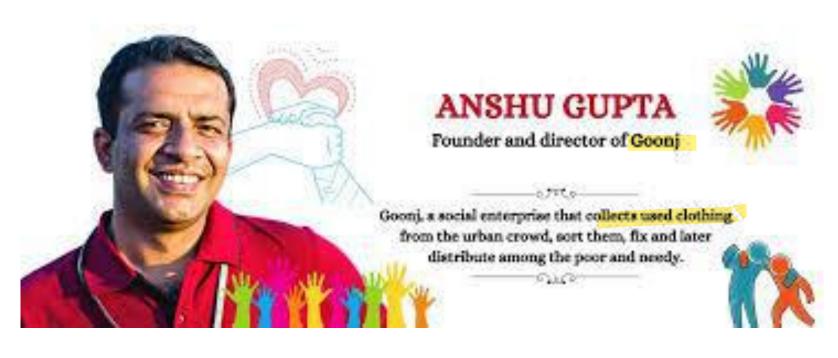
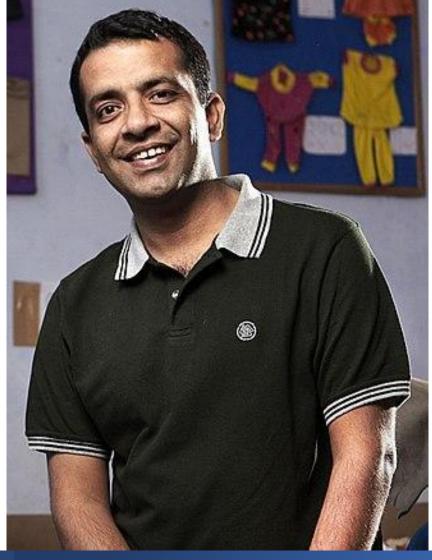
Successful Social Entrepreneur stories

Class 6
Social
Entrepreneurship

Jyoti Sharma
Visiting Faculty, IIITD

President, FORCE Non-Profit
www.force.org.in





Anshu Gupta - Goonj

Goonj

•Goonj, registered in 1999. It began with 67 clothes and now deals in over 3500 tonnes of material per year. It is registered under the Societies Act, with exemptions under Sections 80 G and 12 A, as well as for foreign contributions under the FCRA.

Founders Anshu Gupta, Meenakshi Gupta

& friends

Legal Name &

Type

Non-Profit, Non-Governmental

Organization

Year of foundation 1999

Headquarters New Delhi, India

Industry Cloth Recycling

Current Board

Members

Anshu Gupta, Meenakshi Gupta,

Keshav Chaturvedi, Saloni

Malhotra, Vishal Talreja, Pavithra

YS

Total Funding

Raised

N.A.

Market Evaluation N.A.

Website https://goonj.org/

About Anshu

. "I don't want targets in my life to be achieved, I want my potential to be exploited."

- Popularly known as the Clothing Man, Anshu Gupta founded Goonj in 1998 to make "clothing" a priority within the development space. He brings to the table an instinctive empathy and connect with people by dignifying the act of giving.
- An Ashoka Fellow and the Global Ambassador of Ashoka, a powerful and inspiring speaker, Anshu addresses many national and international forums to motivate the youth to take action. He is a regular speaker in many parts of the world on innovation, leadership, village development, power of youths and social entrepreneurship. Major awards -World Bank's Development Marketplace award, NASA's Launch award, Schwab Fellow & listed as one of India's top social entrepreneurs by Forbes Magazine and Fast Company.
- Starting as a freelance journalist, Anshu left a corporate job to establish Goonj. Under his leadership Goonj has taken the menacing growth of urban waste and used it efficiently as a tool to trigger large scale rural development work. By creating barter between two new currencies; labour of the beneficiaries and old material of cities, Anshu has built the genesis of a parallel economy which is not cash-based but trash-based.
- Listen by the Forbes magazine as one of India's most powerful rural entrepreneurs, he has also been conferred the Public Service
 Excellence Award for the year 2017 by AIMA.
- A foody, an entrepreneur, a thinker, a doer, an avid traveller and photographer and a journalist by heart, Anshu often pens prose and poetry, giving vent to his feelings and opinions on the issues that bother him.

https://www.pradan.net/sampark/interview-with-anshu-gupta/

Goonj Story

Goonj was founded by Anshu and his wife Meenakshi Gupta in 1999 with merely sixty seven clothes that both of them had collected. The idea of starting a non-profit organisation that specifically works to clothe the poor came to him after his encounter with a corpse bearer and his daughter in Delhi, following which he travelled to Uttarkashi to do relief work where he realised the need of proper clothing for disaster-hit victims and poor people.

