



IIMC-CRC-2020-03

*IIMC CASE RESEARCH CENTRE (IIMCCRC)*

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*JANUARY 2020*

## SWITCH ON: WATER ENTREPRENEURSHIP INITIATIVES

Anisur Rahman from Sonara village, approximately 220 km from Kolkata in West Bengal, looked at his two and a half acres of land (where he had planted potatoes), then the sky, and sighed. It was September 2018, and the temperature was 90°F. People called it the second summer. Sweating under the scorching sun, he was wondering from where he could get water or money to cultivate. For the past few months there had been no rain, he had run out of diesel for his pump, and no money to replenish it. Even if he got the pump going, would it of any use with the frequent power cuts and the severe water crunch. He *had* to water the potato plants, for if he didn't, the family would literally starve. How could he save his land, himself, and his family from this crisis? Would his farm soon turn into dry waste land, like so many that he had seen around him? Suddenly, he recalled that some representative of a company that he quite didn't get the name of had visited him. But yes, luckily he had written it down. He ran to his house, which was nothing more than a little hut. He madly rummaged among his few belongings that he had kept in the corner. He found it! He danced a little jig and quickly pulled out his mobile and called. The call was to start a new life, be the beginning of change, and unravel a new story for him to remember forever.

In July 2018, representatives of Switch ON – O'Nergy, a social enterprise, visited several villages in West Bengal, promoting the setup of solar irrigation pumps through their scheme of Water Entrepreneurs. Small and marginal farmers were connected to Axis Bank and RBL Bank through

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*Ramendra Singh and Saravana Jaikumar of the Indian Institute of Management Calcutta, and Menaka Rao, developed this case study as the basis for class discussion rather than to illustrate the effective or ineffective running of an organization.*

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a First Loss Default Guarantee (FLDG)<sup>1</sup> to avail loans for these pumps. The intention of the water entrepreneurs was to replace diesel pumps with solar pumps. After adequate water was used for the farmer's purposes, the excess water could be sold to neighboring farmers. The water entrepreneurs created water user groups (WUG) or Joint Liability Groups (JLG) to route the selling of water in the village. The Water Entrepreneurs initiative helped small and marginal farmers switch to take on entrepreneurial and operational roles. In addition, the farmers had transitioned from a single crop to multi cropping all year round with solar power irrigation. The farmer had been given a new lease of life!

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<sup>1</sup> A first-loss default guarantee (FLDG) makes the provider of the guarantee liable to bear losses up to a certain specified limit, say the first 10 or 20 per cent of loss on the portfolio