



MAI BHI LAKHPATI COMPENDIUM

WOMEN REWRITING INDIA'S FUTURE

Contributed by AWE India Network

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About ACCESS

ACCESS Development Services is a national livelihoods support organization based out of New Delhi, with focus on incubating innovations for promoting sustainable livelihoods of those living in poverty. Set up in 2006, with support from DFID (Govt. of U.K), ACCESS is structured uniquely, to work at all levels of the development sector eco-system.

On the ground -

At Tier I, ACCESS engages directly with the community through an integrated set of intertwined interventions, seeking to empower them to participate in the mainstream economic milieu. Over the last 20 years, ACCESS has implemented over 185 diversified programmes, impacting the lives of over 410,000 households.

At Tier II, ACCESS provides techno-managerial services to large programmes of the government and multilateral/bilaterals, builds the capacity of other capacity builders, undertakes studies, and develops training content as a public good.

At Tier III, ACCESS seeks to strengthen the enabling environment through supporting policy. It annually organizes two national level Summits and brings out annual reports on financial inclusion and livelihoods. ACCESS also periodically organises policy round tables, and thematic retreats, among others to build consensus on issues.

ACCESS works with the most marginalized and excluded communities, including scheduled castes, tribal populations, small and marginal farmers, and weavers and artisans among others. Since 2016, ACCESS has started to proactively expand its portfolio in women's empowerment, with the cross-cutting focus to economically empower women and bring them into the mainstream economic milieu.

LIST OF ABBREVIATIONS

SHG	SELF-HELP GROUP
NGO	NON-GOVERNMENTAL ORGANIZATION
CSO	CIVIL SOCIETY ORGANIZATION
DAY-NRLM	DEENDAYAL ANTYODAYA YOJANA – NATIONAL RURAL LIVELIHOODS MISSION
NULM	NATIONAL URBAN LIVELIHOODS MISSION
PM	PRIME MINISTER
MUDRA	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY
WASH	WATER, SANITATION AND HYGIENE
COVID-19	CORONAVIRUS DISEASE 2019
MGNREGA	MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT
LIC	LIFE INSURANCE CORPORATION
EMI	EQUATED MONTHLY INSTALLMENT
STD BOOTH	SUBSCRIBER TRUNK DIALING BOOTH
DPIIT	DEPARTMENT FOR PROMOTION OF INDUSTRY AND INTERNAL TRADE
B2B2C	BUSINESS-TO-BUSINESS-TO-CONSUMER
GDP	GROSS DOMESTIC PRODUCT
DA	DEVELOPMENT ALTERNATIVES
CFAR	CENTRE FOR ADVOCACY AND RESEARCH
APMAS	ANDHRA PRADESH MAHILA ABHIVRUDDI SOCIETY
CMF	CENTRE FOR MICROFINANCE
PCI	PROJECT CONCERN INTERNATIONAL
PM VISHWAKARMA	PRIME MINISTER VISHWAKARMA SCHEME
ABWCI	ASSOCIATION OF BUSINESS WOMEN IN COMMERCE & INDUSTRY
IGSSS	INDO GLOBAL SOCIAL SERVICE SOCIETY

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FOREWORD

When ACCESS Development Services embarked on its journey toward becoming a key player in Women's Economic Empowerment (WEE) in 2016, we were guided by a conviction that has only deepened with time: that the economic agency of women is not a peripheral concern in development practice, but it's the very centre. Nearly a decade of sustained engagement in this space—partnering with communities, governments, civil society organisations, and the women themselves—has reinforced that while everyone is making their own institutional efforts, there is a need to build and consolidate support to advance women-led development and entrepreneurship. With this understanding, the Advancing Women Enterprises (AWE)- India Network took shape in March 2023. Facilitated by ACCESS, the Network is envisioned as a platform to bring the ecosystem together to advance the agenda of women entrepreneurship and ensure their integral role in the mainstream economy.

Central to the network's mission is a commitment to building and contributing to sector knowledge—to ensuring that the lessons learned in the field reach the broader ecosystem of practitioners, policymakers, researchers, and donors who shape the conditions under which women's entrepreneurship can flourish or flounder. 'Mein Bhi Lakhpati' Compendium is a contribution to thought leadership around WEE, grounded not in theory but in the lived experiences of extraordinary women, who have transformed opportunity into enterprise and dignity into economic leadership.

This initiative draws inspiration from the visionary call of our Hon'ble Prime Minister to nurture a new generation of 'Lakhpati Didis' across India—women who are financially empowered, entrepreneurial, and central to the nation's growth story. While the Lakhpati Didi initiative has been championed by the Government, in particular the National Rural Livelihoods Mission (NRLM) as a national priority, it has also sparked a powerful response across the development ecosystem. Civil society organisations, community institutions, and grassroots networks have embraced this vision and are contributing to enabling women to build sustainable livelihoods, expand enterprises, and achieve higher income thresholds. Through this compendium, we are making the case—to institutions, to governments, to the sector at large—for the kind of investment, policy design, and systemic reforms that would support thousands more women to step forward and earn aspirational incomes.

The case studies in this compendium cover a wide range of diverse geographies, sectors, and starting points. What they share is a common arc—of women who entered the mainstream entrepreneurial landscape carrying the weight of social and economic exclusion, breaking barriers and overcoming obstacles, but have emerged from it as entrepreneurs, leaders, and agents of change within their families and communities.

This compendium is supported by the Gates Foundation, under ACCESS's Udyam Mahila Programme. A compendium of this scale and ambition does not come together without the dedication of many. I wish to express my deep gratitude to the women who trusted us with their stories and to the partner organisations of the AWE India Network, whose ongoing work with these women made this documentation possible. I want to express my gratitude for the tremendous support provided by the AWE India Secretariat housed at ACCESS- in particular, Meenakshi Rathore, Vice President – Gender and Diversity, who anchored this initiative. My heartfelt appreciation also goes to Stuti Mishra, Senior Manager, who led the narrative development and managed the day-to-day coordination and consultations with partner organisations and was ably assisted by Bhavna Gaurishanker Verma, Senior Program Coordinator. I would also like to acknowledge Astha Dua for her contributions and working closely with the team in shaping the narrative. To each of them, and to the wider AWE India Network whose collective effort underpins this work. I offer my sincere thanks.

I hope that readers will engage with these stories not only as evidence of what is possible but as an invitation to act on and replicate their experiences. The women featured in this compendium have accomplished remarkable things, often in challenging circumstances under conditions that were rarely in their favour. The question we all face—as practitioners, funders, policymakers, and members of the sector—is whether we can create systems and a sustained commitment that will enable every determined woman to have the opportunity to lead. This is the work that ACCESS and the AWE India Network are dedicated to. It is also important work that these women inspire us to pursue.

Vipin Sharma
CEO



INTRODUCTION

Voices of Transformation: Women Rewriting India's Future

There is a particular kind of courage that does not announce itself. It does not arrive with ceremony or fanfare. It emerges, quietly and persistently, in the decision of a woman who has never before held a bank passbook to walk into a branch and ask for a loan. It lives in the hands of a woman who, having spent years confined within her home, sets up a production unit in her neighbourhood and employs her neighbours. It is visible in the determination of a woman who, dismissed by formal institutions as a credit risk, pools her savings with fourteen others and purchases machinery with her own capital. This compendium is a testament to that courage—fifty stories of women entrepreneurs from across India who, through grit, solidarity, and the willingness to reimagine their own possibilities, are reshaping not only their personal futures but the economic and social fabric of their communities.

Women's entrepreneurship in India is not merely a question of livelihood or income generation. It is, at its core, a question of power—the power to make decisions, to command resources, to define one's identity beyond the roles prescribed by circumstance or convention. When a woman earns an independent income, the research is unequivocal: she reinvests a disproportionate share into the health, nutrition, and education of her children. When she leads an enterprise, she creates employment and models possibilities for those around her. When she participates in markets—as producer, trader, or service provider—she contributes directly and meaningfully to national economic growth. The stories gathered in these pages are therefore not peripheral to India's development story. They are central to it.

A Nation's Commitment: Policy, Programmes, and the Architecture of Inclusion

India's commitment to women's economic empowerment is enshrined in an increasingly robust architecture of policy and programme. The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has, over the past decade,

constituted one of the largest and most ambitious experiments in women's collective action in human history—mobilizing millions of rural women into Self-Help Groups, providing them access to credit, skills training, and market linkages, and investing systematically in their capacity to lead. Its urban counterpart, the National Urban Livelihoods Mission (NULM), has extended similar support to women in cities and towns, recognising that urban poverty is no less feminised than its rural equivalent. Together, these flagship missions have created an institutional scaffolding through which women who were previously invisible to formal financial systems have begun to access capital, build enterprises, and accumulate assets.

Complementing these programmes, government initiatives such as the Pradhan Mantri MUDRA Yojana have channelled credit to micro and small enterprises, with women consistently comprising a majority of beneficiaries. The Stand-Up India scheme has sought to address the particular barriers faced by women and marginalised communities in accessing institutional finance. The PM Vishwakarma Yojana and the Skill India Mission have invested in vocational training, with dedicated pathways for women across manufacturing, services, and the emerging green economy. State governments across the country have supplemented national efforts with their own schemes—market subsidies, enterprise incubation centres, and procurement policies that privilege women-led SHGs as suppliers to public institutions. The women whose stories appear in this compendium have, in many cases, navigated this policy landscape with great sophistication, leveraging government programmes not as passive recipients of welfare but as strategic actors who understand how to mobilise institutional resources in service of their own ambitions.

The Indispensable Middle: Civil Society, NGOs, and Social Enterprises

Government architecture, however well-designed, does not reach every woman. Between the policy and the person, there exists a critical intermediary space that is occupied by civil

society organisations, non-governmental organisations, and social enterprises—institutions that translate aspiration into action, that carry the work of capacity building into communities that are difficult to reach, and that provide the hand-holding, mentorship, and accompaniment that formal programmes often cannot sustain. It is in this space that organizations such as those represented in this compendium have made an irreplaceable contribution to India's women's entrepreneurship ecosystem.

These organizations have understood, often before the formal system did, that entrepreneurship cannot be reduced to a skills training module or a one-time loan disbursement. It requires a comprehensive investment in the whole person—in her confidence as much as her competence, in her networks as much as her knowledge, in her identity as an entrepreneur as much as in the technical dimensions of her enterprise. Across the stories documented here, one observes a consistent pattern: a woman is first brought into a collective—an SHG, a producer group, a community enterprise—where she begins to discover her own capacities in relationship with others. She is then supported with training that is practical, grounded in her local context, and responsive to the specific market in which she operates. She is accompanied through the formidable process of engaging with banks, government departments, and procurement systems. And, critically, she is given the space to fail, adapt, and try again—with the support of peers and mentors who understand that sustainable enterprise is built over time.

Civil society organizations have also performed a vital advocacy function, persistently drawing attention to the systemic barriers that constrain women's entrepreneurship—from discriminatory lending practices and cumbersome regulatory processes to the invisible burden of unpaid care work that limits the time and energy women can devote to their enterprises. In pressing for more responsive government programmes, more inclusive financial products, and more equitable market access, these organizations have helped shape the very policy environment within which the women of this compendium are building their livelihoods.

The Architecture of Transformation: What These Women Have Built

Yet it would be a profound mistake to understand the women in these pages primarily as beneficiaries—of government schemes, of NGO support, or of civil society advocacy. They are, above all, agents: women who have exercised extraordinary ingenuity, discipline, and determination in building enterprises from the most constrained of starting points. The architecture of transformation that this compendium documents is, at its foundation, of their own construction.

Consider what these women have actually done. They have walked into banks that viewed them as unworthy of credit, presented their case with evidence and persistence, and returned until they secured the loans they needed. They have navigated tender processes designed for large corporations, learned the language of procurement and compliance, and competed—and won—against enterprises with resources vastly greater than their own. They have invested their own savings when institutional finance was unavailable, demonstrating a confidence in their ventures that the formal system had failed to match. They have built supply chains spanning multiple states; trained cohorts of other women as master trainers and peer educators; conducted door-to-door awareness campaigns in deeply conservative social environments; pioneered biodegradable and circular production models; and created employment for hundreds of other women within their communities. And across every geography, every sector, every social context, they share a common achievement: through the daily practice of entrepreneurship, they have transformed not only their financial circumstances but their standing within their families and communities—negotiating a redistribution of domestic responsibilities, ensuring their children's education, and earning the authority to make decisions that were once made for them.

These women have also demonstrated a sophisticated understanding of markets and social systems that formal economic training rarely produces. Across these fifty stories, one encounters entrepreneurs who recognised environmental imperatives as business opportunities—building circular economies around waste, manufacturing compostable alternatives to plastic, and integrating ecological stewardship into their commercial models before it became fashionable to do so. One meets women who understood that in conservative social environments, a product cannot be sold before the stigma

surrounding it has been addressed—and who therefore built their enterprises around education and awareness as much as around supply and demand. One finds women who navigated government procurement systems not by accepting their exclusionary design, but by mounting persistent, evidence-based campaigns for inclusion until institutions relented and recognised them as legitimate partners. Across sectors as diverse as food processing, sanitation, garment manufacture, community health, financial services, and rural infrastructure, the pattern repeats: these are not simple stories of survival. They are stories of strategic brilliance, enacted by women who had every structural reason to remain invisible and chose, instead, to lead.

Contributing to India's Growth Story: The Macroeconomic Significance of Women's Enterprise

India stands at a moment of exceptional economic opportunity. As the world's fourth-largest economy, the country's growth trajectory depends critically on its ability to expand the productive base of its economy and to reduce the persistent inefficiencies associated with gender inequality. Researchers have estimated that advancing women's equality could add trillions to global GDP; India, given the scale of its gender gap, stands to be among the primary beneficiaries of such a shift. Women's entrepreneurship is not a marginal contribution to this story—it is one of its most powerful drivers.

When women enter the workforce as entrepreneurs rather than as employees, they create employment for others, extending the reach of economic opportunity into households and communities that formal employment markets do not typically serve. When they build enterprises in sectors such as health, sanitation, food processing, and environmental services—they are simultaneously addressing critical public goods deficits and generating private income. When they demonstrate creditworthiness and build institutional track records, they expand the financial system's capacity to serve underserved markets. And when they invest their earnings in their children's education, they create the human capital on which India's long-term prosperity depends. The women of this compendium are, in every meaningful sense, contributors to Viksit Bharat—a developed India—not as objects

of development policy but as architects of it.

Reading These Stories

The fifty stories that follow have been documented with care and respect for the women who shared them. They span diverse sectors—manufacturing and services, agriculture and the circular economy, health and education. And they span diverse starting points—women who entered entrepreneurship from positions of acute vulnerability and women who had some prior resources but lacked the support to scale. What unites them is a common experience of transformation: of discovering, through the practice of enterprise, a self that was always capable but had never before been given the conditions in which to flourish.

These are not case studies in the conventional sense. They are not primarily concerned with the measurement of outputs or the attribution of impact to specific interventions. They are, rather, portraits of women in the fullness of their complexity—their doubts and their determination, their setbacks and their strategies, their personal transformations and their contributions to the collective. They are offered in the belief that stories, told with honesty, carry an epistemic power that statistics alone cannot replicate: the power to illuminate not only what happened, but why it matters.

We invite readers—policymakers, practitioners, donors, researchers, and fellow entrepreneurs—to engage with these stories not merely as evidence of what is possible, but as an invitation to ask what more is needed. The women of this compendium have, against considerable odds, built something remarkable. The question before all of us who work in this space is whether we can build the systems, the institutions, and the culture of support that will allow the next generation of women to begin not from the margins, but from a position of genuine opportunity.

That is the India these women are building, one enterprise at a time. We are honoured to help tell their story.





VISION

**Enabling 5 million
women entrepreneurs
of India by 2030**



IMPACT STORIES



CLIMBING THE MOUNTAIN TOGETHER SUNANDA PADVI'S PATH TO TRIBAL EMPOWERMENT

In the rugged, high reaches of the Satpura Ranges in Nandurbar, Maharashtra, life is often shaped by the seasons of the earth and the harsh reality of survival. For the families in the villages, the end of the harvest usually meant the beginning of a difficult journey. For decades, the lack of local work forced hundreds of families to migrate to Gujarat, taking up grueling manual labour in fields or factories just to keep their households running. In these remote tribal pockets, employment was not just scarce—it was non-existent.

Sunanda Padvi was one of the few who managed to bridge the gap between this remote world and formal education. She pursued her B.Ed, traveling to the taluka headquarters to complete her higher studies. While many in her position might have used their degree to find a comfortable life in a city, Sunanda felt a different calling. She

returned to her village with a deep desire to contribute to her own people. She saw that the women around her were hardworking and resilient, but they were trapped in a cycle of poverty and forced migration because they had no way to earn at home.

Sunanda looked toward a resource that was already deeply embedded in their tribal culture: the Mahua flower. Known as a tribal treasure, the Mahua is a sweet, nutritious flower that grows wild across the Satpuras. For generations, it had been a part of their diet and traditions, but it had not been seen as a professional business opportunity. Sunanda decided to change that. She brought together ten women from her village to form a self-help group dedicated to turning these wild flowers into high-quality, traditional laddus.

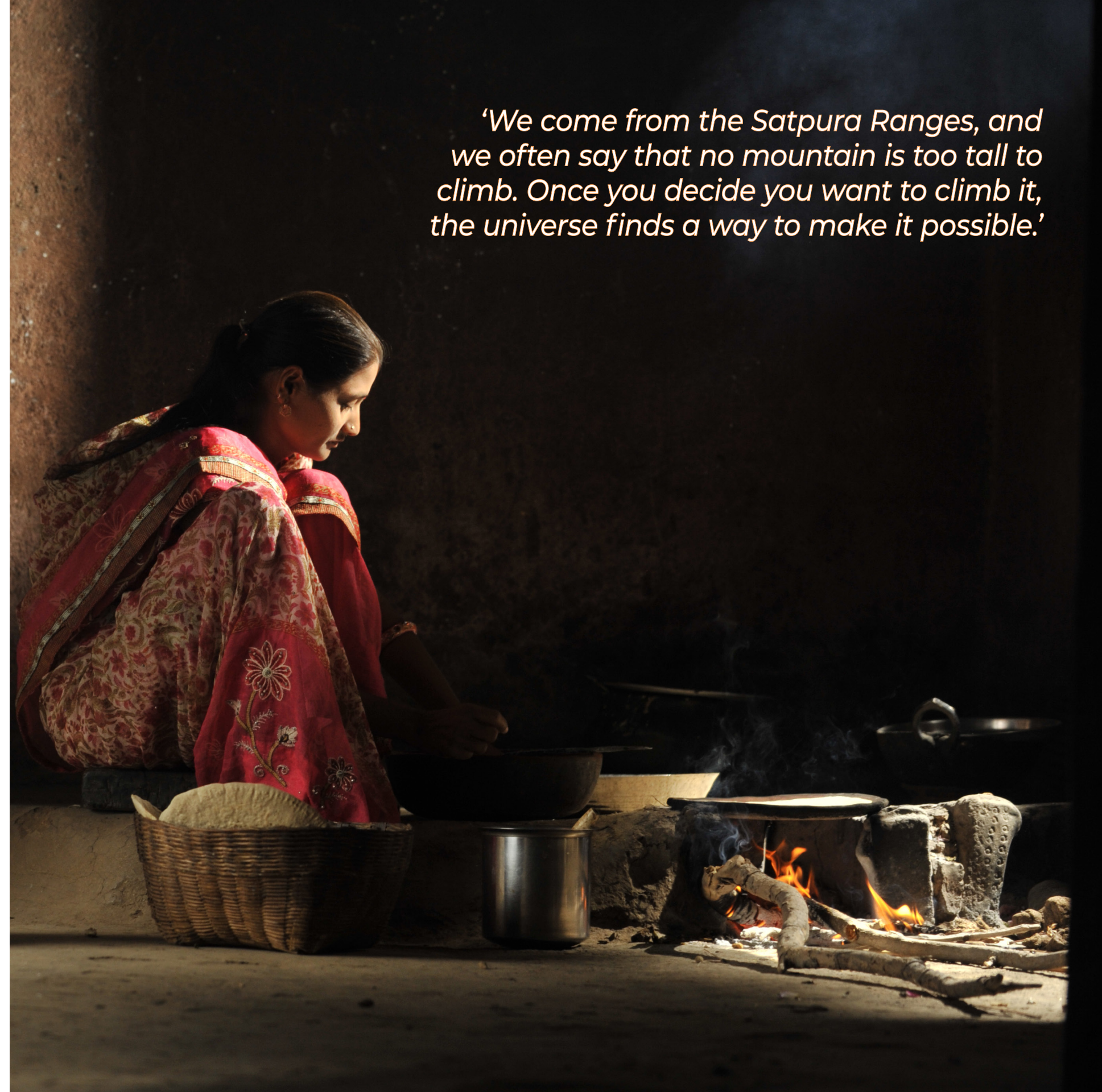


The journey was met with immediate resistance. In a landscape, where traditional roles were strictly enforced, many of the men in the village were openly opposed to women participating in business activities. They saw it as a threat to the established order. Sunanda, however, did not react with anger. Instead, she chose the path of dialogue. She met with village elders and community leaders, patiently explaining how the income from these laddus would stay in the village and strengthen every family. She showed them that when women earn, the entire household thrives. Gradually, as the first few sales came in and the benefits became visible, the skepticism turned into support.

Logistics presented another formidable mountain. Their village is so remote that during the monsoon, they often become completely disconnected from the rest of the world. Sunanda devised a practical solution: the group now follows a strict schedule, dedicating one specific day every week to transport their entire production to the nearest town before the weather can interfere. This ensures that their products reach the market consistently, regardless of the rains.