Goonj initially started in Anshu and Meenakshi's own home in Sarita Vihar, Delhi however today, it is an organisation spread across 4000 villages in over 23 states and employs almost 1000 people. Through the organisation, Anshu has challenged the existing notions of charity all the while trying to bridge the gap between rich and poor by making discarded clothes of the affluent people as a resource for the poor. "Governments and organisations talk about meeting basic necessities like roti, kapda and makaan, but everyone has ignored the need for clothing. There is a policy for everything except clothing. So we decided to take up this issue," he said. The non-profit organisation has expanded its work in education, sanitation, women's health, infrastructure, etc. From things as small as a stapler pin to clothes and industrial generators, Goonj uses anything discarded or unutilized and takes them to far flung rural areas to address the basic needs of the people there.

The basic model









Identifying & working on neglected issues by rural communities, motivated by Goonj & grassroots partners.

'Goonj Family Kits' as reward to all participants.



SCHOOL TO SCHOOL

Goonj's award winning School to School initiative is addressing the educational needs of thousands of remote & resource starved village/ slum schools by channelizing under-utilised material of city's affluent schools not as a thing to distribute but as a tool to bring about comprehensive behaviour change in the recipients and the contributors!

Scores of children leave schools for unimaginably



Almost a decade ago we were shocked when we came across this ghastly story of a woman who died of tetanus due to a rusted hook in the piece of blouse she used during menses!! At that time we had no idea about the deep rooted relationship between cloth and menstruation. This story fueled us to go deeper into the non issue.





GREEN BY GOONJ

'Green by Goonj' a brand built around reusing and up-cycling even the last shreds of material that Goonj receives. A range of over 100 different products like purses, fancy bags, file folder, mats etc. made out of torn jeans, obsolete audio tapes, one side used paper etc. shows the ingenuity, craftsmanship and design aesthetics of women from nearby slums involved in making these products. Buying a 'Green by Goonj' products ensures that our work in rural India continues unhindered irrespective of large/small funding support.





Elaben Bhatt - SEWA

About Elaben

- Bachelor of Arts degree in English from the M.T.B. College in Surat in 1952, then degree in law with a Gold Medal
- Started her career teaching English for a short time at SNDT Women's University, better known as SNDT, in Mumbai. In 1955 she joined the legal department of the Textile Labour Association (TLA), India's oldest unions for textile workers, in Ahmedabad.
- After working for some time with the Gujarat government, Ela was asked by the TLA to head its women's wing in 1968. She went to Israel where she studied at the Afro-Asian Institute of Labour and Cooperatives in Tel Aviv for three months, receiving the International Diploma of Labor and Cooperatives in 1971. She was very much aware that thousands of female textile workers worked elsewhere to supplement the family income, but state laws protected only industrial workers and not these self-employed women.
- With the co-operation of Arvind Buch, then-president of the TLA, she organised these self-employed women into a union under the auspices of the Women's Wing of the TLA. Then in 1972 the Self-Employed Women's Association (SEWA) was established with Buch as president and she served as its general-secretary from 1972 to 1996.
- Bhatt was chosen for the Niwano Peace Prize for 2010 for her work empowering poor women in India. She was honoured with the prestigious Radcliffe Medal in 2011 and was selected for the Indira Gandhi Prize for Peace, Disarmament and Development for her lifetime achievements in empowering women through grassroots entrepreneurship.

About SEWA – Click here

Self-Employed Women's Association (SEWA is a trade union based in Ahmedabad, India, that promotes the rights of low-income, independently employed female workers. Self-employed women are defined as those who do not have a fixed employer-employee relationship and do not receive a fixed salary and social protection like that of formally-employed workers and therefore have a more precarious income and life. SEWA organises around the goal of <u>full</u> <u>employment</u> in which a woman secures work, income, food, and social security like health care, child care, insurance, pension and shelter.

SEWA was founded in 1972 by labour lawyer and organiser Ela Bhatt. It emerged from the Women's Wing of the Textile Labour Association (TLA), a labour union founded by Gandhi in 1918. The organisation grew very quickly, with 30,000 members in 1996, to 318,527 in 2000, to 1,919,676 in 2013., and nearly **2 million in 2023**.

