Lucy Hansda watched as a line of dusty trucks rambled by on the nearest main road, a 40 minute walk from her village, in the eastern state of Jharkhand, India. Before, the road was sleepier, and Lucy took notice of the increased traffic. She saw an untapped opportunity. A shop, to service the increasing traffic, could fulfill an emerging need and earn her family a steadier income. But she and her husband barely made enough money to feed themselves and their three children. How could she afford to open a store?

Lucy knew exactly how she would use her seed capital when she joined the Trickle Up program. With the help of field staff, Lucy chose a location 3 kilometers from her village on the main road, near the site of a popular market and steps from where she stood before. With the initial grant she built a small shop and an adjoining room where she could stay when she worked late. She stocked up on a few items and was ready for customers.

In her first year of business, Lucy earned $160 in profits. She invested in expanding her shop, adding fresh snacks and sweets made by her husband and also bought two goats. Today, she’s earning $125-160 in profit each month. Lucy also pays neighbors to grow rice and mangoes on a small plot of land she leased near her shop. She had intended to grow vegetables for her family to eat and to sell at the shop, but now her business is so successful she doesn’t even have time to tend the garden herself.
Lucy reports that she is the only woman in her SHG that has started a small business. Other members have started agricultural livelihood activities. “But I am earning the most,” she says proudly. Lucy considered agriculture, but decided that she could get higher returns for a shop and avoid the difficult manual labor in extreme heat and the challenge of transporting her goods to different markets.

Though her husband helps her, Lucy manages all the cash and accounting. And, despite initial arguments with her husband when she first started the business, he now acknowledges that she is the primary decision-maker. She laughs, explaining that when asked to help by counting the day’s earnings, her husband tells her, “No, you’re the queen and it’s your cash, so you do it.” Trips to restock her store are now easier as well. Lucy purchased a motorcycle with her profits so that she and her husband can go to the market to purchase inventory for the shop.

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In her self-help group, Lucy has learned about savings, investment, good agricultural practices, and the importance of education. She pays for her children to attend a high-quality, private school. Her daughter is in the 9th grade and is very athletic. She loves to dance and plays State-level soccer. She recently played a match in Ranchi, Jharkhand’s State capitol. Lucy says her children aren’t interested in her shop, because they are too focused on school. Lucy doesn’t mind. She wants them to get as much education as possible.

Lucy plans to continue growing her business and making improvements to her shop. She has given neighbors food for special events, and even hosted a relative’s wedding at her home. “Now that I have resources, I can help other people, and I know I can count on my neighbors for their help if I need it in the future.”

Read more stories like Lucy’s at trickleup.org