (We carve small artifacts such as flower pot, parrot, lady of justice, Natraj and sell it all during the Diwali season.) The small decorative statues vary in their prices ranging from ₹ 100–300. Sushma's family usually manages to sell a few statues in the nearby villages, and uses this earning for their daily expenses. Uncertain sales and inconsistent income keeps the family in debts.



I get distracted as one of the kid nestled next to her on the charpai, starts teasing me. Sushma's joint family of four daughters and a son, borrows about ₹ 1,000 everyday for their meals and water needs. With younger kids, every day is a struggle. Their monthly electricity bill spikes to ₹ 500–1,000. (I suspect she is exaggerating her expenses). She tells me they have a television which doesn't work and that her husband owns a smartphone. When asked if he uses it for calls, her daughter answers instead, '*Haan aur kya kartey hai.*' (Yes, what else could you use it for?) They own a rickshaw carriage, helpful in transporting wares to nearby villages. Her husband owns 1.5 acre of uncultivated land in Rajasthan. After years of nomadic life, Sushma wishes to permanently settle in Hyderabad with her sons and their family. Her declining health and mounting debts make her anxious. Peak seasons have helped in slowly repaying the interest-free loans they have borrowed from their suppliers. She explains to me that all the raw material they use is purchased from big suppliers on a loan. They repay most of the loans from sales during the Ganesha Chaturthi festival. While some unpaid loans weigh on the lower end (₹ 10,000), there are two others that amount to ₹ 50,000 and ₹ 1,00,000. '*Hum logoh ko kabhi pareshan nahi karte humare logh, unhe pata hai ki jaise hi thode paise aaengay humare pas, hum unhe deh dengah*' (Our lenders never harrass us to repay their loan; they trust us to return their money as soon as we earn from

selling statues), explains Sushma as her daughter murmurs something to her in the Bawari language. With no government benefits or a stable profession, Sushma faces an uncertain future.

Sushma shouts to someone as a herd of goats invade the tent. 'Move your stock elsewhere; they are destroying my statues!' As her grandchildren chase the goats, Sushma gazes on them with maternal affection and shares she is completely illiterate. Pointing at a school building in the distance she wishes her grandchildren could be better educated but sighs as she tells me they can't afford it. A simple life and dreams is all she hopes for in her future. '*Mann mein kya hai, baache ko padhao, naukri lag jaye, aur kya,*' (I want to support their education so that they get a job, nothing else matters.) She dreams to see her grandchildren educated, trusting in Ganesha - the deity of good beginnings whom she sculpts.

Footnotes :

²⁹ A traditional woven bed with a metal or wooden frame.



MURLI

Age Early 30s
Occupation Lemon-soda Seller
State Telangana

DEALING WITH DEFAULTERS, IN CASH

As I walk along the road in Annaram, Telangana on a hot, blistering afternoon, I almost stumble upon a stone. *'Madam sambhalke...'* I hear a low voice murmuring close by. I take a moment to notice what was blocking my path; there are three sets of paving bricks stacked together. On one of them there is a man seated; this low stool is created with the raw material from a nearby construction site. A couple of paces across him on the road, stands a lemon-soda cart. This is how I met Murli — a medium-set, dark-skinned man in his early thirties. I ask him for a lemon soda and an interview. He obliges me with both on the condition that he can continue making his daily sales.

I observe him making the lemon-soda — a popular, refreshing drink available on the roadside stalls in summer. His cart is lined with soda bottles along the front and the sides of it. There is a low table on the cart with a few lemons on it and a knife. There are a few plastic containers that hold orange colored syrup, sugar and seasoning.

'Some of the customers didn't pay for the soda drink...When I checked my account I realised they hadn't paid'.

Murli sells two flavors; orange and masala (spice). I notice how compared to other soda hand-carts, his is without a canopy or sun-shade. As we begin talking, Murli speaks haltingly in Hindi, his sentences interspersed with English. He tells me he has studied till the tenth standard.

Murli hails from a Machlipatnam town in Andhra Pradesh; he lives in Annaram village in a single room with kitchen, concrete dwelling with his parents, his wife and their two children aged eight and four. Murli tells me he had been working for 17 years — his last job was that of a private car driver.

A couple of years back, Murli was diagnosed with a slip-disc. Forced to quit his regular-paying job, he took up selling lemon-soda. It is only now into the conversation that I really notice the slight limp as he walk back with my lemon-soda drink. Murli's parents were farm labourers and his father still works as one on a farm nearby. They both pool in their earnings to support the family.



Murli mans the cart from 9 in the morning till 8 at night. He goes home for lunch while his father takes over. Murli churns a drink of his customer's choice by adding lemon juice, salt, and soda water in a plastic glass. He adds seasoning for the extra punch. For an orange-flavored drink, he add sugandham (orange flavor) and sugar. Murli sells one glass of lemon-soda for ₹ 10 and makes a profit of about ₹ 4 per glass. His daily profit is variable and ranges from ₹ 350 to ₹ 700. He tells me he sells more during peak summer hours than he would on a relatively windy day. His soda maker machine came with two gas cylinders which costed him ₹ 24,600. Each cylinder is refilled after a week or two at ₹ 350. Murli purchases 100 lemons every four days and four packets of salt every month. He roughly uses 21 kilograms of sugar for 7–10 days which he purchases at the market rate for that day. He tells me his work is of seasonal nature; he sells lemon-soda from February to June. The rest of the year he sells vegetales at a local market. He cuts fresh vegetables, packs them and sells these to customers.

Murli shares that most of his earnings are spent on health issues; he spends almost weekly on medicines. 'Mereku disc problem; bachhe ko brain problem. Do brain hota na? Chota aur bada? Toh chota brain slow hai usko.' (I have a spinal disc problem, my son has a brain ailment. We have two brains, don't we? A small and a large one? His smaller brain is slow). I learn that Murli's youngest child; a boy, was born with a

brain damage. 'The doctor had told us that he would never walk or speak' he says. Murli tells me he takes his son to the hospital every eight months for a check-up and refills on the medication. He tells me he has spent close to ₹ 3,00,000 on his son's treatment. 'Usko ye nai hai' (he cannot speak), pointing towards his mouth; 'par abhi chalne laga hai' (he has started walking) he smiles. I perceive in him the pride and protective biological instinct common to every father.

Murli pays a rent of ₹ 3500 each month '*Cooler hai par chalta nahi. Bachhe ka cycle bhi*' (I have a cooler but it doesn't work. My child has a bicycle), he says. Murli has a bank account but he shares he can't save anything much. '*Bachho ko medicines lete, fruits lete. Ghar ke pas chale jate to 200–300 kharch hojata*' (On the way home from work, I buy medicines and fruits for my children. By the time I reach home, I have already spent ₹ 200–300). 'Bank account mai 180 hai, madam' (I have 180 rupees in my bank account). I point to a torn poster of a payment app on the front side of his stall. '*Kuch log paisa pay kia bolke paisa ni pay kiye aur mere father ko ye nahi pata, account check kia to pata chala.*' (Some of the customers didn't pay for the soda drink and showed their phone to my father as proof; he doesn't understand this [pointing to the phone]. When I checked my account I realised they hadn't paid).

Murli admits making a living and providing for his son's treatment while selling lemon-soda is difficult. He tells me he earned ₹ 20,000 as a driver; those were definitely better times. In the last 20 days itself, he has spent ₹ 24,000 for his son's treatment and ₹ 5,000 extra as both he and his wife fell ill with typhoid. He has borrowed ₹ 2,00,000 from relatives at 2% interest and ₹ 50,000 from the local money-lender at 3% interest; the interest is charged on the principal amount. He tells me that he has not paid house rent for two months and his life insurance premium is due as well. A few days ago, he pawned about 10 grams of his wife's gold at the local pawn shop. I sense his helplessness with a life whirling out of his control as his voice wavers with emotion.

I ask Murli about his elder child. I have a tough time figuring out the gender of the child as he calls both his kids '*bachcha*' meaning 'kiddo'. Murli's eight-year-old daughter is studying in third standard in Kendriya Vidyalaya — a school run by the Central Government. She got admission in a lucky draw competition held by the school to include children of financially weak families by giving them the opportunity for better education facilities. '*Woh thoda dull hai, usko nursery, KG³⁰ nahi karaya aur seedha first class mai daal dia*' (She is struggling at school as we skipped kindergarten studies and directly enrolled her

to the first standard), explained Murli. His daughter will continue to study in the same school only if she manages to pass her final exams this year. Murli pays a school fee of ₹ 1,800 for three months and ₹ 800 monthly for a two-way rickshaw transport as the school is not at a walkable distance.

Murli owns a smartphone and had started using a payments app. Then he stopped as he could not afford getting cheated of even a few payments. He tells me how difficult it is to find work with his back ailments. He can't stand for long hours and has a recurrent pain. Later this year, he plans to continue selling vegetables in the village nearby. Other than managing health expenses, he has no financial aspirations. As we draw close to our conversation, he is more optimistic. Despite his challenges, he feels things are beginning to stabilize for him. Funds were low when he had quit work but life is better now.

I ask Murli about his financial anxieties. '*Standard nahi hai kuch bhi*' (There is no standard) he says. I misunderstand his statement — I think it's about his social standing. He clarifies '*business ka standard nahi hai*'. I don't press him to explain. I can understand — maybe a little.

Footnotes :

³⁰ Kindergarten



SAMIL

Age 28
Occupation Caretaker at a Poultry Farm
State Telangana

TRADING JOBS TO FUND FUTURE DREAMS

'Kya kaam hai Ji? Bolo!' (What do you want?) I see a man walking restlessly towards me. He wants to know why am I standing so close to the compound gate. He is Samil Pasha, the care-taker of a poultry farm. When he ascertains I am no trespasser, he invites me in. And suddenly we are in the layer-room - a long hall, with rows of caged hens stacked on one another. He guides me towards a huge array of small cages cooped to form three stepped layers, each containing three hens in each cage. 'I am in charge of this place!' he candidly announces. Huge and long, the poultry farm is well lit during the day with the compound wall built at a short distance from the shed. We walk towards the tiny house close to the compound wall and sit outside.

Samil Pasha is a short man with a lean body. He continues to speak, 'I am 28 years old and a native of Pasnoor village in Kondamallepally district in the state of Telangana.' He now lives in Yadadri district with his wife Nausheen and two daughters, aged one and four. As we speak, his wife and daughters, Sabah and Aafroz join us, staring at their new visitor with amusement.

'I cannot raise my daughters here. I want to, but it's too expensive.'

Samil hails from a family of tailors. He learned the art from his grandfather but chose to drive an auto-rickshaw for a living. He pooled in his family savings and bought an auto-rickshaw for ₹ 1,30,000 about five years ago. He had made the payment entirely in cash. Samil ran into losses and was at home unemployed for almost a year. His parents got him married against his will and soon he started working as a tailor in the family shop. He worked for few years but realised the earnings from that business were not enough to sustain his growing family. His wife's family found him this job of an overseer at a poultry farm in Yadadri through some contacts they had. He moved out with his wife and two daughters in 2015.

At the farm, Samil is paid a monthly salary of ₹ 12,000 for looking after the poultry farm operations. His wife is paid ₹ 7,000 and she helps him with various tasks. The family spends ₹ 7,000 on groceries, and the rest is saved in a company-operated account. Samil and his wife do not have a bank account in their names. Their home is a small room with a fan and a TV. They do not have a gas connection and use an electric cooker to cook their meals — consisting mainly of rice with meat or vegetables. They do not have toilet in the home. Samil owns a motorcycle and a smartphone which he uses for calls and messages from company. He tells me that he owns the house in his native village. It has 8 rooms but the house is locked. 'There are no opportunities in that place to earn



a livelihood,' he remarks. As we speak, Samil pauses to pick up his younger daughter who is sobbing uncontrollably. His wife has gone out to check on something. He carries her and starts telling me about his typical work day. His day starts at 6 am as he checks every hen for the eggs laid by them. 'Do you have to work on a Sunday?' I ask. 'There is no Sunday for me. The hens don't know what day (of the week) it is!' he chuckles. He tells me the poultry farm has 18,000 hens with a monthly output of 16,000 eggs. Samil has 20 labourers who work under him; 15 of these are women. The labourers collect the eggs, clean them and pack them; they also contribute in cleaning chores and maintenance work. Samil's day typically ends at 8 pm. He explains to me how each hen is highly fertile for a period of nearly one and a half year. Infertile hens are then sold in local markets of Telangana, Maharashtra, and Gujarat for meat.

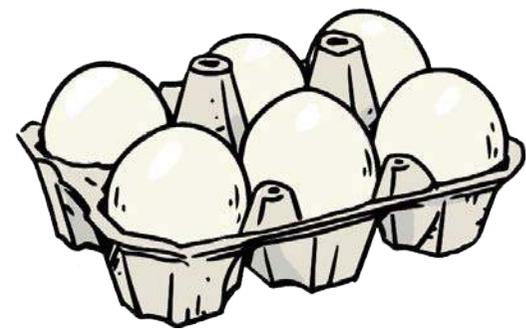
His younger daughter grows restless. Samil tries to comfort her and then we hear that welcome sound of a bell. It's the local ice-cream vendor on his cart making his daily round on the street. He hands a ₹ 10 note to his elder daughter. She returns in a jiffy with an ice-cream and hands it to her sister. His elder daughter takes a turn at engaging the toddler now; allowing her to jump on to her back. The children laugh and giggle with each other. Samil turns his attention to my questions and is soon joined in by his wife.

When I ask about his future plans, he says that he plans to continue working at the poultry farm for the next five years.

'Siraf tailoring aur poultry ji, aur kya karenge ham?' (I know only tailoring and poultry work, what else can I do?) He wants to save enough and return to his native village. 'I cannot raise my daughters in the Yadadri. I want to, but it's too expensive,' he says. His wife tells me they are paying ₹ 1,000 towards school fees for the elder daughter who has just started school. Half of this amount is paid by the poultry farm owner. Samil and his wife have managed to save ₹ 3,00,000 in the company's account. They own about one acre of agricultural land in the village and his wife has some gold which is in her mother's safe-keeping.

Samil feels his finances are gradually improving. He gets an annual raise of ₹ 1,200 every year and gets his salary on time. When he moves back to his village, he wishes to restart his tailoring business. He dreams to educate both his daughters. He doesn't want Nausheen to work and so wishes for a financial condition which would allow her to focus all her attention on raising their daughters. I realise that the smell from the barn is still as overpowering as it was in the morning. The sun is disappearing below the horizon, when we hear a truck honk getting Samil on his feet. It's time for him to pack up the orders for delivery. I am left behind with his parting words as he leaves:

'Hamari bachhiyon ke liye he kaam karna mai, unko dekha to sab theek hojata. Ek din khud ki company chalayngi' (I will work hard for our daughters; when I look at them, all my troubles disappear. One day they will (grow up) and run their own company.)



PRATEEKBHAI

Age 46
Occupation Breeds and Sells Exotic Pigeons
State Gujarat

REINVESTING IN BUSINESS

Prateekbhai tells me most of his collection is European. 'These are Hungarian' he says with pride, as he points to two beautiful specimens. I am at the house of Prateekbhai in a small village along the coast of South Gujarat, where he keeps his prized pigeons. The small patch of land outside his house is surrounded by rare and exotic pigeons of different sizes, colours and features! Our voices get mixed with a steady drone of coos from the birds.

Prateekbhai, 46, hails from a fisherman's community and lives in a rural area with a main road that connects to the local beach. His house consists of three rooms with a common passage and a sloping roof covered with terracotta tiles. He lives here with his family consisting of his mother-in-law, wife and 16 year-old son. A few chickens, a dog and cat are the other peripheral inhabitants of the house. Across his house, he owns a piece of land which runs not wider than a yard on which he breeds pigeons for business.

'I have pigeons worth millions of rupees, but I have not taken any loan for buying them.'



Prateekbhai makes a living by breeding and selling exotic pigeons. He has studied till the sixth standard. Even as a boy, Prateek was fascinated by pigeons and raised a few as pets. He has no formal education, but just his experience to fall back on for breeding pigeons. In 2008, he migrated to the Abu Dhabi to earn money — he lived there for 5 years, doing odd jobs for the Patel's (village head) contact. He didn't like the work there and came back after three to four years. A year later, Prateekbhai left for South Africa to earn a living. He was back within a year for good and with his savings he set up a small highway restaurant. 'A couple of years, business was good. Then the price of chicken sky-rocketed. I was finding it hard to maintain the place; I had to pay salaries to the cook and the helpers. So I decided to shut it down. The Patel suggested that I go out (abroad) again but I was against it (this time).'

This was the point Prateekbhai decided to turn his hobby into a business. He narrates for me how he got started: 'One day after I had returned from the Gulf and was running my food business, my friend told me he had a surprise for me. He took me on his bike to another village to a pigeon supplier. I had never seen such beautiful pigeons in my life and it kept me wondering.' He enquired about their prices and bought a couple of new breeds for ₹ 5,000. Prateekbhai, for the next six to seven years collected exotic pigeons; some of which he paired with desi (locally bred) birds and enriched his

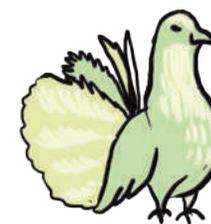
collection. Sometimes, instead of buying an exotic pair for money, he bartered them for 4 or 10 of his birds. 'I did not sell a single bird (during this time),' he says. When his restaurant business took a hit, he lost all his savings. Only then did he decide to breed and sell pigeons as a full-time business.