The impact of this initiative has been nothing short of transformative. What started as a small supply of 20 kilos of laddus has grown to a production of 100 kilos per month. Today, the group employs 15 women, providing them with 15 to 20 days of steady work every month and a minimum income of ₹3,000 each. The most profound victory, however, is in the homes of the village. Because of this work, 15 families who used to migrate to Gujarat every year are now able to stay in their own homes, sleep in their own beds, and keep their children in local schools.

Sunanda manages the operation with the precision of the educator she is. She ensures that every woman follows a careful process for hygiene and quality, understanding that their reputation is their greatest asset. She believes in fair pay and a supportive environment, treating every member not just as a worker, but as a partner in their collective success. For Sunanda, the climb has been steep, but the view from the top—a village where families stay together—is worth every step.



'We come from the Satpura Ranges, and we often say that no mountain is too tall to climb. Once you decide you want to climb it, the universe finds a way to make it possible.'



AAZOL
HOME-GROWN FOODS OF MAHARASHTRA

Partner Organisation

Aazol is a social enterprise dedicated to reviving traditional Maharashtrian foods and empowering rural women artisans. It works directly with SHGs and community-based producer collectives across Maharashtra to bring their handmade, authentic products to modern markets. By combining traditional recipes, local ingredients, and fair-trade practices, Aazol creates livelihood opportunities while preserving regional food heritage.



BEYOND THE MARGINS

KARNIKA BAI'S JOURNEY TO SELF-RELIANCE

In the vibrant, historic city of Jaipur, Rajasthan, identity is often tied to tradition, family, and social standing. For Karnika Bai, a twenty-eight-year-old transgender woman, finding her place within that social fabric was a journey marked by silent battles and visible barriers. In a world that often overlooks or pushes her community to the fringes, Karnika faced a choice: to accept the limited roles society offered her, or to carve out a space where she could exist on her own terms. She chose the latter, naming her venture Astitva—a word that means “existence” or “identity.”

Her business, established in 2023, is centred on the ancient and tactile arts of paper-mâché and clay. She chose these materials because they are eco-friendly, rooted in the earth, and require a high level of patience and delicate skill to master. In the beginning, her workspace was simply a small corner of her home. With an initial investment of just ₹20,000, she began handcrafting decorative pots, art pieces, and home décor. Every item she made was a testament to her belief that beauty can be molded from the simplest of materials.

The challenges she faced were not just financial. As a transgender entrepreneur, social stigma was a daily reality. Accessing mainstream markets was a daunting task. When she tried to set up stalls or reach out to distributors, she often met with hesitation or outright exclusion. People would focus more on who she was than the quality of the art she produced. Combined with a lack of working capital and no dedicated studio to house her drying clay and delicate paper-mâché, the early days of Astitva were a test of pure grit.

Karnika refused to remain invisible. She understood that to break the stigma, she had to let her work speak for itself. She began participating in various local exhibitions, standing proudly beside her creations. She leveraged the power of the internet, using online platforms to reach customers who valued sustainable art. Slowly, the narrative began to shift. Customers started coming back for her unique designs and the fine finish of her clay work. Her consistency built a loyal audience, and she proved that her craftsmanship was as professional and high-quality as any mainstream brand.

Today, Karnika's business has found a steady rhythm. She earns between ₹10,000 and ₹15,000 a month, with a profit that allows her to look toward a bigger horizon. She is no longer just trying to survive;

she is planning the next stage of her “existence.” Her goal is to move out of her home and rent a dedicated professional workspace where she can scale her production. But her vision doesn't stop with her own success.

Karnika is deeply committed to ensuring that other transgender women don't have to face the same walls she did. She has begun training others in her community, sharing the secrets of sustainable craft so they too, can build independent lives. Through Astitva, she is not just molding clay and paper; she is molding a new future for herself and her sisters, proving that when you have the courage to stand by your identity, the world eventually makes room for you.





SOFT TOYS AND HARD WORK BHAWNA MEHRA'S STORY OF QUIET RESILIENCE

In the town of Ramnagar, nestled in the scenic Nainital district of Uttarakhand, the winters have always been a time for knitting. For generations, women in the mountains have spent their afternoons with knitting needles in hand, creating sweaters and caps to shield their families from the Himalayan chill. For Bhawana Mehra, a forty-two-year-old mother, knitting was once just a quiet background activity—a way to keep her hands busy between the endless chores of managing a household. However, in 2020, when the world suddenly came to a standstill during the COVID-19 lockdown, those rhythmic clicks of her knitting needles began to sound less like a hobby and more like a heartbeat.

The lockdown brought an eerie silence to the mountains, and for many

families, a heavy cloud of financial uncertainty. Bhawana decided that rather than letting the time slip away in worry, she would turn her lifelong skill into a lifeline. She began with what she knew best: socks, caps, and sweaters. But she also allowed herself to be creative, experimenting with something that required as much heart as it did technique—handmade woollen soft toys. There is something uniquely emotional about a toy made of wool; it carries the warmth of the maker's hands and a softness that store-bought plastic can never match.

The early days were far from easy. Ramnagar is beautiful, but it can be isolated. Bhawana struggled to find high-quality yarn that would meet the standards she set for herself. She didn't have fancy boxes or



professional labels to make her products look “market-ready,” and she certainly didn’t have a team to help her get the word out. Most difficult of all was the lack of money to pay for stalls at local fairs where she could actually meet her customers. Undeterred, Bhawana dipped into her own small personal savings, piece by piece, to buy better wool and improve her patterns. She treated every cap and every toy as a representative of her own name.

Slowly, her perseverance began to pay off. What started as a way to pass the time during a global crisis evolved into a thriving home-based business. Bhawana moved beyond just selling to her neighbours; she began taking special custom orders for families who wanted something unique for their children. She started appearing at local fairs, standing proudly behind her vibrant displays of woollen garments and playful toys. Today, she earns between ₹10,000 and ₹12,000 every month. In a mountain household, this income is the difference between just getting by and having the freedom to plan for a more secure future.

But for Bhawana, the success is about more than the monthly earnings. It is about the shift in how she sees her own potential. After six years

of building her brand, she is no longer content with just working from her kitchen table. She has a vision that is much larger: she wants to establish a permanent store and a dedicated workspace in Ramnagar. She doesn’t want to be the only one who benefits from this craft. Her dream is to create a hub where other women from her community can come to learn, to knit, and to find their own path to financial independence.

Bhawana believes that the trust she has built with her customers is her greatest asset. She refuses to compromise on the quality of her stitches, knowing that every sweater she sells is keeping a child warm and every toy is bringing a smile to a new face. She has proven that in the most difficult times, a woman, even with a pair of needles and a determined spirit can knit together a world of opportunity.



Partner Organisation

The Association of Business Women in Commerce & Industry (ABWCI) is a global chamber dedicated to empowering women entrepreneurs, professionals, and leaders across diverse sectors. Through capacity-building, strategic partnerships, and cross-border collaboration, ABWCI works to create an enabling ecosystem that supports women in business to grow, innovate, and lead. With a strong presence across 40+ countries and 10 states in India.



HONEY, HEART, AND HARD WORK ANITA BANSODE'S BEEKEEPING ENTERPRISE

For a long time, the days for Anita Bansode in the Worli Police Camp in Mumbai were marked by a series of well-worn habits. At forty-five, with a graduation degree in history, her days were split between managing her household for her husband, a police constable, and their two daughters, and conducting home tuition classes for a few local students. Despite being the daughter of a business-oriented family, she had never been encouraged to take up a formal job. In the gaps between her chores and tutoring, Anita often found herself battling a sense of stagnation. She would spend her spare time watching television or taking naps, often feeling “bored” and sensing that her true potential was being left on the shelf.

The shift began in early 2025 when Anita, who was already volunteering

as a treasurer for a local NGO, attended an orientation for an entrepreneurship project. It was here that she heard the story of Lijjat Papad—how a small group of women turned a homegrown idea into a global household name. That story acted as a catalyst. Anita realized that while she had spent years managing her household budget with precision, she had never applied that skill to build something of her own. She wanted an identity that wasn't just defined by her roles as a wife or mother; she wanted to be an entrepreneur.

Anita began her journey with a systematic mindset. She looked at her surroundings for inspiration and noticed her younger brother was selling natural flavored honey as a side product in his sugarcane shop. While his sales were low, Anita saw an untapped niche: flavored honey,



specifically Jamun and Tulsi varieties. She didn't just start selling; she started planning. She brainstormed a business name, "Aayu Shreesha," a blend of her daughters' names, Ayushi and Shreesha, grounding her professional ambition in her love for her family.

Her first real test came during a skill training workshop. She decided to bring along thirty bottles of honey she had packed in simple, unlabelled plastic bottles. She expected to sell maybe a dozen. To her shock, she sold all thirty and received orders for more. This small victory provided the "proof of concept" she needed. With the support of her mentors, she moved quickly to formalize her business. She secured her FSSAI license and Udyam registration, transforming her hobby into a legitimate food enterprise. She also learned the art of digital marketing, discovering how to take high-quality product photographs and promote her brand online.

Today, Anita is a different woman. Her monthly income has jumped from a few thousand rupees in tutoring fees to a steady ₹18,000–₹20,000. Her time is so valuable now that she has hired domestic help to manage the household cleaning, allowing her to focus entirely on her business and her role as a "BuddhiMoney Didi," where she mentors other women. The woman who once spent her afternoons napping is now a confident leader who can speak about her business in large gatherings with authority. She has moved from the sidelines of the police camp to the centre of her own thriving brand, proving that talent only needs a nudge and a name to become a legacy.

'When I heard the stories of women who had built their own businesses, something in me shifted. I felt like if they could do it, I can do it too. I have the talent, and now, I have my own identity.'





THE STRENGTH OF A STITCH SHOBHA'S HANDMADE ENTERPRISE IN DELHI

In the busy streets of Palam, Delhi, twenty-two-year-old Shobha found herself at a crossroads that many young graduates face, yet few choose to navigate with independence. Having earned a prestigious B.Com Honors degree from Delhi University, the expected path for Shobha was a stable corporate career. To many in her neighbourhood, a degree like hers was a golden ticket to a comfortable office job. However, Shobha carried with her a lifelong passion for arts and crafts—a love for the tactile, creative process of making something beautiful from scratch.

Her journey into entrepreneurship began in 2021, during the first year of her undergraduate studies. She had hand-stitched an embroidered hoop for a friend's birthday and shared the result on social media. The positive response led to her first opportunity to set up a stall at a college event. But even that small start was a hurdle; the stall cost ₹1,000, an amount she simply did not have. With the help of organizers who crowdsourced the fee, she made her debut. However, the reality of

the market was harsh. Sales were dismal, and Shobha felt the sting of discouragement. It felt as though her art was something people liked to look at and photograph, but were not willing to buy.

To help her family, where money was always tight, Shobha took a sales job at a home decor store in Greater Kailash. On the surface, she was successful, earning ₹21,000 a month. But the long hours were draining, and the work felt disconnected from her true self. Even while working her full-time job, her creative fire hadn't gone out.

A turning point arrived through a moment of quiet sacrifice. Shobha's mother worked as a piece-rate crochet artist but struggled to create complex 3D shapes, known as Amigurumi. Without telling her mother, Shobha spent an entire night watching YouTube tutorials, teaching herself the intricate techniques. By the next morning, her hand was painfully swollen from the repetitive motion, but she had mastered the skill. Little did she know then that she hadn't just helped

her mother; she had discovered the technical foundation for her own future business, “Dhaaage.”

The decision to leave her stable job was not easy, especially with the weight of societal expectations. Relatives and neighbours questioned why a university graduate was choosing to do “handmade work” instead of a “proper job.” Her mother too initially showed disapproval. However, Shobha found a powerful ally in her father. A former business owner himself who had lost everything in a fire years prior, he recognized his daughter's grit. He told her that if she had been by his side during his crisis, his own business might not have failed. That validation, combined with her father accompanying her to buy raw materials, was all the fuel she needed.

Shobha eventually took a leap of faith. Today, Dhaaage is a growing enterprise. Shobha has moved beyond working alone; she now employs women from her neighbourhood, providing them with piece-rate work they can do from their homes. She manages the quality checks and logistics, turning her passion into a community-based livelihood.

Her success has already made a tangible impact at home. When family salaries were delayed last Diwali, it was Shobha's earnings that covered the festival expenses. She has since purchased a laptop for her business and is saving for a better quality smartphone. For Shobha, the choice was never about taking the easy path; it was about betting on herself so that she would never have to live with the regret of a dream left unpursued.

‘I know I have the education to return to a job, if required. But I want to bet on myself, and make a sincere attempt at turning my passion into my livelihood. That way, I will not have any regrets at least.’



THE FLAVOUR OF INDEPENDENCE SEEMA DEVI'S JOURNEY TO IDENTITY AND ENTERPRISE

Even as a young girl growing up in the city of Gwalior, Seema Devi knew exactly what she wanted to be: “a working woman.” She possessed a restless, creative energy that she refused to let sit idle. Throughout her student years, she was a constant learner, mastering everything from delicate embroidery and stitching to the science of baking. She would spend hours listening to recipes on the radio and clipping cooking tips from women's magazines, treating every new dish as a professional challenge. Before she was even married, she had already established her own professional footprint, teaching school children and eventually opening a home-based beauty parlour with the support of her parents. For Seema, having a career was never just a hobby; it was a fundamental part of who she was.

However, life took a dramatic turn after her marriage. Seema relocated to the sprawling, unfamiliar landscape of Delhi, moving into a

traditional household where her role was strictly defined by domestic duties. Suddenly, the woman who had always been busy with her own ventures was responsible for seven family members, including her in-laws and the orphaned children of her late sister-in-law. Her husband was supportive in spirit, even helping her try to restart her beauty parlour at home, but the business struggled to gain momentum in the new city. For a long time, Seema felt as though her dream of being a professional had slipped through her fingers. She began to tell herself that perhaps a career simply wasn't meant to be in this lifetime.

The spark returned during a period of personal struggle. While facing the emotional challenges of trying to conceive a second child, Seema realized she needed a constructive outlet for her mind. She convinced her family to let her join a local stitching class to learn how to make smocked satin cushions. It was a small, strategic step, but it reopened





the door to the outside world. She began selling her creations through a local WhatsApp group for women entrepreneurs, and soon, her old curiosity for food resurfaced. After meeting a chocolatier through that same digital network, Seema taught herself the basics of making chocolates. On Independence Day, she took a leap of faith and shared photos of her first batch—beautifully packaged in tri-colour themes—with her online group. The response was immediate, and “The Flavour Hut” was born.

Seema’s journey reached a new level when she embraced the power of modern technology. After attending a digital literacy training, she learned how to use the internet as a professional tool. She downloaded Gemini AI and began using it to design her own marketing posters and product packaging. She took complete creative control of her brand. She no longer had to rely on others to build her business’s image. This initiative, combined with a discipline for meticulous financial record-keeping, transformed her from a talented home cook into a savvy business strategist.

Her success eventually caught the attention of her community. Seema moved from being a participant to a leader, becoming a “BuddhiMoney Didi” and organizing baking workshops in her own home for other women. She has mentored several of them to start their own bakeries, proving that her success is something to be shared. Her business has grown significantly, allowing her to purchase professional-grade equipment and a specialized mixer. She now earns a steady profit and takes immense pride in contributing to her household by paying the electricity bills with her own hard-earned money.

Perhaps the greatest victory for Seema has been the shift within her own home. Her husband, who was once wary of her posting on social media, is now her biggest advocate, proudly telling everyone he meets about her success. After years of being defined by her role as a wife and a mother, Seema has finally achieved the goal she set for herself as a young girl in Gwalior. She is no longer just a name on a marriage certificate; she is the founder of a thriving enterprise with an identity that is entirely her own.



‘Women are often known by their husbands’ identities, but I have always wanted to have an identity of my own. That dream has been fulfilled.’



A NEW HARVEST IN THE DESERT SAROJ SWAMI'S JOURNEY TO RESILIENCE

In the village of Taskola, located in the Jaipur district of Rajasthan, the land is a difficult partner for a farmer. For Saroj Swami, a thirty-seven-year-old mother of three, the local environment was a source of constant worry. In this part of India, the heat is intense and the rainfall is often too little to support a diverse range of crops. For years, Saroj found herself limited by these harsh conditions. She grew *Taramira*, a sturdy crop that survives in very dry soil, but because it is so common and easy to grow, it fetches a very low price in the market. It provided enough for her family to survive, but it never provided enough for them to truly thrive.

With three children aged seventeen, eighteen, and nineteen, Saroj felt a growing pressure to find a better way. In a large joint family, every rupee counts, and she knew that the current way of farming would not be enough to support her children's higher education or future plans. She was known in her neighbourhood as a woman of great commitment, but without the right tools or information, her hard work was yielding very little profit.

The turning point came when Saroj learned about a water conservation and agricultural improvement program through her local Self-Help Group. She was curious because she had the land, but she lacked

the water and the modern techniques to make it productive. In the training sessions, she was introduced to a new way of looking at her farm. Instead of relying on expensive chemicals, she learned how to prepare natural boosters for her soil. She mastered the creation of *Jeevamrit*, a natural liquid fertilizer made from local organic materials, and *Neemashtra*, a traditional pest repellent. These methods allowed her to improve the quality of her soil without spending a fortune on outside supplies.

Saroj stood out in these training sessions because of her boldness. She didn't just listen to the lectures; she actively sought out the coordinators to discuss how these bio-inputs could specifically help her type of soil. She asked detailed questions about government schemes and was constantly looking for ways to bring more resources back to her family. Her natural ability to communicate clearly and confidently made her a leader among the other women in the group.

As her farm began to improve, Saroj made a strategic decision to ensure her family's income was no longer tied entirely to the unpredictable weather. Using her savings and the support of her group, she purchased a buffalo and started a small dairy business. Selling milk provided her with a daily cash flow that the farm could not offer. She also began

selling high-quality seeds directly to the market and to other local farmers. By diversifying her work, she created a safety net for her family.

The results of her hard work are now visible in her everyday life. In her household, Saroj is no longer just a participant in chores; she is a key decision-maker who has the final say on many financial matters. She has earned a deep level of respect from her family and neighbours alike.

Today, Saroj is a mentor to other women in Taskola. She uses her voice to guide them toward better agricultural practices, showing them that even in a place where water is scarce, it is possible to build a successful and stable life. She has proven that with the right knowledge and a persistent spirit, a woman can transform a struggling farm into a diverse and profitable business.

'Today, I am not just a farmer or a milk-seller, I am an entrepreneur who has secured her family's future through diversification and hard work.'



THE RECIPE FOR RESILIENCE RINKI DEVI'S PATH TO PROFESSIONAL INDEPENDENCE

In the urban landscape of Sorkha, Sector 115, Noida, thirty-five-year-old Rinki Devi lived a life that many in her neighbourhood considered the standard. As a mother of three—with children aged eighteen, sixteen, and ten—her world was defined by the household. Her days were a repetitive cycle of preparing meals, cleaning, and managing the needs of a nuclear family. Her husband's income was no longer enough to keep up with the rising costs of their house rent and, most importantly, the school fees for their three growing children.

Rinki was not someone who waited for a crisis to worsen before taking action. She had completed her tenth-grade education and possessed a natural talent for cooking. She had actually tried to start a small bakery business on her own once before, but the attempt ended in disappointment. She lacked the technical skills to ensure high product quality, and her lack of a formal budget meant the business was unsustainable. Furthermore, the local market was competitive; people were hesitant to pay for her products because she hadn't yet learned how to communicate the value of her quality over cheaper, mass-produced alternatives. The turning point came when she started

attending workshops for skill development by a local nonprofit. She treated every session with the discipline of a student. She carried a diary to every training, carefully noting down instructions on how to bake professional-grade cookies and millet-based products. This time, she wasn't just learning to cook; she was learning the fundamentals of business—mastering the use of digital machines and understanding the basics of digital marketing.

However, the path to independence was paved with social obstacles. In her neighbourhood, a prevailing conservative mindset meant that many women looked down on her for seeking employment. Some neighbours openly ridiculed her, and this social pressure even caused her own family to initially oppose her joining the organization. They were worried about the distance she had to travel and what the community would say. Rinki made a conscious decision to ignore the whispers. She stayed focused on her goal. Working with people from different backgrounds at the nonprofit made her appreciate her work even more and gave her a level of confidence she had never experienced before.



Today, Rinki's business, Zingzest, brings in a steady monthly income of between ₹8,000 and ₹10,000. The impact on her household was immediate. When she handed over her first earnings to help with the family expenses, the heavy financial pressure that had rested solely on her husband's shoulders began to lift. This tangible success effectively silenced the critics in her neighbourhood.

One of her proudest achievements was using her earnings to buy a

smartphone. For Rinki, it is a dual-purpose tool: she uses it to market her bakery products and manage her business, while her children use it to support their own studies. Rinki has transformed from a hesitant housewife into an independent professional who is a regular and valued member of her NGO. She has proven that with the right skills and a refusal to be limited by others' opinions, a woman can become the financial pillar her family needs

'It was a little difficult in the beginning, but now I am independent. I have learned new skills that have enhanced my personality and my role in my family. I am proud that people now praise the products I create with my own hands.'



THE SPICE OF SUCCESS

CHANDA BAIRAGI'S GRINDING UNIT JOURNEY

In the small village of Jhagar in Bamori tehsil of Guna district, Madhya Pradesh, 35-year-old Chanda Bairagi's days once moved quietly between the courtyard, the kitchen, and the fields around her home. Living in a joint family with her husband and their three children—two sons and a daughter—Chanda carried the many responsibilities of a rural homemaker. The family managed with limited resources, and with no stable source of income, every household expense—from groceries to school fees—had to be carefully stretched.