Today more than 2.5 million active members in 18 states. Over 100 women owned and women led co-operatives across 6 sectors – dairy, agriculture, handicrafts, services, microfinance, labour based work.

Executive Committee

Comprising of 25 elected members.

1 President,3 Vice President,1 General Secretary,2 Secretaries,1 Treasurer

President from trade group having highest membership(precedent).

Held once a month.

To discuss and strategize Policy level issue.

Trade council

- Comprising of the elected representatives of all the trade groups (at every 1500 members one reprensentative is elected.)
- · Held once a month.
- To discuss and strategize for unresolved trade issues.

Trade committee for different trades

- · Comprising of leaders selected by the Members.
- · District and citywise Trade committee.
- · Held once a month
- To discuss trade related issues and strategize for their resolution.

Members

- Workers from 102 trades classified into 4 Categories.
- 1. Home based
- 2. Labour and Service
- 3. Street Vendors
- 4. Producer and services

SEWA – Organisational Structure

•In 1994, members' earnings were Rs 39 million for 32,794 women (about Rs 1200 average). By 1998, members' average earnings had risen to Rs 304.5 million for 49,398 women (about Rs 6164 average).

•Today - 4000 SHGs, 110 co-operatives, 15 economic federations, 3 producer companies





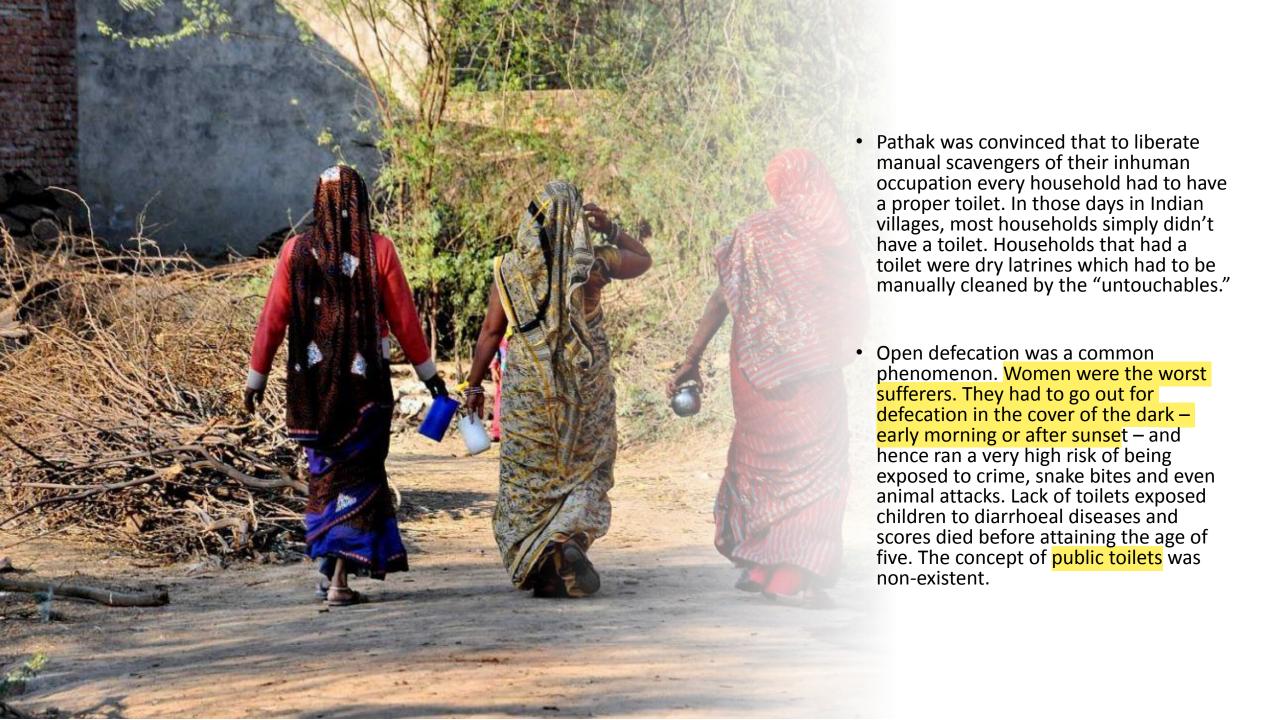
Dr. Bindeshwar Pathak - Sulabh

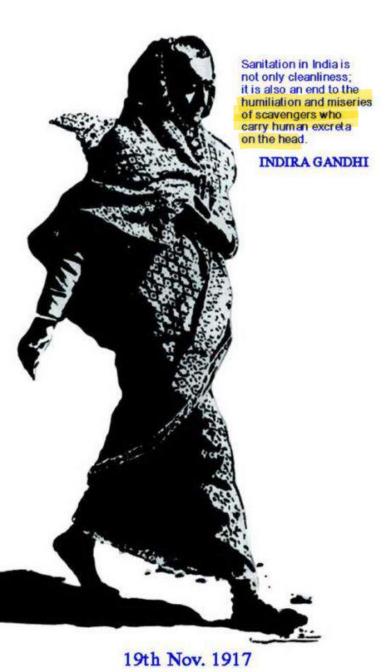
Bindeshwar Pathak

- Dr. Bindeshwar Pathak, the founder of Sulabh International Social Service Organisation,
- After completing his studies, he worked as a teacher for a while before joining the Gandhi Centenary Committee in Patna as a volunteer. This was, however, not his original plan. He wanted to study masters in criminology from Sagar University in Madhya Pradesh. While travelling to Sagar, he was advised by two gentlemen to join the Gandhi Centenary Committee they said he would be paid well. Since money was the need of the hour, Pathak was convinced. However, when he approached the committee, he learnt that there was no job. Since he had missed the deadline for the admission at Sagar, he decided to stay on and work as a volunteer.
- Whilst working for the Bihar Gandhi Centenary committee, Pathak was asked by the general secretary of the organisation, Saryu Prasad, to work for restoration of human rights and dignity of untouchables he was dispatched to a town called Betiah. 'I had my initiation with Mahatma Gandhi's philosophy while working for this organization. Gandhi strongly advocated cleanliness and was an ardent advocate for the promotion of rights and dignity of the harijans particularly manual scavengers. He longed for a solution that could replace dry latrines. I was extremely inspired by his cause which was furthered strengthened by own life experiences.'