Prateekbhai owns two breeding houses which cost him about ₹ 2,00,000 to construct over time. The breeding houses are small makeshift structures of wood with a door to each section. The insides of the three walls are stacked with wooden boxes of the size of a shoebox. Each breeding box homes a pigeon pair - a male and female. The pigeon houses are made on the ground right opposite his own. The area of about 20 feet in front of the breeding cages is covered with a net fixed at a height of about 8 to 10 feet. There are two large bird feeders on the ground. He points to a small hole in the net about 2 feet in diameter. 'This is where I release the birds from. They come back to me in the evening.' But most of his pigeons cannot fly. 'They are too heavy to fly!' He laughs. 'As fat as chickens!'

Prateekbhai earns about ₹ 40–50,000 every month by selling baby pigeons. He spends about ₹ 25,000 per month over the pigeons; he feeds them a high-quality diet — rich in protein. '*Mug-math, channa, rye*' (pulses such as green mung, brown mung, chickpeas and mustard). He mixes their feed with a specially-treated mix meant for birds which he gets from the govern-

ment veterinary hospital. Prateekbhai also spends on a weekly amount for bird vitamins. The rest of his earnings get spent on household expenses such as bills and groceries. The birds fall sick twice or thrice a year necessitating treatment. 'One sick bird can wipe out the entire stock.' he explains.

Prateekbhai tells me he doesn't believe in saving money. If he is left with ₹ 15–20,000 to spare at times, he invests the money in buying more pigeons. 'All that I have built for myself and my family comes from selling pigeons' he emphasises. 'I run my house and send my son to school with only this income.' Prateekbhai confesses how he used to invest ₹ 150 every day in a microfinance company for two and a half years. But the company suddenly shut down and the agent was never seen again. 'My wife has kept the account booklet safe. She still believes the company will re-open someday. But when such things happen to me I feel it's better to save cash at home.'



Prateekbhai knows a local trader in the next village who sources exotic pigeons from Bangladesh. 'I have never bought directly from a supplier. If I did, I would have to pay him in millions.' This trader gives him a call when he receives a fresh stock of birds and sends him videos of them. If he likes any, he goes over for a closer look and enquires about their prices; some of them cost ₹ 40–50,000 a pair. He returns home pondering about cross-breeding plans for his birds for new mix-breeds. Then he goes back to the supplier to buy a pair, sometimes in cash — but mostly on trust. He pays the trader back as and when he makes money from selling pigeons. He sells baby pigeons for ₹ 1,000–1,500 per bird. He charges much more for a pair of male and female pigeons depending on the breed. Sometimes he has a merchant coming down to buy 15–20 pigeons in a lot. Then he charges ₹ 500 per bird — but mixes up few desi birds along with the exotic ones. He knows that the merchants sell pigeons at double or triple the price to their customers. A pair of pigeons lay a couple of eggs every fortnight and at present he has about 200–300 birds. I ask him a niggling question. 'What kind of people buy such birds?' He has just two words for me — 'paisa wala ane shaukeen' (wealthy and fanciful).

Prateekbhai's life revolves around his pigeons. 'I can't take a single day off even to visit a sick relative. The birds have to be let out and fed on time and everyday their cage needs to be cleaned.'

Prateekbhai owns a gas cylinder, TV set and refrigerator. He doesn't own a two-wheeler and borrows the patel's motorcycle when he needs a ride. He has no loans and no insurance to his name or anyone of his family. He owns a smartphone and uses it to view videos of pigeons on WhatsApp. He wishes to expand his business and needs an investment of ₹ 2-3,00,000 - but has no means to access this amount. Prateekbhai feels his pigeon business is not for the faint-hearted as it takes two-three years before income starts coming in. He thinks he has what it takes for a business risk. '*Motu jiggr che,*' (I have a stout heart) he smiles. 'I have pigeons worth lakhs of rupees' he continues, 'but I have not taken any loan for buying them. My family gets irritated with me every time I buy new pigeons. But new breeds come every six months and I have to keep investing in them — otherwise my customers won't return (to me).' Prateekbhai may not own much materially, but in his own perspective he is a wealthy man. He tells me, '*Mara kabootar jivtudhan che*' (my pigeons are live wealth).



MEERA

Age 26
Occupation Cooks and Sells Tiffins
State Maharashtra

RELYING ON RELATIONSHIPS FOR CREDIT

Meera sits tentatively on the edge of her seat. She takes up little space and wraps her arms protectively around an old plastic bag, guarding it close to her chest. Her thin frame is upright and a tad bit tense. We hear the steady hiss of rain outside. It has poured for over 36 hours; the traffic on the main road is a stagnant blur of red tail lights and impatient honks.

It is an hour past sundown. Meera and I are in my living room. 'My name is Meera Ganpat Apte,' she introduces herself. As I pause to shuffle through a sheaf of papers on my lap, she reconsiders. 'Make that Meera Sanjeev Deshpande. This is my husband's name. I should give you this name,' she says.

'Did you just get married?' I ask, smiling at her little slip-up. 'No,' she says, 'I was married at 16, I am 26 now. My husband died and I didn't live with him anyway.'

Meera came to Mumbai as a little girl. Her father worked at a book binding workshop in the city. Her mother followed from their village near Pune soon after Meera was born. 'I grew up here, I have spent all my life here and my father has worked at the same press all his life' she adds. Meera lives with her parents and young daughter in a slum at one of the central suburbs of Mumbai. 'My father owns the house we live in,' she tells me.

'I have never been inside a bank.'

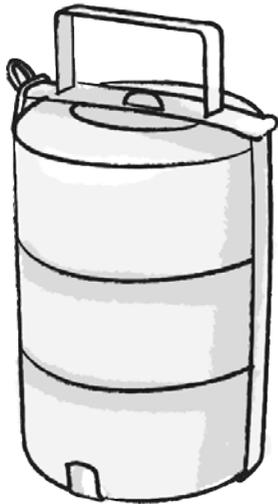
Growing up, Meera avoided school. 'My family was supportive, they wanted me to study. But I dropped out because I could not follow the lessons', she remembers. 'I was not smart enough.' She tells me she was not good at sewing or at any other vocation either. So, she stayed back at home and helped with the chores till she was sixteen.

'My father was worried he wouldn't find a decent match for me. So, when this one man came along, my father didn't think twice', she explains. Meera lived with her husband for a year. After a year, Meera and family decided that she had had enough of his rage, abuse and violence. Meera moved back into her parents' house, this time with an infant daughter in tow.



'The first time I went looking for work was after I had had my daughter,' she recalls. She worked at a factory in the nearby industrial park. They manufactured car parts. Meera was one among the many workers hired to man the machines. She describes how she checked, tagged and tightened nut bolts for parts on the production line.

'My shift started at 8 in the morning and ended at 7 in the evening. They gave me ₹ 3,000 a month' she shares. Meera quit work at the factory in 2016 after enduring years of long working days and meagre pay. That same year, she borrowed ₹ 5,000 from her mother, started a tiffin-delivery service and sourced her first customers.



'I had this idea', she says reminiscing, 'People would often ask me if I would cook for them. You know, single men and women who live here, have jobs and do not have time to cook. I could cook. I knew how to cook. I thought maybe I should give it a try.'

Her idea worked. She recovered her initial investment in the first month and was able to return the sum to her mother. A slight tinge of pride surfaces in Meera's voice as she shares this bit of information.

These days, Meera caters for seven to ten customers in any given month. She takes all her payments in advance, in cash. 'I charge ₹ 2,000 per customer,' she shares. Meera delivers two meals a day to each customer, a basic dabba (lunch box) with bhaji (vegetables), dal, rice and 5–6 chapatis. Most of her customers are young men who run shops or small workshops in the area.

Meera's day starts at 6 am. She uses the early hours to cook for the first round of deliveries. By 10 am, she leaves to personally deliver dabbas/tiffins to each customer. This takes a couple of hours and she is back home by noon. 'So, I am home by 12 pm, then I rush about doing household chores and leave the house again to pick my daughter up from school,' Meera recounts.

Meera's mother doesn't keep too well. She has trouble contributing to housework, but she does drop Meera's daughter to school each morning. 'I do not have time in the

morning to get my daughter ready. So, my mother takes care of that', Meera shares.

The afternoons fly by fast, Meera bathes and feeds her daughter, there is laughter and chatter and by 4 pm her daughter is packed and dispatched for tuition to a neighbour's house. Meera resumes cooking at 4 pm for the evening round of deliveries. By the time she finishes her second round of deliveries, it is nearly time for bed.

Meera manages her business entirely on her own. She needs at least ₹ 10,000 for supplies each month. Most months she makes a small margin, on others, she runs into net loss. 'I borrow from my mother or from my friends to make up for losses' Meera says. So far, her arrangements have worked.

Meera hands over her entire cash income to her mother. 'She takes care of my daughter, I owe her that,' she justifies. When in need, Meera borrows from her mother. She does not know much about her father's finances. He commutes to the south side of the city for work every day. She is not sure of how much money he earns or — whether he has any savings. He is growing old. In years to come when he is too old to commute, he would not even have a pension to support himself. He isn't a government employee, after all. This thought has Meera worried.

I ask Meera if she plans on expanding her business. She says that she wants to but

perpetually finds herself starved of cash. She says she realizes that infusing money into her business will probably help her improve her income but she does not intend to reach out to a bank or to any other form of lending institution. 'I ask my friends for loans' she mumbles, 'My father has always warned me against going to private lenders. So I do not do that. I have never seriously considered applying for a loan.'

Meera has had a savings bank account for years and there is a bank right around the corner of the lane in which she lives. 'But I never went, I have never been inside a bank,' she says smiling guiltily; then sobers up and adds 'I know having an account is important, but I just never have enough money to deposit. So, I don't use my *khaata* (account).'

Meera's daughter is ten now. She goes to an English medium school. Meera paid ₹ 25,000 in admission fees and pays ₹ 3,000 a year now. A neighbour helps her child with homework. Meera shares that she feels an urgency to save money. She needs to pay for her daughter's higher education, and must build a corpus for her marriage. 'Every girl needs to be married off, my daughter will support herself with education but she still needs a husband,' Meera reasons. 'We live on what we can manage. Some months I do not take my mother to see a doctor if we are short of money. My friends talk about this policy and that insurance, but I don't think of any of that. We are very poor, *Didi* (sister).'

I wind up as I find Meera getting restless and glancing at her phone. 'Do you have a smartphone?' I ask. She turns the screen in my direction and says, 'I don't know, I have this'. 'That is a smartphone,' I offer, 'Do you use the internet?' I enquire.

'I only make calls, *Didi*. I really know nothing more about this device' she laughs and gets up. 'May be I will do better, *Didi*, whatever I achieve will help my daughter,' she determines as I follow her to the door.



SASANTH

Age 36
Occupation Carpenter
State Gujarat

**SAVE NOW,
EXPAND
BUSINESS LATER**

I wander around one hot afternoon, looking for the shops where wood work is done. I know these shops; they are quite close to where I live. Usually, they are full of about 6 to 10 men busily hammering away, but this afternoon the shutters are down and I struggle to find a single store that is open for business. I finally spot one with a lone carpenter in it, wiping his face with a thin, worn-out cotton towel. His face is the colour of earth, with deep furrows and lines showing. I find out later that he is only 36, but looks older with plenty of white hair peppered in his otherwise full moustache and beard.

I introduce myself and ask if I can sit down. It is too hot to stand and I worry that the beads of perspiration trickling down my back will dehydrate me if I don't drink something soon. I ask him if I can get him a cold drink. 'No madam. I just had lunch' he says. 'Well, there goes my chance to have a drink', I think, sitting down amidst sawdust and pieces of carved wood.

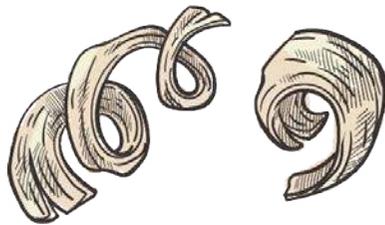
'People will never stop building temples.'

Sasanth Kumar Hajra hails from Midnapur district in West Bengal. His family consists of his wife and two daughters, his mother and his brother's family, who all live together in a *kutchra* house in a remote village. They own a small piece of land, irrigated by means of a small pump, on which the family cultivates rice and betel leaves — earnings from farming keeps the household running. They do not own any livestock and do not intend to either. 'These days village people do not keep cows or goats or chickens. It's not done. It smells around the house — then nobody will give their daughter in marriage to such a house,' Sasanth tells me. He adds with a hint of pride that he owns a refrigerator and that they cook over a gas stove in the village. He had done away with the livestock when his wife came in.



Sasanth Kumar came to Ahmedabad almost 20 years back with his uncle, who trained him and taught him carpentry. He first worked at his uncle's shop in Ahmedabad for a few years before renting a space for himself. He shares this shop with four other carpenters, who like him, left home and hearth to find work in the city. They live in a room behind the shop and share expenses on rent and food which amount to ₹ 18,000 each month-split four ways.

He charges for his labour; customers have to buy their own wood. He largely does carvings on wood. The current rate for wood carving work varies from ₹ 150 to ₹ 200 per foot of wood. He generally quotes a rate which is slightly higher or lower than the market rate; depending on the type of work (artistic or regular), on whether he is relatively free or busy, or according to the going rate at neighbouring shops (also in the same business). 'Sometimes I also charge based on what jewellery the client is wearing!' Sasanth says with a smile. He obviously knows his market. 'Irrespective of the rate,' he says, 'they all crib'.



Shop work starts at 8 in the morning and the first shift is three hours long. At 11 am, the carpenters break for lunch. Sasanth goes to his room, cooks, eats and takes a nap. Then, he resumes work at around 2 pm and works till 10 or 11 in the night. He is not exaggerating. I have often seen these shops open and men working away, on my way home from late night dinner-outings. The only break he gets is when he stops work to take a moment to chat with someone. Sasanth also takes up special job work from designers. For these, he charges per millimetre. Overall, he makes about ₹ 15–21,000 a month.

According to Sasanth, people have stopped appreciating wooden/carved furniture. 'People don't prefer carpentry for home furnishings anymore. They would rather buy ready-made articles... their finishing looks good on the outside but they won't last for more than five years; if you drive a nail into a ready-made thing, it will not stay (put) because it is full of *bhusa* (sawdust).' Most of his orders are for temple interiors. He feels despite the low demand for furniture, carpenters like him will thrive because, 'people will never stop building temples.'

Sasanth prefers to receive payments via cheque. He deposits cheques into his bank account whenever he finds time and his wife withdraws as per the expense needs of the household. Sasanth has no fixed income and is usually paid when the clients come to collect their orders.



I ask him if he likes doing what he does. My question irritates him. 'Well I have to like it! Don't I? What else can I do? I will have to do it as long as I can (manage)', he snaps back. I empathise with his constraints. He had already told me that he went to school only till the fourth standard. He really cannot choose to do anything else; except perhaps farming.

Sasanth shows me a printout of a photograph of two overlapping leaf designs. They were part of an assignment he took from an artist. He recalls that he made both components but realised he had made a mistake by not making one the opposite of the other. They did not overlap. '*Mera nuksaan ho gaya!*' (it was a loss for me!) he exclaims and shows me the rejected piece of wood lying in a corner. I remark that his work is an art — a *kala*. He agrees. Interns from design colleges come to him to learn basic carpentry. They pay him a small amount in return.

I enquire if he gets any government aid. The government school in his village is free,

I learn. His daughters study there. But he sends them for private tuitions and spends about ₹ 600 a month on their education.

Last year, his eldest was hospitalised for 12 days. He spent ₹ 65,000 at the local private hospital. He feels government is of no help to villagers. '*Jisko milna chahiye, usko milta nahi*' (those who are supposed to get benefits do not get them.), he ruminates. He thinks that the government and politicians are more eager to help the urban poor. I ask him why. 'It's easier for the government to showcase their work and get acknowledgement in the cities. Nobody hears of benefits reaching villagers', he responds. The other reason, he explains, is widespread corruption and bribery. He gives me an example. 'Imagine I am a poor man and I am supposed to get a benefit of ₹ 2,00,000. Then I have to shell out 10 to 15 thousand as bribe to the officer. I also waste 6 to 10 months following up. I have to keep asking '*mera kaam hua kya?*' (Is my work done?) I might as well work and earn that amount of money in that much time.'

Sasanth owns a smartphone. It is useful since he can get orders on the phone and people can send him pictures of the artwork.

He manages a trip home every three months. A couple of years ago, he had brought his elder daughter to live with him in the city. But he sent her back after a year. '*Kharcha bahut ho raha tha*' (it was too expensive)', he says. Besides, he felt that if

she got used to the city life, she wouldn't like to go back to the village. Then, it will be difficult to get her married to a villager. I ask Sasanth about his dreams for the future. 'Expenses are so much there is no time to dream', he relays. He has thought of expanding the business. 'It will take around ₹ 3,00,000. I will start saving after 2-3 years. But tell, me who has seen tomorrow?' he smiles, looking away.

My T-shirt is soaked now. I insist on buying him a cold drink in exchange for his time. He folds his hands together. '*Yeh hamari reet nahi hai*' (this is not our way), he submits. I get up and take his leave, feeling very thirsty and very ashamed.



BAIJU LAL

Age 42
Occupation Shoe Shop Owner
State Uttar Pradesh

SOME DREAMS WORTH BORROWING FOR

I walk by a noisy, narrow street in Lucknow where the size of the shops compliment the space; shops that were built here years ago, some of them during colonial times. The area is called *Chowk* — a strategic intersection in a busy market area where one can find a variety of wholesale shops selling clothes and fabric embroidered in the *chikan*³¹ style. Amidst these shops boasting of Lucknow's characteristic *chikan* embroidery is one, stuffed with shoes and plastic items. The shop is rented to Baiju Lal Verma, 42, who sits at the tiny entrance, holding a cup of tea and gazing at the busy street.

