

# शक्ति

SUCCESS STORIES OF 100 RURAL  
WOMEN ENTREPRENEURS IN RAJASTHAN



Aajeevika  
National Rural Livelihoods Mission  
Government of India



Kudumbashree  
Kerala State Poverty Eradication Mission  
Government of Kerala





## Letter By ED

I am pleased to present a compilation of stories on women entrepreneurs from rural landscape of Rajasthan who have come to the forefront for supporting their families with the opportunities they got. In spite of innumerable challenges and humble beginnings, these women have imbibed entrepreneurship skills and have been contributing to the fortune of their families.

The hundred stories also show the support that Kudumbashree NRO has been providing them in enhancing their livelihood opportunities. The Micro Enterprise Consultant Project which was implemented in six states has been instrumental in strengthening local capabilities in the form of Micro Enterprise Consultants. These MECs, with the support of Kudumbashree NRO professionals and mentors have influenced local women to take up entrepreneurship. The success stories of these women entrepreneurs marks tribute to all the women from community network of rural Rajasthan who have worked hard to challenge societal norms and make space for themselves in the public arena.

I congratulate Kudumbashree NRO team for taking the initiative to document the stories of these hundred women entrepreneurs who will influence many such women to work for the prosperity of their families in future.

Shri. Harikishore, IAS  
Executive Director





This edition is first published in 2019  
by Blackboard Media Pvt. Ltd  
Regd. Off: Siddha Town, Flat No. NI – 107,  
Rajarhat, Kolkata – 700136, India  
www.black-board.in  
Email: blackboardmediainc@gmail.com

Copyright: Kudumbashree NRO 2019  
Publisher: Kudumbashree NRO  
www.keralanro.org

**Editorial Head:** Mousumi Kar

This book wouldn't have been possible without the special support and guidance from Vinita Vijaykumar, Aakriti Gupta, Hrishikesh Thakur, Bhanu Chandra, and mentors Mini Babu, Jiji Eldho, Prajeesh V, Jisha Benny, Santhakumari and Raihanath from Kudumbashree NRO.

All rights reserved. No part of this publication can be reproduced, stored in a retrieval system or transmitted in any way or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission of the copyright holder.

**Disclaimer:**

While we have made every effort to seek permission to use related photographs and give authentic information and reliable facts, the publishers wish to apologise for any inadvertent errors or omissions and would be glad to rectify these in future editions.

Printed in India

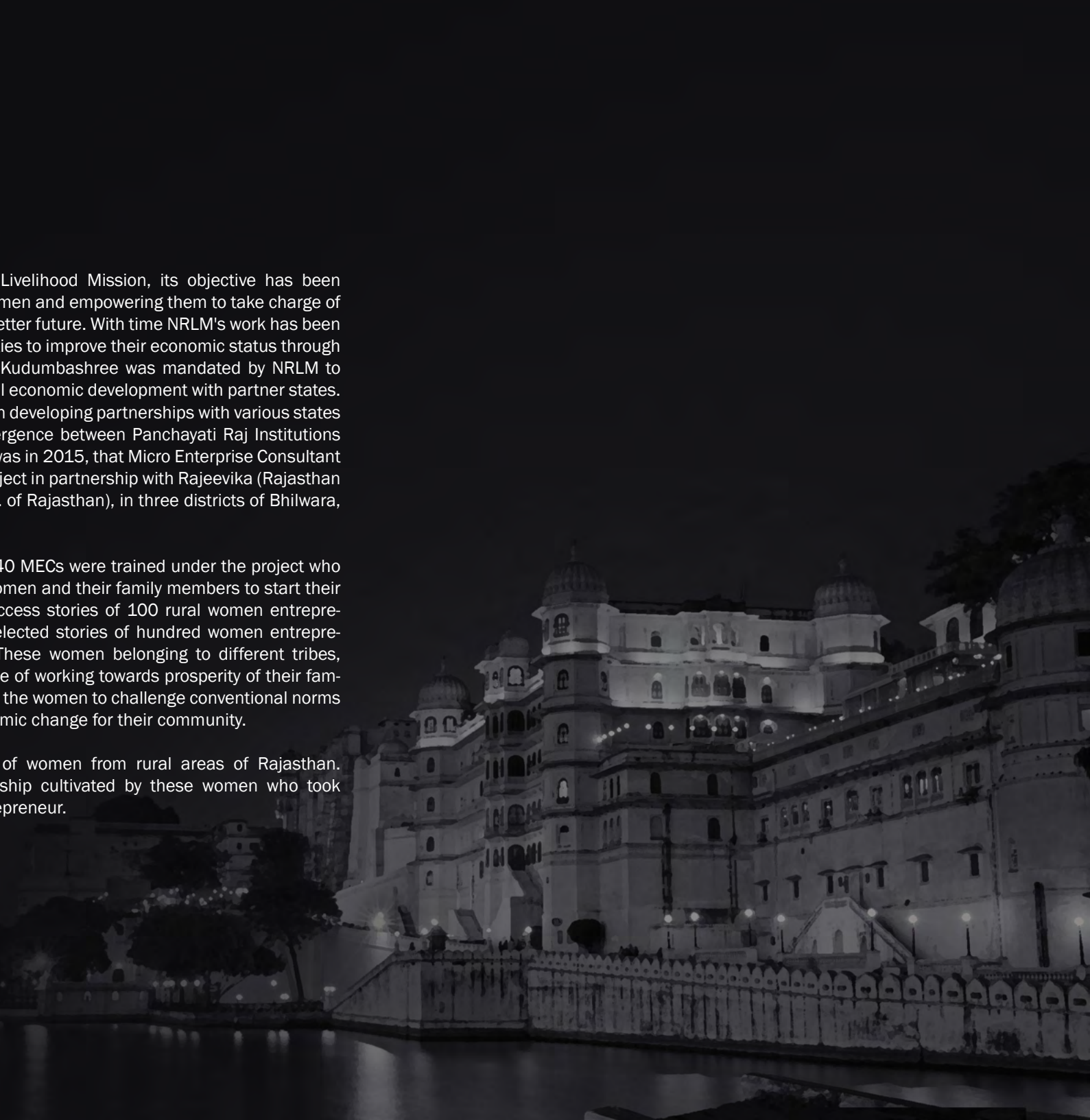
## Preface

Since the formation of National Rural Livelihood Mission, its objective has been towards imparting financial literacy to women and empowering them to take charge of their lives to improve their present for a better future. With time NRLM's work has been towards providing women with opportunities to improve their economic status through alternate livelihoods. In the year 2012, Kudumbashree was mandated by NRLM to share its experiences from Kerala on local economic development with partner states. Since then, Kudumbashree NRO has been developing partnerships with various states to work in area of livelihoods and convergence between Panchayati Raj Institutions and Community Based Organisations. It was in 2015, that Micro Enterprise Consultant (MEC) project was launched as a pilot project in partnership with Rajeevika (Rajasthan Grameen Aajeevika Vikas Parishad, Govt. of Rajasthan), in three districts of Bhilwara, Kota and Udaipur.