How did the idea emerge

- As a child, Pathak had often noticed his grandmother treating women who came to clean dry latrine with discrimination. They entered through back door as they were considered impure. And, once they left she she would sprinkle Ganga water on the ground thinking it would purify the house. Once Pathak touched an 'untouchable' woman out of curiosity in front of his grandmother. The consequences were severe: he was made to eat cow dung and urine, bathed in Ganga water in a wintry morning in order to cleanse and purify him. This was the level of superstition and discrimination that prevailed in rural India against untouchables.
- His childhood memories came alive when he was in a town called Betiah in Bihar. One incident, in particular, left a lasting impression:
- Pathak says, 'One day, whilst working there I witnessed a harrowing incident. I saw a bull attacking a boy in a redshirt. When people rushed to save him, somebody yelled that he was untouchable. The crowd instantly abandoned him and left him to die.' Pathak adds, 'this tragic and unjust incident had shaken my conscience to the core. That day, I took a vow to fulfil the dreams of Mahatma Gandhi, which is to fight for the rights of untouchables but also to champion the cause of human dignity and equality in my country and around the world. This became my mission.'
- In 1968, troubled by pathetic conditions of the untouchables, and inspired by Mahatma Gandhi's philosophy and teachings, Pathak came up with a technology that could replace dry latrines. He hoped that this technology would eventually bring an end to the problem of cleaning bucket toilets by the community of untouchables in India.
- My idea was not just to provide a solution but to liberate the society that remained imprisoned in the formulaic traditions. I was determined to restore the dignity of manual scavengers that they were deprived of, says Pathak. He adds, 'for these women, their freedom, voice and basic human rights were forfeited the moment they were born as they were perceived to belong to the lowest stratum of India's caste-based society. By virtue of their birth, they worked as manual scavengers, cleaned dry latrines and faced severe social discrimination.'







No .234-PMO/73.

New Delhi, April 5, 1972.

Dear Shri Singh,

I have your letter of the 17th March and am concerned to read that the State Government have not been able to utilise the Fourth Plan provision for Schemes designed to eliminate the odious practice of carrying night-soil on the head.

I am writing to the Chief Minister and asking him to give personal attention to this matter. I entirely agree with you that our Party should be active in this important social programme.