Chanda had studied up to Class 12 and could read and write, but like many women in her village, education had not translated into economic opportunity. Still, beneath the routine of daily life was a quiet determination. She wanted more security for her children, better educational opportunities for them, and a future where financial stress did not shape every decision the family made.

Her turning point came when she joined her local Self-Help Group (SHG). The meetings opened a new world—one where women spoke openly about savings, loans, and business ideas. During discussions around the formation of the Farmer Producer Company (FPC), Chanda heard about the PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) scheme. The idea of opening a small food processing enterprise stirred something within her. For the first time, she began to imagine herself not just as a homemaker, but as an entrepreneur.

The path ahead was not immediately clear. Chanda began slowly, asking questions, observing the local markets, and learning about the spice trade. With a small loan from her SHG, she took her first step by trading coriander. The work required patience and courage. There were moments of uncertainty—limited resources, little prior

experience, and the constant worry of whether the effort would succeed. Yet Chanda persisted, learning from each challenge and improving as she went along.

Gradually, her small trading activity evolved into something bigger. With support from the PMFME scheme and a bank loan, along with her own savings, Chanda established a spice grinding and processing unit in 2022. The business began supplying freshly ground spices to local markets and rural consumers. What started as a tentative experiment slowly became a reliable enterprise.

Today, her spice processing unit earns between ₹25,000 and ₹30,000 each month. The income has brought more than financial relief—it has brought dignity and confidence. Household expenses are easier to manage, and her children's education feels more secure. Just as importantly, Chanda's role within her family has changed. She is now an active voice in financial and household decisions, something that once seemed distant.

Chanda's journey has also rippled through her community. Other women in the village see her not just as a neighbour, but as an example of what is possible. Her leadership and determination have earned her another role—she now serves as the Chairperson of the FPC, guiding and encouraging others to pursue similar paths.

Her story is not only about building a spice business. It is about the slow but powerful transformation that happens when a woman discovers her own strength. Through courage, learning, and collective support, Chanda Bairagi has turned a simple idea into a livelihood—and in doing so, she has changed the possibilities for herself and for many women around her.

'After joining the group, I gained confidence in myself. Today I am standing on my own feet.'



I am able to support my husband in earning for our family and meet my children's needs. Being able to earn has given me the confidence to make financial decisions on my own. It also offers the flexibility I need to balance both my work and family responsibilities."

Komal

I used to work as a tailor, living each day amid addiction and turmoil at home, sometimes forced to beg in front of others just to feed my children.

Today, with Pink City Rickshaw, I earn with dignity and support myself and my children through my own hard work — once I was helpless, now I am strong

Qayanat

Through the Pink City initiative, my life has changed in many ways. I was able to take a house loan and buy a home for my family. I could afford assets like a cooler, a fridge, and other household essentials. Most importantly, I enrolled my children in higher education. I had never even dreamed of sitting on an airplane, but this journey made that possible for me.

Renu

With my hard work, I bought a refrigerator and washing machine for my home — I no longer have to depend on anyone. I once cooked in people's homes, saving every rupee until I could buy my own rickshaw and start driving it myself, despite people's remarks. Today, my children proudly say their mother takes foreign guests around the city, and when the police salute us, it feels like my struggle has truly turned into respect

Rekha

I worked as a construction labourer, and life tested me in countless ways — but I never gave up. After joining Pink City Rickshaw, I now earn enough that my children and my parents are proud of me. I married off my two daughters on my own — once I was only surviving through struggle, today I am the strength of my family.

Basanta

Through the Pink City initiative, my life has changed in many ways. I was able to take a house loan and buy a home for my family. I could afford assets like a cooler, a fridge, and other household essentials. Most importantly, I enrolled my children in higher education. I had never even dreamed of sitting on an airplane, but this journey made that possible for me.
Renu

Lalita

I still remember the day my child was denied admission to school simply because I drove a rickshaw — that day my heart broke, but my spirit did not. When people saw me confidently guiding foreign guests, their mindset slowly began to change. Because of this initiative, I can now pay my child's private school fees and give them a better education and a stronger future — once I was rejected for who I was, today that very identity is my strength

Bhagyashree



I rolled beedis, glued stones onto clothes, and made incense sticks — hours of exhausting work that brought little income, yet I carried the weight of my dreams and responsibilities without giving up. Today, after joining Pink City Rickshaw, I have taken a loan in my own name — once I was only surviving, now I am building my children's future with strength and dignity.

Rama

STITCHED WITH STRENGTH RAVIRALA JYOTHI'S VOICE THROUGH DESIGN

For years, Ravirala Jyothi felt defined by a single afternoon when she was twelve years old—the day an accident cost her one of her legs. Growing up in Yerragunta village in Telangana, she carried a heavy sense of low self-esteem that made her constantly question if she would ever be able to prove herself professionally. While her peers moved toward their careers, Jyothi stayed home, quietly studying the fashion and stitching techniques she found in the local newspaper. She had a deep passion for design, but her fear of failing in a world that might only see her disability kept her from starting.

The walls she had built around herself began to come down when she met her husband. When they married, he didn't see a woman with limitations; he saw a designer with untapped talent. He promised to stand by her and encouraged her to pursue the goals she had nearly abandoned. This unwavering family support became the foundation Jyothi needed. In 2019, with support from APMAS, she took the bold step of purchasing her first small computer embroidery machine to start her own business.

Running that first machine was physically and emotionally exhausting. Because the equipment was small and frequently malfunctioned, Jyothi had to constantly change needles and adjust the fabric to get the embroidery right. For a woman managing a disability, these repetitive, precise movements were taxing. Every time a customer came in, she had to push past her lingering self-doubt and the physical strain of her work. Yet, the encouragement she received at home gave her the grit to keep going through the most difficult days.

'When we see our work as a divine responsibility, continuously refine our skills with time, and face challenges with determination, there is no success beyond our reach.'

As her reputation for quality work grew, Jyothi realized her small setup could no longer keep up with the demand, and she needed equipment that could match her ambition. With the support of APMAS, she learned to navigate the complexities of financial management and credit, and eventually secured a ₹10,00,000 loan under a government scheme to transform her business. She used the funds to buy a professional-grade embroidery machine, a massive piece of equipment that could handle high-volume, intricate work. Purchasing this new machine was a declaration that Jyothi was a professional capable of competing at the highest level.

Today, Jyothi's business has expanded far beyond her local village. She has hired skilled workers to help her meet the increasing demand. Her work has gained such a reputation that customers who have moved abroad now return to her specifically when they visit home, often placing orders worth a lakh at a time. This success has stabilized her monthly income around ₹50,000, but more importantly, it has completely erased the "inferiority complex" she carried for decades.

Jyothi now uses her success to ensure other women don't feel the same isolation she once did. She provides free training to those in need, helping them master the skills of fashion design and find their own independence. She views her work as a divine responsibility, believing that success is always within reach when one refines their skills and faces their challenges with determination.



Partner Organisation

APMAS was registered in 2001 as a public society with the prime focus of working for the advancement of self-help institutions built on strong cooperative values and principles to become member-owned, member-managed and member-controlled institutions through quality assessment (rating), quality enhancement (capacity building), livelihoods promotion, research and advocacy, and extending necessary technical services to various stakeholders.

'Earlier I only cooked for my family. Today the same skill helps me earn and support my household.'

A RECIPE FOR CHANGE CHAYA'S LIVELIHOOD THROUGH COOKING

In the busy neighbourhood of Shivaji Nagar in Thane, 41-year-old Chaya's life once revolved almost entirely around her home. Like many women in urban informal settlements, her days were filled with caring for her family, cooking, cleaning, and ensuring that her four children—aged 15, 12, 10, and 6—were looked after. While these responsibilities were constant, the family's income was not. It was difficult to meet household expenses, especially the children's education, with the irregular income. Chaya knew she couldn't let her children's education suffer at any cost.

Chaya had basic schooling and could read and write, but she had never imagined stepping into the world of business. Her skills were rooted in everyday life—especially cooking. Over the years, she had gained a reputation among relatives and neighbours for preparing delicious meals during family functions and community gatherings. Yet, like many women, she had never thought that this ordinary household skill could become a source of income.

Her journey toward entrepreneurship began when meetings were organized in her community by Apnalaya as part of a women's livelihood programme. The programme encouraged women to come together, form SHGs, and explore ways to build financial independence through collective savings and enterprise. Through these meetings, the Vaibhav Mahila Bachat Gat—a Self-Help Group in her community—was formed, and Chaya became one of its members.

The discussions during these meetings were eye-opening. Through financial literacy training, entrepreneurship orientation, and mentoring, the women began to see possibilities they had never considered before. One simple but powerful question from the programme team sparked a new idea: What skills do you already have that could become a livelihood?

For Chaya and several other women in the group, the answer was clear—cooking.

Encouraged by the mentors, the group decided to test the idea of starting a small catering service. In June 2023, they took their first step. Their initial orders were small: preparing food for local gatherings,

neighbourhood functions, and small community events. The work was modest, but for the women it was an important beginning.

The early days were not easy. Balancing household responsibilities with business activities was one of Chaya's biggest challenges. In many families in the community, women are expected to prioritize domestic work, leaving little room for income-generating activities. There were also doubts within the family about whether the efforts would really lead to earnings.

Chaya approached this challenge with patience. She began by accepting small orders that could be prepared from home so that she could still manage her household responsibilities. Slowly, as the group completed orders successfully and small earnings began to come in, her family started recognizing the value of her work. Their hesitation gradually turned into encouragement.

The group also faced skepticism from the community. As a newly formed group of women entrepreneurs, people were unsure whether they could manage larger orders or maintain consistent quality.

To address this challenge, the women focused on preparing food with good taste, maintaining hygiene, and delivering orders on time. Their commitment soon began to show results. Customers appreciated the quality of the food, and positive feedback started spreading through word of mouth.

Gradually, the group began receiving larger catering orders from community events and local gatherings. As the work increased, the women invested in cooking utensils, raw materials, and other equipment needed for catering. Today, each member of the group, including Chaya, earns between ₹8,000 and ₹11,000 per month.

For Chaya, the change has been meaningful. She now contributes financially to household expenses and plays a more active role in family decisions. More importantly, she has gained confidence in her own abilities.



Partner Organisation



Apnalaya is a non-profit organization working in marginalized urban communities of Mumbai to improve access to education, healthcare, livelihoods, and social entitlements. Through its women's empowerment and livelihood programmes, Apnalaya works with women's Self-Help Groups (SHGs) to build financial literacy, promote savings habits, and create sustainable livelihood opportunities. By strengthening community leadership and collective action, Apnalaya enables women to become financially independent and active contributors to their households and communities.

SHOPKEEPER TO STRATEGIST ANITA'S PATH TO FINANCIAL CONFIDENCE



In the busy streets of Lucknow, Anita spent years managing a small cosmetic shop. While she had a steady stream of local customers, she often felt stuck in a cycle of just getting by. She knew her shop had more potential, but without enough capital to buy better-quality products or refresh her inventory, her business remained small. Like many micro-entrepreneurs, she was trapped in a sustenance mindset—earning just enough to cover her daily needs, but never enough to truly grow.

The shift for Anita began not just with a loan, but with a new understanding of how to manage her money. Through the Vittiya Pathshala program run by the Arthimpact Welfare Foundation, she was introduced to the concepts of financial literacy. She realized that to move to the next level, she needed to treat her shop as a growing enterprise rather than just a source of daily cash.

Armed with a loan of ₹50,000 and the training to use it prudently, Anita transformed her business. Instead of simply buying more of the same low-cost items, she used the capital to introduce a fresh range of popular, branded cosmetics that her customers had been asking for. She also used a portion of the funds to revamp the shop's appearance, making it more inviting and professional. This deliberate investment in quality and presentation immediately paid off, as both footfall and sales began to climb.

As her income crossed the ₹1 lakh mark, Anita earned the title of Lakhpati Didi. But for her, the real change was in her identity. She no longer saw herself as just a shopkeeper; she was now an entrepreneur with the financial credibility to back her ambitions. By repaying her loan on time and meticulously tracking her savings, she proved to herself—and to the banks—that she was a reliable and savvy business owner.

Today, Anita is no longer satisfied with just maintaining her current success. | we can say - Today, Anita has higher hopes, she believes that she can achieve more, with dedication and hard work. With her newfound confidence and financial literacy skills, she is already planning her next phase of expansion.

'This loan gave me the push I needed. With ARTH's support and belief in me, I found the confidence to take my business to the next level'

THE SHOP AROUND THE CORNER MANNA KANWAR'S MASTERY OF RETAIL



In the residential colonies of Jaipur, life moves with a specific, rhythmic energy. Behind the famous pink-hued facades and away from the bustling tourist markets lies the heart of middle-class Jaipur—neighbourhoods where the local general store is far more than just a place to buy milk or lentils. In these communities, the “kirana” or general store serves as a social anchor. It is where neighbours exchange local news, where parents send their children for a quick errand, and where the shopkeeper often knows the specific brand of tea or the exact grade of rice every regular customer prefers. For Manna Kanwar, running her store in this environment was a point of pride, yet she often felt she was only scratching the surface of what her business could become.

While Manna was determined and worked long hours, her shop faced a challenge common to many local entrepreneurs: the “empty shelf” problem. Without a large reserve of financial resources, she could only buy stock in small quantities. If a customer walked in asking for a specific household essential and found it out of stock, they might not return the next day. Manna knew that to grow, she needed to move away from simply reacting to the day's sales and start planning for the month's demand. She lacked the structured financial guidance to make that leap until she connected with the Arth Foundation in 2024.

The transformation of Manna's business began with a first loan of ₹1,00,000. This capital allowed her to shift her strategy entirely. Instead of buying just enough to last a few days, she was able to fill her

'Arth Foundation gave me the confidence to take control of my business. I learned how to plan better, stock smarter, and serve my customers more effectively. I dream bigger now—and I know I can achieve more.'

shelves with a wider variety of products, ensuring that her customers always found what they needed. This change had an immediate effect on the neighbourhood's perception of her shop. It became a reliable destination rather than a hit-or-miss option. Alongside the funding, Manna immersed herself in a financial literacy program. She learned how to manage her cash flow with precision, moving her operation to one based on smart inventory management and reinvesting profits.

Manna's approach to her business is defined by a deep sense of discipline. She maintains a strict habit of paying her installments on time, understanding that her financial credibility is the foundation for her future dreams. This discipline has paid off; having successfully managed her initial credit, she is now confidently planning a much larger expansion with a loan of ₹3,00,000. She envisions a store that offers even more variety, perhaps even moving into specialized goods that her middle-class neighbours currently have to travel further to find.

Today, Manna is no longer just “managing” a shop; she is leading an enterprise. The confidence she gained from seeing her shelves full and her ledger balanced has changed her outlook on the future. In her home and her community, she is seen as a woman of strategy and substance. She has proven that in the competitive landscape of a city like Jaipur, a local shop can thrive and expand when a hard-working entrepreneur is given the right financial tools and the knowledge to use them.



Partner Organisation

Arthimpact Welfare Foundation

ARTH Foundation was established in 2015 with the mission to empower women and underserved communities through financial inclusion and skill development. From its early days, the organization focused on providing microfinance support to women entrepreneurs, helping them start or expand small businesses and achieve financial independence.



THE URBAN STRATEGIST FULWATI DEVI'S LEADERSHIP IN COMMUNITY TRANSFORMATION

As a woman from a Scheduled Caste, Fulwati Devi navigated deep-seated social barriers and domestic restrictions that kept her primarily within her home in the settlement of Amagarh in Jaipur. While her neighbours saw her as a traditional housewife, Fulwati was observing the systemic failures of her environment—the lack of clean water, the gaps in sanitation, and the silence surrounding gender-based violence. Her transition into a vocal community advocate began in 2017, but it was the onset of the COVID-19 pandemic that sharpened her focus on a specific, neglected crisis: the total breakdown of menstrual health services for the women and girls in her ward.

The pandemic revealed that for the most vulnerable, basic hygiene products were not just a luxury but were entirely inaccessible. Seeing the impact on women and girls in her ward, Fulwati and her SHG, of

which she was the President, took a strategic leap into manufacturing. They initiated a production unit for low-cost, compostable sanitary napkins. However, the group immediately hit a systemic wall. Building a production unit in a marginalized urban setting meant confronting a banking system that was deeply reluctant to engage with SHGs. Banks initially viewed Fulwati's group as a high-risk entity with little collateral, and the group struggled to compete in tender processes against large enterprises with massive annual turnovers.

When doors kept closing on them, Fulwati and the women in her SHG chose not to give up. Instead of arguing louder, they decided to stand stronger. Month after month, they saved small amounts of money together, proving—to themselves and to others—that they could be trusted.



They visited offices repeatedly, spoke to officials patiently, and refused to let their requests be ignored. They were not just asking for a chance; they were showing that they were ready for one. Slowly, attitudes began to change.

Their persistence was rewarded when they received a ₹90,000 contract from the Jaipur Municipal Corporation. With growing confidence and support, they were able to secure larger loans to expand their work. What mattered most was not just the money—it was the shift in how they were seen. Once overlooked and unheard, Fulwati and her group were now recognized as dependable partners in the city's work. The same system that had ignored them began to acknowledge them. And in that recognition, they found their voice.

The group's expertise has since expanded into diverse urban infrastructure projects. They have secured contracts to manage waste and composting in public parks and oversee water quality infrastructure—projects with values ranging from ₹3 lakhs to ₹4 lakhs. Whether they are managing a sanitary napkin unit or a composting site, the objective remains the same: creating sustainable, income-generating roles for the most vulnerable women in their community.

These contracts have stabilized the group's finances, with product sales alone now generating approximately ₹2.5 lakhs annually.

Fulwati's journey has transformed her from a woman who lived behind a veil with little understanding of the outside world into a community leader. Fulwati and her team use public advocacy platforms to raise awareness and participate in various state and national-level workshops, which help build visibility, and a stronger collective identity for the group. The SHG members, including women and transgender persons, have been trained as master trainers in livelihoods, program and policy advocacy, and community-institution building. These trainers have, in turn, supported other SHGs and individuals to engage more confidently and effectively with similar government programs.

In Fulwati's own home, the shift has been just as profound. The gender discrimination she once faced has dissolved, and her family now support her work by sharing household responsibilities. For Fulwati, the ultimate measure of success is that all her children are now being educated, with their future no longer limited by the barriers she had to break

'Today I can make my own life decisions. I have explained my work to my husband and son, and it has brought a positive change to our home. The gender discrimination that was there before is now gone.'





THE GREEN LOOP DEEPA'S CIRCULAR ECONOMY APPROACH TO URBAN LIVELIHOODS

In the dense neighbourhood of Madanpur Khadar in Delhi, a discarded plastic bottle is not just waste to Deepa—it is a strategic resource. While many urban livelihood programs focus solely on the point of sale, Deepa's Self-Help Group has built its success on a sophisticated model of environmental stewardship. By offering a small refund of one or two rupees to customers who return their used phenyl bottles, Deepa has created a local circular economy. This system does more than just reduce the plastic waste clogging south-east Delhi—it significantly slashes the group's procurement costs, turning an environmental necessity into a clear business advantage.

This commitment to sustainability reached a new level in 2023 when Deepa's group expanded into the production of disposable leaf plates. Deepa recognized a growing market gap for biodegradable alternatives to the plastic and thermocol disposables that are notoriously harmful to the environment. By manufacturing 3,000 of these natural, compostable plates every month, the fourteen women of the group

actively mitigate the environmental footprint of their community's local vendors and schools, while generating income for themselves. This dual focus on recycling and biodegradable manufacturing has positioned the enterprise as a "green" alternative in a competitive urban market.

The journey to this level of operation required Deepa to systematically dismantle deep-seated social and psychological barriers within herself and her group. Many women in her group were initially paralyzed by the fear of handling chemicals to produce phenyl or the worry that their collective savings would be lost. Deepa addressed these concerns with clinical pragmatism, personally demonstrating safety protocols like wearing masks and gloves, and instituting a system of radical financial transparency. She even conducted a thorough market "recce" of Gandhi Market to understand trends before establishing a small neighbourhood shop as a proof of concept. This leadership by example helped the women overcome the social pressure of stepping outside

their homes to become active market participants.

The most significant test of the group's resilience came when they attempted to secure formal financing. Despite applying for a ₹1,00,000 loan under the NULM, the group faced eight months of bureaucratic delays and bank skepticism. Rather than letting the opportunity for the leaf-plate unit slip away, the women made the strategic decision to bypass the lead bank entirely. They pooled ₹50,000 from their own personal savings to fund the machinery themselves. This pivot from seeking credit to self-funding transformed the group's identity, proving they were a viable, independent firm rather than a group dependent on external aid.

Today, Deepa's home serves as a bustling storage and dispatch centre for a diversified micro-enterprise that generates a monthly profit of ₹35,000. The stability provided by their three product lines—phenyl, leaf plates, and readymade garments—has fundamentally shifted the power dynamics within the members' households. These women are no longer just managing chores; they are managing budgets and participating in major family decisions. For Deepa, the transformation is professional as much as it is personal. She has moved from being a trusted community figure to a sophisticated business leader who has proven that environmental stewardship is a profitable strategy for urban empowerment.

'This whole experience has been a confidence booster, and I learned how to put my leadership skills into practice. I feel I have succeeded in my goal of making women financially empowered so they can play their role in both home and society'



**Centre for
Advocacy and
Research**

Partner Organisation

Center for Advocacy and Research (CFAR) is a not-for-profit, pan-India CSO working on issues of climate-resilient WASH, social protection, health and disease prevention, and economic empowerment of women and marginalised communities living in informal urban slums and villages from a gender and intersectionality lens.