During three years of implementation, 140 MECs were trained under the project who have supported more than 9000 SHG women and their family members to start their own businesses. The book "SHAKTI - Success stories of 100 rural women entrepreneurs in Rajasthan" intends to share selected stories of hundred women entrepreneurs from among these SHG women. These women belonging to different tribes, castes and class had a common objective of working towards prosperity of their family. The hundred stories speak of rigour of the women to challenge conventional norms and become catalyst of social and economic change for their community.

The book is an accolade to struggles of women from rural areas of Rajasthan. It celebrates the spirit of entrepreneurship cultivated by these women who took initiative to become first generation entrepreneur.

Kudumbashree NRO











“  
Today **I'm successful** and  
other women from the community  
come to me for advice”  
”



**Suraj Devi  
Udaipur**

“Today I'm successful and other women from the community come to me for advice”

“I was able to face all the problems because of my business and I feel proud of this,” exclaimed Suraj Devi, a 36 years old entrepreneur from Karji, a small town in Udaipur. Suraj is inspired to become an MEC. She is educated till tenth standard and lives with her four kids separately from her husband and in-laws. Her husband suffers from mental health issues and is unemployed.

“After marriage when I realized the mental condition of my husband, I felt shocked and betrayed but I had to accept my destiny. When my son and daughter were born, I faced critical financial problems. My household expenses were increasing, so I thought of doing some work that would enable me to earn some income for my children. I expressed my desire to work with my mother-in-law and she helped me to build a shop outside the house. Then I sold some of my jewellery to bring in some stock, and it grew into a profitable store. I was happy that I was able to earn my livelihood from the store,” she said while adding, “Meanwhile, my brother-in-law lost his job and he





wasn't able to find any suitable job while his wife was pregnant. My father-in-law decided to hand over my shop to him. I felt like the world was shutting down on me and I had no way out. So, I took my children with me and went back to my father's house. There I discussed my condition with my brother and he ensured me that I can stay with him for as many days I want."

She had done tailoring before her marriage out of interest. She had no work experience, but considering her family's financial necessity she decided to start a tailoring business. She discussed this with his brother and he supported her.

Suraj Devi's in-laws realized her struggle and came to take her back, but she refused to go until they arranged a tailoring machine for her. After receiving assurance from her in-laws, she came back to her husband and started her tailoring business.

In the meantime, Suraj heard from other women in her village that they were becoming part of SHGs. She reached out to them and also became part of an SHG group. "Initially I took a loan of Rs. 10,000 and opened a small shop opposite to the kirana store that I owned earlier. I started from stitching blouses and alteration work for ladies. I used to go to Kalyanpur every week to learn professional stitching. And I kept my wedding clothes in my shop to see if people are demanding readymade clothes. Also, my customers used to ask for bindis and churi-bangles. As their demand rose, I opened a fancy store along with my tailoring business. My mother-in-law took care of my children and the household work, so I could give my maximum time for business," said Suraj.

"Meanwhile, I got to know about the MEC training. I was

eligible for the qualifications they were asking for, so I applied and I got selected for the training. After six months of training, I became an MEC and a new chapter of my life began," she remarked.

During the MEC training, she learned daybook keeping, maintenance of business, and risk measurement. After completing the training, she helped 60 other women in her village within a year to open their own enterprises. Sharing her experience, she said, "Previously it was difficult to make them understand, so I used to share my story with them. The best part of my journey was to meet other women who were needy like me and to be able to help in changing their situation. I realized the importance of support and I felt that I could help them with my experience and knowledge. I have also learned from them a lot and sometimes I applied their ways to my own business."



Mujhe bhik maange par majbur hona para. Aur mere pati ne bhi mera sath nahi diya.



About society's attitude, she said, "Despite knowing my problems people used to mock me in my bad times. But today I'm successful and other women from the community come to me for advice. Even some people call me powerful because I fought my in-laws but didn't leave and instead achieved their respect."

Suraj wants to grow her shop and at the same time, wishes to help many other women like her. Now her business is making a good profit. Her children are getting educated in a private

school and she has established her own house over her shop itself. She believes that self-belief and self-confidence are the most important tools of success, and that women should develop them in order to succeed. She exclaimed, "Being a part of the SHG and getting support from the MECs has made me a stronger, and a more independent person."





# Success of Spice

## Dhanu Devi Udaipur

Dhanu Devi is a woman in her mid-fifties. She along with her husband have started their own masala production at home. Her husband Ramlal is in his sixties, a very hardworking person. They lead a happy life now, but the situation was not like this before.

Previously Ramlal used to work as a daily labourer and he was the only earning member in their family. "I didn't earn much as a labourer. My son was unemployed at that time. I was drowning in fear because we were getting older and our son was not able to earn his livelihood," said Dhanu.

"Earlier I had no idea about masala production. Once I went to work at a mirchi masala factory in Bhilwara, from where I learnt the process; later I planned to start my own production at home. I took advice from my supervisors about the machines and packaging. My only obstacle was lack of funds. I asked my brother-in-law who lives in Ahmedabad to arrange a masala grinding machine for me in credit. After that, I started my own business. Now I have two machines and I am selling the masalas. With such product marketing is very important. The MEC Asha helped us with that," she further said.

We have been running our business for more than a decade now, but we wanted to expand our business. "Asha beta came to us when we were struggling to start our own masala production. Making masala wasn't the only part; selling them in the market was a bigger challenge.

With the help of Asha, we took a loan of Rs. 30,000 from the SHG and used that loan to buy another machine, as well as for making our own stickers and weighing machine. Then she told us to bring our products to the CLF and VO meetings; people started recognizing our masalas from there. Day by day we followed her advice and bought a second hand motorcycle and started to carry our stock in other villages and sell there", said Dhanu.

Their son said, "Formerly I helped my parents in their business; I noticed when our neighbors came to us for masalas they used to ask for other products as well. So I came up with the idea of opening a kirana store along with masala production. My parents helped me set up the kirana store at home and now we keep lot of other things along with their masalas. I was unemployed earlier and a burden on my parents, but they didn't lose hope on me and supported me. Because of them, I am able to earn my livelihood now."

Ramlal gets the necessary ingredients for the powder from Udaipur mandi. After drying and roasting the raw materials, he grinds it in the machine at their home. After setting aside some quantity of the powders for home consumption, he parcels the finely ground masala powders into 50 gm packets, with each packet costing Rs. 20. Ramlal makes around 50 such packets in a month and manages to sell them all. "I sell the masala powder packets through my store," he explained. "Sometimes people come calling to my home directly for the powders and I make direct sales in such situations."

He sticks to making 50 gm packets because that's the quantity that the villagers usually prefer. Ramlal earns a monthly profit of at least Rs. 3000 from their masala powder business and this has helped in dealing with the financial situation at her home. "I hope to market better and expand my business, and attract more customers

in the coming months."

Dhanu explained: "The best thing about being part of the SHG is that in the meetings I got to meet other women and understood their stories as well. Few were younger than me and still overburdened with more responsibilities but all of us had one thing common that we all wanted to work and earn a livelihood for our families. However, I am even unable to sign my name yet. With the help of Asha I learnt the prices of the goods in my store and I run the store alone in my husband and son's absence."

