

## Sangita Devi's Rise as a Rural Entrepreneur



26-year-old Sangita Devi from the village of Tulapur, Badhohi has taken a journey of entrepreneurship that is not only transforming her own life and also uplifting her entire family.

Born and raised in Tulapur, Sangita was no stranger to the challenges of rural life. With a family of six to support, including her husband, in-laws, and two children, financial stability was always a pressing concern. Previously, her family had relied on a confectionery business for income, however, due to an increase in family expenses and her father-in-law's sudden illness, their sweet shop had to be closed. Determined not to succumb to adversity, her husband sought employment elsewhere, while she took it upon herself to find a solution.

Drawing from her family's expertise in the confectionery industry, Sangeeta decided to venture into the world of namkeen production. With her in-laws selling snacks in nearby villages, she set up a home-based namkeen manufacturing unit to meet the increasing demand. Despite starting with limited resources and facing numerous challenges, her entrepreneurial spirit burned brightly.

Her journey took a significant turn after she took part in one of the Community Canvas activities which took place as part of our listening tool used to unleash entrepreneurial aspirations under AESI project. She absorbed the knowledge shared about entrepreneurship and enterprise development and was motivated. She seized the opportunity to share about her own venture and expressed her aspirations for further expansion.

With the support received, she secured a loan of INR 10,000 from National Rural Livelihood Mission, which she invested in her business expansion. Procuring raw materials and acquiring small technologies like a packaging machine, she ensured both the quality of her products and the efficiency of her operations. She diversified her offerings to include the production of sweets, catering to a wider customer base and increasing her revenue streams.

Recognising the importance of continuous learning and skill development, she enrolled in the ILO-certified "Start and Improve Your Business" (SIYB) Training. Armed with new insights and strategies, she honed her skills, readying herself for the next phase of growth.



Development Alternatives (DA) and State Bank of India Foundation's project on "Accelerating Entrepreneurship through Social Innovation approach" (AESI), focuses on creating collaborative platforms that promote inclusive entrepreneurship and accelerate microenterprise development through social innovation processes and innovative credit delivery solutions in seven underserved villages of Eastern Uttar Pradesh.

That next phase arrived sooner than expected when she sought further support to expand her enterprise. She secured a loan of INR 50,000 through RangDe, paving the way for even more exposure. As a peer-to-peer lending platform, Rang De has played a pivotal role in democratising access to finance, particularly for rural entrepreneurs like Sangita who often struggle to secure traditional loans from banks due to various barriers. Today, her namkeen manufacturing unit not only sustains her family but also creates employment opportunities for four individuals in her community. Currently, she produces various types of snacks, while her in-laws travel to different shops and villages to sell them. Her husband has also returned home, leaving his job to assist in selling the snacks. With the family's combined efforts, her monthly income is INR 15,000.

Her success extends far beyond her own doorstep. As she expands her business and creates job opportunities for others in her community, she becomes a part of the solution to India's job crisis. Rural entrepreneurs like Sangita are not only generating employment but also contributing to economic development at the grassroots level, thereby addressing one of the most pressing challenges facing the nation.