That's how I met Baiju and requested him for an interview. It's early in the day and business has not started yet. Baiju invites me in and we start talking. He tells me he was born in Badi Jugali in Lucknow. His father sold paan on the streets and was the sole bread earner raising three sons. Baiju studied till the tenth standard and then quit studies to shoulder his father's responsibilities — joining his father in running another paan shop alongside the original one.

'Whatever hardships I might face, my sons' education should not suffer.'

Baiju's sacrifice of his own studies enabled his siblings to complete theirs; he tells me his brothers are graduates. Eventually, Baiju quit his father's work to explore other business opportunities and presently runs a shop selling shoes and plastic items.

Baiju has three sons aged 16, 11 and 9 respectively. 'My wife used to work but she quit to look after our children' he says. He lives with his wife, sons, two brothers and parents in the family's ancestral home. The house is a concrete dwelling with six rooms and basic amenities. 'Last month I purchased a television from my savings. My father was delighted! Another dream is to purchase a car — the entire family would be able to go out together' he says dreamily. However, life was anything but a dream for Baiju.



Baiju first started working as a scooter mechanic in a repair shop. As scooters started becoming rare, he switched to renting out CD players and cassettes. Looking for an 'evergreen' business, he started selling shoes 13 years ago with an initial capital of Rs. 20,000. 'I always had the knack for business. Technology and fashions keep changing. I have faced a lot of challenges but have learnt to keep on moving, keep on changing' says Baiju.

Baiju's monthly income is around ₹ 15–16,000. He spends an average of ₹ 4–5,000 on the education of his children. The fees of his eldest son amount to ₹ 13,000 each quarter and the bulk payment is a financial burden. He pays ₹ 12–1,500 towards loans he took for borrowing capital for his business and saves ₹ 1,000–1,500 monthly in a bank account. 'Whatever hardships I might face, my sons' education should not suffer' he tells me with conviction. His father pays for groceries and utilities. Baiju also works part-time as an agent with a well-known company in the banking sector for a small commission. During Diwali and festivals, he puts up a small stall outside his shop which is managed by his wife. 'I just returned from Kokatta. We have bought beautiful *rakhis*³² from there. We are ready for Rakshabandhan³³ he quips. His younger brothers are working — one as a guard and another as a chef. '*Papa un dono ko bol diye hain ki sirf bachat karo. Unki shaadi me kaam aayenge paise*' (Our father has asked them to save all their money — it will help with their wedding

expenses) he says. He owns a smartphone but refrains from online financial transactions.

Baiju plans to slowly decrease shoe sales and focus on plastic items. 'Each shoe company has different features and designs. If I agree to sell a particular design, I need to buy at least six sets in different sizes. I can't manage the annual investment needed' he explains. A year ago, Baiju started selling a few plastic items alongside shoes. These include bathtubs, buckets, water bottles and kitchen ware. He asserts the profit is more in plastics than in shoes. 'I can sell three sets of a plastic item for more profit as compared to a set of six pairs of shoes! Why would I stick to shoes?'

Once in three months, Baiju feels in need of cash. During such times, he borrows a little from his family members. In the future, he also hopes to expand his business to selling children's garments. 'But only if it's reasonably profitable. I have not studied. I hope my sons do. There is not much else I can do (in terms of livelihood). I can only be a *vyaapaari* (trader)' he summarises.

As I leave, I glance back at the *Chowk* and can spot many more 'Baijus' dusting their wares and readying for another day of business.



Footnotes :

³¹ A special kind of embroidery that was patronised by Mughals in the 17th Century.

³² Decorated thread or amulet.

³⁵ Indian festival celebrating the bond between siblings.



KAVITA

Age 40
Occupation Small Stall Owner
State Uttar Pradesh

HOUSING DREAMS - COVID NIGHTMARES

The recent Covid-19 pandemic has made it difficult to meet with people. So I call up Kavita before I go to visit her. '*Aaj muskil hai — daakter ke paas jaana hai*' (Today appears to be difficult — I will be out visiting the doctor), she says over the phone. She tells me to come after a day or two as she is unwell. I reach her home on the agreed day and find her standing outside her house at a small stall (a handcart really) where she sells a few dry snacks, bottled water and aerated drinks.

Kavita is lean; almost thin and has a stoic look that betrays her present physical condition. She has a high forehead and cheekbones; and a strong jawline that makes her look almost regal. A red *bindi*³⁴ dots her forehead and a smear of vermilion indicates her marital status. Today she is wearing a purple dress and has draped a *dupatta*³⁵ over her head and shoulders; she tells me this is not how she normally dresses. We head indoors to chat — both of us are hesitant to abate the few paces between us brought about by the new rules of social distancing. Kavita sits down on a cot — I pull up a stool and she speaks to me haltingly. Her voice, softer than usual is undoubtedly so because of her recent illness.

**'If the shop keeps running,
I hope to get my daughter
married properly'.**

Kavita was born 40 years ago to a family in the village of Naini near Allahabad. Although they lived in poverty, she never really felt it and recalls her childhood as a happy one. 'We were a large family and certainly not well off but our needs were always met' she reminisces. Kavita completed her primary education and then dropped out of school as was characteristic of most girls of her village. She was married at the age of 18 to her husband with whom she has three children — a girl and two boys; aged 17, 15 and 14 respectively. She lives with her husband, children and father-in-law in a two-room house located in the outskirts of the city of Allahabad. Despite the fact that her house is made of bricks, she calls it a *kutchra* house. I do not disagree with her — stone slabs roughly laid down as flooring and a roof that leaks do not exactly say 'stable structure'. The house is connected to electricity and the family has a television and a refrigerator among other belongings.





‘Kuch bhi nahi seekhe hai hum — silayi, bunayi ya kadhai bhi nahi aati’ (I have not learnt any skills — not even embroidery or knitting), says Kavita. After the wedding, Kavita embraced her role as a homemaker but a few years ago, expenses started to mount and she realised they were having money problems. Five years ago, she decided to work and supplement the family’s income. She took a loan from a microfinance institution and started her business of selling snacks and cold drinks outside her house. Kavita starts the day by taking stock of the supplies on her stall. Then she walks to the distributor’s store and replenishes her supplies. Sometimes her husband helps her. In the past they had a motorbike — which they used to travel short distances but more recently had to sell it to meet medical expenses.

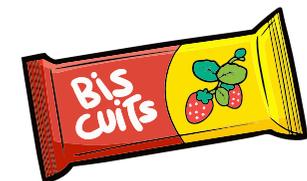
Kavita’s husband is a motorbike mechanic and works at a garage close by. He is paid on a daily basis depending on the number of motorbikes he repairs or services. His daily income varies but he would earn up to ₹ 2000 on a good work day. Kavita’s monthly profit ranges from ₹ 4–6000 rupees. But this was before the lockdown. Kavita admits the lockdown brought hard days upon the family but she says she does not wish to revisit those days in her memories, ‘Sometimes we had work, sometimes we didn’t’ she said in a matter-of-fact tone. ‘The police and administration harassed us a lot, forcing us to shut shop,’ she recalls.

Kavita has been a diligent saver putting away a fixed amount in a saving/investment product as well as saving any extra cash in the bank. With their incomes almost nil, the family survived on their savings. Nobody told her about the virus but she feels that it spreads through touching surfaces or things used by an infected person such as cash. She uses a mask and keeps a bottle of sanitiser at her shop, using it a couple of times in a day. Kavita’s stall has seen a drastic drop in customers and her income has been halved. ‘Sometimes, I feel like shutting it altogether as I don’t know when things will get back to normal,’ she says. She tells me that the market remains closed on most days and it’s getting more difficult for her to source supplies.

Kavita’s household spends ₹ 7–8,000 to

wards monthly groceries and utilities such as drinking water and electricity. They spend another ₹ 800 towards loan instalments. Kavita clarifies that their household has been taking loans from a microfinance institution recurrently. Mostly these loans are to meet expenses such as health or renovations for the house. The current loan was for ₹ 23,000 at an interest of 26%. ‘A few more days and the loan will end,’ she says. Her children study at a government school. Kavita’s father-in-law is aged now and does not work but he receives ₹ 500 as monthly pension from a government scheme. Kavita is a micro-influencer for a startup and has referred over a 100 persons from within her social circle to save towards their financial goals with earning a total of ₹ 2,700 as referral fees.

Kavita and her eldest daughter share a smartphone which they bought for ₹ 10,000. Her husband owns a smartphone too and carries it with him to work. Kavita uses her phone predominantly to make calls while her daughter uses it to receive messages from school, for studies and to play games. Kavita does not use the phone for any kind of online transactions and even prefers to recharge it for airtime at the local store.



I ask her about her future plans and aspirations but she is unable to think of any. I start giving her examples; thinking she didn't quite understand my question — educating her children, building a house, etc. 'Aap jo bol rahein hain sab hamare mann bhi hai. Paisa hoga toh zaroor kar payenge. Us wajah se toh bachat kar rahein hai' (Whatever you are saying is in my mind too. It will come to pass only if we have the money. That is why I am saving), she says pragmatically. She wishes her house looked better and that her children complete their education. 'If the shop keeps running, I hope to get my daughter married properly', she adds. Since the lockdown, income has been low and the family has been unable to save. I ask Kavita to share details about her illness but she brushes it off as 'only a spell of weakness'.

The future of Kavita's business appears to be grim yet every morning she makes the decision to open the stall and go through just one more day, hoping it would be better than the previous one.

Footnotes :

³⁴ Vermilion smear

³⁵ A length of fabric used by women to drape around the head or shoulders.



AJAY

Age 24
Occupation Computer Hardware Technician
State West Bengal

KEEPING UP WITH COMPETITION

Walking along the streets of Kolkata's South end settlements, I come across a shop run by two men - one of them sitting at a desktop. Finding it highly unusual to find a desktop in a street shop, I approach them and strike up a conversation with the younger one among them. I learn this particular shop is owned by Mr. Dey, an electrician and his son Ajay, a computer hardware technician. The shop itself is divided between father and son for each of their businesses. There is one wall with mounted shelves running along the back of the shop and one long table at the front end. One half of the shelf is stacked with electrical equipment such as lightbulbs, wires and cables and other odds and ends. The other half holds more sophisticated electronic equipment such as laptop battery chargers, cables and plug-ins for desktops, and computer hardware. Ajay mans one half of the table while his father uses the other half. Ajay sits in the front of the shop, where a banner covers his half of the area and highlights his contact details. At 24, Ajay is in his prime, while his father Mr. Dey is in his late fifties. Average height with a wheatish complexion, Ajay is unshaven but wears a pair of jeans and a T-shirt. I chat with Ajay while his father fiddles around with a circuit board — oblivious to our presence.

'Every thing in business depends on marketing'.

Ajay tells me he was born and brought up in Kolkata to a Bengali family. Ajay and his elder sister live with their parents in a four-room residence on the street. One of the rooms opens up on to the street and serves as the shop that is owned by Mr. Dey and run by him and his son. Ajay's father is an electrician and made a living all his life out of this trade while his mother was a housewife. Initially, Mr. Dey's electrician business did well and the family prospered, but over the years it deteriorated. Ajay ascribes this to severe competition and fast technological advances.



Ajay completed his graduation and enrolled in a course in 'Hardware and Networking'. After completing the course, he formally started his own business 'Techno Solutions' around the year 2018. As part of his course completion he was required to have some field training. The money he earned from his field trips he saved up and used it as capital to start up on his own. Ajay tells me he didn't want to do a regular 9 to 5 job and is not hankering after government jobs like others his age.

Ajay makes about ₹ 7-10,000 in profits on average every month from servicing computer hardware. He reinvests his profits back into his business and procures his raw material from local distributors from the 'Chandni market' close by. He gets customers through word of mouth and has also invested in promoting his business on

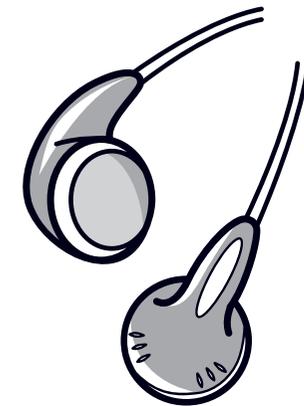


internet yellow pages platforms such as 'JustDial and Sulekha.com' (internet yellow pages websites). He confesses these bring him only a handful of customers. Ajay charges ₹ 200 for servicing laptops and ₹ 300 for desktops within a travel range of 2 to 5 kilometers, hiking the rates by ₹ 100 to ₹ 150 for distances between 5 to 10 kilometers. He travels around on his motorbike and spends an average of ₹ 1,000 on monthly petrol costs. Ajay tells me his father and his sister contribute to the household income as well. Together, they spend ₹ 7000 on groceries, ₹ 3,000 on utilities and ₹ 1,500 on health related expenses. Neither of them have a life insurance but each has their own bank account. The family collectively saves ₹Rs. 5,000 every month which is deposited in the bank. His family's total savings currently amount to ₹ 30,000 — last year the family spent about the same amount on renovations for the house.

Ajay has no intention of trying a hand at other livelihood options unless he can clearly see a better source of income. Currently, he manages the business on his own but would employ another person if he needed to expand operations. Ajay understands the power of the internet and explains how he promotes his business online. '*Shob ee marketing er opore nirbhor kore*' (Everything in business depends on marketing), he says. He pays Google Search Advertisement Packages to have his service listed as the top three to five names on the internet

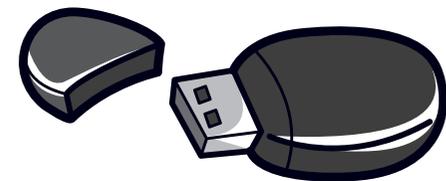
directory for customers searching for related services on 'Just Dial' and 'Sulekha'.

Ajay owns a smartphone which he bought for ₹ 7,000 from his own savings. He uses it for entertainment and posting on social media such as Facebook and WhatsApp. He uses YouTube to learn about the latest computer technology and often relies on videos to solve hardware problems. He explains how in his line of work, he needs to remain updated — '*technical jinish keu bolte parbe na je she shob jaane*' (complete technical knowledge is unattainable), he adds reflecting. Ajay is comfortable making online payments and regularly uses IMPS and NEFT money transfer options to send and receive payments. 'A modern technician should explore the internet,' he says nonchalantly.



Ajay dreams of someday owing his own flat and a car. He wants to expand his business to employ 5 people under him in the next 10 years. At present he worries about the fluctuating demands of his business. Ajay comes across to me as confident with a strategic approach to business. I am suddenly aware of his father's presence a couple of meters away from us. I wonder what his father thinks of Ajay's venture. I wonder if a younger Ajay tried convincing his father to 'update' while he watched the business slip away. I wonder if this shop shared by father and son is a compromise for a changing relationship or a respect for each other's space and abilities. To me, Ajay's father represents a past marked by steady, unchanging principles — characteristic of an elder generation in India today while Ajay represents the future; hopeful and optimistic in the face of uncertainty. Suddenly I am reminded of a 1971 movie 'Kal, Aaj aur Kal' (Yesterday, Today and Tomorrow) about the classic conflicts across different generations.

I see 'Yesterday, Today and Tomorrow' here — sharing a shop, a table and working side by side at the tedious task of eking a living.



VIKAS

Age 24
Occupation Runs a Barber's Shop
State Jharkhand

NURTURING A VISION

The sound of scissors clicking becomes more salient, as I walk towards a bowed head and dexterous fingers tapering on. Vikas Thakur's alfresco salon is left to the mercy of the weather with a worn out chair that faces the mirror hung on a brick wall under the open sky. Losing his father's acquired land to a complex-in-making, Vikas is left with a the pavement barber shop, a Bachelor's degree, a family to support and a search for a suitable job to make the shift. After his graduation, Vikas completed a course in electrical jobs from an ITI³⁶. Sporting a trendy haircut himself, Vikas Thakur turns coy when I ask him for a photograph.

'Whatever I wanted, I received. And it will continue to be that way in the future too.'

When I ask him about his typical day at work, he responds, 'I get up early and I am usually done getting dressed and having my breakfast by 8 am. I come to my shop and make sure all the equipment is arranged before customers arrive.'



If they come, I trim their hair, make their beard and taper as they instruct. If they do not, I wait. I close the shop from 1 pm — 5 pm to finish lunch and rest for some time. After re-opening the salon at 5, I end my work by 8 pm and the cycle continues.' Vikas usually walks to the Salon or rides to work on his bike. The 24-year-old is the sole breadwinner of the family, has successfully juggled the job of a barber, prepped for bank exams and still managed to bag a Diploma at a distance learning university.

Our conversation progresses and he tells me his family currently lives in a semi-pucca house in Ranchi, Jharkhand. Their house comprises of two plastered rooms; and is close to where he works. As a barber, he is able to earn an approximate of ₹ 12,000–15,000 every month. A year ago, he had borrowed a sum of ₹ 1,00,000 at an interest of 10% per annum to purchase a village land in his mother's name. He lets me in on his plans of selling the land at a higher price in future.



He then goes on to talk about losing his father at the tender age of 15 years and how he had to support his family of two siblings, a 14 year old sister, a 16 year old brother and their mother by continuing with his father's vocation. Looking back, he still remembers the struggle. He assures me that his economic condition has changed for the better, from one of financial anxiety to somewhat stable now. Before picking up his father's business full time, he tried working as a member of the verification team of a large Non Banking Financial Company (NBFC). They had him verify identities of people who had applied for loans. But the job did not interest him so he decided to quit and take up his father's business. He recounts that as a kid he would always rush to watch his father work. He honed his skills by helping his father with smaller tasks like trimming the moustache or shaving the beard of willing customers. He now manages a job that pays for the family expenses while he preps for his bank entrance exams. 'How do you manage all this?' He reveals how he had been tirelessly trying to find a stable job but had recently enrolled for a Diploma course of three years, from Haryana which has a monthly stipend of ₹ 9,000.