She said with a positive smile, "Running this business has made me a stronger, and a more independent person."

They are planning to grow their business and are want to apply for FSSAI. After that they can sell it to the retailers also. Starting from Rs. 30,000 now they not only own a kirana store along with the masala production business but also their whole family is earning their livelihood in different ways and growing together. They are very happy now and Dhanu exclaimed that she is very happy to become a SHG member.





# “ Every woman should start working on their own ”

**Najma Begum  
Kota**

“Previously, I used to work as a labour. My daily wage was quite low. It was necessary for me to work because my husband’s earnings are tiny compared to the growing expense of everything in the market. I joined an SHG in 2014. After my MEC advised me, I got actively involved in the SHG of my village. Initially it was a compromise for my family but when I started my own enterprise in the 2017, they were quite delighted by my decision”, said Najma Begum, from Kota.

Najma started her own enterprise of selling ladies wear in order to make a living. She wanted to work hard and earn a healthy amount in order to contribute to her family’s savings. Her family includes her husband who is a truck driver, and two sons.

She further said, “Being impressed with the way I handle my store, my family supported me a lot. I house all kinds of ladieswear including, sarees, petticoat, kurtis, lehengas and other clothes. Initially I started my store with a loan Rs. 50,000. I used the money to bring items for my store. My in-laws were very supportive in this regard. My mother-in-law made me understand the importance of working woman. She always knew that I had the potential to do wonders so she trusted me and allowed me to start my own enterprise. She is much like my mother who has always pushed me for the best.

“For our store, my husband and I bring goods in his truck from Kota together. It runs successfully and I earn around Rs.15,000 on a monthly basis. During festive season, I earn double of what I generally do. The profit received assured me of the steady growth of my business and I have decided to take two more loans of Rs. 50,000 each over time”.

Najma further remarked, “It was really a good experience to remain involved in the SHG for so long. I got to learn so much about running an enterprise, possible ways to deal with customers, calculations, and marketing strategies. The MECs came into my life and stirred a massive change in my life. I am satisfied and happy with what I have now. My mother-in-law is very proud of me as I have been so successful already.”

“The good thing about the business is that I have money in my own hands and I can use it during emergency. There is also no need to ask for money for household or personal expense. I would want to extend my gratitude to everyone who has contributed to my success so far. Every woman should start working and own their own enterprise by getting involved into SHG. This is an excellent initiative that has made women leave their household and work to earn something for their family’s livelihood”, exclaimed the entrepreneur.







## “But it was my wife whose hard work and struggle changed our situation”

**Anuradha Lashkar**  
Kota

“Mai aur mere pati gaun mein jate hai har hafte. Woh motorcycle chalate hai aur mai mahilaoko awaj lagake churi pehena deti hu. Bass aise hi chal raha tha humara (My husband and I used to go to the village every week. He rides a motorcycle and I used to call all the women and make them buy and wear our bangles. This is how we used to earn our livelihood)”, said Anuradha Lashkar, a bangle maker from Kota.

Anuradha runs a mobile bangle manufacturing and trading business with her husband. She belongs to a poor family with limited sources to meet their ends. There are seven members in her family – her husband, three daughters, one son and daughter-in-law. Her eldest daughter got married two years ago.

Anuradha has been in this business since last two decades. She has been carrying forward her traditional business of bangle making, entering into the business after getting married. “My mother-in-law and father-in-law used to run bangle production similar to how my husband and I are doing now. I learned the art of making

bangles from my mother in law. Earlier we only used to make bangles at our shop and used to sell it to the customers who came to us. So, our income was very limited”, she said.

She purchases material from Kota and Jaipur. “I am not educated so my husband keeps the record of profit and loss and I decide where to invest the money and how much production is needed according to the season. Because during marriage seasons or Makar Sankrantifestival women prefer to buy bright colour bangles,” she added.

She goes to the local market with her husband twice a week. On asking her husband, he replied, “Bangle production was our family business. After marriage, me and my wife continued doing the same thing. But it didn't improve our livelihood. Even our kids have learnt from us but we are sending them to school as well. We don't want them to face whatever we have been through. There were times when we dumped all our desires just to ensure we get to fill our stomach daily. But it was my wife whose

hard work and struggle changed our situation”.

Leela, a MEC, met her during one of the SHG orientations. “Previously in a single day, they were able to make eighty pieces of bangles; a set of twelve pieces were sold at thirty rupees. Considering the cost of raw materials and transportation cost that the family incurs, hardly any profit was earned by them. Three years ago when their elder daughter got married, they were deep in debt and found it difficult to maintain their livelihood”, she remarked.

With the help of Leela, Anuradha revamped her family livelihood. Anuradha recounted, “I initially took a loan of Rs. 50,000 and started my business. This time Leeladiditought us about maintaining inventory and told us to sell bangle sets at Rs. 40 for our profit. Then she advised me to attend all the SHG and VO meetings and market our business there. SHG women started recognising me as bangle seller and soon became my customers. It was a major factor for increasing our sales. Leeladidi advised us to sell our bangles in the local market twice a week and again it was profitable. Finally, my husband bought a second-hand scooter and we even go to the other villages to sell our stock. We are slowly growing our business day by day.”

Later, her son began working at construction sites instead of working at the same place, and their daughter in law is educated so she has become the Village Organisationleader of their village now. Anuradha and her husband are planning to rent a shop in another market so that their son can open his shop there and he won't have to find work every day. Anuradha said, “I enjoy good status in the family, but society doesn't recognise us as we belong to a poor family. I have realised that we couldn't get good jobs because of less education. So I am giving my two daughters a good education so that they can be independent in future. I am thankful to the SHG members and the MEC who helped me get through my struggles and made me what I am today”.







# Success of a **tailoring** enterprise

**Aisha Banu  
Bhilwara**

Aisha's husband used to work at the mines. In 2017, he lost his job and since then he hasn't been able to find any suitable job for himself. Aisha said, "Since we did not have any agricultural land or domestic animals, there was no other source of income in the family. My son and daughter were also growing up and our financial needs were increasing".

Aisha had done tailoring before marriage. Hence, she thought of starting a tailoring business that would enable her to earn income for her family. "I discussed this idea with my husband and he supported me. I had one machine at home and I started with that. After that I started my own tailoring business in the market, which is three kilometers away from my home and I cover the distance everyday by walking," she said.

However, initially, after facing a lot of troubles, she got a hand of support when she went to one of the SHG orientations held in her village. There she met MEC Shabnam.

Aisha is grateful for the help that Shabnam had provided to expand her work. "Nothing seemed possible without Shabnam didi's help. She was with me during all my challenges and hurdles from the beginning and she kept motivating and supporting me. With her help, I took a loan of Rs. 20,000 and bought a sewing machine. Shabnam didi gave me the idea to buy another machine for the store and told me to keep the old machine at home so that I don't miss out any customer at home or in the shop. Following her advice, I attended SHG and VO meetings from where I got to meet other

women from my community. Earlier due to our local customs, I never really came alone to the market," she further remarked.