A SEASON OF GROWTH MAMTA DEVI'S JOURNEY IN HIGH-TECH FARMING

Life in Boblafala village in Udaipur was already a delicate balance for Mamta Devi, who cared for a joint family of twelve, including eight children. In 2018, that balance was shattered when her husband met with a serious accident at work. His injuries left him unable to continue his job, and the family's financial stability vanished almost overnight. Working as a daily wage labourer under MGNREGA, Mamta's meager earnings could not keep pace with the mounting medical bills and the needs of her children.

In 2020, Mamta encountered a new possibility through the Centre for microFinance, which was looking for an entrepreneur to start a nursery that could supply healthy seedlings to local farmers. Mamta travelled to Gujarat for an exposure visit, and seeing a successful high-tech nursery in action gave her the first ray of hope she had felt in years. She decided to take a ₹50,000 loan from her Self-Help Group to build her own.

The transition from manual labour to high-tech farming was a steep climb. For a woman from a humble rural background, the techniques required were deeply scientific and entirely new. She had to learn how to measure the pH and electrical conductivity of coco-pit, a soil-less growing medium. She began preparing microbial cultures and managing the precise temperature and irrigation needed to keep delicate saplings alive.

The first season was a heartbreak. Due to her lack of experience, many of her plants died. But Mamta refused to let the failure stop her. She treated the loss as a lesson, refining her skills and working closely with her family to try again. Her husband, though still recovering, used his ingenuity to design a special stand for his motorcycle so he could deliver her plants to customers. Her mother-in-law stepped in to help with the heavy labour of the nursery.

By 2022, Mamta's persistence had turned the tide. She reduced the mortality rate of her plants and increased the nursery's efficiency, raising 1.2 lakh saplings per season. She moved into organic production by setting up a vermicompost unit and began growing agroforestry plants that are vital for the local environment. Her income, which was once non-existent, has now crossed ₹2,00,000 annually.

Today, Mamta is more than a nursery owner; she is a recognized expert. Her plot serves as a learning site where other farmers come to study best practices. She and her husband now spend their time training others, helping to spread climate-resilient farming techniques throughout their community. For Mamta, the journey has been about proving that scientific mastery isn't reserved for those with a certain education—it belongs to anyone with the grit to learn it.

'I want to serve fellow farmers in an honest manner because I am today a successful entrepreneur because of these farmers—who sustain my business by procuring saplings'



Partner Organisation

Centre for microFinance (CmF)

CmF was set up in 2007 as a state level technical resource support agency to catalyze the growth of the community led microfinance sector in the state of Rajasthan. It works closely with the government – mainly the State Rural Livelihoods Mission, NGO partners, banks and financial institutions to strengthen the quality of SHGs, Federations and Farmer Producer Companies in the state through demonstrating replicable livelihood models at the ground level and providing relevant capacity building support to scale these up.



FROM HOMEMAKER TO GOAT FARMER RANI SHINDE'S ENTREPRENEURIAL TRANSITION

At twenty-five, Rani Vaibhav Shinde occupied a familiar position in her joint family household in Tambve village, Satara district—daughter-in-law, mother to one daughter, keeper of routines that began before dawn and ended after dark. Cooking, cleaning, supporting agricultural work-daily chores were governed by tradition not choice.

Although her formal education had ended after the eighth standard, Rani could read and write in Marathi—a skill that distinguished her in a village where many women had not had the opportunity to become fully literate. Yet what weighed on her was not hardship. Her family had a stable income from farming, and there was no immediate crisis demanding intervention. Instead, it was a quieter unease—an unarticulated sense of limitation. Financial dependence felt like a closed door. She longed not only to contribute to the household income, but also to shape her life with her own will.

In 2024, Rani attended a local SHG meeting. When she heard about the potential of goat farming, something shifted in the room. Not vague promises of empowerment, but concrete information: earning potential, market access, veterinary basics. When the trainer mentioned that the Lonand market—a well-known goat-selling hub nearby—would provide ready buyers, the business transformed from abstract possibility to achievable plan. She already lived around animals; her agricultural background had given her comfort with livestock without her realizing it was an asset. And then came the moment that crystallized her confidence: learning to give injections to goats. The technical skill, small but definitive, made her see herself differently.

Rani stayed after the training session, asking detailed questions about breed selection. She observed goats in her neighbourhood, studying feeding habits with the same attention she'd once reserved for household tasks. When she presented her plan to her joint family, she spoke with conviction that surprised them—and perhaps surprised herself. She already had four goats; she would start there and expand gradually.

The family's response became her first strategic advantage: they trusted her. In households where women's economic initiatives face skepticism or outright opposition, this trust functioned as invisible capital. Her husband and in-laws didn't just permit the venture; they supported it, creating psychological space for experimentation without the weight of expected failure.

The SHG provided ₹25,000 as initial loan capital for business expansion. Rani used it to purchase four more goats, bringing her herd to eight. She improved the shed, refined fodder arrangements, and applied the veterinary training she'd received. Her early challenge wasn't dramatic failure but the ordinary struggle of insufficient knowledge meeting limited resources. She overcame it through something less cinematic than breakthrough—sustained engagement with the SHG's step-by-step guidance, persistent questions, incremental adjustments.

Her first success arrived as biological validation: the successful pregnancy of her first goat. Within months, the financial architecture of Rani's life had transformed. Her first month generated ₹5,000. Her current monthly income stabilized around ₹15,000. The investment value of her livestock now sits at ₹1,00,000—a figure that would have seemed fantastical when she attended that first meeting.

The real shift occurred in household dynamics. Rani now participates actively in livestock-related financial decisions, household expense planning, and agricultural input discussions. Her opinions carry weight they didn't before.

Her success has sent ripples through Tambve. Other women in the village, seeing Rani's confidence and her steady income, are motivated to start their own businesses. Today, Rani is a business woman who has successfully shaped her own identity by defying odds and a role model for others.

'My stubbornness and perseverance helped me start this business. I wanted to create my own identity, and I have learned that hard work always gives results.'



THE LEGACY OF THE HERD KAVITA GUNDAL REVIVING A FAMILY TRADITION

In the village of Gundalwadi, located in the Khed taluka of Pune, fifty-year-old Kavita Atmaram Gundal stands as a symbol of quiet, enduring strength. For many years, her life was a relentless cycle of hard labour. As a mother of two in a household where her husband was not earning, the entire weight of the family's survival rested on her shoulders. She spent her days working as a daily wage labourer on other people's farms, earning a meager ₹4,000 to ₹5,000 a month. It was exhausting work that offered no security and no hope for the future. Kavita knew that if she wanted to educate her son and daughter, she had to find a way to stand on her own feet.

The seeds of her future business were actually planted decades ago, during her childhood. Kavita had grown up watching her father

manage goats, and she realized she had a natural intuition for handling animals that others lacked. She understood their health, their feeding patterns, and how they behaved. However, she had never considered this a "business" until she joined a local SHG. There, she attended a training session that changed her perspective entirely. The trainers explained a simple but powerful truth: financial growth is possible even if you start with just one goat.

Kavita's journey began in 2014 with a single goat, a gift from her father. While it seemed like a small start, Kavita treated it with the seriousness of a major enterprise. She immersed herself in the technical side of the work, learning how to handle vaccinations, deworming, and basic health checks. This medical knowledge was a breakthrough; it meant



'I balance my family and business smartly. I am always eager to learn new things because I know that hard work is the only way to build a real future.'

she no longer had to depend on expensive external help to keep her animals healthy. She also learned how to meticulously track her expenses and plan for the long term, moving away from the “hand-to-mouth” mindset she had earlier.

The journey was far from easy. As her herd began to grow, Kavita faced a significant problem: she had no land of her own to build a proper shelter. Instead of giving up, she showed the resourcefulness of a true entrepreneur. She arranged for temporary sheds and worked out deals to use rented land for grazing. She adjusted her feeding schedules and space allocation, refusing to let a lack of property stop her momentum. With a small grant of ₹10,000 and a later loan of ₹20,000, she was able to gradually expand her herd and improve her facilities.

Today, Kavita's life is unrecognizably different from her days as a labourer. Her monthly income has tripled, reaching up to ₹15,000,

and she has a steady base of loyal customers who return to her every year. The impact on her family has been profound. She has successfully funded her children's education and managed the significant expenses for her daughter's wedding. Most visible of all is her home; using her earnings, she was able to renovate her cement house, a dream she had held for years.

In Gundalwadi, Kavita is no longer just a worker; she is a leader. Her husband and grown children now look to her for guidance, and she has become the primary decision-maker in the house. Other women in the village often seek her advice, inspired by the fact that a woman could take a single goat and build a legacy of financial independence. Kavita has proven that when a woman combines her traditional knowledge with modern skills and a determined heart, she can become the pillar that holds up an entire community.



DREAM TO DIGITAL MARKETPLACE POONAMBEN YATINBHAI SUTHAR'S ENTREPRENEURIAL JOURNEY

In the village of Jagudan, located in the Mehsana district of Gujarat, the expectations for a woman in Poonamben Yatinbhai Suthar's position were narrow and well-defined. With her husband working abroad, the community assumed her life would be limited to managing her household and waiting for news from overseas. Although she had only completed her education up to the tenth standard, Poonamben carried a quiet, persistent ambition to do more. She wanted to be an entrepreneur, but in a social environment where women were traditionally discouraged from working outside the home, she needed more than just a dream; she needed a plan.

Her journey toward professional independence began when she joined a project led by the Cohesion Foundation Trust. This wasn't merely a support group; it served as a practical training ground where she learned the actual mechanics of running a profitable business. The most significant moment in her early development came during exposure visits to the massive wholesale markets of Ahmedabad and Rajkot. For the first time, Poonamben stepped out of the village and into the high-volume world of bulk trade. She spent her time walking through the crowded aisles, observing what people were buying and identifying what was missing in her own village. She noticed that the women in Jagudan had a clear need for quality artificial jewelry and cosmetics—items they currently had to travel long distances to find.

With a very modest initial loan of ₹7,000 from her Self-Help Group, Poonamben started her venture from a small corner of her home. Her decision was met with immediate hesitation from her relatives and in-laws, who questioned why she felt the need to work when her husband was providing for the family. Poonamben chose to answer these doubts with strict discipline. She applied a simple rule to her earnings: she saved as much as possible and put every rupee back into buying more stock. This methodical approach allowed her to move from a home-based setup to opening a prominent physical shop in the heart of Jagudan. That initial ₹7,000 investment has since grown into a business valued at ₹20 lakhs.

As her shop became successful, Poonamben looked for ways to reach

even more people. She decided to offer a wider variety of items, including apparel like T-shirts, to make sure she had something for every customer. She also embraced the internet to expand her reach beyond the village borders. By setting up an online platform to sell her jewelry and clothing, she was able to find customers across the entire district and beyond. This shift helped her business stay steady even when local foot traffic changed.

The social friction that defined her early days has since dissolved. Her mother-in-law and father-in-law, who were once her loudest critics, have become her most reliable supporters. They have seen firsthand the dignity and financial stability her work has brought to the entire family. In the village, she is now recognized as a "Sakhi Mitra" and a role model for other women looking to start their own paths. For Poonamben, the most profound change is in how she sees herself. When she looks at the thriving business she has built from nothing, she expresses her pride in a single, powerful sentence.



Partner Organisation



Chaitanya, a non-profit trust registered in 1993, has been at the forefront of promoting women's empowerment and gender equity by building women-owned and governed institutions that provide access to and control over resources. As one of India's pioneers in community-based microfinance, Chaitanya promotes SHG federations across 17 districts of Maharashtra and Madhya Pradesh. These federations are financially sustainable and collectively regulated through Sarathi Mahasangh, a confederation ensuring self-governance and accountability.



Partner Organisation

Cohesion Foundation Trust is an NGO working on holistic rural development focusing on livelihoods with a special focus on women in Gujarat, Maharashtra, Chhattisgarh and Uttar Pradesh



THE MULTIPLIER EFFECT NEELAM GUPTA'S VISION OF IMPACT BEYOND INCOME

For Neelam Gupta, a 33-year-old graduate from Bhadohi, Uttar Pradesh, leadership was never a new concept. Having served as a village head, she was well-acquainted with the complexities of local governance and the systemic challenges facing rural families. However, she realized that titles alone could not solve the deep-seated economic and health crises in her community. She decided to transition from public service to social entrepreneurship, identifying a glaring gap in a sensitive but vital market: menstrual health. For Neelam, this was a strategic move to prove that a non-traditional business could serve as a powerful engine for both social and ecological change, moving her community beyond simple subsistence living.

Her business, Vanshika Lifecare, arose out of a desire to create a scalable

solution that emerged from within the community rather than being imposed from the outside. While many rural entrepreneurs stick to traditional crafts or agriculture, Neelam chose to focus on sanitary napkins and garments. She recognized that while there was a demand for health products, the barriers of cost and social stigma were high. Supported by Development Alternatives through Swami Vivekanand Shiksha Samiti, she began sourcing quality products in bulk from Delhi, but kept the high-value work of branding and packaging local. This decision was not about saving money—it was about ensuring that the economic benefits of the business stayed within her village.

The strategic brilliance of Neelam's model lies in how she integrated awareness with sales. She understood that you cannot sell a health

product in a conservative environment without first addressing the education gap. To do this, she built a workforce of 26 people, many of whom conduct door-to-door sales and menstrual health awareness campaigns across several villages. This approach turned her business into a community service, removing the embarrassment often associated with buying menstrual hygiene products while simultaneously creating jobs for local women. The technical hurdles of raw material sourcing and customer acquisition were cleared through peer-learning sessions, SHG meetings and exposure visits.

A major breakthrough in her journey occurred in 2024, when she secured a significant credit linkage of ₹11 lakh through a major bank. This was a massive vote of confidence in her business model, moving her from a small-scale operation to a professional enterprise with an annual revenue of ₹12 lakh. Unlike many businesses that focus purely on profit margins, Neelam has prioritized financial credibility

and social reinvestment. She has managed her credit responsibly to build a strong institutional reputation, and she now uses her monthly income—which ranges between ₹40,000 and ₹60,000—to mentor other members of her SHG, encouraging them to think beyond traditional livelihood ideas.

Neelam is now looking toward the next frontier of her mission: ecological impact. She is currently planning to innovate her product line by introducing reusable cloth pads, a move that addresses both long-term affordability of her products for rural women and the environmental challenge of plastic waste. For Neelam, the measure of her success is not found in her ledger alone, but in the 26 households she supports and the social barriers she has dismantled. As she often reminds her peers, entrepreneurship is only truly worthwhile when it creates a ripple effect of change that improves the health and dignity of an entire region.



“Entrepreneurship is not just about income—it’s about impact. With the right support, even non-traditional enterprises rooted in community needs can create social change.”



Partner Organisation

Development Alternatives (DA), the world’s first social enterprise dedicated to sustainable development, is a research and action organisation striving to deliver socially equitable, environmentally sound and economically scalable development outcomes. DA’s green technology innovations for habitat, water, energy and waste management, which deliver basic needs and generate sustainable livelihoods, have reduced poverty and rejuvenated natural ecosystems in the most underserved regions of India.



THE ARCHITECT OF KHALISHPUR ANURADHA BHARDWAJ BUILDING A NETWORK OF LEADERS

In the village of Khalishpur, near the historic city of Varanasi, Anuradha Bhardwaj is a woman whose influence is felt across dozens of communities. Her story began with the kind of challenges that often end a woman's professional journey before it can even start. She faced an early marriage and strict social restrictions that left her with very little freedom to work or study. However, Anuradha possessed a quiet, steely determination. Despite the hardships of her early years, she refused to let her education stop, eventually completing her post-graduation. She knew that if she wanted to change the financial stability of her family, she would first have to change her standing in the community.

Anuradha's path to leadership started at the most local level, as a member of an SHG. She quickly stood out for her organizational skills and was soon appointed as a coordinator. In this role, she became the bridge between local women and the outside world. She ensured that meetings were held regularly and that every rupee was accounted for with strict financial discipline. But Anuradha's vision was larger than a single group. She worked her way up to become the President of a Cluster Level Federation, a position where she now manages and mentors thousands of women across twenty-eight villages.

While Anuradha is a leader and a mentor, she is also a successful entrepreneur in her own right. She serves as a "Super Saheli" through the Frontier Markets program, where she operates as a digital rural entrepreneur. Using a mobile application called Meri Saheli, she brings the global market to her village's doorstep. She places e-commerce orders for essential products, provides digital services, and conducts consumer surveys. Her work ensures that people in the most remote

areas can access high-quality goods that were previously out of reach. Through this digital business alone, she manages a turnover of ₹14 lakhs a year, earning a steady income that has transformed her family's finances.

The impact of her work is best measured by the success of the women she has helped. Anuradha has directly mentored fifty women in her immediate area and indirectly supported thousands more across sectors like agriculture, dairy, and retail. By helping these women access bank loans and government funds, she has seen their household incomes rise by as much as fifty percent. She doesn't just give advice; she helps build collective enterprises and producer groups that provide stable, long-term employment for women who were once as restricted as she was.

Her tireless work on the ground reached the highest levels of national recognition when she received the Woman Exemplar Award from the CII Foundation. The moment she was felicitated by the Finance Minister of India, Smt. Nirmala Sitharaman, served as a powerful validation of her journey. It proved that a woman from a small village could not only secure her own family's future but also become a driving force for the Indian economy.

Today, Anuradha continues to build a "second line" of leadership, ensuring that other women are trained to take over and expand the work she has started. Her income allows her to invest in her children's education and her family's savings, but her true wealth is the self-reliance she has fostered in her community. She has moved from the restrictions of her early marriage to a life where she is a mentor, a business owner, and a national role model.

'I realized that a woman's strength lies in not only improving her own family's future but also in uplifting other women around her. When we work together, we can transform entire villages into self-reliant communities.'



PERSISTENCE PAYS RUCHI SINGH'S JOURNEY TO BUILDING NAHAWANIPUR'S LARGEST SHOP

In the village of Nahawanipur in Varanasi, Ruchi Singh's journey began not with a grand business plan, but with a simple need to support her family and a quiet desire to see what she was capable of. For two years, she worked as a teacher in the local school. While the income was modest, the experience of standing before a classroom gave her something far more valuable: the confidence to step outside the traditional boundaries of her home. It was the first time she realized that her contribution mattered beyond the chores of the household.

However, life soon presented Ruchi with much steeper challenges. Her husband found himself without steady work, and the family was forced to lease out their agricultural land just to make ends meet. With a young son to care for and in-laws to support, the pressure was immense. Ruchi joined a local Self-Help Group where she learned about the power of collective savings. With a small loan from the group, she purchased a machine to manufacture "pattals" or leaf plates. It was hard, physical labour that earned her a few thousand rupees a month, but it kept the kitchen fires burning during their leanest years.

The most difficult part of those early years was not the work itself, but the way her community—and even some of her family—reacted. In a village where many believed a woman's place was strictly within the home, Ruchi was met with social stigma and harsh criticism. People whispered behind her back, disapproving of her "stepping out" to earn. Yet, Ruchi remained focused. She knew that her family's survival and her son's future depended on her persistence, and she refused to let the weight of village gossip slow her down.

A major turning point arrived when Ruchi connected with Frontier Markets. She was introduced to the Meri Saheli app, which used a chatbot and her own local language to make digital tools feel less intimidating. She began working as a banking link for her village, helping neighbours with digital transactions and financial services. This role required a high level of trust; people were essentially handing her their hard-earned money to process. By being honest and consistent, she slowly turned her critics into her customers. The very people who once judged her for working were now coming to her for help with their bank accounts.

With an initial financial boost from the program, Ruchi and her husband decided to open a small "kirana" or grocery shop. They started with very little, but Ruchi applied the same discipline she had used in her plate-making business. She listened to what the village needed and made sure her shelves were stocked with quality goods. Today, what began as a tiny venture has grown into the largest and most successful shop in Nahawanipur, valued at nearly ₹2 lakhs. Her annual turnover has reached a staggering ₹18 lakhs, providing her family with a level of security she once thought was impossible.

Ruchi's life is now a far cry from the days of struggling to sell leaf plates. She is a respected community leader who diversifies her income by helping other women navigate the digital world. She has ensured her son receives a good education and has built a sustainable asset that her family can rely on for years to come. Ruchi now spends her time mentoring other women, encouraging them to take that first step toward independence. She has proven that while hard work is the engine of success, patience and a thick skin are what keep that engine running through the toughest terrain.

"When I look back, I realize that hard work and patience can change everything. The same people who once doubted me now come to my shop and respect me. Frontier Markets gave me the courage and support to stand on my own feet, and today I feel proud that I can support my family with dignity. My message to other women is—never give up, because every small step takes you closer to a better future."



THE SWEET TASTE OF DIGNITY SUREKHA KUNDGAR AND BEED'S WILD HARVEST

For many families in the village of Dagadwadi in Beed, Maharashtra, the end of the monsoon signals a time to pack their few belongings and travel hundreds of kilometres to work in brick kilns or sugar cane fields. For years, Surekha Kundgar was part of this invisible workforce. Her life was defined by the dusty, back-breaking labour of a brick kiln factory. It was unorganized work where the hours were long, the pay was minimal, and the sense of exploitation was a constant, heavy weight. In that environment, the idea of “business” or “leadership” feels like a world away.

However, the hills surrounding her village held a hidden treasure: wild custard apples. For generations, these fruits were collected and sold to middlemen who took them to the big cities for a massive profit. The local women did the hard work of gathering the fruit, but they saw none of the real value. Surekha, with the support of the Gramurja Foundation, began to see that if they could process the fruit themselves, they could change the economic destiny of their entire village.