Yours sincerely,

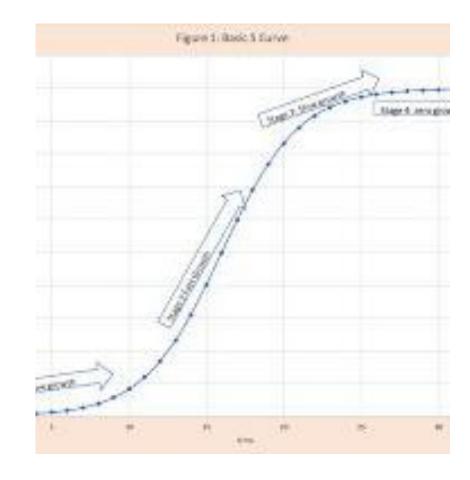
(Indira Gandhi)

Shri Bhagdeo Singh 'Yogi', Member, Legislative Assembly, 21, Orthodox Chamber, R Block, Patna-1.

- I was in need of funds, I sold a piece of land in my village and my wife's ornaments and even borrowed money from friends to run the organization. This period of my life was very difficult', Pathak recalls. 'At times I even contemplated suicide. Since I had no money, I slept on railway platforms and often skipped meals. For long, there was no sight of any work. I was going through a miserable phase and was on the verge of a breakdown.'
- But during this phase of the struggle, Pathak received an important piece of advice: in 1971, one civil servant who had reviewed Pathak's file pending with the government for approval of funds was impressed by his noble cause and the massive impact that it was likely to create in resolving India's sanitation problems. He advised that instead of asking for grants, Sulabh should take money for implementing projects and, from the savings run the organisation. This way the organisation would be sustainable and that way it would be more likely to awarded government contracts.
- In 1973, Pathak persuaded a member of Bihar Legislative Assembly (MLA) to write a letter to the then Prime Minister of India, Mrs Indira Gandhi, about the situation and liberation of scavengers, requesting her to pay personal attention to the problem. Within a fortnight he received a reply from Mrs Gandhi which stated that she was writing to the chief minister to give his personal attention to this matter.

The S curve

- However, for Pathak, the moment of reckoning came in 1973, when an officer of Arrah municipality a small town in Bihar gave Pathak 500 rupees to construct two toilets for demonstration in its premises. The toilets impressed the authorities who sanctioned a project for its wider implementation. Pathak toiled hard going from door-to-door to motivate and educate the beneficiaries to get their bucket latrines converted into Sulabh toilets. The project was a runaway success. Pathak was invited to replicate the project in Buxar and within a year Sulabh started working in the state capital, Patna.
- In 1974, the Bihar Government sent a circular to all the local bodies to take the help of Sulabh in the conversion of bucket toilets into Sulabh two-pit pour-flush toilets designed by Pathak with a view to relieving the scavengers from the sub-human occupation of cleaning human excreta manually and carrying it as head load. The programme was then rolled throughout the state of Bihar. In the same year, Pathak introduced the system of maintenance of public toilets on a pay-and-use basis. At that time, it was a new concept in India but very soon it became popular all over the country. By 1980, 25000 people were using Sulabh public facilities in Patna alone. Such was the success of the programme that it soon received the attention of national and international press.



Achievements, Impact

- It has built over 1.5 million household toilets and has been awarded the Gandhi Peace Prize for 2016.
- Rural It has converted dry latrines into two-pit pour flush latrines in 1749 towns and built approximately over 160835 toilets. In most villages, Sulabh has worked with women mainly mothers to achieve total sanitation by making them the agents of change. Sulabh's intervention has had a remarkable outcome in reducing diarrheal disease, mortality and morbidity among children.
- Urban over 9000 public toilets have been built across India. Now Sulabh toilets are seen in all major public places including 36 railway stations which are used by approximately 20 million people every day.
- Sulabh has built and maintains 2489 toilets in slums across major urban areas.
- Sulabh has 190 biogas plants installed in public toilet complexes in India and five in Kabul, Afghanistan. It is a special system in which human excreta from the Sulabh public toilets goes through the biogas digester. When decomposition takes place, it produces biogas which can also be used as manure. In this type of biogas digester, human excreta is fully recycled.
- Sulabh has built 19603 toilets blocks covering 6241 schools across India
- overall, it is estimated to have liberated over 200000 women on account of the conversion of dry latrines into two-pit water pour flush technology.
- SULABH MUSEUM OF TOILETS Rated by Time magazine as One of the 10 unique museums of the world, the museum traces the history of the evolution of toilet systems through various civilisations spanning over 4500 years from ancient to ultra-modern facilities. From simple chamber pots to elaborate decorated Victorian toilet seats, visitors see it all! There's even a toilet disguised as a bookcase. Thousands visit the museum every year from around the world.

