

## **Program Description**

### *Developing Rural Entrepreneurs through Adoption and Mentoring*

A beautiful bride with her hair pulled up into an intricate bun decorated with small, jeweled pins flashes onto the phone's screen. Salipha, a young wife, mother, and now beauty salon owner, proudly holds the phone up, displaying the picture. She says a bridal hair-do takes about thirty minutes to style and bridal makeup takes about three hours to complete! The Anudip Foundation, through the DREAM program, has helped provide Salipha with the equipment and supplies necessary to start her own beauty salon in Dhosa Market, about two hours south of Kolkata in the Indian state of West Bengal. The Dhosa Market is a central hub for buyers and sellers from six other local villages to congregate. Salipha's salon is the only beauty parlor in the market and has successfully drawn customers since its launch in October, 2013. The salon is a narrow room directly off the town's main road, furnished with two salon chairs and two fully supplied beauty stations with large mirrors and cabinets stocked with hair products and dyes, makeup and cosmetics, and facial creams. Salipha's salon compliments her husband's salary from his small embroidery store just down the road as the couple work to support themselves and their three-year-old son.

In the town of Mankar in the Burdwan district north of Kolkata, the hum of five sewing machines mixes daily with women's cheerful chatter and soft laughter in a small upper room of a two-story building. Their bright sarees fill the space with rainbows of color as they lean over their work or check the work of a friend. Twenty-two women are committed to and have been quickly learning from garment design and production classes. Since its establishment in 2007, the DREAM program (Developing Rural Entrepreneurs through Adoption and Mentoring) has helped up to 250 women and men start and run their own small businesses in the states of West Bengal and Odisha, for a total of 127 business units incubated. DREAM has supported these men and women from mainly rural areas by loaning them equipment (such as computers, printers, salon chairs, sewing machines, etc.) to start micro enterprises, including cyber cafes, desktop publishing centers, graphic studios, food processing centers, and beauty salons. In 2010, Anudip launched its "Adopt-an-Entrepreneur" program that raised \$50,000 in grant money to provide loans to make the incubation of more businesses possible.

Since 2013, the DREAM program has been retitled "DREAM for Women" and is now focusing on cooperative-style businesses. Women from low to middle-income economic brackets receive three months of training in a specific trade for a small, subsidized price of 1000 Rupees. The DREAM program has now focused on classes in the trades of garment production and design (tailoring), food processing, and becoming a beautician. 139 women have participated and have started 62 enterprises since 2013. The DREAM program partners with NGOs in different communities to connect with women who are looking for a way to provide for themselves and help support their

families. Groups of around 20 women receive afternoon classes five days a week taught by trainers experienced in the appropriate field. After three months of training, the women in each training class divide into a few groups, based on the geographical locations of their respective homes, and their group-run businesses, called Entrepreneurial Units or EUs, are incubated. The DREAM program, often partnered with organizations like Microsoft or Bank of America for funding, loans between \$1000 to \$2000 worth of materials and equipment necessary for the businesses to successfully launch at the end of the classes. For three months, the women need not make any repayment, as they firmly establish their cooperative business in their respective communities. After their EU has had three months to develop a solid customer base, the women begin repaying the loan plus a one-time administration fee of 8%. The repayment is made over 12 months unless extenuating circumstances such as illness, natural disaster, or hardship qualify the EU for an extension of the payback period. Throughout the training, incubation, and first 15 months of the businesses' operation, the women receive support and monitoring aid by DREAM employees. Since June 2014, six new tailoring training centers, including the center in Mankar, have opened, empowering women with a practical skill to support themselves and their families.

The DREAM for Women program strives to empower rural women by providing them with livelihood opportunities. Moving forward, DREAM hopes to provide the current training centers, as well as future centers that will soon open, with basic IT classes, entrepreneurship and vocational courses, and trade specific skills training instruction.