The transition from a labourer to an entrepreneur was not a simple

Partner Organisation



Frontier Markets is India's largest rural assisted commerce platform enabling last mile market access: Tech-enabled, Powered by Women. Frontier Markets brings gender-inclusive, quality products & services to rural doorsteps each day through its rural friendly “Meri Saheli Platform” and network of rural Women Entrepreneur led Super Malls & Digital Dukans.





*'Now I feel
pride from the
collection of
fruits.'*

one. In the beginning, Surekha faced resistance from within her own home. Her family was skeptical of her stepping out to lead a venture they didn't quite understand. Surekha herself lacked the technical skills required for a professional enterprise. She knew how to pick fruit, but she didn't know how to extract pulp safely, how to maintain hygiene standards, or how to present her products to a city audience. She had to learn the science of "value addition"—turning a perishable fruit into a stable, high-quality pulp and a delicious "rabdi" dessert.

With immense zeal, Surekha mastered these skills steadily. She learned how to manage a production schedule and how to brand her products so they reflected the unique quality of Beed's custard apples, which carry a special GI tag. She stopped being a worker and started being a strategist. She even designed a Standard Operating Procedure—a simple, clear set of rules for harvesting and processing—to ensure that every woman working with her produced the same high quality.

The financial results of her first year were staggering. Through her pilot project and by participating in various city exhibitions, Surekha

earned more than ₹1.5 lakh. This year, she is confident that her income will cross ₹3 lakh. But the most remarkable part of her story is the multiplier effect. Surekha is no longer working alone; she now leads a team of 15 women directly and has helped engage over 200 women across the region in this initiative. Together, they have formed a Producer Company—a business owned, and led by women farmers. This organization has enabled them to negotiate better allowing them to demand fair prices and access better markets.

The impact of Surekha's work has reached the very heart of her community's biggest challenge: migration. Because there is now a profitable, dignified industry right in their backyard, fewer families are forced to leave for the exploitative conditions of the brick kilns. For Surekha, the change is best summed up by the shift in how she feels when she walks through the hills to collect fruit. She is empowered enough to carve opportunities for herself and for women in her community.



Partner Organisation

Gramurja Foundation is a rural Maharashtra based non-profit organization working with sugar cane cutting migrant communities from the region. Their goal is to empower and engage communities in order to help villages become self-reliant and prosperous.

A KITCHEN THAT CHANGED EVERYTHING APARAJITA MOHANTY'S JOURNEY OF HOPE AND RENEWAL

At twenty-three, Aparajita Mohanty's world was centred around a small tiffin stall near a bus stop in Paramapanga village, Odisha. She lived a modest life, managing a household of seven that included her husband and their extended family. Her days were defined by the steady rhythm of preparing idlis and vadas for early-morning travellers. It was a simple existence, one built on hard work and the dignity of providing for those she loved.

This peace was shattered when her husband began to struggle with alcohol. The stability of their home started to dissolve, replaced by financial fear and constant arguments. As his habits took a toll on their savings and their peace of mind, the stall—once a source of hope—had to close its doors. Aparajita found herself in a helpless position, responsible for seven mouths to feed but with no income and a home in crisis.

Instead of surrendering to despair, Aparajita decided to fight for her family. With encouragement from the Gram Vikas team, and the ₹1,000 left to her name, she reopened the stall. She didn't settle for just repeating what she had done before; she reimagined what her business could be. She began by bringing back the morning snacks, but she soon added evening specials to attract a larger crowd.

Aparajita also noticed that people in her village had to walk long

distances just to buy basic daily essentials. To solve this problem for her neighbours and create more stability for her family, believing in her capabilities, she decided to work on this visible gap by adding a small grocery corner in her shop. She also managed to secure a ₹35,000 loan to renovate her space and obtained a formal food safety certification. These steps gave her a new sense of authority in her community.

Perhaps Aparajita's most difficult act of leadership was within her own home. Recognizing that her husband's addiction would continue to haunt their future, she took the brave step of admitting him into a rehabilitation centre. In a rural setting where social stigma can be heavy, this was a profoundly difficult choice. For Aparajita, however, the survival and health of her family outweighed any fear of what the neighbours might say.

Today, her quiet dedication has led to a life she once thought was lost. Her stall now generates a monthly income of over ₹40,000, providing a level of security that has transformed her household. She starts her work at 5am every morning and stays until late at night, managing the cooking, the serving, and the accounts herself. She believes that while her formal schooling ended at Class 10, life has given her a far deeper education in courage and self-respect.

'I didn't know how I would do it, but I knew I couldn't sit and watch my family go hungry. People think strength is loud. But mine was quiet—waking at 5 AM, cooking through pain, and not giving up. Some mornings, when I light the stove, I feel like I'm lighting a small flame of hope for all women like me. This is not just my stall. It's my second chance. My answer to the world.'



Partner Organisation

Gram Vikas is a non-profit organization based in Odisha, India, dedicated to enabling dignified and sustainable living for rural and tribal communities. Since 1979, it has worked through community-driven approaches focused on interventions that are water-centred. It focuses on holistic development through water and sanitation, livelihoods, habitat, and education. Its strength lies in empowering village communities to lead their own transformation.



BAKING A BRIGHTER FUTURE ANTIM BALA PATEL'S PATH TO ENTERPRISE

In the village of Khedi, within the Khandwa district of Madhya Pradesh, forty-year-old Antim Bala Patel has always been a woman of high aspirations. With a post-graduate degree and passion for baking, she spent years running a modest home-based business, specialized in making cakes and pastries. While she was able to earn about ₹5,000 a month and manage her household as its head, she felt her potential was limited by the small scale of her individual operation. She had the skills and the drive, but she lacked the industrial equipment and the market reach to turn her talent into a big enterprise.

The turning point came in 2024 when she joined a collective group enterprise supported by the Indo-Global Social Service Society (IGSSS). This was a significant shift; while many of the other women

in the group were moving away from inconsistent daily wage labour, Anita Bala chose a leadership role in this collective group enterprise. She brought her fundamental knowledge of baking to the group and began mastering new, high-demand products like ragi cookies and millet-based snacks. This transition required her to move beyond the simple home oven and learn how to operate professional machinery, manage bulk production, and understand the nuances of branding.

The early stages of this group venture were a lesson in professional quality control. Antim Bala faced challenges with the quality of raw materials, where poor-grade grains or improper filtering would cause entire batches of dough to spoil. She took these setbacks as a professional challenge, refining the production process and training



herself on how to filter grains and select the best ingredients. This attention to detail paid off as the group's products reached a level of quality that could compete in larger markets.

The success of the enterprise became visible when Antim Bala started selling her products in regional fairs. The results were a powerful validation of her hard work. In a single three-day fair, she earned ₹9,000, and during a seven-day event in Harda, the income reached ₹25,000. These were not just one-time sales; they led to repeat orders and opened doors to local stores across Khandwa. Today, her products are even traveling to customers in Indore and Bhopal, proving that her vision for the business had national potential.

Her role within her home has also evolved alongside her business. As the head of her nuclear family, she independently manages the

reinvestment of her earnings into better raw materials and helps plan for her children's future education. Her family and her community now see her as a bold leader who has not only improved her own life but has created a pathway for dozens of other women to leave manual labour behind for a skilled trade.

Antim Bala is no longer just baking for her neighbours; she is building a brand. Her dream is to see the cookies and millet products made by the women of Khedi move from small local stalls to the shelves of major urban malls. She has proven that when a skilled individual joins forces with a determined group, the result is an enterprise that can transform an entire community's economy.

'As the work grows, we want to involve more women. It is the dream of all of us that our products reach from small shops to big malls and that we create a distinct identity in our city. This is our dream.'



'After joining this enterprise, my son was able to open another new shop, and I realized that if women work together, they can create employment opportunities right in their own village.'



FROM DAILY WAGES TO DAIRY DURGA BAI'S COLLECTIVE ENTERPRISE JOURNEY

In Tigariya, a small village in Khalwa block of Khandwa district, Durga Bai has spent most of her life working hard to support her family. At 50 years old, she is the head of her household, living in a joint family with her two sons. Though she never had the chance to attend school, years of responsibility and labour have given her a quiet resilience and a deep understanding of village life.

For a long time, Durga Bai's days followed a demanding routine. She prepared midday meals at local schools and anganwadis, and when that work ended, she often took up daily wage labour. The work was physically exhausting and the income uncertain. On good days she earned only ₹250. It was just enough to manage basic household needs, but never enough to feel secure about the future.

Despite the hardships, Durga Bai carried a sense of responsibility not only for her family but also for her community. Over the years, she had developed a practical understanding of how things worked in her village. Many households owned cattle, and milk was collected informally from different farmers. She knew the people, their routines, and the potential that lay within this everyday resource—though at the time, she had never imagined it could become the foundation of a business.

Her turning point came when a meeting was organized in her local SHG with support from IGSSS where women gathered to discuss opportunities for livelihood generation. During the meeting, they were introduced to the idea of starting small enterprises collectively.



For Durga Bai, the idea of a dairy-based enterprise immediately made sense. During the training sessions that followed, she learned about the strong demand for products like maava and ghee in local markets. Listening to these discussions, she realized that the knowledge she had gained over years—knowing which farmers produced milk and how it could be collected—could actually help the enterprise function.

Gradually, a small group of women came together to form Jai Shree Krishna Enterprise, which began operations in April 2025. The enterprise focused on collecting milk from nearby farmers and processing it into maava and ghee.

For Durga Bai, the learning curve was steep. She had to understand how to operate machinery, test milk for fat and purity, and maintain consistent quality in production. In the early days, collecting enough milk from farmers was difficult, and the technical aspects of testing and processing were confusing. At times, the process felt overwhelming.

But Durga Bai approached these challenges with patience. She discussed problems and asked questions during training sessions, and practiced repeatedly until the machines and processes became

familiar. Slowly, confidence replaced uncertainty.

A defining moment arrived in September 2025 when the enterprise received its first large order. For Durga Bai, earning around ₹10,000 from that order was more than just income—it was proof that their collective effort could work. Today, the enterprise continues to receive orders, especially during festivals such as Holi and Diwali when the demand for dairy products increases.

At home, her contribution has strengthened her position within the family. Seeing her dedication and the income she brings, her family now encourages her work and takes pride in her achievements.

Durga Bai's story is not only about starting a dairy enterprise. It is about how experience, collective effort, and the right support can transform everyday knowledge into opportunity. Through determination and collaboration, she and the women of her village are proving that livelihoods can grow from within the community itself.



Partner Organisation

Indo Global Social Service Society (IGSSS) is a national-level development organization working to promote sustainable livelihoods, social justice, and community empowerment among marginalized and vulnerable communities across India. Established in 1960 and headquartered in New Delhi, IGSSS implements various development programs focused on climate-resilient agriculture, women empowerment, disaster risk reduction, and natural resource management.

CRAFTING JUTE, CREATING CHANGE SHABNAM PARVEEN'S ENTREPRENEURIAL SPIRIT

In the bustling city of Lucknow, thirty-eight-year-old Shabnam Parveen lived a life that was largely defined by the quiet walls of her home. As the only daughter-in-law in a traditional household, her identity was anchored in the relentless cycle of domestic chores. Her days began long before the city fully woke, filled with cooking, cleaning, and managing the needs of her children and extended family. With no participation in the financial decisions, her world was safe and familiar, but it was also financially fragile.

The household ran on an irregular income of barely eight thousand rupees a month, while their expenses for rent, food, and education often climbed toward twelve thousand. By 2022, the rising cost of living turned this gap into a source of constant stress. School fees were frequently delayed, and the family was often forced to borrow small amounts from relatives just to manage basic needs. While this economic pressure created an urgent need for change, it was Shabnam's own deep-seated aspirations that ultimately moved her forward. She did not just want to survive; she wanted to earn with dignity and build an identity of her own.

Shabnam's transformation began when she heard about a jute-weaving training program being offered in her locality. Though she was initially hesitant, the convenience of the training being held nearby gave her the courage to attend an orientation. It was here that she discovered a hidden talent she had possessed all along. Shabnam was a natural designer. Even without formal training, she had an instinctive eye for colour combinations and patterns. She could visualize a finished product before it was even stitched. When she realized that jute was not just a simple craft but a high-demand material for corporate and retail brands, she saw a path to a much larger future.

The journey was not without its trials. Her first major independent assignment—a bulk order of jute bags—resulted in a significant portion of the items being rejected due to uneven stitching. For someone who had worked so hard to prove herself, this was a moment of deep emotional difficulty. However, Shabnam showed the resilience of a true professional. Instead of giving up, she treated the rejection as

a lesson in quality control. She meticulously analyzed every mistake, refined her technique, and committed herself to “market-ready” standards. This shift in mindset from a trainee to an entrepreneur was a critical turning point.

Today, Shabnam earns over fifteen thousand rupees a month, supplemented by incentives from bulk orders. Her success has completely altered the dynamics of her home. She is no longer a silent spectator in financial matters; she is a primary decision-maker who pays school fees on time and plans for her children's academic futures. Most importantly, the social barriers that once made her neighbours skeptical have vanished. The family members who once worried about “what people would say” are now her proudest supporters.

Shabnam has also become an informal mentor in her community. Other women in her neighbourhood, inspired by her steady income and newfound confidence, now approach her for guidance on balancing work and home life. She has moved from the background of her courtyard to the forefront of a flourishing enterprise, proving that when a woman's natural creativity is paired with professional opportunity, she can rewrite her own story and inspire an entire community to do the same.

‘Earlier, I only managed my home. Today, I manage orders, income, and my dreams. The day I earned my first payment from my own work, I felt I had earned my identity.’



THREADS OF COURAGE

VEERMATI'S JUTE ENTERPRISE JOURNEY

Amidst the vibrant suburbs of Lucknow lives Veermati, a 48-year-old widow whose life story is woven with resilience, quiet strength, and the determination to build a future for her children. Today she earns around ₹15,000 a month making jute bags, but her journey to stability began in a time of deep uncertainty.

Many years ago, Veermati's life changed suddenly when her husband passed away. At that time, her youngest child was only three years old. Overnight, she found herself alone with four young children—two sons and two daughters—and no source of income. The small, fragile structure of her world collapsed into a daily struggle for survival.

Each morning began with worry. Feeding the children, arranging basic necessities, and thinking about their education felt overwhelming. The family's monthly income had dropped to zero, and there were days when arranging a simple meal required borrowing money. Veermati was no longer only a mother; she had to step into the role of both parents, carrying the emotional and financial burden of the household alone.

Determined to survive, she began doing embroidery work from home. Her skilled hands moved patiently over fabric, but the effort brought in only ₹500 a month—barely enough to buy groceries, let alone cover school fees or medical expenses. The income was too small to support a family of five, yet it was the only opportunity available to her at the time.

Despite the hardship, Veermati never allowed despair to define her life. She believed that if she kept working, something better might come. Her quiet perseverance eventually led her to an awareness campaign organized by the Jute Artisans Guild Association (JAGA), which offered skills training in jute product manufacturing.

Curious and hopeful, Veermati joined the training program. It was here that a new possibility began to unfold. During the sessions, she learned that even simple jute bags were sold at high prices in corporate and urban markets. The idea sparked her imagination. She realized that she could combine the precision she had developed through

embroidery with the techniques of jute craftsmanship to create beautiful and durable products.

Veermati approached the training with extraordinary dedication. Even after formal sessions ended, she would stay behind to ask questions about improving finishing, maintaining uniform measurements, and refining designs. At home, she practiced tirelessly, comparing her work with sample pieces and correcting her mistakes.

After completing the training, Veermati received her first small order for jute bags. She worked carefully—measuring, cutting, and stitching each piece with precision. She paid special attention to finishing and durability, checking every bag against the sample. Slowly, her confidence began to grow.

But her biggest challenge was not only financial. As a widow, stepping out to work invited social hesitation and judgment. At times, even she doubted her own abilities. The turning point came when the program placed its trust in her—not only giving her larger responsibilities but also inviting her to train other women.

That moment changed how Veermati saw herself. She was no longer just a craftswoman completing orders; she had become a mentor and leader. Today, she trains new artisans and is especially known for her talent in designing attractive jute bags.

Her earnings now help support her household and fund her children's education. With her savings, she has purchased a sewing machine and other tools, allowing her to increase her production and secure her livelihood.

Perhaps the most meaningful change has been in the community around her. Women who once hesitated to step outside their homes now see Veermati as an example of courage. Families that once questioned her work now encourage their daughters and daughters-in-law to join similar training. Her story is a reminder that resilience, when paired with opportunity, can transform not just a livelihood—but an entire life.



'Even when I had nothing, I did not lose courage. I believed that hard work would one day pay off.'

Partner Organisation



The Jute Artisans Guild Association (JAGA) is a Lucknow-based social enterprise founded by Anjali Singh with a mission to empower women and promote jute as a sustainable alternative to plastic.



STITCHING A LEGACY ARCHANA GOKUL SOLE'S AWARD-WINNING TRANSFORMATION

In the village of Medankarwadi, within the Khed taluka of Pune, Archana Gokul Sole is a name that commands deep respect. To the hundreds of women she has trained, she is a mentor; to her family, she is a provider; and to herself, she is a survivor. Archana's story did not begin with a business plan or an ambition for fame—it began in the quiet, difficult shadows of poverty. Growing up in a family with six children, she watched her father struggle as the sole earner. To ensure their school fees were paid, Archana and her siblings spent their weekends working manual jobs. These early years instilled in her a sense of frugality and a deep understanding of what it means to manage with very little. She was determined to be the first in her family to break the cycle, eventually earning her Bachelor of Arts degree through sheer persistence.

However, life had more trials in store for her. In 2011, tragedy struck when her husband passed away suddenly. Overnight, Archana became a widow with a two-year-old daughter and a young son to raise. She had no choice but to single-handedly raise a family with no promised income and support. Archana decided to move forward and generate money with the skill of tailoring. She had learned how to stitch blouses after the tenth grade to help her father, and now, that simple skill became her family's only lifeline.

Her path toward professional entrepreneurship began when she joined the local SHG. For Archana, the group was more than just a place to save money; it was where she discovered that she possessed natural leadership skills. She was elected President of her group, a role that forced her to step out of her comfort zone and interact with banks and



'I never gave up—tailoring saved my family. Learning new things is what keeps me alive and gives me the confidence to lead my community.'

local authorities. Through the SHG, she accessed her first significant loan of ₹35,000. She didn't spend this on household needs; she invested it in a specialized pico and fall machine.

As Archana gained fame in the community for the trendy designs she stitched, she was motivated to open a small stitching shop. Despite her financial fears, she took a leap of faith and rented a small shop, opening a ladies' boutique alongside her sister-in-law's beauty parlor. This combination created a one-stop destination for the women of Medankarwadi, and Archana's income began to climb steadily. She didn't stop at traditional designs however; she used the project's digital literacy training to master smartphone apps, UPI payments, and online banking. She moved from being a shy woman who struggled to speak in public to a tech-savvy business owner who managed her accounts with professional precision.

The most remarkable chapter of Archana's journey is her rise to becoming a Master Trainer. Recognizing her talent and her ability to communicate clearly, she was selected to train other women. To date,

she has taught tailoring and fashion design to over 200 women across multiple villages, helping them start their own micro-enterprises. Her work was officially recognized in 2020 when she received the "Kaushalayacharya Award" from the Government of India, a moment of immense pride for a woman who once worked weekends just to stay in school.

Today, Archana's business generates a monthly income of between ₹40,000 and ₹50,000. This financial stability has allowed her to renovate her family home and, most importantly, provide her children with the opportunities she once struggled to fund. Her son is currently in his second year of a BBA program, and her daughter is growing up seeing her mother as the backbone of their entire family. Archana has proven that while life can be incredibly harsh, a woman with a needle, a thread, and a determined heart can stitch together a future of dignity and success.



THE WEAVER OF PEELI MITTI AARTI MALAKAR'S JOURNEY TO INDEPENDENCE

In the historic town of Maheshwar, Madhya Pradesh, the sound of the handloom is more than just background noise; it is the heartbeat of the community. For thirty-eight-year-old Aarti Malakar, this rhythm was once something she observed from a distance while managing the daily chores of her nuclear household. With only an eighth-grade education, Aarti's world was centred on her small home in the Peeli Mitti area, where she looked after her husband and two children. However, as her son and daughter grew—now sixteen and twelve years old—the financial reality of their future began to weigh on her. She realized that to give them the education and the opportunities she never had, she would need to find a way to contribute to the family's income.

Aarti's journey into professional weaving had begun in 2014. While she already had a basic understanding of stitching, the handloom was a far

more complex and demanding craft. It required a high level of physical coordination and an eye for the intricate patterns that Maheshwar is famous for. To the surprise of many, Aarti picked up the skill with remarkable ease. She possessed a natural patience and a steady hand, mastering the loom and learning about the different qualities of yarn and silk. She didn't just want to weave; she wanted to understand the logic of the business.

One of the biggest hurdles she faced was purely physical. A traditional handloom is a large piece of equipment that requires a dedicated, stable space to operate. Aarti's house was small, and there was simply no room to set up a production unit without disrupting the entire family's living space. In those early days, the lack of a proper workspace felt like a wall she couldn't climb. Furthermore, she found no financial assistance from government schemes. Instead, she turned



to her local SHG, which provided her with an initial loan of ₹10,000, which she used to secure the materials she needed. Later, a second loan of ₹20,000 allowed her to stabilize her production.

Aarti used the training sessions provided by the SHG to move beyond the physical act of weaving. She learned the essential “back-office” skills that turn a craft into a business: meticulous record-keeping and business budgeting. She realized that knowing exactly where every rupee went was just as important as the quality of the fabric on her loom. This financial discipline proved vital when the global pandemic struck in 2020. While many businesses were forced to shut down, Aarti showed incredible agility. She secured a bulk order from a company to manufacture handkerchiefs. It wasn’t the traditional, elaborate work she was used to, but it was a steady, high-volume demand that kept her income flowing and her family secure during a time of immense crisis.