Standing beside him in his sidewalk shop, I notice a smartphone. He proudly says that it's an Oppo F1 model. Vikas frequently does cashless transactions via digital financial apps such as Paytm, PhonePe and Google Pay. He had purchased the *Pradhan Mantri Jeevan Bima Yojna*

(Prime Minister's Life Insurance scheme) that deducts its premium annually from his account, on his mobile app. His family spends a monthly amount of ₹ 5,000 on ration and claims benefits from the government's Public Distribution System with his Red Card³⁷. He also pays the school fees for his younger siblings who are enrolled in a government school in Jagannathpur.



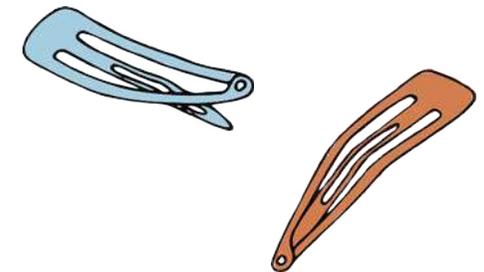
Our conversation gets interrupted frequently as Vikas heeds to the customer's instructions and tries to engage in a conversation with me. 'There are only a few customers a day. And so, I cannot pause my work. I don't take even a day off,' he shares in a quick 3-second pause. Picking the conversation from where we left, I ask him about his savings. Between a few reluctant smiles, he discloses he only saves ₹ 4,000–5,000 monthly which gets deposited in his bank account with the State Bank of India.

Amidst the chatter of the scissors, I ask the most pertinent question for me — where does he see himself in the future? He proudly lists out all his dreams and how he plans to fulfil them slowly, step by step. He wishes for comfort in future, and for not just him but his entire family. Vikas Thakur aspires to get his younger sister married and continue to support his brother's education. A smile plays on his lips as I hear him say, '*Jo chahiye tha, sab poorā ho raha hai. Aur aage bhi hote jayega.*' (Whatever I wanted, I received. And it will continue to be that way in the future too.) As far as his own aspirations go, he plans to own a house someday, get married and take care of his mother.

Footnotes :

³⁶ Expanded as Industrial Training Institute, it is a government training organisation responsible for providing high school students with industry-related education.

³⁷ The red card is issued to the economically weaker families who earn ₹ 15,000 or less annually from all the income sources.



Insights into Products and Markets



Applied Research

Data-Backed Tools of Change

- 1. Financial Inclusion for Rural Transformation**
- 2. Building for Bharat: Solving for User's Mistrust in Digital Financial Services**
- 3. A Comparison of Models of Farmer's Access to Markets**
- 4. Rural Women's Use of Mobile Phones**

Research must push the boundaries of knowledge and inform change. Aiming to make an impact on the hard problem of financial exclusion in India, our research studies were predominantly aimed at unraveling what we know about the Bharat customer and building products that would solve real problems of this customer.

We worked with stellar partners from academia and the industry and pursued diverse questions and gaps. In partnership with IIM Ahmedabad and Institute of Rural Management Anand, we are delving deeper into rural households aiming to put together a panel dataset of households that can be traced back a few decades.

With support from Meta, we undertook a user research informed UI/UX design study focused on addressing the Bharat user's mistrust in digital financial services. This section presents some insights from these and other similar research studies.

Financial Inclusion for Rural Transformation

Lead Investigators

Prof. Hari K. Nagarajan
IIM Ahmedabad

Prof. Abhiman Das
IIM Ahmedabad

Prof. Vivek Pandey
IRMA

Dr. Supriya Sharma
CIIE.CO

Abhishek Tripathy
IIM Ahmedabad

Dr. Anirudh Tagat
CIIE.CO

Trisha Ghoshal
CIIE.CO

a. Impact of Financial Inclusion on Women's Agency and Household Coping Mechanisms in Rural India

b. Farmer Embeddedness in Farmer Producer Organizations (FPOs)

c. Digital Financial Inclusion Survey

This research program is being done in collaboration with IIM Ahmedabad and Institute of Rural Management, Anand.

It involves multiple studies building a better understanding of rural households and the farm economy.



Financial Inclusion for Rural Transformation

Impact of Financial Inclusion on Women's Agency and Household Coping

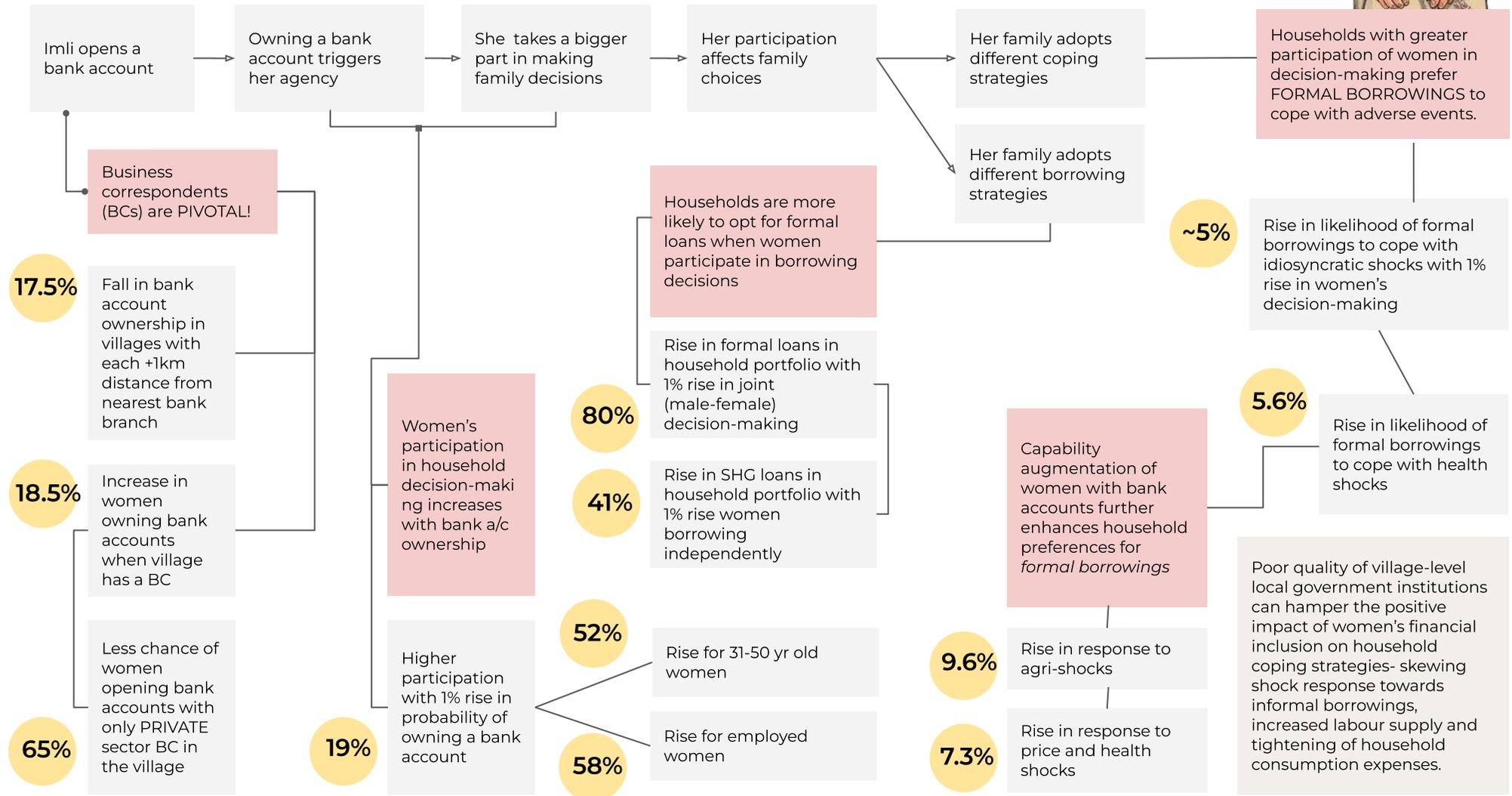
Cross sectional analysis, data modelling and estimation done over the Socio Economic Profile of Rural India (SEPRI; 2016) database of over 93,000 rural households from 192 villages across 13 states in India.

Study Ongoing

Impact of Financial Inclusion of Women in Rural Households : Bank Accounts as Tools of Change



Meet Imli



Financial Inclusion for Rural Transformation

Farmer's Embeddedness in Farmer Producer Organisations (FPOs)

Survey data of 2000 farmers associated with 50 FPOs in Andhra Pradesh and Telangana analyzed using advanced machine learning algorithms.

Regression Tree and Random Forest algorithms applied to identify variables that predict 'farmer embeddedness' in an FPO.

Study Ongoing

What determines Farmers' Embeddedness with FPOs



Farmers are strongly embedded in FPOs -

When FPOs facilitate access to affordable formal credit at <7.8% per annum.

When farmers see that their peers in the FPO are also able to access formal credit with relative ease.

With longer periods of association. Farmers with tenures over 3 years are most embedded.

When farmers relate to FPO administrators or committee members as a 'someone-like-me'.

Embeddedness is a condition such that individuals *embedded* in any network or sphere of activity can effectively engage their social connections in the network or sphere to unlock economic opportunities.

Financial Inclusion for Rural Transformation

Digital Financial Inclusion Survey

Ongoing survey of 3500+ households from 30 villages in Uttar Pradesh leading to creation of a panel data from 1999 - 2022.

First level analysis to track changes and advances in households' financial inclusion between 2016-2022.

Study Ongoing

A Story of Change from 2016-2022 : Transition from Unbanked to Banked

98%

Percentage of previously unbanked households who own a bank account in 2022.

85%

Percentage of previously unbanked women who own a bank account in 2022.

The young are driving inclusion

Bulk- 58%, of those financially included post 2016 were **18-29 years** old in 2016.

40% included were illiterate in 2016.

Bank account density doubled between 2016-2022

Bank a/cs per adult woman in household ('22) **0.89**

Bank a/cs per adult woman in household ('16) **0.46**



Women continue to lag in adoption of digital financial apps

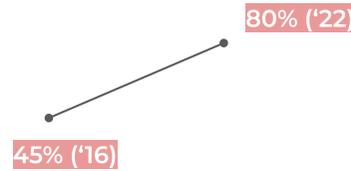
For every 10 apps men use, women use <2.

PhonePe, Google Pay and Paytm are the most popular.

Self-employed business-women most likely to be banked.

-make up only **0.3%** of all women without bank accounts.

Change in proportion of rural women with bank accounts (2016-22)



*“Curiously, while casual labourers (agriculture and non-agriculture) use fewer traditional financial instruments, they are relatively **prolific adopters** of digital financial apps - likely pointing to transaction cost advantages.”*



Building for Bharat: Solving for User's Mistrust in Digital Financial Services

Lead Investigators

Dr. Supriya Sharma
CIIE.CO

Robin Dhanwani
Parallel

Trisha Ghoshal
CIIE.CO

Saranya Gopinath
Google Pay
(Earlier with DICE India)

Snehil Basoya
(Earlier with CIIE.CO)

Charu Chadha
Omidyar Network
(Earlier with TTC Labs, Meta)

Three stage process followed to unravel UI/UX design explorations that can be employed by fintechs to build trust with low and middle income users.

Study included a survey of 170+ digital financial service app users from across five hindi speaking states, industry consultations with 28 fintech founders, industry leaders, financial services and inclusion policy experts, and a Design Jam with 20 product designers and managers held over 3 days.

Emergent design explorations structured against the backdrop of extensive review of literature on trust and UI/UX design to develop the 'trust toolkit'.

1. Survey of 170+ digital financial service app users from across 5 hindi speaking states
2. Industry consultations with 28 fintech founders, industry leaders and financial services and inclusion policy experts
3. Design Jam with 20 product designers and managers over 3 days



Access the report here
Study Concluded: 2020

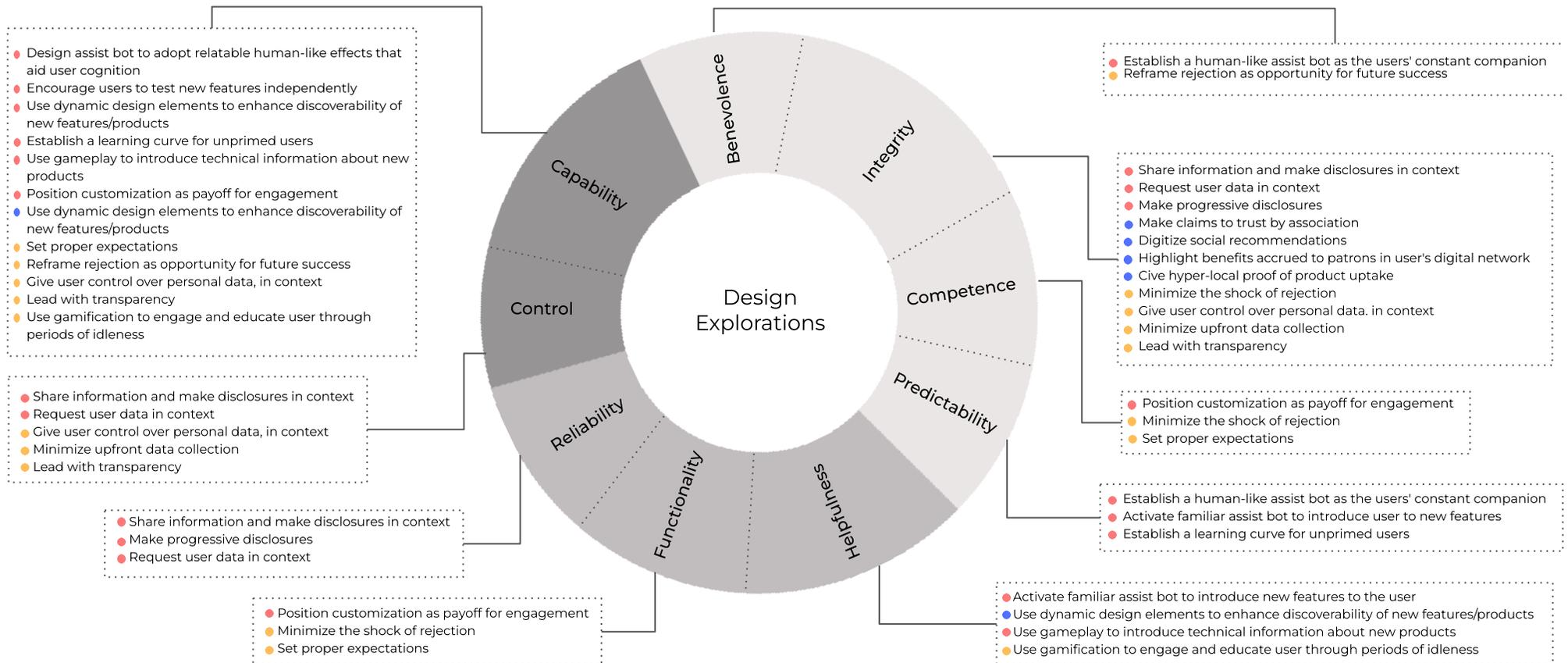
The Design for Trust Toolkit

Design Principles

- Design to lead users to their zone of proximal development
- Design to incorporate social proof
- Design to retain users who fail to meet eligibility requirements

Signifiers of Trust

- **Anthropomorphic:** Interpersonal trust between parties particularly user's belief in the provider's benevolence, integrity, competence, predictability.
- **Technological:** User's trust in technology particularly the beliefs about its reliability, functionality, helpfulness.
- **Competence:** User's belief about their competence mainly including a belief about their capability as well as a sense of being in control.



A Comparison of Models of Farmer's Access to Markets

Lead Investigators

Hemendra Mathur
Bharat Innovation Fund

Nandini Singh
CIIE.CO

Snehil Basoya
(Earlier with CIIE.CO)

In-depth case studies of three startups with different models of farmers' market access. Data on cropping output, yields and financial health of farmers, associated with each of the three startups, collected over two cropping cycles. Interviews with respective founders and their teams were done to draw conclusions.



Access the report here
Study Concluded: 2022

Impact Assessment : Comparison of Market Access Models



Market Linkage Model

Farm-to-market mobility through an integrated network of smart route-mapped mobile pickup stations at farmgate.

Full stack input and market services to farmers, especially those with small and marginal holdings.

Near-farmgate food processing platform converting potential farm losses into value-added products.

Farm pickup, where mobile pickup stations collect produce from the farm itself, thereby reducing the time-to-market and cost incurred by the farmer.

Dedicated centres and partners enable farmers **access to sale of produce and high-quality inputs and advisory** including assessment of water quality, soil nutrition, weather and market information.

Value addition and processing at/near the farm. Micro-processing units to help farmers sell value-added products rather than commodities, therefore earning a premium.

Benefits to Farmers

Assured purchase, higher income, reduced cost and support in logistics.

Easy access to markets, agri inputs and advisory, and decrease in expenditure due to crop advisory and good quality of seeds, pesticides and fertilisers.

Micro entrepreneurship at the farm generates additional and predictable income for rural youth (especially women).

Rural Women's Use of Mobile Phones

Lead Investigators

Prof. Vidya Vemireddy
IIM Ahmedabad

Prof. Vaibhavi Kulkarni
IIM Ahmedabad

The study aimed at unpacking the mobile phone usage patterns of rural women from three states with varied levels of economic development - Rajasthan, Madhya Pradesh and Gujarat.

