

ONE STITCH AT A TIME

Biru's Journey To Entrepreneurship

Name: **Biru Kumar** | Location: **Delhi** | Business: **Tailoring shop**

"Aaj main kaam lene waale se, kaam dene wala ban gaya hoon."

"Today I have grown from someone who used to ask around for work, to someone who gives work to other people."

Biru Kumar's journey into entrepreneurship has not been without its own share of hardships. For years, he has lived with 90% locomotor disability. He spent most of his professional life working as a karigar, fulfilling orders that others sent his way. Biru's handiwork and attention to detail are unmatched, yet his income was meagre and depended entirely on the number of orders his bosses chose to give him. He could earn a maximum of ₹150 per piece he stitched, and even that was never guaranteed. Some months were good, others left him exhausted and poor.

In 2022, Biru heard from an acquaintance about an Entrepreneurship Development and Returnable Grant programme being offered by NEDAR Foundation and Samhita-CGF. ***"Those 15 days changed the course of my life,"*** he says, looking back at the two-week training and marvelling at how its impact is still rippling through his life four years later.



From being a labourer who worked on orders on a per-piece basis, Biru learned how to manage orders directly, calculate costs and margins in advance, fulfil bulk orders at once, and delegate surplus work to others. ***"We no longer work in losses because we know exactly how much to invest,"*** he explains proudly.

"There was no one to guide me earlier. I didn't know what it takes to run a business, or even how to start one. I took a leap of faith by spending those 15 days of Training with NEDAR Foundation, and that has led me here today."

When Biru received the zero-interest, zero-collateral Returnable Grant of ₹25,000 after his training, he knew exactly what he wanted to do with it. He invested in raw materials at wholesale prices, set up his own shop, and began doing what he did best: stitching and embroidery. He started taking orders for school uniforms from the city, with each order running into nearly 500–600 pieces. When the first one came in, he set about building samples he could use to win future orders, with a longer-term plan of building an online presence for the business so more work would come his way.

As the orders flowed in, Biru had multiple people working for his shop in no time. He hired 2–3 people to help him directly, started sending work out to home-based workers, and even began outsourcing to nearby factories. Today, his tailoring business runs on a team of nearly 17 home-based women workers.

Alongside school uniforms, he takes on orders for women's clothing and embroidery, and on national holidays such as Independence Day and Republic Day, bulk orders for the Indian flag. His wife, Rabeena Kumari, manages this side of the business. ***"We are able to do this without investing any capital, since the work gets outsourced. I only have to pay labour costs, and can easily make ₹2,000–3,000 in a day when orders like these come in."***

His income today is consistently between ₹18,000–22,000 per month. Paying back the RG installments was a fairly easy feat for Biru. He cleared all repayments in 8 months, two months before the moratorium period ended, setting aside ₹5,000 from his profits each month.

He has three children: a 9-year-old boy, a 6-year-old girl, and another born only four months ago. The older two are in a private school, Biru tells us with pride. ***"Everything I'm earning is so my kids can have a better life,"*** he adds.

Biru's business is constantly diversifying, something he learned through the industry-specific business incubation programme that NEDAR Foundation runs. He has managed to buy a small plot of land close to his shop, where he intends to set up a flour mill for his wife to run. ***"This will bring in some more cash into the household,"*** he says expectantly.



Biru's ambitions don't end there. He wants to start his own factory next, and it's evident from listening to him that he already has a clear plan of action. ***"The shop will remain, and I will keep 2–3 karigars here. But the factory will house workers who will take up the bigger orders. This will also allow me to simultaneously work on multiple orders,"*** he explains. He is also preparing to apply for formal credit, and already knows what documents and eligibility criteria he needs. The EDP programme taught him all of that too. ***"I want to grow my shop from 3 to 15 labourers. I want to be the one who people come to for work."***

Biru may have started out as an expert tailor, but four years on, he is also a businessman par excellence, with a keen eye for finding the right opportunities for himself and for the people around him. Like a true entrepreneur, he has generated employment for several people in his community, providing them with raw materials, and sometimes even cash, so they can start something of their own. He assures them that they can repay him whenever their new business starts bringing in money, and just like Biru once repaid his RG installments on time, the others do the same with him.

He recalls a woman with a disability who worked as a sweeper. When he got to know her, he told her to stop immediately. ***"How long will you live like this?"*** He gave her some money and told her to return it when she could. He first helped her set up a vegetable stall, which didn't work out, and then a small shop selling food items and chai. ***"I keep trying to help people set up their businesses, just like I was helped to set up mine."***

"Whenever I come across a person with a disability, I tell them about this programme and how much it helped me. My wish is to help them get the same kind of support that I did."

This is the kind of economic mobility access to finance unlocks for people on the margins. A single Returnable Grant that Biru received four years ago helped him level up from a worker to an entrepreneur, increase his monthly income, activate new ways to earn money, build long-term assets, and even generate employment for other people. A single grant trickled down to help entire families earn a living.

Biru Kumar went from being a karigar with no fixed income and no one to guide him, to a businessman running a shop, building a growing network of home-based workers, and a local philanthropist who helps his neighbours every chance he gets. His is a story of a single opportunity, seized fully, and paid forward.