Today, Aarti earns a consistent income of approximately ₹10,000 per month. This money is dedicated to her children’s studies, ensuring that her sixteen-year-old son and twelve-year-old daughter have a clear

path to higher education. But the most significant change for Aarti is not found in her bank account; it is found in her social standing. Before she started her business, her movements were often limited and questioned by her family and the community. Today, as a successful and independent professional, she has earned the trust and respect of her household. She can step out of her home for work or meetings without being questioned, a “social permission” that has given her a new sense of dignity and freedom.

Aarti has proven that a woman with a basic education and a single loom can change the trajectory of her family. She has moved from the quiet background of her home to the forefront of her community’s economy. Through her persistence, she has ensured that while she may have stopped her studies at the eighth standard, her children will go as far as their dreams take them.



'I learned that for our tradition to survive, it must be a strong business. Moving from a single loom to managing bulk orders has given me the dignity of a professional and the stability my family needed.'



Partner Organisation



Kala Maitri, meaning "Friendship through Art", is a women-led enterprise promoted by Chaitanya and WISE and registered as a society in 2023. Based in Maheshwar—a region known for its rich weaving heritage—Kala Maitri empowers rural women artisans by transforming their skills into sustainable income and creative expression. The initiative provides training, market linkages, and dignified livelihood opportunities through seven empowerment hubs.

FROM CLASSROOM TO MILL KALPANA MALI'S ENTREPRENEURIAL LEAP

In the drought-prone landscape of Satara, Maharashtra, stability is a rare and highly valued commodity. For Kalpana Nilesh Mali, life in the village of Dahiwadi seemed to have reached that desired point of security. She had a respected position as a teacher in a junior college—a role that provided a steady income, social standing, and a predictable daily rhythm. However, inside the quiet classroom, Kalpana felt a growing urge to build something of her own. She began to notice a shift in the world around her: people were becoming more conscious of their health, looking for pure, unadulterated foods that the modern industrial world had moved away from.

This observation led her to the niche field of cold-pressed oil. Unlike modern refined oils, cold-pressed oil is extracted at low temperatures using a wooden press, a method that retains the natural nutrition, aroma, and flavour of the seeds. It was a traditional process seeing a modern revival, but for a teacher with no background in manufacturing or machinery, it was an entirely unfamiliar world. When Kalpana announced she was leaving her stable teaching career to start an oil production unit, she was met with immediate skepticism. Neighbours and family members questioned why she would trade a clean, professional job for a venture that required significant debt and manual labour.

The financial risk was significant too. However, Kalpana invested boldly, taking a ₹10 lakh loan to set up her production unit in Gondavale village. Because she lacked formal training in oil extraction, she showed a remarkable level of personal initiative. During the quiet hours after her household chores were done, she turned to the internet as her primary classroom. She spent months studying YouTube tutorials, watching videos on everything from seed quality and machine maintenance to the chemistry of oil extraction. She supplemented this self-directed learning with professional training, spending six months carefully studying the market before she ever pressed her first batch of seeds.

While the technical side of the business was a challenge, Kalpana soon realized that producing a great product was only half the battle. To grow, she needed people to know her name. This is where she discovered the importance of networking—a skill that has become

the backbone of her enterprise. With support from the Mann Deshi Foundation, Kalpana actively sought out exhibitions and business fairs. These events were not just places to sell a few bottles of oil; they were opportunities to make contacts. She shook hands with distributors, talked to retailers, and met other women entrepreneurs who shared their own struggles and successes.

This focus on building relationships changed the scale of her business. Through the contacts she made at these exhibitions, Kalpana was able to expand her reach far beyond the borders of Satara. Today, her healthy, cold-pressed oils are sold in the busy markets of Pune, Mumbai, and Thane. She has moved from handing out simple paper pamphlets to managing a professional digital presence on WhatsApp and Facebook, where she interacts directly with her growing customer base. Her unit now produces around 1,500 liters of oil every month, generating a steady profit of ₹30,000.

Perhaps most significantly, Kalpana is no longer a solo traveller on this path. Her success has allowed her to hire two employees from her village, providing them with the same kind of stability she once found in teaching. The skepticism that once surrounded her choice has been replaced by a deep-seated respect. She has proven that while a textbook can teach you a lesson, it is the combination of self-taught initiative and the willingness to step out and meet the world that builds a business.

'Networking is an integral part of any business. With Mann Deshi's support, I could make contacts that helped me scale my enterprise and look positively toward further expansion.'



Partner Organisation



**Mann Deshi
Foundation**

The Mann Deshi Foundation empowers women by providing knowledge, skills, confidence, access, and capital to become successful entrepreneurs, offering comprehensive support through initiatives like the Mann Deshi Business School, Mobile Business School, Goat Farming Program, and Rural Chamber of Commerce for Women.



‘Small starts can bring big changes. With hard work, time, and courage, I stand strong on my own feet today.’



‘Even a small start can bring big change. When given the opportunity, women can support both their household and community.’

TAKING THE REINS REKHA DEVI AND THE GROWTH OF A FAMILY ENTERPRISE

When Rekha Devi’s husband secured a new job, the future of their family business, ‘Aishwarya Mobile,’ hung in the balance. For years, the shop in Saroli, Gujarat, had been the family’s anchor, providing digital financial services and travel bookings to the neighbourhood. Switching to a new job role, the husband thought of closing the shop.

Rekha, however, saw a different possibility. She wasn’t ready to watch a functioning business disappear, nor was she ready to remain confined to household chores. She decided to take the charge rather than shutting the shop.

The transition was far from seamless. In the beginning, Rekha felt overwhelmed with the dual responsibility for complex money transfers and ticket bookings while still ensuring her two school-going children were cared for and the household was running smoothly. The pressure of balancing the shop’s duties with her responsibilities at home was a constant weight, and she had to work hard to earn the same level of trust from customers that her husband had built.

Through persistence and a commitment to consistent hours, however, Rekha didn’t just maintain the shop; she transformed it. Under her leadership, the monthly earnings doubled, rising from an average of ₹6,000 to over ₹12,000. She moved from being a tentative participant

in the business to a confident professional who now manages transactions worth between ₹30 and ₹40 lakhs every single month.

This growth has fundamentally changed her family’s financial standing. Her earnings now cover the household expenses and pay the LIC premiums that secure her family’s future. Most importantly, her success has allowed her to invest in her children’s education without the constant fear of a shortfall.

Beyond the bills and the school fees, there is a deep personal pride in what she has achieved. With her own savings, Rekha recently purchased gold jewelry for herself—a tangible symbol of her independence and the success she built with her own hands.

She now encourages other women to look beyond the boundaries of their homes and take small steps toward their own financial freedom. She believes that a small start can lead to a massive change if one is willing to put in the time and courage. For Rekha, standing on her own feet is the greatest victory of all.

FROM A QUIET BOOTH TO A DIGITAL HUB PARVATHI MANJUNATH’S SMALL-TOWN ENTERPRISE

In the town of Gangavati, in Karnataka’s Koppal district, Parvathi Manjunath’s entrepreneurial journey began in a tiny space: an STD booth. Eight years ago, these booths were a staple of small-town life, but as mobile phones became common, many of them simply disappeared. Parvathi, however, refused to let her small corner of the world fade away. She had a dream to make something bigger of her life, and she saw the changing digital landscape not as a threat, but as an opportunity to grow.

The transition from selling mere phone calls to managing digital bank transfers was not an easy one. In the beginning, Parvathi was filled with hesitation—worrying about whether she could master the new technology and if she could balance the long hours at the shop with her responsibilities as a mother and daughter-in-law. In a small town, the pressure to maintain a perfect home can often outweigh a woman’s professional ambitions.

This is where the strength of her family changed the course of her story. Unlike many women who face resistance at home, Parvathi found a solid foundation of support in her husband, her son, and her father-in-law. They stepped in to help with household chores and encouraged her to keep the shop running. This collective effort allowed Parvathi to focus on learning the intricacies of digital finance, transforming her

old booth into a vital service point for the entire community.

Today, Parvathi’s shop is the heartbeat of local finance in Gangavati. She handles everything from money transfers to EMI collections, serving as a “Digital Didi” for neighbours who might otherwise have to travel long distances to reach a formal bank. For the local women in her area, Parvathi is a gateway to financial independence.

Through her steady work, Parvathi now earns between ₹9,500 and ₹11,000 every month. This income has brought a new level of stability to her household, but the financial gain is only one part of the story. The true victory is the recognition she receives when she walks through her neighbourhood. She is no longer just a woman managing a booth; she is a respected business owner who has proven that small-town dreams can indeed lead to big changes.

Parvathi believes that every woman deserves the chance to work independently and earn her own respect. She sees her success as a bridge that helps both her family and her community move toward a more secure future. For her, the journey from the STD booth to a full-service digital hub is proof that with enough heart and the right support, no start is too small.



Partner Organisation



Nearby Technologies, incepted in April 2016, PayNearby is a DPIIT-certified company and India's leading branchless banking and digital network. PayNearby operates on a B2B2C model, where it partners with neighbourhood retail stores and enables them with the tools to provide digital and financial services to local communities. PayNearby's mission is to make financial and digital services available to everyone, everywhere.

HUNGER FOR MORE

KAMALA'S JOURNEY OF REBUILDING THROUGH FOOD

Kamala's formal education ended after the seventh grade. For years, her world was defined by her family and her husband's small provision store in Maruthi Nagar, Bangalore. She had never earned her own income or imagined herself as the head of a professional enterprise. Yet, beneath the quiet rhythm of her daily life was a deep-seated ambition—a desire to prove that she could build something significant of her own.

Kamala decided to take a bold leap by leading a group of women to start the Sri Lakshmi Cloud Kitchen. The goal was simple but demanding: to serve authentic, healthy, and home-style South Indian food to a busy urban neighbourhood. For someone with no prior business experience, it was a massive undertaking.

The initial reality was far harsher than the dream. For the first nine months, the kitchen struggled to find a consistent customer base. Because Kamala and her team lacked the technical knowledge of how to manage a commercial food business, the venture began to incur heavy losses. Eventually, Kamala had to face the heart-wrenching decision to close the kitchen down entirely.

For many, this would have been the end. But Kamala believed that while she lacked a high school degree, she did not lack the capacity to learn. She realized that it is never too late to master something new. Instead of walking away, she spent months working with Project Concern International (PCI) India team to understand why they had failed.

They spent hours in business planning sessions, learning how to scout for better locations and how to manage bank credit. In December 2024, after nearly a year of struggle and study, Kamala reopened the kitchen in a high-footfall area. This time, she wasn't just cooking; she was managing an enterprise with a clear strategy.

The perseverance paid off almost immediately. The second launch saw a 71% increase in average monthly revenue. Kamala, who once had no personal income, now earns ₹10,000 a month. This money has transformed her role within her family of four, allowing her to provide substantial financial support. The kitchen has now generated a total revenue of ₹8.5 lakhs and provides a livelihood for five other women.

Kamala manages every detail of the operation, from ensuring the

kitchen opens consistently to sourcing seasonal local produce. She has learned that variety and hygiene are what keep customers coming back. She has moved from being a woman who only knew the basics of a household to a leader who manages a professional kitchen with precision.

'We aim to reach the target of generating a revenue of Rs. 3 Lakhs per month now, and we are ready to put all our efforts to reach our target.'



Partner Organisation



PCI, a registered society under the Society Registrations Act XXI of 1860, has been working in India since 1998 with the objective of driving interventions to transform the lives of communities at scale by solving complex social issues, partnering with governments, private sectors, and development organizations.



THE POWER OF DIRECT MARKETS KAVITA BAI'S JOURNEY BEYOND MIDDLEMEN

In the village of Simori, located in the Bhimpur block of Betul, Madhya Pradesh, thirty-three-year-old Kavita Bai Dhurve was once a prisoner of a broken system. Like most farmers in her region, her hard work in the maize and wheat fields was at the mercy of local traders. These middlemen decided the prices, often far below the actual market value, and payments were chronically late or paid out in frustratingly small parts. For Kavita, who manages a family of six, including two young boys, this uncertainty was a constant source of stress. While she had studied until the 12th standard and even dreamed of a degree in agriculture, life had pushed her into a vicious cycle of manual labour and extreme poverty.

The turning point came during an SHG meeting where a trainer mentioned a radical idea: farmers could receive their payments directly into their bank accounts, removing the middleman entirely. That day, Kavita recalls, 'I understood that if the middleman disappears, the money comes straight to us.' This wasn't just a technical detail; it was a spark that reignited her dormant interest in agricultural science and business.

Kavita didn't just join the program; she mastered it. She spent her time between training sessions following up with instructors to clarify the nuances of digital transactions. She began visiting nearby villages to



map out crop availability and spoke to other women about the power of collective selling. She practiced using banking application to gain a hands-on ability to use the app. Her first real test was facilitating the digital sale of maize for a small group of neighbours. It was a modest transaction, but when the money landed directly in their accounts, they gained confidence in transparency of digital transaction.

Despite facing several gender-based challenges from the community such as being rebuked for riding a scooty, looked down upon for negotiating with the customers and buyers, Kavita remained focus on her business. When a Farmer Producer Organization required wheat procurement at scale, Kavita stepped up to coordinate the entire cluster. That single transaction earned her ₹20,000—her highest single earning to date—and more importantly, it proved to her village that a woman could lead a complex value chain.

Today, Kavita's role has been completely transformed. She is no longer just a producer; she is a digital agri-marketing facilitator and a master trainer. She works with over 50 farmers regularly and has influenced nearly 3,000 women across the district. Her income has more than quadrupled, moving from a seasonal ₹3,000 to a steady ₹15,000–₹18,000 per month. This financial stability has shifted the power balance in her home. Decisions about their children's education and household investments are now made jointly with her husband. Her scooty, once a point of contention, has become a symbol of her independence and professional authority.

Kavita has received public recognition through the Anand Utsav Puraskar and the PM Rashtriya Seva Yojana Puraskar, but for her, the real victory is found in her phone. Every time a farmer calls her to ask for the current market rate instead of going to a trader, she knows she has succeeded.

HARVESTING HOPE HOW RANI BAI TURNED A SMALL PLOT INTO A GROWING ENTERPRISE

In the village of Semeri Kalan, located in the Raisen district of Madhya Pradesh, forty-eight-year-old Rani Bai lived a life defined by hard work and modest returns. As the anchor of a large joint family that included her husband, two sons, and their wives, her routine was a marathon that began at 4:30 in the morning. For years, she balanced the roles of a primary homemaker with various small-scale earning activities. She worked in the government's Mid-Day Meal scheme and ran a tiny neighbourhood shop, bringing in a combined monthly income of about ₹6,000 to ₹8,000. While she was skilled at mental math and managing daily transactions, her income had hit a ceiling. The rising responsibilities of her expanding family made it clear that she needed a more sustainable way to grow.

The opportunity for a new beginning arrived during an SHG meeting in her village. The trainers introduced the concept of “Net Shade House” farming—a method of protected cultivation that allows farmers to grow high-quality vegetables regardless of the harsh outside weather. What caught Rani Bai's attention wasn't just the technology, but a specific comparison: the trainers showed how a tiny plot of just 5.5 decimal units could generate as much as ₹50,000 in additional annual income. For a woman used to earning small amounts through irregular labour, this figure represented a life-changing shift.

Rani Bai didn't dive in blindly. That evening, she sat with her husband and sons to discuss the risks. They talked about the costs, the labour required, and the doubts they all shared. With her family's cautious encouragement, she decided to take the risk. She moved from the kitchen and her small shop into the field, actively participating in the physical setup of the net house structure, preparing the soil, and forming the beds for her first crop of cucumbers.

The transition to scientific farming was not without its hurdles. Early in the first cycle, Rani Bai noticed the leaves of her cucumber plants turning yellow and growth appearing uneven. It was a moment of deep anxiety; she feared her investment was failing. Instead of panicking, she treated the problem as a professional challenge. She went back to the detailed notes she had kept during her training and realized she had been over-irrigating the plants. By correcting the nutrient balance and water levels, she saved the crop. This experience transformed her from someone who was simply ‘trying’ a new method into a technical expert who understood the science of her soil.

The social shift was just as significant as the technical one. Initially, there was concern within her family and the village about who would manage the household if the women were busy in the fields. Rani Bai navigated this by turning the business into a family affair. She assigned small, manageable tasks like irrigation monitoring and harvesting to other members, making them stakeholders in her success. When the first harvest brought in ₹20,000, and the second cycle matched that success, the whispers of the neighbours were replaced by admiration.

Today, Rani Bai is a recognized leader in her community. She has moved from being a secondary contributor to a primary earner, with her annual income increasing by nearly ₹50,000. Her success has been noticed by high-level block and district officers, but for Rani Bai, the most meaningful validation happens at home. Her opinion now carries equal weight in major financial decisions, and her sons and husband view her not just as a homemaker, but as a progressive entrepreneur. She has proven that with the right technology and a persistent heart, even the smallest plot of land can become a foundation for family progress.

‘Earlier, I had to wait for my money. Now, people wait for me to tell them what the market rate is. I am no longer just a farmer; I am connected to the world's market.’





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वर्ष: 2024

ग्राम: सेमरी कलां

विकास खंड: ओवेबुल्लागज

जिला: रायसेन (म.प्र.)

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'Net house farming was not just a new technique for me; it was a new beginning for my family's progress.'

TURNING MILK INTO OPPORTUNITY REKHA YADAV'S DAIRY REVOLUTION

For many years, Rekha Yadav's days in the village of Hinoti in Damoh district, Madhya Pradesh were measured by the thousands of bidis she rolled late into the night. After spending hours as a daily wage labourer on other people's farms and tending to her family's livestock, she would sit in the dim light to earn a meager two or three thousand rupees a month. As a member of a joint family with very little land, every rupee was a struggle. This precarious balance collapsed entirely when her father-in-law fell seriously ill. The family was forced to sell part of their small landholding and take on heavy loans to cover medical bills. Rekha still remembers the heartbreak of her children asking for simple treats she couldn't afford. That period of helplessness sparked a deep resolve in her; she decided she would never let her family reach that point of desperation again.

The opportunity for change appeared when a community mobilizer discussed the possibility of opening a milk collection centre in the village. While other residents hesitated, Rekha saw a path forward. She possessed a natural talent for mental calculations and a sharp understanding of livestock, but it was the technical training that truly opened her eyes. She was shocked to realize how much local middlemen had exploiting the villagers for many years by underpaying them. This realization turned her curiosity into a professional mission.

The beginning of her business in January 2025 was a trial by fire. In her first month, she faced a loss of over two thousand rupees because she hadn't yet mastered how to spot diluted milk from suppliers, which lowered the quality of the entire batch. Her family, worried by the loss, urged her to stop and return to her old work. Rekha refused. She trusted her training and her own ability to learn from mistakes. She began implementing a strict quality-checking process for every

supplier before mixing the milk, ensuring that the final product met professional standards.

Rekha reached out to her fellow SHG members in an attempt to address the issue of a lack of working capital by offering them better prices for milk delivery, that too with the option of collecting it from their doorsteps. She asked the women to trust her with their produce, promising them better rates at their own doorsteps bypassing middlemen altogether. That trust became the bedrock of her enterprise. She began maintaining a meticulous ledger and established a transparent ten-day payment cycle. By the second month, her persistence paid off with a profit of seven thousand rupees, proving to her family and the skeptics in the village that a woman could indeed manage a complex commercial operation.

Today, Rekha's collection centre serves twenty-five local households, and her monthly income has climbed to nearly thirty thousand rupees. This success has completely rewritten the story of her household. She no longer rolls bidis late into the night; instead, she uses her earnings to pay her children's school fees and her father-in-law's ongoing medical expenses. She has reinvested her profits to buy two Murrah buffaloes and a cow, expanding her own production capacity.

The most meaningful change for Rekha is the respect she has earned. Her husband now seeks her advice on major financial decisions, and her daughter, Riya, recently told her classmates with pride that her mother is a businesswoman. Recognition from district officials has followed, but for Rekha, the true victory is the end of the helplessness she once felt. She has moved from being a labourer on the fringes of the economy to being the person who sets the price of progress in her village.

'Success for me is that my children respect me. I am no longer just working to survive; I am building a future where I can fulfill their every wish.'





FROM MOCKERY TO MADAM RACHANA CHOUHAN'S JOURNEY TO THE PM HOUSE

In the village of Gwali, nestled in the Sehore district of Madhya Pradesh, thirty-nine-year-old Rachana Chouhan spent the first twenty years of her marriage living a life of quiet, grueling labour. Married off early, her education was cut short after the eighth standard. Her days began at three in the morning, fetching water before the village stirred, followed by back-breaking work in the fields alongside other daughters-in-law for a meager daily wage of twenty-five rupees. While she possessed a sharp mind and helped her children with their studies, her own potential remained locked behind the traditional expectations of her household.

The shift began with a simple nudge from a local Anganwadi worker who encouraged her to join an SHG. Rachana was initially hesitant to take on a leadership role, but with her husband's encouragement, she stepped up to become an office-bearer. The true turning point, however, was her first training session in the town of Sehore.

During the first few sessions, the technical language of agriculture and business felt like a foreign tongue. To make sense of what she was learning, Rachana developed a unique and charming habit. At the end of each training day, she would take a piece of chalk and go to the blackboard. She would translate the complex lectures into simple, expressive caricatures and drawings that summarized the day's lessons for her fellow trainees. These drawings became her signature. They didn't just help her understand the material; they made her a mentor to the other women. Today, if the board is left blank after a session, the instructors themselves ask where Rachana and her drawings are.