Sharing her experience of helping Aisha, Shabnam said, "Previously Aisha's family had little to eat or wear, but now she's sending her children to school and maintaining her household from the profit she earns from her shop. Recently her daughter was sick and hospitalized due to dengue, but Aisha single handedly took her to the hospital and took care of the treatment expenses. She also supported her husband when he lost his job".

Aisha participated in the village SHG mela facilitated by ECTA MEC group and there she was one of the first women to set up her stall. She made a profit of Rs. 6000 on the first day. Now she plans to expand her operations.

Aisha said, "The best part of being a SHG member is that now I don't have to borrow money from banks or other money lenders. In the SHG, I can take money anytime and repay it from time to time. After starting my business and becoming independent my only dream is to build my own house. I had saved money for buying a plot of land and now I am making my own house."

Over the years, her husband got another job at the mines; now both Aisha and her husband are working and their financial condition has improved.







## Crushing poverty to reclaim her **victory**

### **Gissi Begum Bhilwara**

Gissi Begum is a fifty-year-old entrepreneur who has started her own grocery store to make a livelihood for her family. She hails from the village of Sarah. Her family includes two married sons, daughters-in-law, and husband. Her husband works at the post office. Out of his two sons, one of them is adopted.

Gissi's in-laws left her due to issues within the family. She is uneducated but that doesn't keep her behind other women. She had successfully started her own store to sell grocery items, fresh cow milk and grinded wheat flour.

She said, "I value hard work and money because there were times when I had nothing to do but beg. When my husband fell sick, I had no clue what to do next. The only working member of our family was no more working. This was a huge set back in my life. I literally ran to my neighbors for help but barely anyone showed up. Everyone was certain that I was begging for my own cause".

Recounting her struggling days she said, "Those few months were the toughest days of my life. I had to look after my children as well as my husband. That is when I understood the value of money. I saw people leaving when they saw the sight of me, because they presumed that I would call for their help. With God's grace my husband got well, and my sons got married. But they set off on their own way and they have a family of their own now. So ultimately it is myself and my husband who were left alone to face the challenges of life".

"I started this store a year ago, all thanks to Gyandidi, a Micro Enterprise Consultant who came to me and made me understand the strengths of self-employment. She told me that any woman irrespective of her education can work and earn a livelihood of our own. She introduced me to the SHG of my village. I got involved into the SHG of my village two years ago in 2017. Since then I got to learn a lot of things, starting from basic calculations, business pricing and selling techniques", she remarked.

Gissi said that Gyandidi helped her a lot to come out of her poor financial condition into a secure present. "She introduced me to this livelihood and we are satisfied with what we earn now. I earn roughly around Rs. 200-250 per day. In order to begin with the store, I initially took a loan of Rs.30,000. With that I installed my wheat flour grinding machine. At times my son helps me in my business but mostly it is me who looks after the entire store.



Post grinding, the wheat flour is packed and transported to Bhilwara. That is where my son cooperates," she further added.

Thrilled to have received support from the MEC, she said, "I am happy with whatever I have earned so far. The help I got from SHG can never be forgotten. The initial support I received was much needed as I didn't have much experience of running a store. Previously we had a farm of our own which we had to sell. This happened when my husband fell sick. There was immense need for money and that was our only way out. Apart from my enterprise, I milk my own cows and the milk is sold to the villagers. We have a stable condition now. All credit goes to the help I got from SHG. The initial loan, the MECs who came to help me out and the women involved in SHG, each and everyone have had a significant contribution in the betterment of my life".

Gissi explained about the effort she makes in order to make a living. After waking up early in the morning, she milks her own cattle which is a tedious job in itself. She then brings it to her store and prepares her store. Making a store look lucrative is also a necessity, thus she arranges all her items in place. Right after that, she starts grinding the wheat flour.

After preparing everything she is left with waiting for customers to come to her store. She added, "I have learnt a lot from the SHGs. After I went there, I trained myself into becoming the best version of me. I learnt things I never knew I would. There has been an optimistic change in me which my husband noticed in the past few months. He told me about how my attitude has changed overtime and I have developed a healthy outlook towards work. I am glad that I could make him proud. I really wish I get to continue this further and keep earning from the same. If it is possible, I would want to keep more items and expand this store further. Post my husband's retirement, I would love if he joins me in the store and we can spend our old age independently and freely with whatever we earn from this".





“ This project is a brilliant initiative ”

**Bhagwati Devi**  
**Udaipur**

Bhagwati Devi, an entrepreneur from the village of Sundra, Udaipur, runs a snack store with her husband Bheemraj. Her husband is her only family member and they are content with each other. They have a farm of their own and three oxen. The cattle is used for dairy at times.

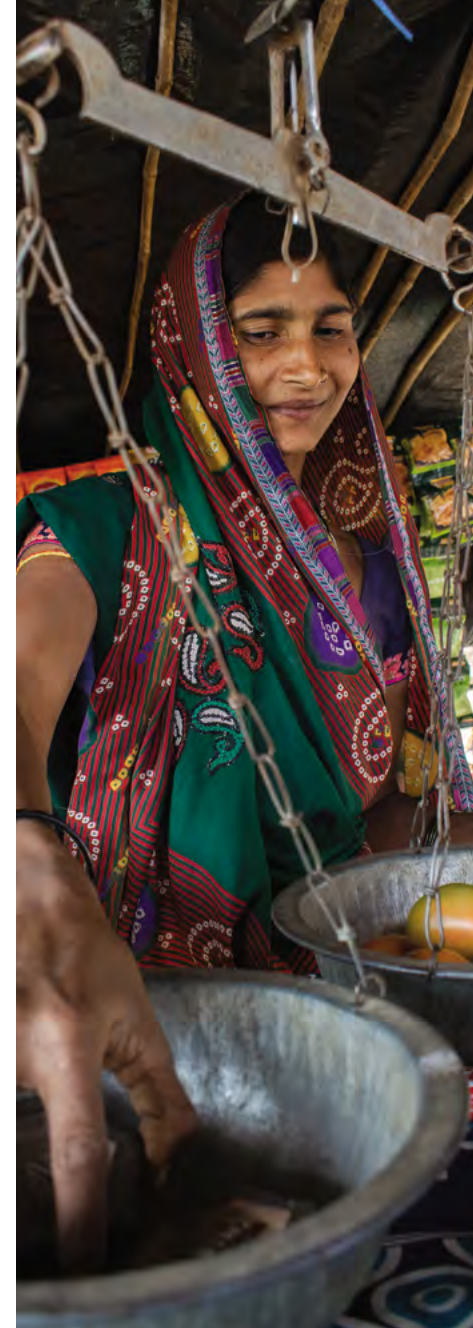
Bhagwati shared her thoughts, “I am not very educated; I have studied till class two. Never did I expect that I could share a store with my husband and help him in the process. Five years ago, I joined a SHG after Anita didi, a Micro Enterprise Consultant, made me understand the importance of working women in the society. That was

when my life took a drastic turn”.