Six focused group discussions and a survey of 900 men and women from across 78 villages done to disentangle some patterns in women's use of mobile phones.

Study Concluded: 2022

Rural Women's Use of Mobile Phones

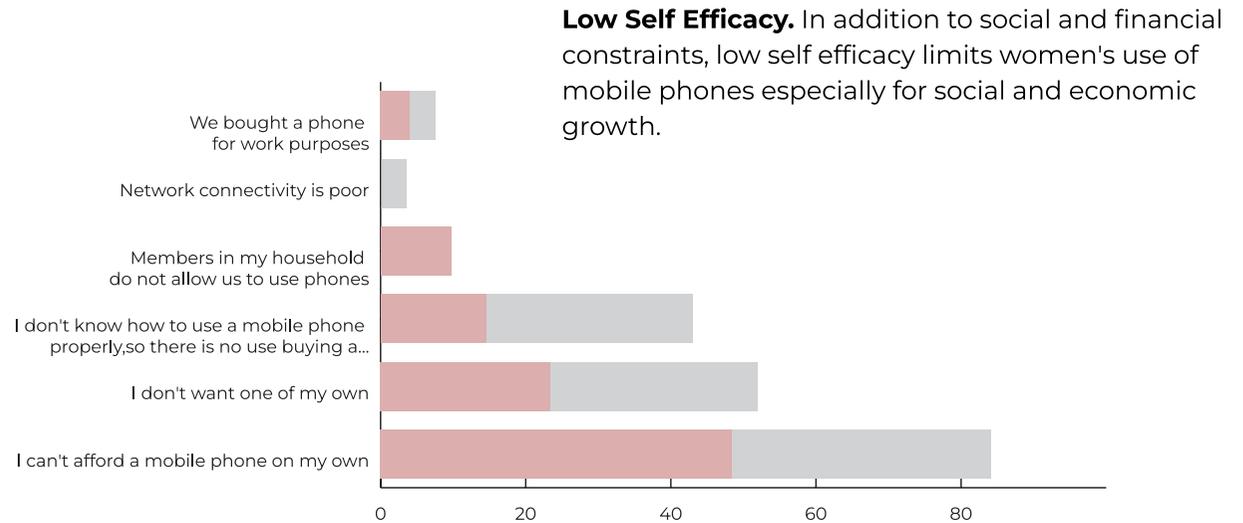
Female
Male

Women have little agency in their usage of mobile phones.

Only 11% women use their mobile phone to recharge their own phone. Over 61% men do it themselves.

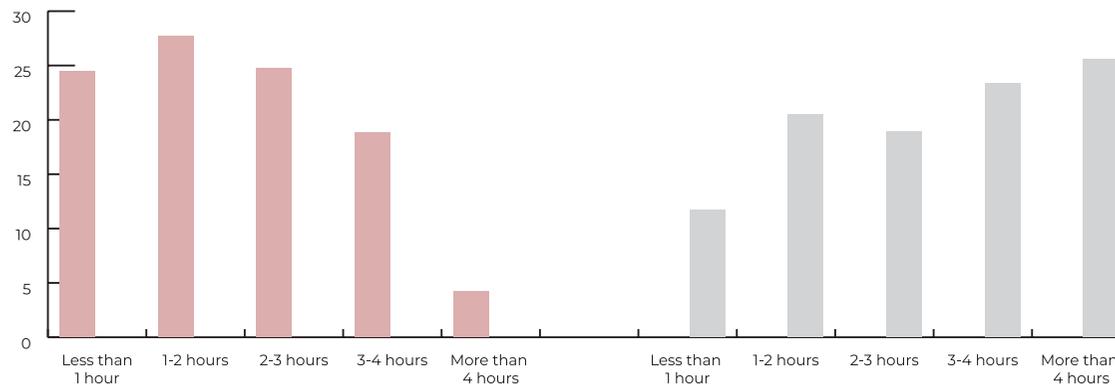
Sharing of mobile phones isn't a choice for women.

For men it is a choice - "I don't want one of my own." For women, it is a result of financial and social limitations - "Can't afford" or "not allowed to".



Women use mobile phones for lesser time, primarily for entertainment. About 80% women use mobile phones for less than 3 hours a day; over 70% men use it for more than 3 hours a day.

Key difference in usage is accessing information - only 2 in five women seek information using their phone.



Insights into Products and Markets

12
Studies

15000+
Data Points

3000+
Days



Bharat Inclusion Research Fellowship

Identifying Novel Use Cases

The Bharat Inclusion Research Fellowship was run over two cohorts - 2018 and 2020 and supported 12 studies across a range of thematic areas and user groups.

The fellowships surfaced data backed insights about the needs, habits, preferences, and constraints of the financially underserved segment in India. These insights enabled identification of gaps and opportunities for entrepreneurs. Until mid 2022, three of the identified use cases were being developed into products.

1. Unshrouding Product-Specific Attributes Through Financial Education.
2. Usage and Cross-Usage of Digital Financial Services across Agri-Value Chains.
3. Financial Lives of Urban Poor Households.
4. Exploring a New Paradigm for Contracts.
5. Perception and Impact of Open Banking Products on Financial Inclusion Consumer Segment of India.
6. Data Ownership and the Gig Worker in the Gig Economy.
7. How can Community-based Insurance be Scaled?
8. How can Technology Enable Better Credit Access for Micro and Small Enterprises?
9. The Market for Meso Insurance.
10. Disentangling the Growth of MSMEs: A Study of Five Clusters in Tamil Nadu.
11. Understanding and Debundling Financial Risks of Small and Marginal Farmers in Farmer Producer Organizations
12. Mobiles for Mobilisation of Women.

Unshrouding Product-Specific Attributes Through Financial Education

Research Fellows

Dr. Olga Balakina

Aarhus University and
Danish Finance Institute

Dr. Vimal Balasubramaniam

Queen Mary University of
London and CEPR

Dr. Aditi Dimri

University of Warwick

Dr. Renuka Sane

National Institute of Public
Finance and Policy

How can we design financial education in a way that makes it easier for people to detect hidden product features?

This study conducted a randomized control trial with 3200 urban poor households across four regions in Delhi. The intervention was a video and an information sheet delivered in person to the households.

Findings clarified how financial literacy delivered as rules-of-thumb specific to a product can nudge customers to make better financial decisions.



Access the report here
Study Concluded: 2019



Meet Meera and Kavita

They attended chit fund meetings in their communities where a financial advisor suggests they buy an endowment insurance product.

Meera talks to a friend who suggests a startup that provides educational video on insurance plans. She goes through the video which talks about the endowment plans in detail.

Kavita finds a youtuber who in a video talks at length about different insurance products and also provides the comparison between a term insurance and an endowment plan.



Who among Meera and Kavita will choose a better product?



Financial literacy, when delivered as product-specific, rules-of-thumb can help improve purchase decisions meaningfully. Kavita may find the comparison overwhelming. Having received specific inputs, Meera will not buy the inferior endowment plan and may go for a better insurance product.

Usage and Cross-Usage of Digital Financial Services across Agri-Value Chains

Research Fellows

Suraj Nair

Berkeley School of In-
formation, University of
California
(Earlier with IFMR Lead)

Anisha Singh

Busara Centre
of Behavioral Economics
(Earlier with IFMR Lead)

The study was grounded in a thorough analysis of over 30 farmer focused apps. It involved 10+ focused group discussions and pilot testing interviews of 400+ people from farming households in Uttar Pradesh, Karnataka and Nagaland, to identify the UI/UX elements that will improve the usability of these apps.

Findings were organised into actionable UI/UX inputs for startups aiming to build farmer focused apps.

Study Concluded: 2019

UI/UX Cheat sheet for Farmer focused Fintech Apps



Assistance and Support

NAVIGATION

- All key navigations should be immediately **available on the home screen**.
- Navigations should **use visual aid** like icons, images, colour discrimination etc. to make important navigations items more prominent (since the population can be illiterate, the importance of visual aid increases manifold).
- Tabbed navigation should be used **only** when there are 2-3 options.

VISUAL HIERARCHY

- Important elements should be visually more prominent - top-left of the screen and with appropriate colours/graphics.
- Group or separate functions using visual design.

LANGUAGE

- Undertake user interface translation in **regionally relevant indic languages**.
- **Avoid using jargon** and use simple, everyday words.
- Not all words need to be necessarily translated. **Use non-indic words that are a part of the local lingo**.

Navigation and Understanding

REGISTRATION

- Asking **minimal information** for registration.
- Ask for more information after the first few transactions or when necessary for additional services.

ASSISTANCE

- Provide **in-line instructions** to educate users on how to use an app.
- Use **voice based assistants** where possible.
- When users start using the app, highlight and explain the basics. **Introduce advanced features progressively**.
- Allow users to call customer service directly from the app.
- Build robust in-app diagnostic tool that can **diagnose and highlight connectivity issues**.
- **Check network connectivity when user starts a transaction**; offer suggestions to move to an identified location.
- In case of transaction failure, clearly describe the problem and suggest next steps/ways to avoid repeating the error.
- **Retain user-entered data when a transaction fails** so users can easily try again once they have attempted to improve connectivity.
- **Dont distract users with extraneous information** especially when they are undertaking data entry or transacting on the app.

TRANSACTION RECORDS

- Use **distinct visual cues** to signify different types of transactions.
- Use **simple, clear and concise text**.
- Use visual hierarchy to intuitively prioritize the transaction history.
- Use more space to show a transaction even if it means displaying only a few transactions on the screen.
- Allow users to search transaction history by phone number or customer reference number.

Transactions

DATA ENTRY

- Ask users for **one data point per screen** rather than having all fields in one screen during transactions.
- As far as possible, apps should develop their **own number-entry keyboards**.
- Provide options for data entry in indic-languages.
- Choose keyboards per the function.
- In case of numeric-only input, do not use alpha-numeric keyboards.
- Automatically display the keyboard when the only option is data entry.
- Keyboards should be displayed alongside/under the form field and action button **without obscuring any other on-screen controls**.
- Use **check mark button** on the numeric keyboard to go to the next step without having the user to manually dismiss the keyboard to go to the next step.

ERRORS

- Validate inputs immediately and **provide immediate feedback**.
- Display data entry **error messages alongside the fields** that generated the error. Do not use dialog boxes.
- Use clear, **concise and simple language**.
- Error messages should clearly describe the error and not just identify the error.
- Suggest solutions to errors.
- Use mild visual cues to indicate errors.

P2P INTERFACE

- Provide mechanisms that make it easier to transact in physically proximity and in the user's network.

CONFIRMATIONS

- **Allow the users to review** inputs and details before submission (repetitive actions can be exempt as it may slow down the process).
- Upon completion, **display the relevant details** to assure the user.
- Transaction success(failure) screen should **clearly display the success(failure)** status and next steps.
- Provide contact details for users to **report concerns and/or feedback**.

Financial Lives of Urban Poor Households

Research Fellow

Monami Dasgupta

D91 Labs

(Earlier with Dvara Research)

How do the financial lives of urban poor households look like?

The unique study in India, gathered fortnightly financial diaries data from 120+ households in Chennai slums over 12 months. This added up to 24 rounds and 5000+ household level interviews about incomes, expenditures, assets, liabilities, shocks and other socio-economic variables.

Findings threw light on the various aspects of the financial lives of this customer segment including but not limited to response to health and other shocks, credit as a liquidity solution, variation in incomes and expenditures and dependence on chit funds.



Access the report here
Study Concluded: 2019

Financial Lives of Urban Poor Households

Employment

Monthly average incomes range from ₹ 3900 - 5000. Older people gravitate towards construction and wage work. Youngers stay away from construction and lean towards self employment.

Common employment types and their average monthly income.

- Self Employed: ₹ 5000
- Construction worker: ₹ 4500
- Wage worker: ₹ 4300
- Retail service: ₹ 3900



Cashflows

Households in net deficit for an average of 4.5 months in a year.



Shocks

Common shocks

- Health emergencies - Unplanned shocks
- Weddings - planned shocks



Health Shocks

Households lose daily wages and incur additional expenses. Informal debt is the most common source of funding to navigate shocks.

Debt

Reason for Debt: Manage cash flows and meet social obligations but not to acquire assets.

About 45% borrow less than ₹ 5000.
Over 65% borrow from a money lender.



Investments

10% households invest in chit funds.
Nearly all households have a bank account; most with no balance.



Assets

House property and gold constitute over 70% of physical assets

Exploring a New Paradigm for Contracts

Research Fellow

Saranya Gopinath

Google Pay
(Earlier with DICE India)

How can visual design replace complex contractual and service related term in digital financial products and transactions?

In-depth interviews with respondents affected by financial frauds in Rajasthan and Gujarat revealed the gaps in understanding of terms and conditions common to financial agreements. Through qualitative analysis of data, the study developed suggestions for graphical grammar that can be incorporated in digital interfaces of financial products.

Study Concluded: 2019

The Graphical Grammar Playbook

Use realistic illustrations over minimalistic iconography

Photos-like illustrations



Coloured not monochrome



Avoid cartoon like imagery



Avoid minimalist icons

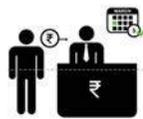


Support with regional language to ease navigation

Make text as part of the visual for the familiar concepts



Add descriptive text for new concepts



बैंकला मासिक हप्ते दया

Use regional socio-cultural and economic nuances from

Realistic spaces and environment



Relatable rural human character



Avoid aspirational images, unless intentional for the narrative



Use symbols only for familiar concepts



Use contextual elements from the region

Local artifacts to represent a concept



Take inspiration from local ways of working

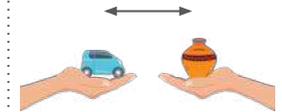


Follow a user centric narrative

Represent the storyboard from the user's perspective



Apply action-oriented storytelling



Make use of people over or along with an institution



Perception and Impact of Open Banking Products on Financial Inclusion Consumer Segment of India

Research Fellows

Abhinav Gupta

Broadridge
(Earlier with Microsave Consulting)

Mayur Singhal

Accenture
(Earlier with PwC India)

What can be the promising use cases of open banking in India?

A thorough sampling frame constructed to identify metro/non-metro cities and towns across north, south, east and west regions. Survey data collected of 160+ individuals from each region and analysed to understand the customers' perception of open banking.

Study Concluded: 2019

Open Banking Use Cases



Product Category	Use Cases	Primary Customer Needs	Key Customer Concerns
Savings & Wealth Management	Opening a bank account by visiting a neighborhood store	Proximity, Customer service	Stores are not safe for banking
Lending	Getting a loan by visiting a neighborhood store	Simple process, Quick payout	Store owner may not be trustworthy
Fund Transfers & Bill Payments	Paying bills at neighbourhood stores; sending money to friends and relatives by visiting a neighbourhood store; sending money to your friend by using Facebook/WhatsApp	Safety, Trust	Social media is not trustworthy and safe and fear that transactions will be known to everyone in the network
Other Banking Services	Updating your personal details like mobile number / address without visiting the bank	Proximity, Customer service	Extra charge extra for the service

Data Ownership and the Gig Worker in the Gig Economy

Research Fellows

Joel John

Ledger Prime
(Earlier with Outlier Ventures)

Moses Sam Paul

TheThirdPillar.Club
(Earlier with Heptagon.in)

In what ways can a platform where gig workers own their data with split-incentives to share non-rival data (transactional data) result in their improved physical, social and financial wellbeing?

An extensive survey of over 4000 gig workers engaged with platforms across tier 1, 2, 3 cities and towns (including Bengaluru, Mumbai, Kochi, Calcutta, Guwahati, Hampi/Dharwad, Solapur, Adoor, Raiganj/Jorhat) and interviews with sector and technology experts laid the groundwork for the study.

Inferences were drawn about the need, structure and mechanics of a platform, managed by a data cooperative, that can enable gig workers to have more agency over their own data (health, occupation, financial and social data).

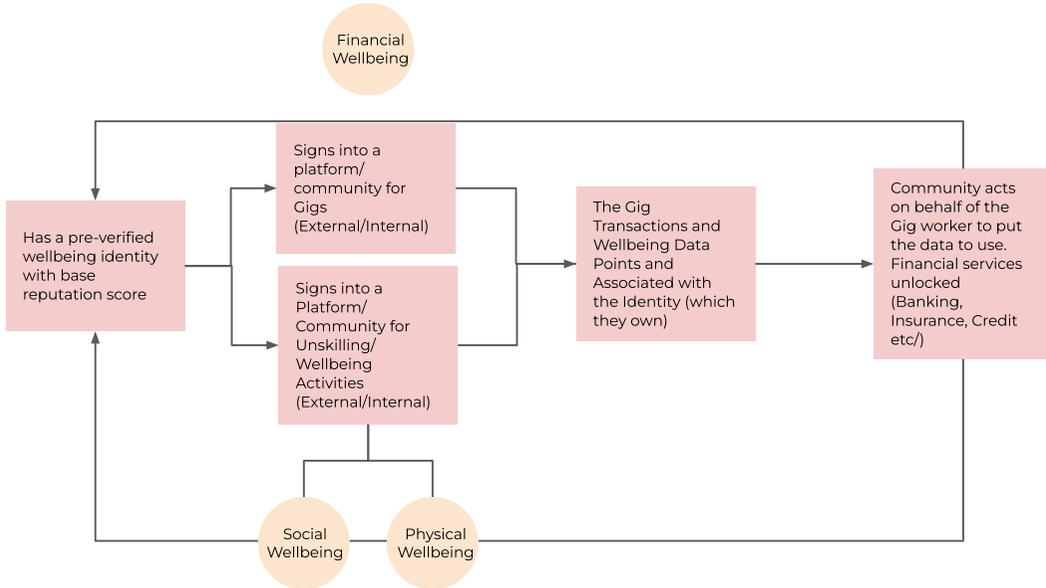
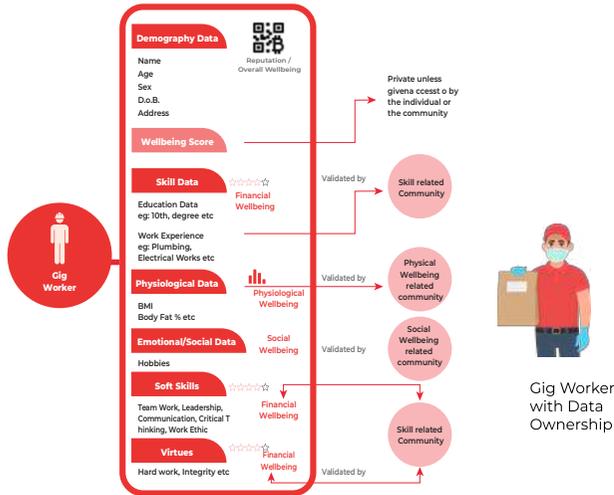


Access the report here
Study Concluded: 2021

Reimagining the Gig Worker's Data Flow



A systemic Oppression with No Access to Financial Services. No clarity on a path to wellbeing (skill improvement etc).