This newfound confidence fueled a rapid business expansion. What started as a single sewing machine at home in 2003 grew into a full-fledged village shop by 2011. Rachana didn't just offer tailoring; she began stocking fabrics, charging nine hundred rupees for a custom-

stitched set that yielded a significant profit. She reinvested her earnings to purchase a cow, adding a steady dairy income to her portfolio, and opened a second small shop selling household items and jewelry to women working at a nearby factory. Today, her monthly income reaches up to forty thousand rupees.

Rachana has also become a tech-savvy advocate for her community. Using a market-rate app on her phone, she recently helped a neighbour get a fair price for her soybean crop, preventing a trader from underpaying her. Her expertise has even taken her to the Prime Minister's house in Delhi as a guest for the Republic Day celebrations—a long way from the fields where she once earned twenty-five rupees a day.

Her journey was not without social friction. In the beginning, elders in the village mocked her, calling her 'Madam' in a demeaning way, while others joked that her husband had become her personal driver because he dropped her at training sessions. Rachana's response was a testament to her grit: she told them that she would indeed prove to be the 'Madam' they mocked. The ultimate recognition of her independence came during her eldest daughter's wedding. When her husband was hesitant about purchasing a nosepin and earrings, Rachana stepped in. Using her own savings, she and her younger daughter bought the jewelry, ensuring her daughter felt celebrated on her big day.

Rachana has moved from a place of fear to a position of leadership. She is no longer just a participant in her family's economy; she is an owner of her decisions and a guide for other women who are still finding their voice. She has proven that once you set your sights on a goal, the whispers of the world can no longer hold you back.

'Earlier, I was afraid to even step out of the house; today, I show other women the path to move forward.'



Partner Organisation

Founded in 1983, PRADAN has a mission to create a just and equitable society. It believes that individuals with knowledge resources and empathy towards the marginalized must work with the underprivileged to proactively remove deprivation and discrimination. Over these years, PRADAN has played a design improvement role in all major programs like the Integrated Rural Development Programme (IRDP), National Rural Employment Programme (NREP), Swarnajayanti Gram Swarozgar Yojana (SGSY), Nehru Rozgar Yojana (NRY), and National Rural Livelihood Mission (NRLM) to improve the field implementation of the Government of India's (GoI) rural development programs.



STITCHES OF SOVEREIGNTY NITA DOHAT AND THE FUTURE OF SUF ARTISTRY

Growing up in Shivanagar village in Gujarat, Nita Dohat was no stranger to the heavy weight of hard work. As the daughter of daily wage labourers, she spent her early years balancing household chores with whatever small tasks brought in a few extra rupees for her family. When she married, the pressure to provide only grew. To help her new household, Nita turned to the one thing that felt like home: the needle and thread.

Nita practiced *Suf* embroidery, a traditional craft passed down through generations of women in her family. It is an incredibly demanding art form where geometric motifs are stitched from the reverse side of the fabric with such precision that the final result often looks like it was made by a machine. For fifteen years, Nita worked in isolation from her own home. She was dependent on middlemen who exploited her by paying marginal amounts of money. The turning point came when Nita joined the Saath Charitable Trust. For the first time, she was introduced to a world where she could be more than just a pair of hands for hire. She attended sessions that taught her how to adapt her traditional stitches into modern products that people in the city actually wanted to buy. She learned how to use a camera to photograph her work and how to navigate digital payments. This training gave her the courage to step out of her village and travel to state-level exhibitions.

Standing at a stall in a busy city fair was a world away from the quiet corners of Shivanagar. Nita began talking directly to her customers, explaining the centuries-old history of the stitches and the cultural identity woven into every thread. This direct connection changed everything. She was no longer invisible; she was an artisan. By cutting out the middlemen and managing her own sales, she saw her annual income grow from ₹60,000 to ₹1,00,000.

This new financial stability has allowed Nita to have a better life. She is no longer just surviving; she is building a reputation. As her confidence grew, she looked around her village and saw other women struggling just as she once had. She decided to form a collective, and today she mentors a group of twenty-five local artisans. She teaches them the fine satin-stitch techniques and guides them on how to interact with customers, ensuring that this endangered art form provides a future for the next generation.

For Nita, the journey has been about much more than the money that now supports her family. It has been about finding a voice that was long silenced by poverty and tradition. Where she once felt like a labourer with no control over her life, today she stands as a leader in her community.





'I wanted more than an income; I wanted to build an identity for myself—and today, I have it.'



SAATH
Creating Inclusive Societies

Partner Organisation

Saath, founded in 1989 and registered as a Public Charitable Trust in Ahmedabad, Gujarat, works to empower vulnerable communities through its Integrated Community Development Programme. The NGO transforms underprivileged slums into self-sustaining neighbourhoods by providing livelihood linkages, skill development, health, education, and financial inclusion.



ROOTED IN RESILIENCE KAVITA NAUTIYAL'S FLORAL ENTERPRISE

In the high, rugged hills of Pauri Garhwal, Uttarakhand, the soil is often as stubborn as it is beautiful. For Kavita Nautiyal, a young mother living on a small plot of land, this land was both her home and her greatest challenge. With a growing family to support and an overwhelming debt of ₹2.5 lakhs hanging over her, she spent years searching for a breakthrough that seemed to stay just out of reach. She tried making papads and growing vegetables, but none of these efforts brought the stability her family needed. She was working hard, yet the financial pressure only continued to mount.

The change began when Kavita decided to stop looking at her land as just a farm and started seeing it through the lens of a business. She

enrolled in a program that introduced her to the practical language of entrepreneurship—concepts like cash flows and customer targeting that were once foreign to her. For fifty hours, she sat through training sessions that gave her the tools to manage her money and plan for the future.

Kavita decided to put her energy into floriculture. Despite having no formal training in flowers, she dove into the work with a hunger for knowledge. She invested in a greenhouse and began sourcing better-quality seeds and soil. Instead of just waiting for customers to find her, she turned to her phone, using YouTube and Instagram to learn new techniques and market her blooms to people in neighbouring towns.



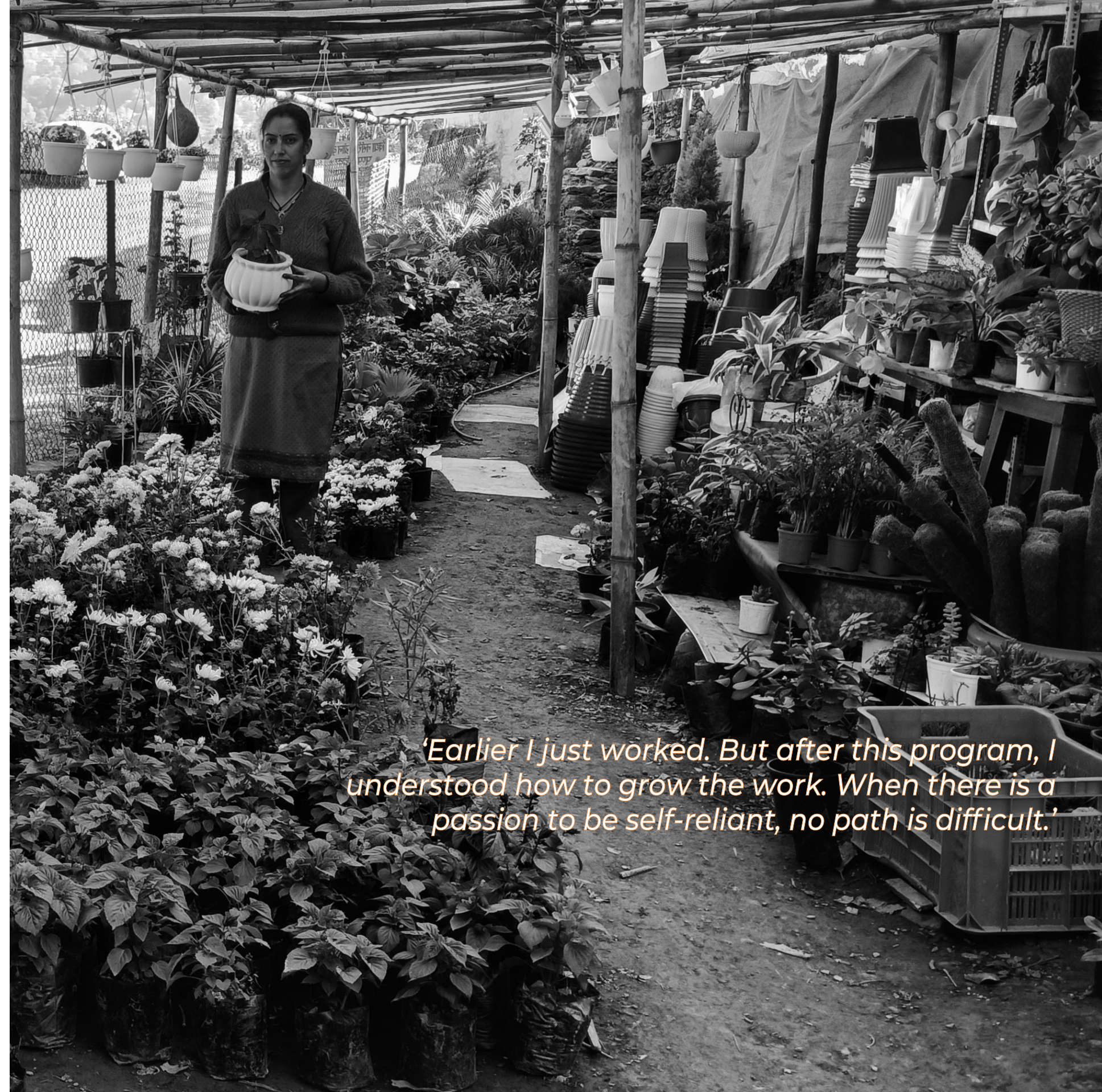
Slowly, her business, named Vidya Nursery Pushp Vatika, began to take root in the mountain soil.

A major turning point arrived when a local school placed an order for one lakh plants. It was an enormous task, one far too large for one person to handle alone. Kavita saw this as a chance to bring others along with her. She hired five other mothers from her village to help fulfill the order, sharing the work and the wages. This shift transformed her from a struggling farmer into a leader who was creating livelihoods for other women in the hills.

Today, the heavy burden of debt that once shadowed her life is gone. By tracking every rupee and planning her expenses carefully, Kavita has successfully paid off her ₹2.5 lakh loan. In a good month, she now earns ₹60,000, providing a level of security she once thought was impossible. Her nursery has become a place where people come not

just for plants, but for professional advice, recognizing her as an expert in her field.

Kavita is already looking toward the next horizon, with plans to set up a new nursery in Tehri and expand her reach even further. She has proven that with the right skills, no task is audacious. As she puts it, she used to just work, but now she understands how to grow. She believes that if she can do it, other women with the same spirit can do it too. For Kavita, the path to independence is difficult, but once you have the drive, no road is too steep.



'Earlier I just worked. But after this program, I understood how to grow the work. When there is a passion to be self-reliant, no path is difficult.'



FROM WATER TO WEALTH SASHIKALA HADAPAD'S RISE AS A LAKHPATI DIDI

For fourteen years, Sashikala Ningappa Hadapad lived a life defined by the physical labour of dairy farming and the invisible walls of social expectation in Kolor village, Karnataka. While her husband supported her, the rest of her household and community were less accommodating, frequently reminding her that a “good” daughter-in-law should remain within the four walls of her home. Every time she stepped out to work, she faced a gauntlet of neighbours who suggested her ambitions were a sign of neglect toward her three daughters. Sashikala absorbed these taunts quietly, but her mind was elsewhere—on the ₹5 she had to spend for every 20 liters of water her family consumed, and on the mounting realization that dairy farming alone could not secure the private education she envisioned for her children.

The catalyst for change arrived in 2009 during a community meeting organized by Sampark. It was here that Sashikala first understood the mechanics of a Self-Help Group. While others saw it as a simple savings circle, she recognized it as a structured pathway toward the economic autonomy she desperately needed. She dove into the training, mastering bookkeeping and enterprise management not as abstract concepts, but as the tools she would use to dismantle her family's financial constraints. She identified a glaring market gap: in a village plagued by water scarcity, there was no reliable, local source of purified water.

Her transition from labourer to entrepreneur began with a high-stakes gamble. Sashikala decided to leave the familiar world of dairy to launch



Partner Organisation

Samhita is an impact catalyst which brings together pioneers, innovators, and leaders from the private, public, philanthropy, social, and financial sectors to co-create and deliver national scale, transformative social impact.



a water purification business. The technical challenges were immediate and punishing; her first two attempts at digging a borewell failed, yielding nothing but dry earth and mounting debt. It was only on the third attempt that she struck water. To keep her business alive and her daughters in school, she managed five different loans simultaneously. For years, she operated without a mobile phone, often walking four kilometers through monsoon floods to reach other villages for her work. This period was a calculated endurance test, where every decision was made to ensure her daughters, Rajeshwari, Mallamma, and Nandini, would never have to face the same limitations she did.

Recognizing the risk of depending on a single, water-reliant enterprise, Sashikala implemented a strategy of extreme business diversification. She did not stop at one business; she systematically built six. Today, she operates a grocery outlet, a Xerox and stationery centre, a paper plate distribution unit, and a flour mill, while also overseeing the hair salon she helped her husband expand. By addressing multiple community needs, she ensured that if one sector faced a downturn, the others would stabilize the household. This mini-conglomerate turned her into a central pillar of Kolar's local economy, moving her family from a state of constant crisis management to one of genuine financial security.

The breakthrough moment of her journey was when Sashikala was invited to Delhi for a 'Lakhpati didi' event. Standing before the Red Fort, she realized how far her professional recognition had taken her. Back in Kolar, the neighbours who once mocked her now invited her as a guest speaker at school functions. Her eldest daughter's wedding and her youngest's admission in a private hostel are the tangible results of a woman who refused to be defined by the strict social codes of her surroundings.

Sashikala's vision now extends to the next generation of women in her community. Having helped create fifty SHGs and trained over 200 women in financial literacy, she is actively building the infrastructure for others to follow her path. She specifically focuses on teaching women how to manage independent bank accounts and navigate government pension schemes, ensuring they have the institutional knowledge to protect their own futures. Her journey proves that when a woman is given the tools to solve a community problem, she doesn't just build a business—she builds a legacy of leadership.



'I saw the world that exists outside the walls of my home, and the people in my village. Seeing the red fort stand tall and high made me happy.'



BEYOND THE SEWING MACHINE ROHINI KORE'S DIVERSIFIED ENTREPRENEURSHIP

In the historic town of Junnar, nestled in the Pune district of Maharashtra, forty-five-year-old Rohini Rajendra Kore lived a life that many would call comfortable but quiet. As a mother to an eighteen-year-old son and the wife of an employed man, her days were filled with the familiar rhythms of managing a nuclear household. Having completed her twelfth standard, Rohini was literate and capable, yet her world remained largely domestic. She learnt stitching in her early days, and would often spend her spare moments finishing small embroidery projects or fixing clothes for her family. While these skills brought her a sense of personal satisfaction, they rarely brought in more than a few thousand rupees a month.

As her son grew older and his educational needs became more demanding, Rohini realized that her husband's salary alone was no longer sufficient to secure the family's future. She felt a growing responsibility to contribute, but she lacked the professional confidence to turn her hobby into a real enterprise. The turning point came through her participation in the local SHG. Through these meetings, she was introduced to a business and digital literacy program that

changed her entire perspective on work.

Rohini's transformation began when she started viewing her phone as a professional tool rather than just a way to stay in touch with relatives. In the training sessions, she learned how to use digital payment apps, which allowed her to handle transactions instantly and securely. She also discovered a world of new designs and embroidery techniques through online videos, which helped her stay ahead of local trends. This digital adoption did more than just simplify her work; it gave her the "market exposure" she had been missing. She was no longer just a local tailor; she was a modern entrepreneur who could offer her customers the latest styles and the convenience of digital billing.


However, running a business from home presented its own set of challenges. With a high workload and the constant interruptions of household chores, Rohini found that her productivity was suffering. Her customer base began to shrink because she couldn't always keep the consistent hours a professional shop required. Recognizing this as a critical moment for her business, she took a bold step. She accessed a loan of ₹50,000 through her local SHG and used the capital to move



Partner Organisation

Sampark was founded in 1991, in Bangalore, Karnataka, as a rights-based organization with the purpose of combating the social, economic, political, legal, and cultural discrimination and oppression faced by rural, marginalised women, migrant workers and their families, organizing them into collectives to increase their agency, raise their issues and live an inclusive and dignified life.





'Training gave me the confidence to grow my business. Digital knowledge helped me manage my customers better and showed me that I was capable of much more than I had ever imagined.'

her operations out of her house and into a dedicated rental shop in a high-traffic location.

To ensure her income remained stable throughout the year, Rohini also decided to diversify. She knew that while tailoring was seasonal—peaking during weddings and festivals—people needed to eat every day. Leveraging her skills in traditional home cooking, she started a mess service, providing healthy lunch and dinner boxes to local workers and students. This dual-stream approach proved to be a masterstroke. By balancing the creative work of blouse stitching and embroidery with the steady, daily demand of her food service, she

created a resilient livelihood that was no longer dependent on a single market.

The financial gains has been remarkable. From her early days of earning barely ₹3,000, she now consistently brings in between ₹12,000 and ₹15,000 per month. These earnings have gone directly into her son's higher education and the maintenance of her new shop. More importantly, Rohini has gained a new status within her family and her community. Her husband respects her as a financial partner, and they now take major economic decisions together.





THE POWER OF THE PIVOT SUPRIYA MUNGSE'S ART OF REINVENTION

In the village of Rase, located in the Khed taluka of Pune, Supriya Pravin Mungse's life is a testament to the fact that success is rarely a straight line. Supriya grew up in a household where she and her sister were the only children. She saw early on the challenges of managing a home on a limited income. After completing her Bachelor of Arts, she entered into an inter-caste marriage—a move that required significant personal courage and resilience to navigate within her community.

When she first moved to Rase, Supriya tried to follow the traditional path of working on the family farm. However, she quickly realized that she had no interest in agriculture. Seeking her own path, she began selling vegetables in the Chakan market. While it was a way to earn, the income was low and highly irregular, often leaving her with barely a thousand rupees at the end of the month. Supriya had a firm belief in her potential.

Her transformation began when she joined the local SHG. Her natural ability to organize and lead was quickly noticed by the other women, and she was elected as the President of the self-help group. This role opened doors to professional training sessions where she learned the “science” of running a shop. Instead of guessing, she learned how to conduct a proper market survey to see what the village actually needed. She learned how to calculate a selling price that covered all her costs and still left a profit. For Supriya, this was the moment her aspiration turned into a professional strategy.

In 2014, she opened a “Ladies Shop” in Chakan. But as any entrepreneur knows, life often interferes with even the best-laid

plans. During her second pregnancy, she struggled to find reliable help to keep the shop running. Later, when her mother-in-law fell seriously ill, Supriya had to put her business on hold to become a full-time caregiver. Twice, she was forced to shut her doors. In many stories, this would be the end, but for Supriya, it was just a pause. She kept her inventory at home and continued to serve her loyal customers on a smaller scale, refusing to let the flame of her business go out.

When she was finally able to return to work full-time, she didn't only reopen her shop; she expanded her business. She realised that a permanent store could be complemented with seasonal stalls to leverage on the rising demands during the festivals and local events. This dual approach allowed her to maximize her earnings throughout the year. She also embraced digital tools, using digital payment apps to make shopping more convenient for her customers.

Today, Supriya's hard work has resulted in a monthly profit of between ₹30,000 and ₹35,000. Her success has changed her standing in every part of her life. In her home, she is a primary decision-maker, contributing significantly to her sons' education and household expenses. Her husband and eldest son are now her biggest supporters, often looking after the shop so she can fulfill her duties as a community leader. Her journey even led her to serve as a member of the Gram Panchayat for five years. Supriya has proven that even when life forces you to stop, you can always choose to start again, stronger than before.

‘I wanted to prove myself and do something new. Every time I had to pause, I used that time to think about how to come back better. Today, I am proud that I can support my family with my own work.’



STITCHING A STABLE FUTURE N. SATYAVATI TRANSFORMING HER SURROUNDINGS

In the quiet village of Naravada, tucked away about five kilometres from the bustling centre of Duttalur in Andhra Pradesh, N. Satyavati's life once followed a quintessentially traditional and predictable path. Like many women in her community, her formal education was cut short due to family circumstances, ending abruptly after the eighth standard. For years, her world was defined by the four walls of her home. She dedicated her energy to caring for her two children and managing the household while her husband, Nagarjuna, worked as a cab driver. However, the life of a driver's family is often one of uncertainty; when the rides are plenty, there is comfort, but when the roads are quiet, the financial strain becomes a heavy, silent presence in the house.

As her children grew, Satyavati felt a deepening anxiety about their future. She knew that her husband's irregular income would soon struggle to cover the rising costs of higher education. She didn't want her children's dreams to be limited by the same circumstances that had ended her own schooling. This maternal drive became the catalyst for her to look beyond her domestic responsibilities. In 2017, she heard

about a fashion design training program offered by SEEDS. It felt like the opportunity she had been waiting for—a chance to turn a practical skill into a professional lifeline.

For three months in early 2018, Satyavati traded her household chores for the rhythmic hum of the sewing machine. She wasn't just learning to mend clothes; she was learning the art of dressmaking and the intricate techniques of blouse stitching. This was a significant shift in her identity. She began to see herself not just as a wife and mother, but as a designer who could create beauty and value with her own hands. After the training ended, she didn't rush into business immediately. Instead, she spent months at home practicing her stitches, refining her speed, and ensuring that every garment she produced met a professional standard.