“In the SHG, Anita taught us about benefits of running a business. During the course of setting up my business, Anita guided me to understand execution of a business, record keeping etc. Since my husband and I both knew how to cook, we decided on opening a snack store. Anita helped us to convince Gram Panchayat sarpanch to negotiate for a shop in the premises. In our store we make kachori, sandwich, paani puri, khasta kachori and so on; we also keep packed chips and biscuits,” she remarked. “We initially took a loan of Rs. 60,000 to get the utensils. Later on, we took many other loans almost up to Rs. 2 lacs. We run the store together, and it is now a busy snacks joint. We cater to the early morning crowd. The store gets crowded when customers come to have breakfast. The next crowd gathers when the local schools get over, and in the evening, when people sit and relax. When my husband is busy with his catering service, I handle the store all by myself” she explained.

“It becomes difficult without him because he cooks at a short span of time. Yet I seem to manage pretty well. We earn more than Rs. 8,000 from this store, out of which we save Rs. 5,000 for ourselves. Compared to the only earning he had from his catering business, this store has given us an added identity and a healthy income that secures our future. I am happy to be involved in the SHG and get benefits from it. Mostly all the women of my SHG have positively gained and lost nothing except their weary past”, she further added.

“I believe this is a brilliant initiative that needs to happen all across India. My husband was initially not certain as to how far this would lead us, but with the slow success that followed, he is now sure about my involvement in SHG. He personally thanked Anita didi for giving us the present situation where we are at ease. It really feels good when you are secure about your day’s meal. I personally influenced five other women to be a part of my SHG and they did. This project should be a part of other places and help other women just like it helped me,” Bhagwati signed off.







“It was possible due to the help we received from Asha di.”

**Gulfarm Banu  
Kota**

A 27-year old Muslim lady from Kanwas, a small town in Kota, Gulfarm Banu runs the production of Kota saree at home along with her mother-in-law and sister-in-law. Kota Doria, also spelled as Kota Dori, is a special variety of saree garments manufactured in Kota, Rajasthan. It is woven on a traditional pit loom in such a fashion that it produces square checks pattern on the fabric.

“Yeh kota dori ka kaam toh hamare saher Kota ki pehchan hai (The work of Kota Dori is the identity of our city Kota),” exclaimed Gulfarm.

She narrated her life incidents, “There was a time when my mother-in-law had an eye operation so she couldn't work. My children were young and my husband was the only earning member in the family. Back then we had one meal a day and some days we used to starve. I couldn't feed my kids well. I remember a day when my daughter had a high fever and I had to sell my jewellery for her treatment.” Her skills of needlecraft and the impulse to provide her children a better future led them towards the life they are living today.

“Asha didi came to our place while we were dealing with hunger and poverty. She took the effort to introduce me to the SHGs in our village. She convinced my husband to allow me to go out in the marketplace to pick orders and buy raw materials. I had no prior experience of stepping out of the house alone. Then I joined the SHG two years ago in 2017.”

“Initially I took a loan of Rs. 15,000 with the help of Asha didi who convinced my SHG members about the business. My mother-in-law was very supportive when I started setting up my business. Before marriage I didn't know anything about needlecraft; she had taught me the Kota Doria craft. Asha didi was willing to help us out of our poverty. Then I started attending the SHG gatherings and VO meetings. I got to meet other women who they were dealing with more critical issues, but all of us had one thing in common. We wanted to work and earn a livelihood for our children. With the initial money that I got from the loan, I set up the Kota Doria machine inside my house,” she added.

Her mother-in-law said, “Kota Doria is our family tradition. Six years ago when my son married Gulfarm I taught her the art of binding Kota sarees and all sorts of designs. Unfortunately due to my eye operation I couldn't continue my work. We had to sell all our assets to sail through our financial woes. I had full faith in Asha, so I supported Gulfarm and assured her that we had nothing to lose. We were already in so much debt and monetary crisis. Only if this worked then there was a chance to establish ourselves again in the society”.

Gulfarm's husband said, “I knew she had skills in Kota Doria but running a business was all new to us. But with the help of Asha didi she did everything herself and now she is an earning member in my family. And

I am really grateful to Asha for helping us with the loan with which she could sustain her business”.

The raw materials required for making Kota Doria sarees include warping paste, silk yarn and cotton yarn. Onion and water are the constituents of the warping paste, which is unique to the Kota region. Silk yarn and fine count cotton yarn are used for weaving the fabric. The yarn needs to be prepared before the weaving process begins which is a costly process. The most important tools that are put to use are the reeds for weaving the threads. Yarns are changed from differentiation of color and designs. The final weaving of the Kota Doria fabric is done on simple pit looms while using the throw shuttle method and putting a high degree control by hand achieve the required Khat pattern.

Gulfarm further added, “All of it is possible due to the help we received from Asha didi. She understood our dire situation and showed us the pathway to overcome our obstacles. If I work for 5-6 hours daily, then one saree will be complete by 13 days. I sell a saree in Rs. 5,000-6,000. I have learnt a lot through this struggle of earning my livelihood. Most importantly I now know that a woman can achieve anything with her labour. Now I am planning to take another loan and make 2-3 more yarns so that I can engage other women to work for me as well as help them to earn their livelihood”.







# CC Musical journey to self-reliance JJ

## Laccha Barret Bhilwara

Music just doesn't fix a soul, at times it also makes a living. Such is the story of Laccha Barret, a fifty-year-old woman. Her family comprises of her husband, two grown up sons and two married daughters. Previously, her husband was a musician at a wedding band. He used to stay out of his own village in order to play varied percussion instruments at weddings in Bhilwara. His expertise is in playing Taimur, which he has played for almost twenty-five years. Her elder son works in Bhilwara. The other son earns a living solely because of his mother, Laccha Barret, who bought him another dhol with her hard-earned money.

"I have seen what didi has gone through. Poverty has rarely left her clutches and her family. Little did good days bestow on them until the recent past where she involved herself into the mastery of playing the dhol and carrying it forward for her family's livelihood. There were times when she had nothing to spend a living. Her innate good behaviour led everyone nearby to support her and relieve her from the burdens that superimposed over time. From selling her own house for her daughter's marriage to watching her daughter die, she has seen it all. They owned a farm of their own; Bad days overshadowed her miseries to such an extent where she had to sell their own farm as well", explained her neighbour.

Durga, a Micro Enterprise Consultant, helped Laccha out of her agony. According to Durga, it was Laccha who re-

quested her to add her to the SHG so that she can get some help in sustaining her family needs. "She joined SHG in 2016 and took varied amount of help from SHG. Understanding her situation, I realised that Laccha needed immediate help. I learnt that she was working as a labour fetching daily wage and as a hospital attendant. I advised her to make her passion of playing the dhol into a profession. Alongside with her daily work of a labourer, I suggested her to buy a dhol with the loan amount she got from SHG. She then bought two dhols for her and her husband. With this money, her husband got his own instrument and now he mostly stays in the village. I believe her condition is far better than what she went through in her past", said Durga.

