



Women Entrepreneurs at Drishtee – Delivering Education, Healthcare, Financing and Products to the rural communities

Woman Health Entrepreneur – Contribute \$200 to support 1 woman in her Health Initiative

A Drishtee Health Entrepreneur is *necessarily* a woman who caters to the rural and under-served communities where access to basic health services and products is inadequate or non-existent. She runs a Health microenterprise that promotes and protects health as well as provides an income for the woman herself. Woman entrepreneurs directly sell health-promoting products and provide health counseling—in their home/shop. Health products include a mix of high-impact, reliably priced health-promoting products as well as selected personal-care items that are in demand and can contribute to the sustained profitability of the business.



She is provided with a set of diagnostic equipment which is based on high-precision still essay-to-use technology. All the Health Entrepreneurs are trained with a professional support to administer primary pathological diagnostic tests like for malaria, blood sugar, pregnancy etc. The common diagnostics is supported by a value addition, in terms of a prescription service given by the visiting weekly doctor from a channel hospital who provides not only the prescription but also the medicine and

other pathological support. Also, in order to multiply the community impact, the health franchisees are given training and handholding support to conduct regular promotional and health awareness campaigns to help spread health care awareness. The investment in the diagnostic equipments and other operating capital required for the Healthcare products is the most critical element other than the capacity building and Hospital channel support.

Woman Education Entrepreneur –

Contribute \$1000 to support 1 woman in her micro venture of Education Services



A Drishtee Education Entrepreneurs are the women with basic education and ability to market and communicate about the services she offers. Her target audience is mainly the younger generation of the communities in and around her village who would be searching for the standardized courses related to computers, English, Accountancy and other skills.

Reena Gupta at her Drishtee Computer Education Center : with Husband Anand and students

The Education based Micro-enterprise would earn good incomes for the woman but also demands some investments income for the woman herself. Woman entrepreneurs are able to engage the girls into various programs at their centers who do not prefer to go elsewhere due to many social barriers.

Women as Education Entrepreneurs are contributing to the growth and development of the society where the lack of appropriate education facilities as well as opportunities is a challenge. Not only this but they are also being looked at as a role model by other families who get motivation of sending their girls to the school as a result of the demonstration effect and indirect impact.

Capacity built once for handling an Education Center is a life time asset for the women who are getting into this business. They need support in terms of initial and recurring investments this type of Microenterprise demands.

Woman Financial Services Entrepreneurs – *Contribute \$400 to support 1 woman to start Financial Services*

Drishtee's Microenterprise effort has brought up Rural Microfinancing in momentum where today we are growing from a network of about 50 MFEs to 1000 and from 100 Borrowers to 10,000 in a very short span of time from now. We expect at least 40% of these Micro Finance Entrepreneurs to be the women. The advantage for the communities is manifold but it is all the way benefiting to the women entrepreneurs engaging in these services. They are ready to handle many things – first of all the finances of their own households, many other Financial Inclusion Services like rural banking, Insurance and Documentation related tasks can then be better managed by these Micro entrepreneurs.



A Survey at the Micro Finance Service site with Women Micro-Entrepreneurs

The objective of promoting women for this option of Service is based on two basic assumptions – one, women are better rated in repayments and managing repayments; two, women borrowers can be linked better through them. And till now, both the assumptions are being verified in many cases as being observed.

Woman Product (Catalogue) Entrepreneur – *Contribute \$150 to support 1 woman in initiating the Product Business along with some advance expenses on Products purchase*

The concept of a Woman working as a Catalogue Entrepreneur has evolved due to the fact that with basic level of product understanding and information, a woman can operate with a catalogue and sell the given products in the given market.

This is targeted for the low-investment but slightly different kind of enterprise idea that can be successful with the woman who have good community linkage capacities. In the areas where the demand is present and the supplies are rarer, Drishtee is trying to build a cost-effective volume based channel of product deliveries in order to support these catalogue entrepreneurs.



The benefit of this model is both for the communities as well as for the women – where women entrepreneurs are starting a low-investment micro-enterprise based on mere licensing from Drishtee and a catalogue. With basic education any woman can be trained or rather oriented to use the catalogue and the earnings can start rolling in.

Further to the community, as it is a easy-access point for non-available products and items of need, they find a ready value in this proposition. While, this business is growing this Catalogue based entrepreneur also graduates to any one of the Service Delivery Models – thus bringing more advantage and value to the community.