Technology & Financials

- Sulabh Shauchalaya (Two pit Pour flush Latrine) consists of a pan with a steep slope 25° 28° and a trap with 20 mm water seal needing 1.5 to 2 litres of water fro flushing. The pan and trap of conventional design, which are used with flushing cisterns, should not be used in a pour flush latrine with leach pits, as it would need more water for flushing and the pit may not function properly.
- The excreta is carried into leach pits through pipes or cover drains; one pit is used at a time. The liquid infiltrates into the soil through the holes in the pit lining. When one pit is full, excreta is diverted to the second pit. In about 18 months period, the content of the filled pit gets digested and becomes a safe organic manure for handling. The pit can then be conveniently emptied and is ready to be put back into use, after the second pit is full. Thus the pits can be used alternatively and continuously. The sludge from the pit is a good manure for use in horticulture and agriculture. The cost of emptying the pit can be recovered partially from the cost of manure in the pit. This technology opened new possibilities to promote sanitation, especially in developing countries like India.

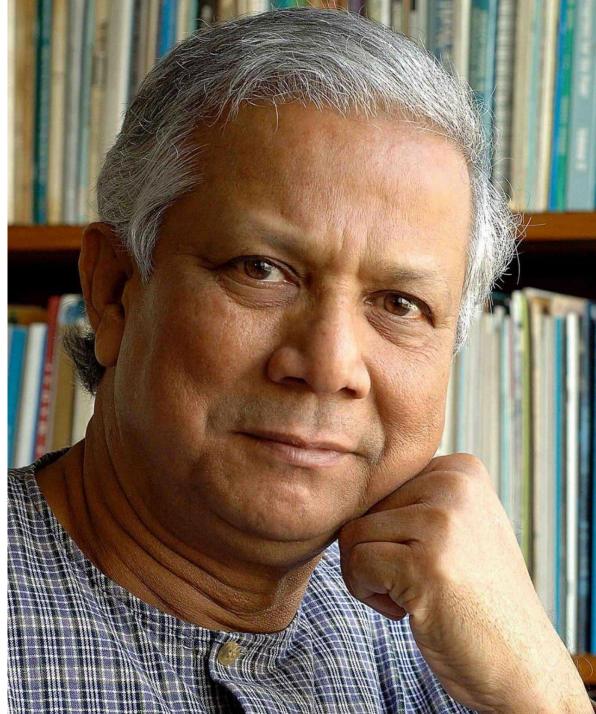
Key Financial Indicators

Particulars	Unit	2020	2019
Revenue	Rs.Crore	492.3	564.0
Profit After Tax (PAT)	Rs.Crore	7.0	9.1
PAT Margin	%	1.4	1.6
Adjusted debt/adjusted networth	Times	0.5	0.6
Interest coverage	Times	2.6	3.2