Remodelled system that puts the wellbeing of the Gig worker at its core with institutions (Community) to operate, maintain and optimise based on shorter feedback loops

Scaling Up Community-based Insurance Models in India

Research Fellows

Payal Agarwal
Uplift Mutuals

Dr. Shariq Nisar
Uplift Mutuals

Kumar Shailabh
Uplift Mutuals

How mutuals, cooperatives and community-based (MCCOs) insurance can be scaled up to improve the Bharat customer's access to insurance?

Extensive study of 19 mutual and cooperative insurers in India contributed to an understanding of the current gaps in mutual insurance and identification of future opportunities. The study concluded with sharply defining four use cases in the space of mutual insurance in India.



Access the report here
Study Concluded: 2021

Use Cases of Mutual Insurance

Mutual Insurance integrated with Self-Help Groups



Gap: Women and their families have to fall back on their savings and take credit for health events, loss of livelihood, crop failure which should ideally be covered by insurance. The SHG movement has demonstrated how women can sustainably access formal financial services, as a collective.

Solution: SHG Federations are one of the best-suited institutions to run their own mutuals as they share the same foundation values of community ownership and participation. There is a huge untapped demand for the right kind of insurance products amongst SHG members.

Building an Open-Source Knowledge Platform for Mutuals



Gap: The number of failed mutuals in India is greater than successful ones. What was common amongst all these 'failed' or would have been mutuals was the lack of technical knowledge on how to administer a mutual. Many of them were trying to reinvent the wheel and solve problems that have been already solved by successful mutuals

Solution: Build a 'Center for Mutual Insurance' that provides technical assistance in setting up mutuals for all types of collectives and aggregators. This organisation should develop standard operating procedures (SOPs), and capacity-building programs, and conduct training of trainers to catalyse the mutual insurance space in India.

A Digital Twin for Mutuals



Gap: Mutual insurance models in India are extremely localised. The existing mutual models take a long learning curve to build, are exclusive (entry restricted by microfinance) and investment heavy.

Solution: The current pace of digital infrastructure being built in India, brings a never-before opportunity to build a digital mutual insurance product on solidarity, as more and more people in India get connected to the internet and have smartphones. Building a digital twin that mimics grassroots mutuals values, services and efficacy may be the best way to scale what works.

A Shariah-Compliant Model of Insurance



Gap: Muslim community in India is financially most excluded among religious groups; one of the reasons is the lack of financial solutions that meet the ethical-religious needs of the community. There is no Shariah-compliant model of insurance available for the public in India.

Solution: Mutual model of insurance is commensurate with the Islamic norm of sharing and caring through mutual support and cooperation. Mutual insurance model fits the bill with great potential for promoting financial inclusion amongst Muslims, resulting in reducing risks and building resilient communities.

Enabling Better Risk Assessment of Micro and Small Enterprises in India

Research Fellows

Nagachethan S M

NAVANC
(earlier with Navi Finserv)

Vamsee Yalamanchi

Navi Finserv

Chinmay Joshi

Navi Finserv

Nitin Chandrakant Zagade

Navi Finserv

How can credit assessment of thin-file micro and small enterprises be done with confidence?

A survey of 400+ micro and small enterprises was conducted in Karnataka, Maharashtra, Gujarat and Delhi NCR. Analysis of data revealed a typology and a model for credit assessment of MSMEs.



Access the report here
Study Concluded: 2021

Nuancing the Credit Assessment of MSMEs

Typology of Entrepreneurs

Conformist

- Easy to replicate
- No/low entry and exit barriers
- present across geographies

Opportunist

- Caters to existing market demand
- Easy to break-even
- Found more commonly in urban centers

Strategist

- Takes calculated risks
- Open to new business models
- Early movers in the sector of operation

Adventurer

- Innovation based entrepreneur
- Creates market demand
- Link to location based on market and product



Criteria

Entity Profile:
Age, Category (nano, micro, small, medium)

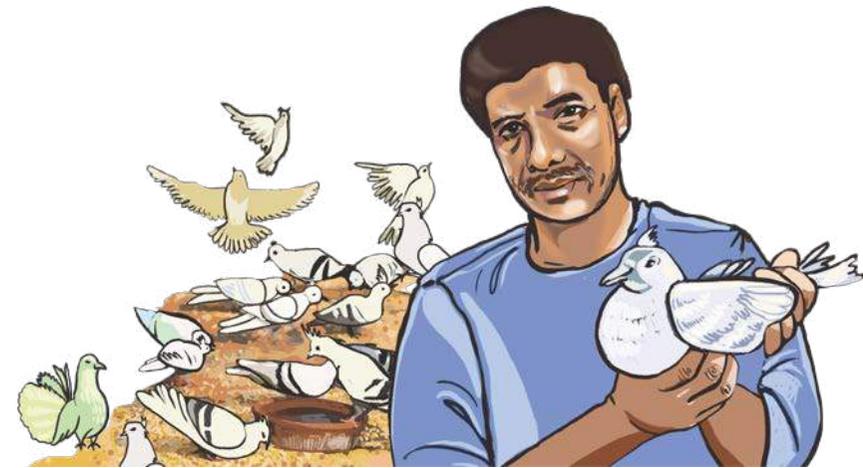
Borrowing Profile:
Type of loan, servicing duration

Risk Profile:
Turnover, CIBIL score



Hurdle Rate

The pace at which the organisation would cross the line of maturity and become a stable business.



The Market for Meso Insurance

Research Fellows

Sabina Yasmin

LEAD at Krea University

Vinith Kurian

LEAD at Krea University

What is the potential and feasibility of alternative channels of agricultural insurance, specifically at the meso-level?

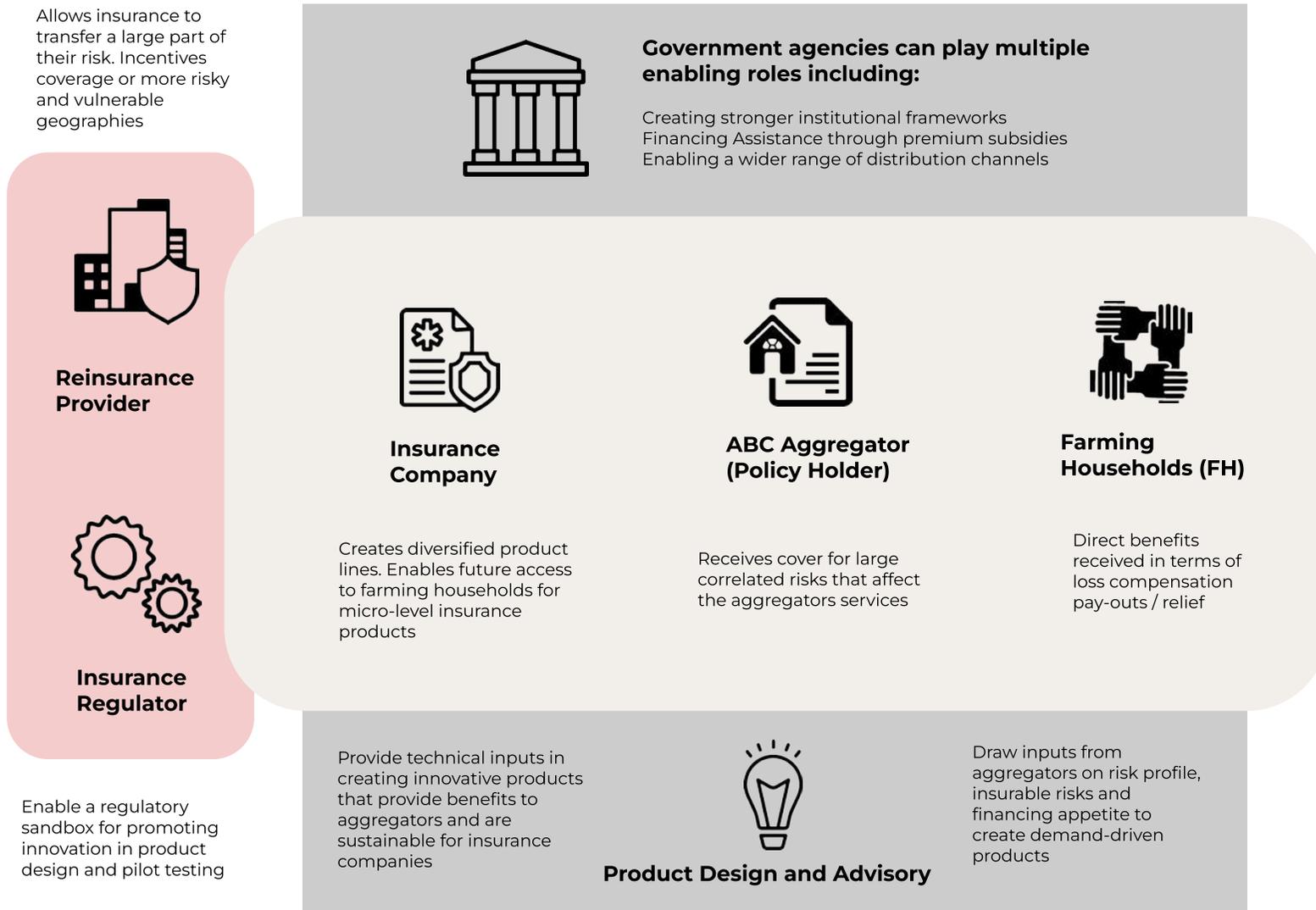
Based on a review of published literature, policy documents and models of meso insurance across the world as well as key informant interviews, this study commented on the potential of meso insurance particularly in the agricultural sector in India.

The study surfaced a model of meso insurance that can be relevant for the fast growing number of FPOs in the country. It suggested how this form of insurance could not only enable efficient distribution but also better risk assessment for insurers.



Access the report here
Study Concluded: 2021

A Generalised Model for Meso-Level Insurance



Disentangling the Growth of MSMEs: A Study of Five Clusters in Tamil Nadu

Research Fellow

Ramnath N S
Founding Fuel

How do Medium and Small Medium Enterprise (MSME) clusters grow in India?

This study includes extensive case studies of five prominent industrial clusters - Trichy, Tirupur, Coimbatore, Sivakasi and Chennai. Applying systems analysis, it draws patterns of change and growth in each cluster.

The study surfaces system level insights that may be useful for policy makers, enterprises in a cluster as well as fintechs aiming to build solutions for industrial clusters.



Access the report here
Study Concluded: 2021

MSME Clusters as Systems



Fabricating Co-operation

System
Insight

A policy aimed at enhancing the capacity of the system can end up diminishing its capacity.

The
Story

The fabrication cluster around Bharat Heavy Electricals (BHEL), which makes high-pressure boilers for the power sector, has traditionally been dependant on the growth and benevolent paternalism of the public sector behemoth. However, with the entry of private sector, BHEL itself had to optimise, leading to a change in its policies around its engagement with vendors. After the initial shock, these small businesses came together to find a solution and emerged stronger. This also intensified the competition amongst them leading to price wars, which accelerated the diversification of the cluster.



The Capital Fix

Infrastructure spurs growth, but can become a limiting factor when it fails to keep up with the growth.

Even though Coimbatore has no natural advantages, over the years, hundreds of foundries that cater to industries have emerged - forming a virtuous cycle of growth. However, when the state's power supply fell short of demand due to years of underinvestment, the power-intensive foundries were the worst affected. They lobbied with the government, forcing it to find a solution through the purchase of power from other states and private players - affecting its finances. Meanwhile for the foundries, while the power problem has been solved, some others have intensified. They are facing pressure from civil society over pollution.



The Art of Breaking Out

Building a set of capabilities leads to success, but the very success can disincentivize investing in new capabilities.

Through its extraordinary growth from a trading centre to the knitwear capital of India, Tirupur has seen its entrepreneurs come together to fight battles together, solve problems, and build the cluster capacity. When the pandemic struck, closing their traditional markets, many quickly shifted to producing masks and PPEs. While the cluster has been serving some of the biggest brands around the world, it has not invested in building its own. The success of a dhoti (a popular garment among men, consisting a piece of cloth, usually white, tied around the waist, and extending till ankles) brand shows what it takes.



The Investment Imperative

Even in a free market, feedback can take long to reach a business, diminishing the incentive to build capacity for sustainable growth.

Sivakasi is best known for its firecrackers. It caters to 90% of the demand for firecrackers across the country. However, every year during Diwali uncertainty looms over the sector, and by extension the city. During the rest of the year, it faces questions around labour shortage and safety. The town's own past, and the printing industry that grew out of firecrackers, show a possible way out.



The Systemic Resilience

Being a part of a resilient cluster is no guarantee for individual business success.

As an industrial cluster, Chennai has several advantages that other clusters in Tamil Nadu don't have, including but not limited to better infrastructure, economic resources and talent. However, when a crisis hits, this supposedly better endowed cluster is often impacted as much as any other cluster. The recent pandemic-induced crisis was no different. Weak businesses got swept away. Stronger ones held on, waiting for better times.

Mobiles for Mobilisation of Women

Research Fellows

Nalini Srinivasan
Independent ICT
Consultant

Shruti Sheopurkar
60 Decibels

How Information and Communication Technology (ICT) and mobile phones specifically act as catalysts that enable women to secure sustainable and flexible livelihoods?

This study aimed at identifying use cases of smartphones, feature phones and mobile applications in the mobilisation of rural women into self-employment and entrepreneurship. Through focused group discussions and case studies of a variety of models across Gujarat and Tamil Nadu, the study comments on the various models and mechanisms of information sharing among rural women, particularly artisans.

Study Concluded: 2021

Mobiles for Mobilisation of Rural Women

Information Sharing

- IVR most suitable to disseminate topical information
- Local women can be engaged to create and run these platforms
- Preferred mode of receiving information regardless of the type of phone (smart/feature)



Training

- A mix of IVR and short messages that are closely integrated with in-person training
- Best suited to impart new information and skill building
- Often perceived as improving the quality of life and confidence



Coordination

- Messages and phone calls
- Typically, best applicable to aggregation models like artisan clusters, self-help groups etc.
- Hard to keep track of information shared and deliverables.



Understanding and Debundling Financial Risks of Small and Marginal Farmers in Farmer Producer Organizations

Research Fellows

Dr. Gayatri Aaditya Eranki
NITTE School of Architecture

Rohitkumar Pillai
Rural Caravan

Dr. Pramod Khadilkar
Department of Technology,
Management and Economics
TU Denmark

How can Farmer Producer Organisations (FPOs) become an effective vehicle for enabling the financial inclusion of small and marginal farmers?

Formal institutional credit still remains out of bounds for the small and marginal farmers (beneficiaries) due to their inability to produce a financial history or give collateral. FPOs can be an effective vehicle to reach out to the beneficiaries.

Through extensive secondary research, building a database of FPOs in India, interviews of CEOs, directors and members of 50 FPOs and a use case development workshop, this study surfaced four FPO-level interventions that could fillip the performance of FPOs, and thereby the financial inclusion of member farmers.

Study Concluded: 2021

FPOs as Enablers for Farmer's Financial Inclusion

Initiative by FPOs



Farmers' Transaction Trails and Credit History	Financial Products Discovery Platform
A CRM-like SaaS platform that eases FPO operations and therefore creates transaction history for farmers. This data unlocks their access of formal financial services.	A farmer education platform run by a fintech along with FPOs. Such a platform will increase farmers' awareness and therefore improve access of formal financial services.
Community Based Peer Lending	Seed Distribution Licensor
A P2P lending platform will unlock access to credit for small-holder farmers, especially those on the fringes of the local socio-economic set-up.	Acquiring a seed license is often marked by multiple challenges. A fintech making this process easier can increase their stickiness with the FPO manifold.