Laccha said, "I am delighted to carry on my family tradition with my husband. My daily wage which I received working under NREGA (National Rural Employment Guarantee Act) was not enough to sustain household expenses, especially when my husband stayed far from home. I decided to play the dhol and make some earning out of it. Durga kept convincing me until I realised that joining the SHG would really be beneficial. She made every effort to get me a loan amount. My husband uses his dhol for events that happen in and around the village and I play it at a temple every weekend, because in our society, ladies are not allowed to go out of the village to work. Even playing there required so much of plea".

"Again, all credit goes to Durga who convinced the pandits there to let me play. With what we earned and furthermore help from SHG we purchased two more dhols. My son uses it to play it at events that happen far from the village. End of every month I receive approximately Rs. 3,000 with which I run my family expense. I have been also paying my son's bike instalment every other month. My husband taught me how to play after marriage and I have realised that it was very helpful and I would want to carry the same forward. I always knew my uneducated background would keep me as a labour and I was sure that there could be nothing more than that." Now Laccha is able to buy amenities and household items. She shifted from chulha to a gas stove, and made their own toilet. This was possible only because of the help she received.

Her husband is delighted and he also feels proud about his wife. He is very happy to have made it thus far with her through trial and error. He admitted, "Even though it is Laccha who has seen most of the tough days and faced the pain, I completely know what she went through. I am contended that she took care of our family so well. Even when we saw the worst of days she never gave up and that is why we stand here today, happily. I really hope that one day we have a band of our own and we continue to earn well in the near future. I really want to return her the good days we once had in our past".





# “ I am able to help my husband financially ”

**Gayatri Bai  
Kota**

She's an entrepreneur who has her own garment business. Her husband works as a manager in a marble factory. They have two children. Instead of just sitting at home she decided to work and earn some income so that she can help her family as well as fulfill her needs independently.

“I was just a regular house wife. Though i have studied till standard ten, after marriage i never tried to study further or worked outside. My children were young so i used to take care of them. However, two years ago all the MECs started forming SHG groups and they provided the opportunity to every woman to start their business and become economically independent. Then i thought that maybe starting my own business won't be a bad idea and it'll also be good for my children if i could help them. Later i discussed this idea with my husband and also expressed my desire to work. He supported me,” said Gayatri Bai from Kota.

Improvement in her life began when Leela, the MEC introduced her to a SHG group. Gayatri said, “Leeladidi visited my house and told her that my children were young. I had

space at home for that reason but i cannot do any outdoor business. Later she advised me to start a garment business because there was no such shop around there and the nearest stores were in Suket or in Jhalabar. After that she helped me with taking a loan of Rs. 15,000 and I invested that money for buying sarees. On following Leeladidi's advice i put up a poster of my store outside the house and named it 'Gayatri Saree center' after my name.”

Women from her neighborhood noticed it and they came to her shop for buying clothes. “I started accompanying Leeladidi in the SHG and Village Organisation meetings. There were other women in the SHG who got to know about my business and they came to me later. Also i went to buy from them for my necessities. That's how we help each other in the SHG groups. As the days passed on, i earned profit and my customers demanded other clothes rather than sarees. But i was lacking investment because my loan wasn't repaid and i was repaying the money at the same time, Leeladidi understood my condition and she helped me to get a mudra loan of Rs. 50,000. I took the loan and this time bought a large stock of readymade garments and as they were sold i earned the profit and repayed the loan. Now I earn a minimum of Rs. 10,000 profit monthly and more during wedding season or festivals,” she further remarked.

Gayatri proudly said: “Now i have sent my children to my mother and they live there because i have admitted them in an English medium school and that is close to my maternal house. My mother-in-law helped me a lot. She does all the household chores herself if my workload increases and she was my moral support from the beginning. Also Leeladidi helped me substantially. Without her i wouldn't have been able to get that loan. I am able to help my husband financially. If his salary gets delayed, I can help him by supplementing the family income.”











# Standing tall on her own feet

**Manju Devi  
Bhilwara**

Manju Devi runs a lehenga production store as well as a kirana shop from her home. There are four members in her family including herself. Her husband is unemployed. Her household expenses were going through the roof when she thought of doing something that would enable her to earn some income for her family.

Manju went to a SHG meeting where she met Ghani didi, her MEC. She discussed her family problems with Ghani and expressed her desire to work. "My children were growing up and I was not able to provide them their necessities nor was I able to feed them well. My husband never supported me. When I used to go in the construction sites to work as a labourer, there was no one to take care of my children. I dumped all my desires and devoted myself to earn sufficient meal for my children. Earlier, I used to get Rs. 200 for a full day labor, and work was irregular. But now I earn a minimum of Rs. 500 per day staying at home", said Manju Devi.

Ghani didi helped her open a business. While explaining Ghani's efforts to help her, she remarked, "I took a loan of Rs. 5,000 for my household needs but later I couldn't repay it. Ghani didi advised me to start a business so that I can repay my loan and also earn a regular income. Ghani didi taught me everything about maintaining a business. Then I thought of doing tailoring because previously I learned tailoring before marriage. But I had no

machine or any previous work experience. So, Ghani didi helped me take another loan of Rs. 40,000 with which I bought a machine".

Manju started her business and repaid both the loans. However, she faced another challenge of fund flow to maintain her business. "Following Ghani didi's advice I took a third loan of Rs. 10,000 and joined a tailoring course while working in my store simultaneously. When I finished my course, I started my own lehenga production. And then it was profitable because no one else had this business in the village", exclaimed a smiling Manju.

She further added, "However, I wanted to expand my store again. I took another loan and started a kirana store along with tailoring. I earned a healthy profit from that. Now I am facing competition because other businesses are growing up. So, recently I bought a second-hand fridge and now I will keep dairy products in my store. I earn a monthly profit of Rs. 9000 altogether".

Manju is sending her children to school, feeding them well and providing them the necessities. Her husband still doesn't support her, but now she has learned to take care of her needs herself. She has created goodwill among her customers. The business has not only given her money but also good status in the society. Women from the community are inspired by her struggle.







# “ I can now support my family ”

**Anita Kumawat  
Kota**

It has been three years since Anita Kumawat started her own tiffin service at her home. She is a divorcee and lives with her parents and brother. There are seven members in her family, including her parents, brother, sister-in-law and their two children.

Narrating her struggles, Anita said, “It was impossible for me to live with my husband due to domestic violence. So, I decided to file for divorce and came to stay with my parents. My brother and sister-in-law supported me through this. But I was unemployed, and was becoming a burden on them. On the other hand, my brother’s children were growing up and his salary was not sufficient to meet the increasing necessities of the family. Hence, I decided to start a business at home to support my family. I knew tailoring but there were many garment shops in the village, so, I thought clothing business would not be profitable.”

Meanwhile, Shahista Ansari, a MEC, met Anita during one of the orientation meetings. Shahista added, “I got to know about Anita’s personal struggle from my elder sister who is the Cluster Coordinator under Rajeevika. I approached her if she wanted to start her own business. I received a very positive response from her and her family. She was good at cooking and she discussed this idea with me, so I suggested them to start dabba services for working men and women.”