Prof. Muhammad Yunus

Grameen Bank,Bangladesh





How he started





- In 1976, during visits to the poorest households in the village of Jobra near Chittagong University, Yunus discovered that very small loans could make a disproportionate difference to a poor person. Village women who made bamboo furniture had to take usurious loans to buy bamboo, and repay their profits to the lenders. Traditional banks did not want to make tiny loans at reasonable interest to the poor due to high risk of default. But Yunus believed that, given the chance, the poor will repay the money and hence microcredit was a viable business model. Yunus lent US\$27 of his money to 42 women in the village, who made a profit of BDT 0.50 (US\$0.02) each on the loan. Thus, Yunus is credited with the idea of microcredit.
- In December 1976, Yunus finally secured a loan from the government Janata Bank to lend to the poor in Jobra. The institution continued to operate, securing loans from other banks for its projects. By 1982, it had 28,000 members. On 1 October 1983, the pilot project began operation as a full-fledged bank for poor Bangladeshis and was renamed Grameen Bank ("Village Bank"). By July 2007, Grameen had issued US\$6.38 billion to 7.4 million borrowers. To ensure repayment, the bank uses a system of "solidarity groups". These small informal groups apply together for loans and its members act as co-guarantors of repayment and support one another's efforts at economic self-advancement.
- The success of the Grameen microfinance model inspired similar efforts in about 100 developing countries and even in developed countries including the United States. Many microcredit projects retain Grameen's emphasis of lending to women. More than 94% of Grameen loans have gone to women, who suffer disproportionately from poverty and who are more likely than men to devote their earnings to their families.
- In the book Grameen Social Business Model, its author Rashidul Bari said that Grameen's social business model (GSBM) has gone from being theory to an inspiring practice adopted by leading universities (e.g., Glasgow), entrepreneurs (e.g., Franck Riboud) and corporations (e.g., Danone) across the globe. Through Grameen Bank, Rashidul Bari claims that Yunus demonstrated how Grameen Social Business Model can harness the entrepreneurial spirit to empower poor women and alleviate their poverty. One conclusion Bari suggested to draw from Yunus' concepts is that the poor are like a "bonsai tree", and they can do big things if they get access to the social business that holds potential to empower them to become self-sufficient.

A bank for the poor. Grameen Bank and Prof. Muhammad Yunus won Nobel Peace Prize in 2006. The Bank has disbursed collateral free loan of \$35.13 billion to around 10.16 million borrowers.

- The Grameen Bank project started in 1976 as an action research pilot project in "Jobra" village in Chattogram district of Bangladesh. In 1983, the pilot project was transformed into a bank with the aim of alleviating poverty and empowering the marginalized poor in Bangladesh through micro-credit.
- Grameen Bank now operates in 40 Zonal offices, 40 Zonal Audit offices, 240 Area Offices, and 2568 Branch offices, and the number of employees as of December 2022 stood at 20992. Grameen Bank is currently present in 81678 (94%) villages in the country and provides services to nearly 45 million people (including family members) through 10.27 million borrower members. Grameen Bank's microcredit program is being implemented as a successful model in alleviating poverty in many countries of the world. Grameen Bank was awarded the Nobel Peace Prize in 2006 in appreciation of its efforts to create economic and social development from the bottom of the society through microcredit. Grameen Bank is working not just to alleviate the poverty of its borrower members, but also to ensure that their future generations are not left behind. It offers education loans, new entrepreneurship loans, and scholarships to borrower members' children. Grameen Bank's most humanitarian and exceptional program is the Struggle (Beggar) Members Program.



How they assess themselves — 12 poverty Alleviation

The innumber of Cartering is Sone by all field workers of Grameen Bank. It is such a practice that blames the bank itself rather than others for not achieving its goals. Grameen Bank evaluates the programs through twelve indicators to check whether the members are moving out of poverty. Housing, food, health, children's education, entrepreneurial ability, vegetable cultivation, and other qualities of life are evaluated.

A member is considered to have been moved out of poverty if her family fulfills the following criteria:

- Each borrower member possesses at least a tin-roof house to live in a dignified way with family members. It is built on his/her own land and worth at least BDT 80,000 (Eighty Thousand).
- Family members have the arrangement to sleep on the stool or the bed.
- Family members drink pure water and use pure water in their household chores.
- All children of the family of members aged six years and older, who are physically and mentally healthy, are either school-going or have completed primary education.
- The members pay the installment of BDT 500 (Five Hundred) weekly / at least BDT 2000 (Two Thousand) or more on monthly basis.
- Family members use a sanitary latrine.
- Family members have adequate clothing for everyday use. They have warm clothing for winter, such as shawls, sweaters, blankets, etc., and mosquito nets to protect themselves from mosquitoes.
- For the betterment of the family members, the family has sources of additional income, such as the cultivation of vegetables in the backyard, plantation of trees, etc., so that, they can pay installments from their additional income.
- The members maintain an average annual balance of at least BDT 10,000 (ten thousand) in their savings accounts.
- The family has no food shortage and the family members can afford nutritious food.
- The family members are aware of public health and they can afford medical expenses.
- The family members can observe religious festivals and social ceremonies.

Characteristics of Social Entrepreneurs

- Ability to spot gaps
- Mission Driven
- Passion and self driven
- Resourcefulness
- Pragmatism
- Adaptability
- Openness to Collaboration
- Persistence

- Leadership Ability
- Empathy
- Networking skills
- Situational sensitivity
- Fearlessness