FPOs' Success Metrics	Membership Growth	<ul style="list-style-type: none"> Percentage increase in membership since inception 	Access to Finance	<ul style="list-style-type: none"> Loans taken Ease of accessing credit (collateral, interest rate, repayment terms)
	Service Offerings and Profitability	<ul style="list-style-type: none"> Type of services offered Type and number of assets owned Turnover and revenues (2019-20) Profit margins of farm inputs/ commodities supplies and traded (Return on Investment and Timelines) 	Active Farmer's Engagement	<ul style="list-style-type: none"> Percentage of farmers regularly purchasing inputs from the FPO Percentage of farmers regularly selling produce to the FPO Percentage of farmers attending events organised by the FPO
	Progressive Management	<ul style="list-style-type: none"> Mandatory bank accounts for members Medium of financial transactions Extent of technology usage for communication with farmers Percentage farmers stating benefits of associating with FPO Challenges faced and future plans 	Agricultural Practices Among Farmers	<ul style="list-style-type: none"> Irrigation (+Types) Extent of digital inclusion and technology use Percentage of farmers availing subsidies and Government schemes

Financial Inclusion of Farmers



Bank Accounts	<ul style="list-style-type: none"> % of Farmers with bank accounts Extent and type of digital banking services used
Access to Credit	<ul style="list-style-type: none"> Number of loans taken - source + purpose Ease of accessing credit (collateral, interest rate, repayment terms)
Insurance Coverage	<ul style="list-style-type: none"> % of farmers with insurance (Types - Health, Animal and Crop)
Pension Coverage	<ul style="list-style-type: none"> % of farmers with pension schemes

Insights into Startups

Startup Cases as Powerful
Learning Tools



Kaleidofin

Eko

Whrri

Aggois

Frontier Markets

Yes!poho

Greenway

The leading schools of business and management adopt an action or implementation oriented pedagogical approach. Learning, therefore, is contextualised in real world setting and issues. Business cases are potent tools for students to build their capabilities, anchored in a nearly complete view of the actual context. Their learning is, therefore, more contextualised to real world dilemmas, challenges and gaps.

We set out to develop cases on startups from the financial inclusion spaces with an objective of creating relevant learning for context for early stage founders and executives. We chose cases that demonstrated the complex reality of building fintech products for the Bharat market. We carefully developed the case narratives to highlight dilemmas facing case protagonists so as to nudge the learners to experience the complexity in its entirety.

Over the course of the Bharat Inclusion Initiative, we have authored seven such cases. All our cases are published by IIM Ahmedabad Cases while a few are also distributed by Harvard Business School Publishing and Ivey Publishing. These cases have been used in our bootcamps as well as post graduate and executive education programs at leading business schools.

kaleidofin

Case Focus Areas

1. Understanding the Bharat customer
2. Defining a sharp value proposition
3. Building customer centricity in the product and business processes

Authors

Valerie Mendonca
CIIE.CO

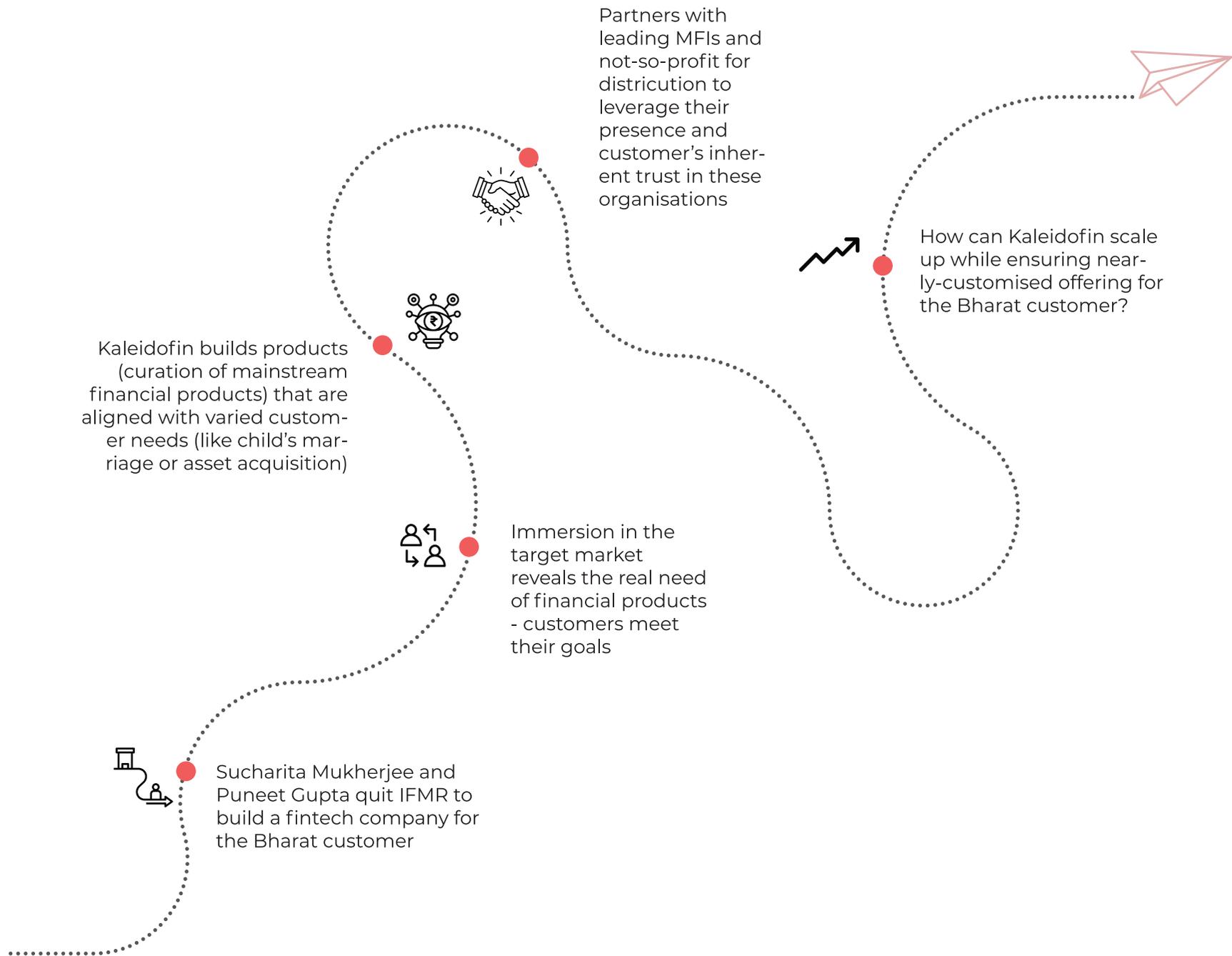
Dr. Supriya Sharma
CIIE.CO

Kaleidofin was co-founded in 2017 by Puneet Gupta and Sucharita Mukherjee - former CFO and CEO of IFMR [Institute for Financial Management and Research] Holdings Pvt Ltd. As part of their roles at IFMR, they focused on designing products and developing technology to push for financial inclusion. Kaleidofin was conceptualised as a digital platform that offers customised financial solutions to help customers meet their life goals.

Kaleidofin grew from 50 customers in January 2018 to 15,000 customers by March 2019. Aiming to grow to 10,00,000 customers in the next 30 months Kaleidofin faces a dilemma about its future course. The startup could continue to grow by expanding its current target segment which is the low-income households and preserve its vision at the risk of increasing costs. The second option would be to look at other potential target segments, such as, middle-income households and risk diluting their vision. The case study highlights the unique customer-centric model of Kaleidofin and the need for startups to understand the value proposition of their products/services.



Case Concluded: 2019





Case Focus Areas

1. Navigating highly dynamic business and regulatory environments
2. Effectuation and the entrepreneurial method
3. Causal and effectual logics and applying the relevant logic in the startup's lifecycle

Authors

Prof. Neharika Vohra
Delhi Skills and
Entrepreneurship University

Dr. Supriya Sharma
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Trisha Ghoshal
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Valerie Mendonca
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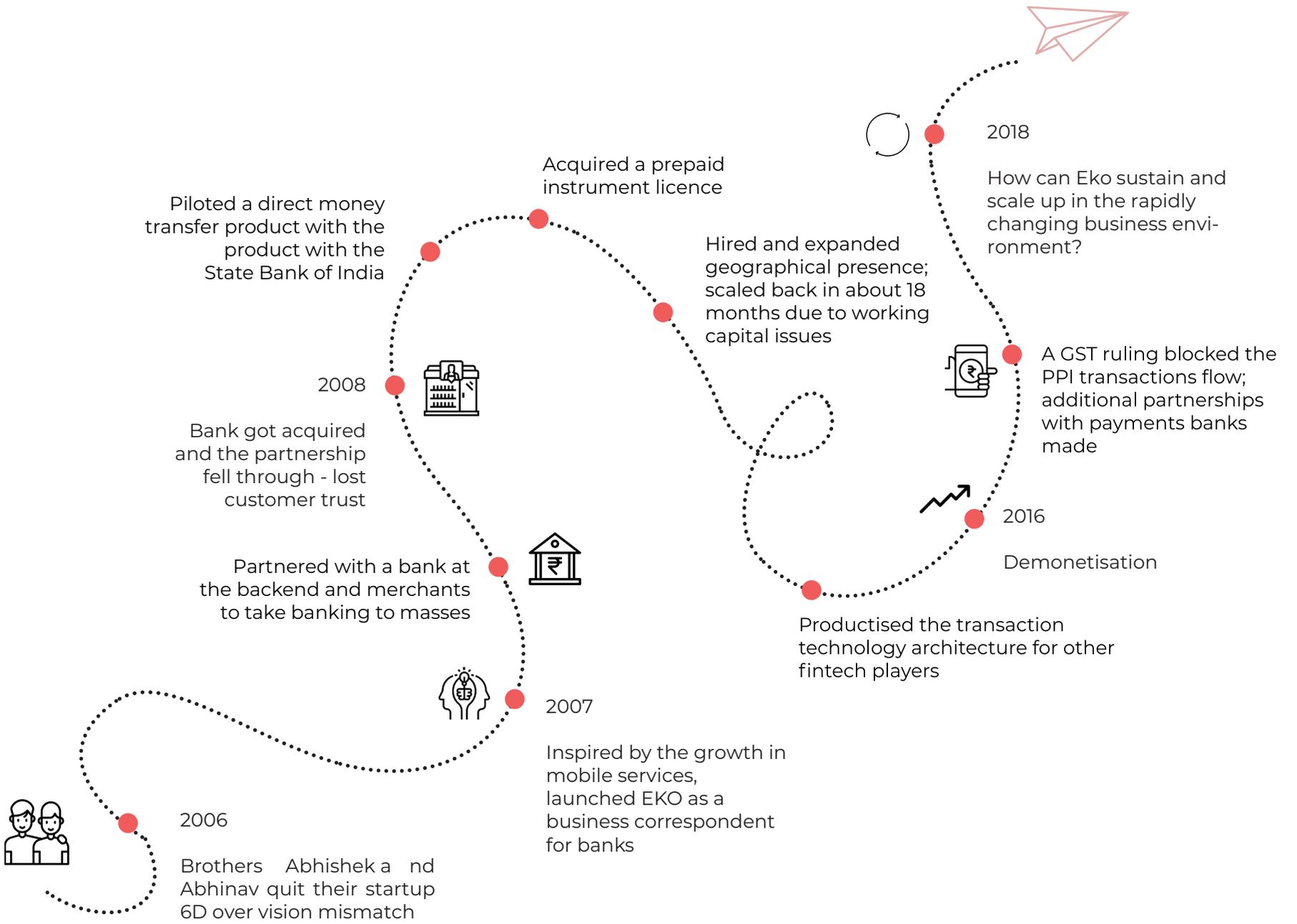
Brothers Abhishek and Abhinav Sinha co-founded Eko India Financial Services Pvt. Ltd. in 2007 as a business correspondent (BC) for banks, providing account-opening and cash-in/cash-out (CICO) services for non/under-banked Indian customers. Over the years, responding to multiple opportunities that presented themselves and changing regulations, Eko developed a domestic money transfer solution through its prepaid payment instrument (PPI) licence (acquired in 2015) and BC partnerships. Eko targeted low- and middle-income (LMI) customers, who entirely operated in the cash economy and offered them its network of small retail outlets to help them remit cash digitally over its mobile platform.

In 2016, Eko monetised its technology assets and opened its platform for entrepreneurs in the domestic money transfer business. At the end of the FY18, Eko had 63 employees and a topline of over ₹ 400 million.

This case highlights the journey of a startup operating in a changing Indian business and regulatory environment. The co-founders naturally effectuate to successfully overcome these challenges of an uncertain environment to create a stable and growing organisation. Innovations in technology, people processes, and the ability to adapt and learn are some of the highlights of Eko's journey. The future steps on a growth path for the organisation are chiefly the dilemmas facing the co-founders.



Access the Case here
Case Concluded: 2019





Case Focus Areas

1. Novel models of agricultural finance using blockchain
2. Integration of digital technologies into existing physical supply chains
3. Strategizing market entry with an evolving product and changing regulatory landscape

Authors

Prof. Vidya Vemireddy
IIM Ahmedabad

Shrey Deb
The/Nudge Institute

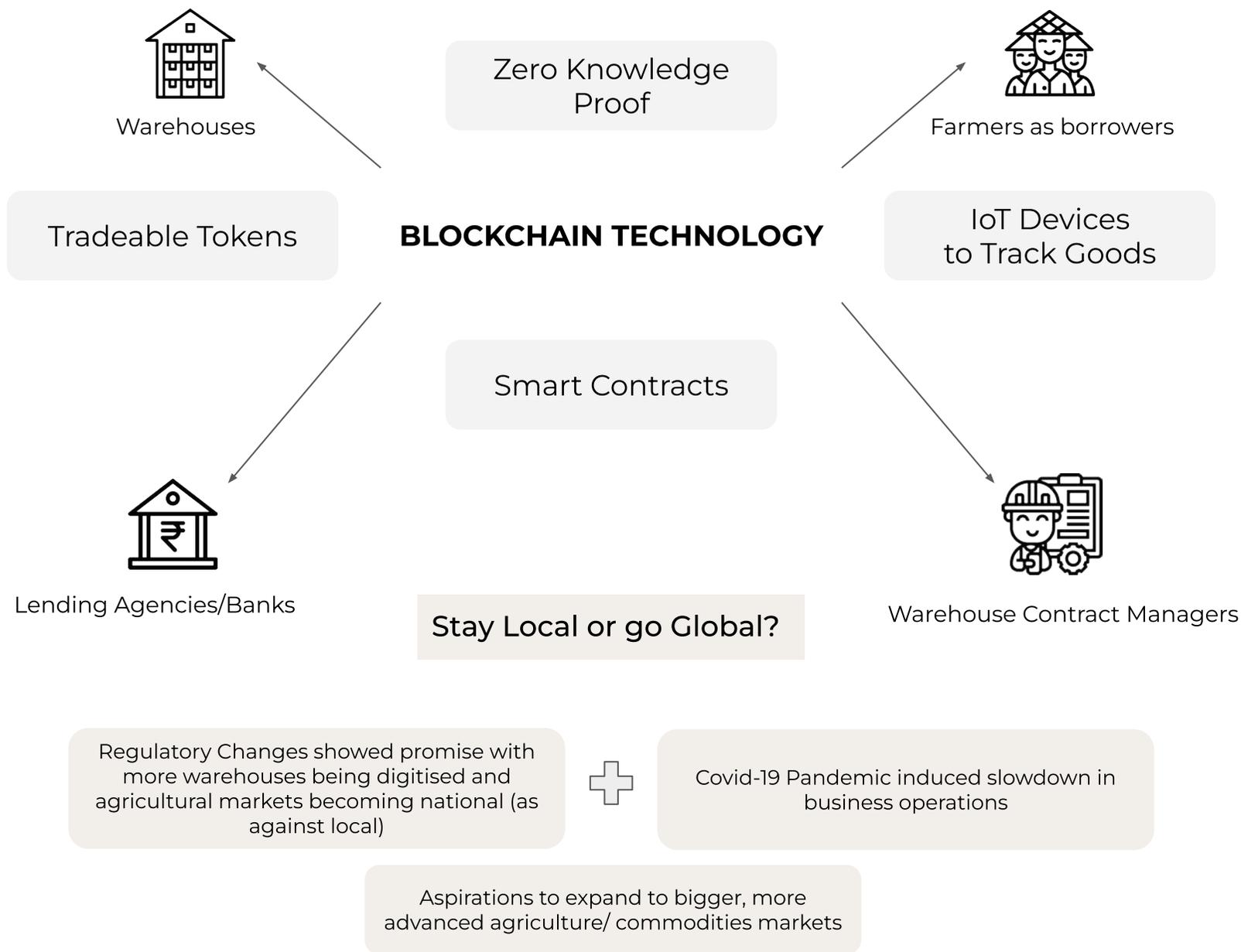
Shweta Yadav
IIM Ahmedabad

The agricultural financial market in India is still underdeveloped, in part because the formal financial sector views the rural population in general and agriculture, in particular, to be high-risk. Warehouse receipt financing (WHR Financing) in India has witnessed a lot of challenges in the past. Security issues coupled with manual, time-consuming, and non-transparent processes set the stage for Whrrl. Whrrl's concept was simple - a blockchain platform that solved the problem of security and inefficiency in the asset-backed lending process, particularly in the Warehouse Receipt Financing segment. Whrrl was designed as a combination of the block-chain platform at the back-end that connected warehouses and banks; and a mobile app for farmers and traders that connected them with warehouses and banks.

On June 5, 2020, the Indian government announced a number of regulatory changes to ease farmers' woes. With such major changes taking place in the ecosystem, Ashish Anand and his team at Whrrl were left wondering about their next steps. Anand had never intended Whrrl to be limited by geographical or sector-based boundaries. Instead, his vision of Whrrl was to be the solution of choice for any asset-backed lending across the globe, in particular South East Asia, for commodities such as agricultural cash crops, metals and crude oil and Africa for agricultural commodities.