“Initially I took a loan of Rs. 20,000 and invested it to buy utensils for the business. But nothing was possible without Shaista’s help. She made me stronger and advised me and my sister-in-law to join the VO and SHG meetings. We went there and we did word-of-mouth marketing of our business there. We also talked to the CLF office and they gave us food orders for their training programmes”, remarked Anita.

Seema, her sister in law said, “Seeing Anita didi struggle to set up a business made me stronger and more confident. I accompanied her in everything since day one. We went to take orders together at the first stage. Later I talked to the mothers of my son’s friends and they also helped us to get orders. Now we make tiffin three times a day and my husband delivers them. I help Anita didi in cutting vegetables and packing the dabbas while she cooks.”

On asking her brother, he said, “Initially I doubted if this business will survive but after ten days, I realized that the number of orders was increasing. So, I also became part of it. We take all the necessary items such as vegetables and masalas on credit from the retailers. We later pay them the whole amount from the monthly payment we receive. Later on, we grew our tiffin services into catering

services. And now we serve in small parties. Shahista advised us to put banners for our marketing”.

“I noticed people these days are very active on WhatsApp. I chose WhatsApp as a way of marketing our business. Every morning I put the day’s menu in WhatsApp groups and sometimes we receive additional orders. I have struggled to grow our business, but all the credit goes to my sister because she thought of starting this and she helped me to earn my livelihood. Because of our unity, we could maintain this business. And we named our services 'Apna Mess' which means that they can trust our quality and taste and the food will be as good as home-cooked meal.”

Anita exclaimed that she is happy to have become a SHG member, and that she can never be grateful enough to Shaista who as a MEC gave her inputs to start the business. Finally, Anita feels that she is no longer a burden on anyone. “I can now support my family”, she said. She has witnessed a major difference in herself and feels more confident. She added proudly, “It has made me a stronger, and a more independent person”.





# “Now, I enjoy full freedom on my income,”

**Azad Banu Bhilwara**

Azad Banu runs a general store from her house. She and her husband have been working together to improve their financial condition. It took her a lot of courage and grit to get to this level.

Azad said, “Earlier I used to sew pillow covers and blanket covers at home. There were other tailoring business in the vicinity, so I did not think of it to be a profitable venture. I invested Rs. 2000 and kept a small amount of stock inside the house. My house is located near the school. School children started coming to my house and my first stock was sold out. That was the time when I realised that opening a kirana store would be profitable. But I had no money to invest and neither did I have a proper place for storing the stock.”

“Meanwhile, MEC Varsha didi came to our village Self Help Group orientation to help us to establish our own businesses. When I first met her during the orientation, I explained that I already had a store and work experience but just needed her support to increase that. Later she visited me and suggested that I utilize the remaining space outside the house for the kirana shop.”

“I followed her advice and took a loan of Rs.

50,000 and invested that in building my store. As time passed by, I started to keep more stock in my shop and made more profit. But my customer base was still limited. Varshadidi advised me to include some fancy and stationery items,” she remarked.

Azad Banu gave Varsha Rs. 5,000 initially to buy the initial stock for her. Later she learned to go alone. This idea worked and her profit margin increased. Azad now generates a revenue of Rs. 2,000 per day and gets to save Rs. 200 separately for repaying the loan. Later she included shoes and more cosmetics to increase her business.

Azad is thrilled to be able to run her enterprise effectively. She exclaimed, “The best part of being an SHG member is that I did not have to ask my husband or anyone else for the initial investment of my business. I took the money from the SHG and later repaid it based on the profit I earned from my shop. Now, I enjoy full freedom on my income and spend the money according to my wish. Nothing would have been possible without the SHG group, and Varsha didi who showed me the pathway to expand my business from a mere kirana store to a general store”.









# With the help of Meenakshi I was able to change my destiny

**Ambavhi Devi**  
**Udaipur**

Ambavhi is a woman in her mid-forties. She has opened her own kirana store in her home. Previously she was engaged in agricultural activities and used to work at construction sites. Ambavhi's husband is in his sixties and is unemployed. He stays back at home taking care of the domestic animals. Ambavhi is the only earning member in her family.

"I didn't earn much as a labourer. My husband didn't allow me to work for others. My three daughters were growing up at that time; my household responsibilities were increasing and our financial situation was not getting any better", she said while adding,

"Being illiterate, I knew my only destiny was to work at the construction sites as a labourer the whole day. I used to earn Rs. 200 a day and was uncertain to find work the next day. And my biggest regret is that I couldn't educate my elder daughter because she had to take care of the family and her young sisters when I was out for work.

Unfortunately, I had to marry her off early due to our family's financial condition."

However her situation changed, when Meenakshi, a Micro Enterprise Consultant met her during one of the SHG meetings. "Meenakshi came to us when we were struggling to cope up with our household needs. She observed that there are no kirana stores nearby our house and the market was 5-6 kilometers away. She advised me to start a kirana store. But the biggest obstacle was I didn't know where to get the raw materials from and how to invest the money. With the help of Meenakshi, I took a loan of Rs. 10,000 from the SHG and we used that loan to buy the stock for our store. Then she told me to join in the CLF and VO meetings every month and from there people recognised me. Knowing that I own a store, they started coming...day by day, I followed her advice and grew my store inside the house," said Ambavhi.

As she has no one to help her, Meenakshi helped her

to bring stock in her store. She earns a monthly income of at least Rs. 3000 from the store and this has helped in dealing with the financial situation at her home. "I started from there two years ago and now I have a bigger store. But nothing was possible without Meenakshididi. I hope to expand my business, and attract more customers in future," she said with a smile pointing at an old place from where she used to run her business.

Ambavhi explained: "The best thing about being part of the SHG is that it has made me a stronger and more independent person. On following Meenakshi's advice I attended their meetings. I got to meet other women who were facing similar struggles like me. Some of their families were supportive, even widows were there while some of them were dealing with life and death crisis. All of us had a common aim that we all wanted to work and earn a livelihood for our families."

Her husband now supports her and helps her in the store. On being asked, he said, "Previously I doubted the capabilities of my wife because no one in my family has ever done something like this before. But when I noticed that she is earning profit from the business then I changed my mind and started to help her in the good work."

One of the many advantages of being part of the SHG according to her is, "Now we don't have to borrow money from outsiders. We can take it from oursamuh and whenever we are eligible, we can repay the money." Ambavhi is planning to grow her business and planning on renting another store in the market. She is very happy to become a SHG member. She can never be grateful enough to the MEC who helped her come out of her poverty. "Abhi main apni baki betiko padhaungi. Uske baad me dhum dham se shaadi karaungi (Now, I will let my daughters to study in the school. Later when they grow up, I will marry them ceremoniously)," she said with a bright smile on her face.





“ My husband is very proud of me and he shares my story with his friends ”

Archana Prajapat  
Kota

“Koi ghar bigaar ne ka sochte hai, aur mein ghar badaal neka.” [People generally think about destroying households, and I think about changing my household (for the better)]. Archana Prajapati, an entrepreneur from the village of Simliya in Kota district, runs a fruit hawking business with her husband. Archana primarily hails from Maharashtra. Despite being illiterate, she did not limit herself to the role of a housewife. Her fierce attitude towards life got her and her husband this far, to promising successes in the recent times.