The transition from a home-based hobby to a formal business took place in September 2020. With the ongoing mentorship of her trainers, Satyavati took the brave step of opening her own tailoring shop in

Partner Organisation



Sarathi Gramin Mahila Swayamsiddh Sangh (SGMSS), established in June 2016, is a public charitable trust promoted by Chaitanya as its affiliate organization to strengthen women- owned and women-governed institutions. Sarathi serves as a confederation of 46 SHG federations across Maharashtra and Madhya Pradesh. It ensures women's access to efficient and fair financial services, supports transparent governance, and helps federations achieve long-term sustainability.



'Continued advice and encouragement from SEEDS helped me to transform and overcome my entrepreneurial challenges.'



Naravada. Inaugurating a business is a daunting task for anyone, but for a woman with limited formal education, it requires immense courage. She had to learn how to manage customers, track her expenses, and ensure a steady flow of work. Slowly, the word spread through the village. Neighbours who once saw her only as a homemaker began to visit her shop for their festive clothing and daily needs.

Today, Satyavati's shop is a cornerstone of her village's local economy. She earns a consistent monthly income of between ₹18,000 and ₹20,000—a sum that has completely transformed her family's financial landscape. The pressure that once rested solely on her husband's shoulders is now shared. Most importantly, her earnings are directly funding her children's milestones; her son is now pursuing his

intermediate studies, and her daughter is preparing for her tenth-standard exams. The cycle of limited education in her family has been broken.

Perhaps the most fulfilling part of her journey is her new role as a mentor. In late 2025, Satyavati began guiding a new generation of trainees, offering them the same "on-the-job" wisdom she once sought herself. She stands as living proof that an eighth-grade education is not the end of one's potential. She has moved from the quiet background of her home to the forefront of her community, proving that with the right skill and a persistent heart, any woman can fashion a new future for herself and her children.



PERSISTENCE IN PRACTICE M. TEJAMMA'S JOURNEY BEYOND BARRIERS

In the quiet lanes of Teddupadu village, the struggle for survival was a daily reality for Ms. M. Tejamma and her family. Born with a physical condition that limited her mobility significantly, Tejamma grew up in a world that often felt built for others. The challenges multiplied when she was only eleven years old; the sudden loss of her father left her mother to raise six daughters alone on the meager wages of a daily labourer. While her mother worked long hours, Tejamma focused on her studies, eventually finishing her senior secondary education. Yet, despite her degree, the lack of opportunities in her rural surroundings meant she spent the following years largely confined to the house, helping with chores while nurturing a quiet desire for a more self-reliant future.

For a long time, the digital world felt like something that happened elsewhere, far removed from the daily rhythms of village life. But in 2023, Tejamma took a leap of faith by enrolling in a two-month computer basics course run by SEEDS. For those two months, she moved beyond the physical boundaries of her home to learn the language of the internet—mastering how to navigate websites, fill out forms, and manage digital files. This was not just about technical skills; it was the realization that she could use her mind and her hands to provide essential services that her neighbours desperately needed. The confidence she gained from those few weeks of training was the spark that changed her trajectory.

The transition from student to business owner was perhaps her steepest climb. Setting up a Common Service Centre (CSC) in the nearby town of Duttalur required navigating a maze of government permissions

and administrative requirements. For someone who faced significant physical barriers, the endless trips to government offices and the struggle with complex, formal paperwork were exhausting. There were moments of skepticism from others and financial hurdles that felt insurmountable. The equipment, licensing fees, and the physical infrastructure needed to run a professional centre were expensive, and coming from a family of daily wage earners, she had no financial safety net to fall back on.

However, Tejamma refused to let the bureaucratic friction or the lack of local digital infrastructure stop her. In April 2024, she finally opened the doors to her centre. Today, she offers thirty different online and offline services to her community, ranging from printing documents to helping her neighbours apply for the very government certificates she once struggled to obtain. Her centre has become a vital bridge for the people of Duttalur, saving them from long, confusing trips to distant towns and helping them navigate a digital world that can often feel overwhelming.

The financial change has been dramatic and life-altering. Earning a stable income of ₹18,000 every month, Tejamma has officially reached the milestone of a Lakhpati Didi. But more than the money, it is the shift in her identity that matters most. She is no longer the daughter who remains at home while others work; she is the professional to whom the entire town turns for help. She has proven that while her body may have limitations, her ambition and her ability to navigate the digital landscape are boundless. For Tejamma, financial independence is more than a bank balance—it is the freedom to define her own path.

'This course has empowered me to generate a sustainable monthly income. I am now truly financially independent.'



Partner Organisation

Social Empowerment and Economic Development Society (SEEDS) is a non-profit organization registered under the Societies Registration Act, dedicated since 2008 to driving transformational change for those at the middle and bottom of the pyramid. Its mission is to maximize social return on investment through innovative, knowledge-driven and technology-led interventions in Education, Skilling, Rural Livelihoods and Health. By providing customized development solutions and optimizing resources, SEEDS empowers individuals and communities, with a strategy rooted in nature-positive policies, technological innovation, and knowledge sharing.

THE RETURN HOME KOMAL KHARADE'S VILLAGE ENTERPRISE JOURNEY

In the village of Hinganigada, located near Pune, life has always been dictated by the clouds. For Komal Kharade and her family of seven, their three acres of land were a source of constant anxiety rather than security. Because the farm depended entirely on rainfall, a dry season meant a year of struggle. In 2021, the uncertainty became too much to bear. Like many families looking for a way out of poverty, they decided to migrate to the city of Pune. They hoped that the urban landscape would offer the stability that the earth of their village could not.

In Pune, Komal's husband found work in a small industry, earning a modest ₹9,000 a month. It was barely enough to keep a family of seven afloat in a city where every necessity came with a high price tag. While her husband worked, Komal refused to remain idle. She enrolled in a training program to learn how to manufacture cleaning products like detergent, soap, and phenyl. She was a quick learner, mastering the chemistry of mixing and the precision required to create high-quality cleaners. She had the skill and the ambition, but the city was a difficult place for a newcomer to start a business. The rent for a workspace was astronomical, and the cost of raw materials ate into whatever small savings she managed to scrape together.

The dream of running a business in the city eventually crumbled under the weight of high costs. With a heavy heart, the family decided to return to Hinganigada. To many, this move felt like a defeat—a retreat back to the same uncertain land they had fled. But Komal returned with something she didn't have before: a professional skill and a fierce determination to prove that her time in the city hadn't been a waste. She realized that while the city was too expensive to start a business, her village offered the space and the community support she needed.

Back in her village, Komal joined a Self-Help Group facilitated by the

SNS Foundation. This local savings group became the bridge between her city-learned skills and her rural reality. Through the group, she was able to access a bank loan of ₹50,000. For the first time, she had the money to buy the raw materials—the oils, the scents, and the cleaning agents—in bulk. She also knew she couldn't build this alone. She reached out to her sister-in-law, and invited her to join the business. This partnership transformed the venture from a solo struggle into a family enterprise, sharing both the workload and the rewards.

Komal began producing her own brand of detergent, floor cleaners, and phenyl right from her home. She didn't wait for customers to find her; she went out to find them. She began supplying local shop owners and traders in nearby towns like Kurkumbh and Baramati. People were impressed by the quality of her products, which matched the big brands but were more accessible to the local community. The woman who had once struggled to pay rent in Pune was now managing a distribution network across multiple towns.

The financial results have been transformative. Komal's business now generates an annual income of ₹1,20,000, providing the family with a steady "second harvest" that doesn't depend on the rain. This income has given her a new standing within her large family and her village. She is no longer just someone who moved back from the city; she is a producer and a provider. Her identity has shifted from a struggling migrant to a confident entrepreneur who understands her market and her worth.

Looking ahead, Komal's sights are set far beyond the local village shops. She has moved past the mindset of just trying to survive and is now thinking about scale. She dreams of the day when her cleaning products will be used by large corporations and big industries.

'Starting from scratch in my village, I turned a small idea into a growing business—now I dream of becoming a supplier to big companies.'



THE STRENGTH OF SMALL STEPS NIKITA DABHANE'S GROWING POULTRY ENTERPRISE

In Kondiwade village near Pune, the rhythm of life for Nikita Dabhane was once entirely at the mercy of the weather. With a large family of seven to support—including five children—the single acre of land they owned felt smaller with every passing year. Because the farm depended entirely on rainfall, their income was a gamble that they rarely won. If the monsoon was late, or if the rains were too light, the family felt the pressure immediately in their kitchen and their pockets. Nikita knew that to secure her children's future, she had to find a way to create an income that didn't disappear when the clouds didn't gather.

She decided to step into the world of poultry farming, a move that required a significant amount of courage and a substantial financial risk for someone in her position. She secured a bank loan of ₹3 lakh to set up a layer poultry farm under a contract model. It was a daunting beginning, starting with 600 birds in a brand-new shed. Suddenly, her days were no longer spent just looking at the sky for rain; they were spent tending to the needs of her flock. She quickly found her rhythm, and before long, her farm was producing about 500 eggs daily. This steady work brought in ₹12,000 every month, providing the first real sense of financial relief her household had felt in years.

However, Nikita was not content with just maintaining what she had. She possessed a deep-seated ambition to grow, but she realized that her lack of technical knowledge was a barrier to real success. She knew how to care for the birds on a basic level, but she didn't yet understand

the science of how to make her farm more efficient or how to protect her flock from sudden disease. In March 2024, she joined a study tour to a local agricultural centre organized by the SNS Foundation. During the trip, Nikita listened intently to experts talk about the best ways to manage feed so that no grain was wasted, how to spot the early signs of illness in a bird before it spread, and how to keep the environment clean to ensure the highest quality of eggs.

This new knowledge acted as a catalyst. By June 2024, Nikita felt ready to take the next step. Instead of taking on another large bank loan, she used her own earnings from the farm and a small internal loan of ₹20,000 from her Self-Help Group. She doubled the size of her flock to 1,200 birds. The transition was seamless because she was now applying everything she had learned. She was no longer guessing; she was managing. The daily egg collection jumped to 1,150, and her monthly income nearly doubled to ₹25,000.

The impact on her family life has been profound. For a mother of five, the ability to earn a steady, significant income means she can finally stop worrying about whether there will be enough for school fees or basic household needs. But more than the money, it is the confidence she has gained that stands out to those who know her. She is no longer just a farmer dependent on the rain; she is an entrepreneur who manages a complex, thriving business. Nikita is already planning for her next milestone: expanding her farm to 3,000 birds.

'Joining the SHG and starting my poultry farm changed my life with every egg I collect, I feel closer to my dream of giving my children a better future.'



Partner Organisation



SNS Foundation, the Corporate Social Responsibility (CSR) arm of the ANAND Group of Companies, focuses its efforts in the areas of education, skill development, health and hygiene, and community conservation. Under the community conservation umbrella, one of the initiatives is micro-credit operations. Currently working with women Self-Help Groups (SHG) in the states of Karnataka, Madhya Pradesh and Maharashtra-this project aims to support SHG members in enhancing their livelihoods.



THE GOAT WHISPERER OF NADIYA BHARTI AHIRWAR'S JOURNEY TO BECOMING 'DOCTOR DIDI'

In 2021, as the people of Nadiya village in Madhya Pradesh saw Bharti Ahirwar moving through her days as any daughter-in-law might, she was quietly carrying a different story within her. Between cooking meals, sweeping courtyards, and keeping her small stitching business alive, she carved out late-night hours to prepare for her Class 12 exams—an uncommon pursuit for a woman in her circumstances. Her husband stood by her, yet there were different challenges in the market space which she was not prepared to face. Her stitching work was lost in a sea of similar shops, and limited her income due to tough competition. Bharti sensed she was meant for something more, but in a place where opportunities for women were scarce, the way forward was anything but clear.

The turning point came in 2023 when a team from SRIJAN arrived in the village looking for candidates for the Pashu Sakhi–barefoot veterinarians–program. Although Bharti already had her hands full, she recognized a significant gap in her community. While many families in the area relied on goat farming, they had almost no access to reliable veterinary support. When goats fell ill, the loss was devastating to a household's savings. Identifying this service deficit as a genuine business opportunity, Bharti volunteered for the program, pivoting from the familiar world of tailoring to the demanding field of animal health.

The transition was not easy and required a complete shift in her daily life. Bharti attended rigorous training programs. To ensure she truly mastered the skills, she made a strategic investment of ₹7,000 to purchase two goats of her own. These animals became her personal laboratory, allowing her to practice her new veterinary techniques and build confidence before offering her services to the wider village. This hands-on approach ensured that when she finally stepped out as a professional, she had the technical results to back up her ambition.

The response from her conservative community, however, was far more difficult to manage than the technical training. When Bharti began visiting houses to offer veterinary services for small fees, she faced immediate and vocal opposition. Neighbours taunted her for

leaving her home, and many villagers were openly skeptical that a woman could possess the skills of a veterinarian. Even within her own family, there was significant friction regarding her new role. She could have easily retreated to her stitching machine, but she chose to focus entirely on the clinical outcomes of the animals she treated. In fact, she went one step further and made a calculated decision to make herself available 24/7 for health emergencies, removing the barriers of distance and time that had previously plagued local goat owners.

Attitudes towards her work began to slowly shift as observable results replaced doubt. When families saw their animals recover and remain healthy under her supervision, skepticism gradually gave way to cautious trust.

This change was not immediate, but it was decisive. As positive outcomes accumulated, word spread from household to household. Her client base grew from just eight families to more than ninety, reflecting a collective reassessment of her abilities. What had once been mockery evolved into recognition.

The emotional and social weight of this change was captured in the new title the villagers gave her: 'Doctor Didi'. This was no longer just a business for Bharti; it was a total transformation of her status. She describes a profound sense of pride whenever she hears that name, as it represents a hard-won professional validation from the very people who had once mocked her.

Today, the financial impact of her work is substantial. Bharti now manages a herd of six goats worth approximately ₹30,000, effectively quadrupling her initial investment. Her monthly income has stabilized between ₹7,000 and ₹8,000 through a mix of treatment, deworming, and vaccination services, along with the sale of mineral mixtures. She has become an essential part of the village infrastructure, providing services that simply did not exist before she stepped into the role. By linking her personal skill development to a clear market gap, she has moved beyond the limitations of local economics to create a sustainable and respected livelihood.

'I feel immense pride when people in the village call me Doctor Didi.'





Partner Organisation

SRIJAN (Self-Reliant Initiatives through Joint Action) has over two decades of rural livelihood experience in four states - Madhya Pradesh, Rajasthan, Uttar Pradesh, and Chhattisgarh. Committed to promoting self-reliance among vulnerable rural communities, SRIJAN employs integrated natural resource management, climate-smart agriculture, and biodiversity conservation to empower families sustainably. By establishing community institutions, promoting water-use efficiency, conserving local biodiversity, and facilitating market access through Value Chain Development, SRIJAN ensures holistic rural development.

BREAKING THE SILENCE OF THE COURTYARD NARMADA DEVI'S PATH TO INDEPENDENCE

In the quiet village of Ranti, nestled in the Madhubani district of Bihar, life for Narmada Devi was once defined by the thick, invisible walls of social tradition. For years, her world was confined to the courtyard of her home. Her days were a long, repetitive cycle of domestic chores—preparing meals, cleaning, and caring for her in-laws. In her community, the expectations for women were rigid; she was not expected to earn, and she was certainly not allowed to step out of the house to interact with neighbours or seek a life beyond her family's immediate needs. This isolation was not just physical; it was a quiet, constant weight on her spirit. She had the responsibility of keeping the household together, but she lacked the means to truly uplift it.

The opportunity for change arrived through the Tisser Artisan Trust, but even then, the path was not straightforward. Because Narmada and women like her were not allowed to leave their homes for training, the project had to adapt. They brought the training and the production materials directly to her and other women in the vicinity. This small compromise was the key that finally opened the door. When her family saw that she could learn and work without compromising the traditional boundaries of the home, their hesitation began to soften. Narmada started by practicing her craft, but this time with a professional purpose.

Through the support of the project, Narmada began to learn that her skills had a value far beyond her village. She participated in sessions

that were less like school and more like a window into a new world. She learned how to polish her products to meet the high standards of customers in big cities. She was introduced to the basics of managing money and, perhaps most surprisingly, how to use digital tools to show her work to the world. She learned how to take photographs of her craftsmanship and how to tell the unique story of her art through social media. For a woman who was once not allowed to talk to the lady next door, the idea that someone hundreds of miles away could see and buy her work was a revelation.

As the earnings began to flow in—starting from just a few hundred rupees and eventually growing into thousands—the atmosphere in her home underwent a profound shift. Money brought more than just comfort; it brought a new kind of respect. Her family and neighbours, who had once been the loudest voices of restriction, became her greatest supporters.

Perhaps the most beautiful change, however, was social. The project allowed the women in the neighbourhood to finally connect. They became friends, helping each other not only with the technical points of their craft but with the personal challenges of their lives. Narmada found a community she never knew she was allowed to have. Today, she is no longer the silent woman in the courtyard. She is a confident entrepreneur who is saving for her son's higher education and taking pride in her own growth.



THE POWER OF A BOLD START LILO DEVI'S NEW BEGINNING WITH TWO GOATS

'I am very happy to be a part of this program, which has changed my personality in such a positive way. Now I am able to earn and support my family, and I can also save for the further studies of my son.'

At fifty years old, living in Bongda village in Jharkhand, Lilo Devi had never been to school and had very few resources to her name. Her husband was skeptical of her working outside the home, and for a long time, her world was confined to the immediate needs of her household. However, she did not wait for life to become easy—she decided to change it herself.

The shift began in 2016 when Lilo Devi joined a training program with Udyogini focused on goat rearing and lac cultivation. With a deep willingness to learn, she moved away from simply doing things by intuition and began to understand the professional side of livestock management. She learned the importance of strict vaccination and deworming schedules for goats and mastered the precise methods needed to cultivate lac more effectively. Her initial attempts at earning were small—selling a single goat or a few thousand rupees worth of lac.

Her success, however, was built on a series of small, determined steps. She started with just two goats and minimal knowledge, refusing to wait for 'perfect' conditions. As she applied what she learned, her

results began to grow. By 2017, her income from lac and goats had jumped significantly, and today, she earns more than ₹1 lakh annually. This steady income has allowed her to build a four-room house for her family, providing a level of physical security they had never known.

The impact of her work reached far beyond her finances. The power dynamic in her home shifted as her husband, who once discouraged her, began to seek her advice on business and family matters. Lilo Devi is also using her success to break a generational cycle; her eldest daughter is currently pursuing her Master's degree and a B.Ed. For a mother who never had the chance to step into a classroom, seeing her daughter reach these heights is a source of immense pride.

Today, Lilo Devi is a respected mentor in her village. She spends her time encouraging other women to take up goat and lac farming, sharing the tools and knowledge she once lacked. She has proven that even without a formal education, a woman can lead her family toward a better future through sheer drive and the courage to make that first move.

Partner Organisation



Tisser Artisan Trust, derived from the French word 'tisser', meaning 'to weave', Tisser is dedicated to empowering artisans across India by celebrating handmade crafts and connecting creators with consumers. Since its inception in 2015, Tisser has supported artisans through various producer groups, fostering sustainable growth and economic independence for women artisans. Tisser's mission is to harness the power of handmade crafts to generate livelihoods sustainably.

Partner Organisation



Udyogini is a non-profit organization working for women's economic empowerment in India. It works with the most vulnerable, marginalized women to empower them economically. Udyogini provides cutting edge solutions—skill based jobs, market based livelihoods and local enterprises suitable to women's contexts, aspirations and capabilities.

'I now earn ₹1-1.4 lakhs every year, but more importantly, I have found my own freedom, dignity, and a way to stand on my own feet.'





AWE (Advancing Women Enterprises) India Network

The AWE India Network is a collaborative platform dedicated to Advancing Women Enterprises, across the country. Inspired by the Hon'ble Prime Minister's vision for women as equal partners in a self-reliant India, the network aims to create a supportive ecosystem that brings together diverse stakeholders to foster the growth and success of women-led businesses. The network aims to engage with concerned ecosystem stakeholders to strengthen the enabling environment by facilitating and fostering collaboration, mentorship, and access to resources, to help the advancement of women enterprises. The "AWE" SOME Vision of the network is to reach out to 5 million women entrepreneurs by 2030.

In a short span of time, the network has grown to 120+ member organizations, bringing together CSOs, domain experts, and grassroots voices committed to strengthening the ecosystem for women entrepreneurs. Over the past two years, the network has successfully engaged with 300+ stakeholders from diverse backgrounds represented by civil society organisations, the private sector, financial institutions, and policymakers, positioning AWE as a catalyst for inclusive entrepreneurial transformation.

AWE India Network functions as a collaborative platform to foster a robust ecosystem that actively drives gender equality and economic progress. The network's strategic work is supported by four pillars- Knowledge sharing, Institutional Product Creation, Capacity Building and Mentoring, and Policy Support. AWE India Network is guided by a Core Group represented by senior sectoral experts and practitioners, who meet quarterly to advise and provide strategic direction to the network. Since its inception, AWE India has convened four national meetings, bringing together key stakeholders to discuss challenges and define strategies for women's enterprise development, leading to formulation of four of a core group to provide guidance and advise to the AWE India Network and four thematic working groups to deep dive into the entrepreneurial ecosystem to address critical issues of women enterprises related to access to finance, markets, skilling and mentorship and cross-cutting policy support issues.

We encourage potential members, including NGOs supporting women entrepreneurs, Microfinance Institutions & NBFCs, state-level networks, private sector companies and CSR units, grassroots organizations, women entrepreneurs and collectives, and development experts, to join the AWE India Network. By sharing your knowledge and resources, you will help us empower 5 million women by 2030 and build an India where every woman has equal opportunities to succeed as an entrepreneur.

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