Case Concluded: 2021





Case Focus Areas

1. Building phygital agri-fintech products for Indian farmers
2. Involving grassroot partners in solving operational challenges for the startup

Authors

Prof. Vidya Vemireddy
IIM Ahmedabad

Shrey Deb
The/Nudge Institute

Shweta Yadav
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The business model adopted by Aggois aimed at resolving the problem of farmer financing — particularly, the lack of receivables financing, which left them (farmers) with no option but to choose between high rates with delayed payments under Minimum Support Price (MSP) or prompt payments at lower rates in private transactions. The product was named RapidPay and the value proposition was two-fold: (1) provide liquidity to farmers for their next crop immediately post-harvest; and (2) make it economically beneficial by providing them the option to sell at MSP and get financing at much lower rates of interest than local moneylenders.

While the results from early pilots had been promising, the CEO Prathmesh Kant needed to look at multiple strategic options that could help Aggois scale and also become financially sustainable - (a) scaling up the financial model and build long-term financial partnerships. (b) diversification into storage-based receivables financing. (c) acting as a platform for third-party products such as insurance and input credit financing. (d) entry into non-MSP based receivable financing by mitigating the credit risk of private players (e) leveraging technology as a driver for growth.



Case Concluded: 2021



1. Realise the delay the farmers' receiving the money from MSP procurement

2. Design a product for receivables financing for farmers

3. Run three pilots with different NBFCs aiming to streamline operations and reduce interest rates

4. COVID-19 induced slow down in field operations while repayments continued

Growth Dilemmas

MSP procurement subject to systemic shocks - need to diversify receivables funding to other ways of procurement

Digitising the predominantly physical NACH paperwork

Intensive physical presence needed with field agents to onboard farmers

Product diversification to improve unit economics

Reducing the rate of interest while working with dependable and efficient NBFCs



Case Focus Areas

1. Illustrates a gender-intentional business model
2. How technology can be used to scale up a venture
3. How technology and training can enable product adoption in rural regions

Authors

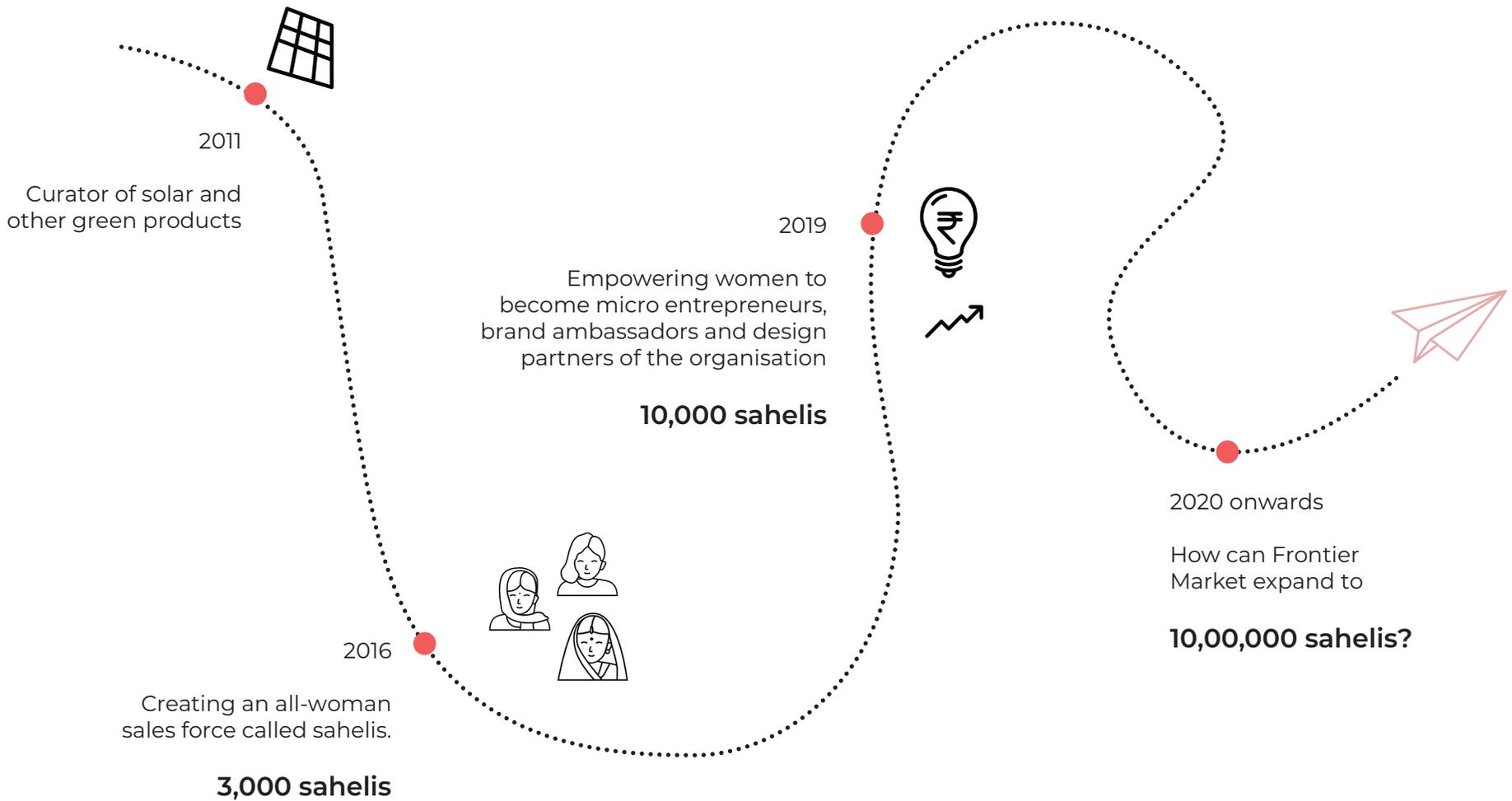
Valerie Mendonca
CIIE.CO

Prof. Rajesh Chandwani
IIM Ahmedabad

Frontier Markets was started in 2011 by Ajaita Shah as a distribution venture that connected companies to the rural customer. Born and raised in New York, Shah came to India working with microfinance organisations; managing strategic partnerships and fund-raising which gave her an idea about starting up her own venture. The aim of the startup was to help make the lives of rural people easier by offering them products that were well-designed, affordable and effective. Initially, the startup offered curated solar and green energy products such as solar cookers, torch-lights and mobile chargers. Gradually, as demand for other lifestyle products increased, Frontier Markets built partnerships with distributors for last-mile sales, delivery and service of a wide range of products such as agri inputs and tools, appliances, smartphones and homecare and healthcare products in addition to clean energy energy solutions.

The startup onboarded rural women as Sahelis (friends) that functioned as sales agents, data collectors and brand ambassadors. By December 2021, Frontier Markets had employed 15,000 Sahelis, earning an average annual income of ₹ 65,000 spread over four Indian states. Scaling up plans in 2022 included opening more distribution centers across the country and onboarding 10 lakh Sahelis. How should Frontier Markets pursue this goal?

Case Ongoing





Case Focus Areas

1. How can a startup convert a traditional buying experience into digital one
2. How can a startup successfully integrate the needs of multiple stakeholders in its business model
3. How can the 'service blueprint' be enhanced for a physical product that is being sold through a digital platform

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Yes!poho was started by Raghu and Meenakshi Dubey in 2017 as a 'techno-experience platform' to transform customers' process of buying traditionally-woven sarees from one that involves physical interaction with multiple retailers to a digitally-enabled, yet personalized one. The platform offered authentic, hand-woven sarees that could be customised according to the customer's taste. The founders embarked on this journey by visiting artisan communities in rural Tamil Nadu, understanding their local traditions and market linkages. By 2019, Yes!poho had onboarded 40 weavers from three villages on their platform as sellers. As the platform garnered patronage of initial customers, Yes!poho grew to onboard 10,000 weavers across 2500 villages from 16 districts all over India by 2021, while still retaining their initial asset-light business model with no inventory.

However, in late 2021, some fundamental problems began to emerge. Most user visits to their digital platform did not convert to purchase, and over time, sales had plateaued. Yes!poho was simultaneously competing with retailers, e-commerce platforms, and social commerce platforms – all of which offered competitive prices but were differentiated by the level of engagement with customers. Yes!poho aspired to grow their customer base; the team was confident of onboarding more weavers and managing the supply side. Yet, the management was still unsure if they had the ability to satisfy large volumes of heterogeneous customer demand with their existing business model. This apprehension was driven from low customer engagement on their website and other social media channels. The co-founders grappled with the dilemma on how to increase engagement on the website while at the same time driving up sales.

Case Ongoing

Artisans' Problems

1. Dwindling demand of handcrafted sarees.
2. Decrease in pride and dignity of work
3. Socially and economically struggling communities

Customer Problems

1. No choices in design
2. No assurance of quality
3. Traditional approach to saree buying : taking friends/family for saree purchase

Current Problems



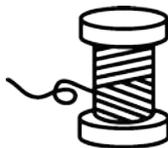
Technology Solutions

Artisans are communicated demand for specific designs

Customers can try out sarees, customize designs and share with friends/family virtually

Power of Technology

1. Creating market driven demand
1. Creating virtual/new markets for artisans
2. Solving customer issues of choice in designs





Case Focus Areas

1. Illustrates the journey of a startup from prototype to manufacturing.
2. Depicts how team management is a critical role of founders of a growing startup

Authors

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Delhi Skills and
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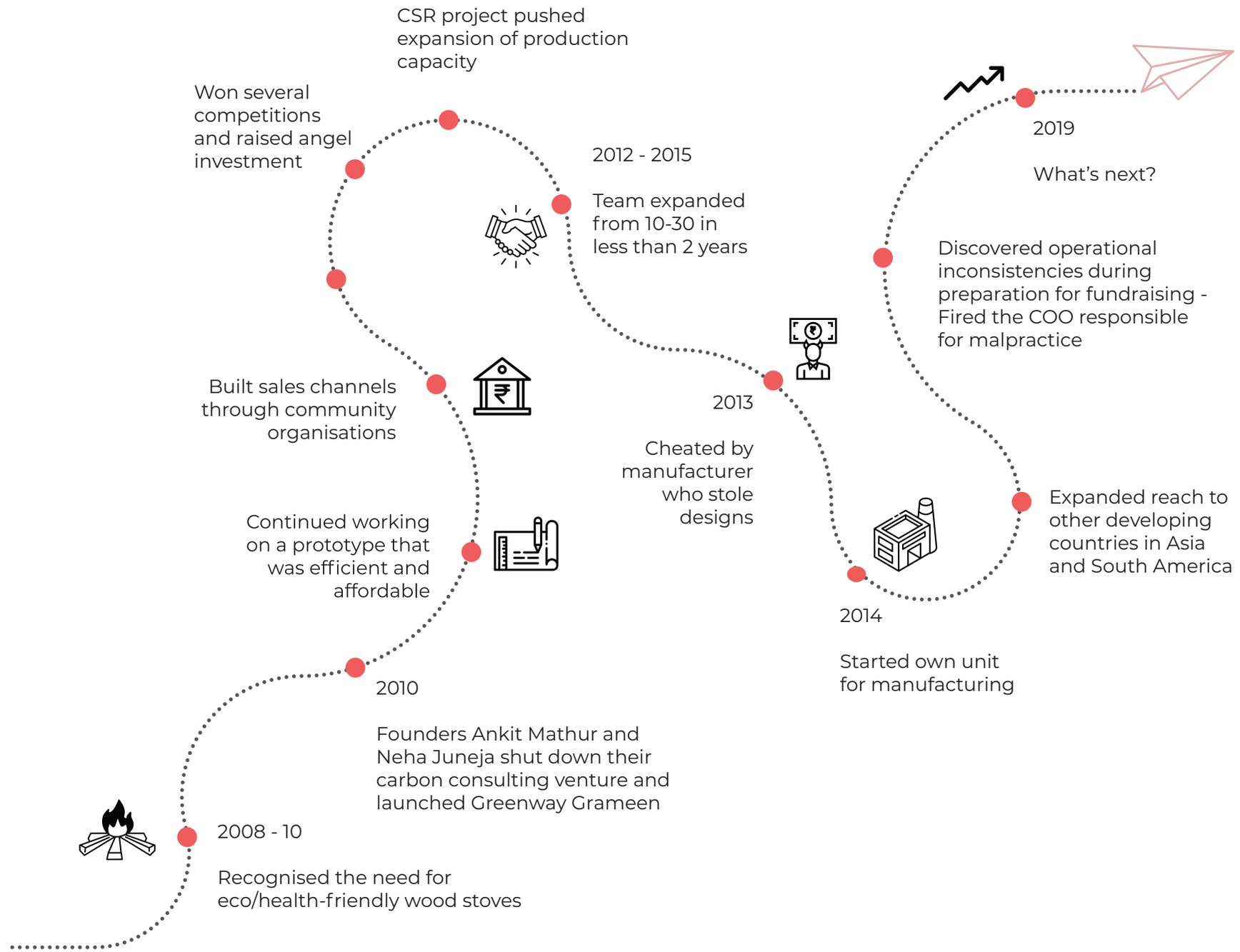
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Greenway Appliances was started in 2010 by Ankit Mathur and Neha Juneja. Mathur and Juneja had been a running solar consulting company when they learnt about the health hazards of cooking over a wood fire. They shut down their consultancy firm and started designing a prototype cooking stove that would be more energy efficient, environment friendly as well as reduced the negative effects of wood burning on human health. The prototype reduced fuel consumption by 65% and smoke by 75%. However, when the stoves were rolled out into the rural market, there were no takers. The co-founders realised that women in rural areas were not in control of financial decisions for the household.

Greenway Appliances then partnered with microfinance organisations to sell the stoves at a very low Estimated Monthly Installment (EMI). Supported by angel investors and grants, the company went from selling 30,000 stoves in March 2013 to 8,00,000 units by 2019. From navigating various challenges like hiring a team, finding vendors for manufacturing, finding and running a manufacturing unit, the startups clocked in ₹ 36 crore revenue by February 2019. They aimed to cross ₹ 100 crore in revenues by 2021. How should they go about it?

Case Concluded: 2019



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About CIIE.CO

CIIE.CO is The Innovation Continuum for fearless entrepreneurs that is built at IIM Ahmedabad and is recognized as a Centre of Excellence by the Department of Science and Technology.

Founded in 2002, initially, as an academic centre, CIIE.CO has since grown and pivoted to address emergent gaps in India's innovation-driven entrepreneurship ecosystem. Today, this continuum spreads across incubation, acceleration, seed and growth funding, and research.

Notable initiatives on CIIE.CO's innovation continuum include pioneering sectoral and sector-agnostic acceleration and incubation programs like India's first accelerator iAcceleator, ET Power of Ideas, India Innovation Growth Program, Craft Catapult, Innocity and other sector-focused programs designed for startups in clean energy, water, food and AgTech, and Sheltertech, among others.

The funds on the continuum predominantly include INFUSE Ventures, Bharat Innovation Fund and Bharat Inclusion Seed Fund and seed and grant funding to startups.

CIIE.CO multiplies its strength by working with like-minded partners like corporates, government departments, ministries and bodies, investors, multilateral agencies and academia.

CIIE.CO also works with central and state governments in advisory roles on policies and initiatives that are aimed at the innovation and entrepreneurship ecosystem. Insights at CIIE.CO undertakes research in three forms – sector intelligence, learning resources and tools, and academic investigations. We publish sharp, data driven insights and resources for founders, policy makers, incubators, investors and other stakeholders in the Indian startup ecosystem.

CIIE.CO provides physical and virtual incubation to startups through state-of-the-art infrastructure, mentoring, training and support.

A common thread running through all the diverse initiatives on The Innovation Continuum is our unwavering focus on bolstering the pursuits of fearless, innovation-driven entrepreneurs.

Till date, CIIE.CO has accelerated over 1000 startups, funded over 500 startups with 200+ at equity and 25+ at growth stage, mentored and coached over 5000 startups and inspired more than a million with its publication - Stay Hungry Stay Foolish.

About Bharat Inclusion Initiative

Bharat Inclusion Initiative (BII) is an effort towards bringing the benefits of technological progress to underserved populations. Led by CII.CO, BII is supported by the Bill & Melinda Gates Foundation, J.P. Morgan, MetLife Foundation, the Michael & Susan Dell Foundation and Omidyar Network India.

The Initiative focuses on incubating and backing startups that work in areas such as financial inclusion, livelihood, skilling and health. All startups supported by the Initiative use technology as leverage to increase reach and build products that serve the underserved.

For ambitious entrepreneurs working on problems of the Bharat market, the Bharat Inclusion Initiative provides domain knowledge, training, financial support, mentorship and market access they need to bring inclusive, for-profit businesses to life. It supports businesses serving the Indian mass market through programs, fellowships and funding where possible.

The Bharat Inclusion Initiative's ecosystem employs four key work-streams to support entrepreneurs solving hard challenges of inclusion.

These are:

Investigating into and supporting research into the Bharat market. Studies undertaken focus on a variety of questions and objectives including identifying

validated use cases, landscaping current ecosystems and understanding the outcomes of financial inclusion.

Stimulating and influencing the discourse of entrepreneurial interventions towards financial inclusion. It strives to create a vibrant and connected ecosystem. Towards this end, BII publishes specific content and research, insights from all programs, and conducts workshops with experts to help startups make sense of emerging trends.

Accelerating and handholding early-stage entrepreneurs through their journey by providing, mentorship, prototyping and pilot grants and market access. BII de-risks startups and accelerates them towards a market validated solution.

Investing into high-potential startups at various stages. BII has also set up the Bharat Inclusion Seed Fund to provide seed and pre-Series A funding to early stage startups to help them with the capital they need to grow further.

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