Archana's family has their own farm, where they cultivate fruits. “A life of a farmer is not as easy as it seems. We have been through a lot together. There were days when we could barely pay our bills and were running in debt. The pushcart we had was on rent. Almost half of what we used to earn went for paying the rent. It was in the year 2017 when I met Laltesh Meena, a MEC. She educated me about her role as a consultant who helps SHG women in starting and improving their businesses. Upon her advice, I joined the SHG of my village. While attending SHG meetings, I got to learn about easy methods of taking a loan and running an enterprise. She convinced me to take a loan and buy my own pushcart. My husband took this very positively. He was very enthusiastic about the help that we were about to get. We initially took a

loan of Rs. 50,000 and added more items. We bought our own pushcart finally. Now we almost have an earning of Rs. 10,000 – 15,000 per month, out of which we save Rs. 5,000-6,000,” she said.

“We saved money and gradually made our own house. It still seems like we are living a dream. Never did we expect that we could build our own house by just selling fruits on the street. The first thing we did was to clear all our debt. That came as a relief. I am grateful to Laltesh Meena for involving me in such a positive initiative. I am so happy and satisfied with what we are doing now. We get to eat good food, afford our own TV set, and that is joyful. It has always been my dream to live a happy married life with my husband. Finally, we are well settled and our life has taken an optimistic turn, thanks to the MEC, Laltesh Meena,” she added.

She further remarked, “My husband is very proud of me and he shares my story with his friends so that they also motivate their wives to join a SHG immediately. I feel glad to have set an example for the fellow women of our village. If my struggles and hard work motivates them for a better future and lifestyle, I will be more than happy. One should actually start giving more importance to the women in the village and let them show that they are no less capable.”







Chaw Devi

## “ I want to **develop** my **business** more in **future** ”

**Chand Kavar  
Bhilwara**

Chand Kavar runs a garment shop from her house in Suraj, Bhilwara. Her immense struggle to come out of the clutches of poverty and desire to transform her family's situation lead her towards the current life that they are living.

Chand shared her story, “My husband used to work in the construction sites. However, four years ago due to his sickness he became paralyzed and then our situation became difficult. My husband and I are getting older and our sons work in Jaipur as drivers. They don't live with us. Hence, we don't have anyone to take care of us. I didn't know what to do and before this, I had no work experience. I had the responsibility of taking care of my husband and for that going out for work wasn't an option. My household expenses were increasing, so I was looking for alternative ways to improve my family's condition.”

However, things began to change when Varsha, a MEC came to their village looking for women participants keen to start their own business. Chand remarked, “Varsha didi came to my house and she witnessed my husband's condition. She understood the situation we were surviving. Immediately, she advised me to join a SHG and start my own business. I had full faith in her. But I told her that I did not have any money for investment. Then she helped me to avail a loan of Rs. 20,000.”

With that money she rented a store and invested in buying readymade garments. “But then I had to go a long way to

reach the shop. I had to come back early for my husband. It was time consuming and troublesome. With the earned money I took half portion for my kitchen and turned it into a shop. Later on, I moved the shop back in my house. Now I can easily work in the store while doing household chores,” she exclaimed.

Chand further added, “Varsha didi was the only person who helped me as there was no one to support me during my adverse days. However, just stocking up goods was not the solution. After that the main problem was marketing. So, she introduced me to other women in the SHG and VO meetings. She told other women in my neighbourhood about my store. Eventually, more customers started coming. Now I earn Rs. 10,000 per month.”

When asked about the social attitude, she said, “I have not only started my business but also supported my husband, so people in the society respect me for my struggles.”

She exclaimed, “I am happy to become a SHG member, and I can never be grateful enough to Varsha didi, who helped me to earn my livelihood. Because of my business, I was able to overcome my financial problems. Now I enjoy a good status in my family and society. I feel proud of myself. I am able to take independent decisions about how to spend my income. I want to develop my business more in future and work until I can. My wish is to get my son married soon and welcome my daughter in law.”





# Successfully running a tea shop

**Geeta Devi  
Kota**

Geeta Devi runs a tea shop along with her husband and they are a happy family.

But their situation was not always like this. Geeta narrated her experience: “Earlier my husband and I both used to work as a daily labourer in construction sites, mines or in agricultural fields. We were struggling everyday to earn money so that we could feed our children. We did not have any desires or any discipline. Our only motive was to work enough to feed our family everyday. I went to work so I wasn't able to take care of my children. They were growing up in a neglected environment. We just wanted to do something that'll enable us to earn income for our family regularly.”

However, the turning point came in her life when Laltesh Meena didi, an MEC introduced her to the SHG groups. Geeta explained, “I used to see Lalteshdidi everyday passing by my house and sometimes she used to ask for water. So, oneday when i asked her where she works she told me that she's an MEC and she helps women who were willing to start their enterprises. Then i asked her to help me out and explained to her all my struggles. But she said as we lived very far from the high road, opening any enterprise won't be profitable. On following her advice we took a loan of Rs. 20,000 and built a place just near the highway and started our chai shop.”

Geeta's husband quipped: “As we had no previous working experience so initially we faced problems in quoting prices and recovering dues. But then we learned from our mistakes. After that we took another loan with Lalteshdidi's help and diversified my shop into a kiranastore. We cook tiffin such as samosa, kachuri and roti - sabji at night. Then we bought a second hand fridge for including dairy products. Now we want to grow our business further by increasing stationary stuff in our store.”

She's delighted to become a SHG member and she is grateful to Lalteshdidi for helping her to overcome her struggle and transform their fortunes.











## Running a **tailoring** and **garment enterprise** successfully

### **Geeta Nath Bhilwara**

Geeta Nath is a tailor by profession and along with that she has been running a garment business. She started her venture two years ago with the help of her Micro Enterprise Consultant Rena who introduced her to the SHG groups of her village Jhadol in Bhilwara.

Geeta said: "After marriage I came to Jhadol with my husband and rented a house. He used to work at the construction sites as a labourer. Somedays he earned while during others, there wasn't any work. It was seasonal. We were spending our days in dire conditions. I thought maybe both of us can manage like this but after having children it won't be possible for us to sustain our family. But I didn't know what to do to change our situation. Then I discussed with my husband and he said if I wish to work then I can. After that I decided that I will start tailoring as I used to do before marriage but the only problem was that I did not have a machine and I needed money to invest."

She further added, "I knew Rena didi helps women to start their own enterprises. She had helped another woman from my neighborhood earlier but I didn't know anything about their SHG group. Hence, I met and asked her if she can provide me some guidance. I was newly married and didn't know everyone around the village. Then she introduced me to the 'Maha Lakshmi' SHG

group, where I learnt to save money and she opened my account in the bank. After that I took a loan of Rs. 10,000 from the SHG group and bought my sewing machine."

She said that Rena didi helped her in marketing her business. She told everyone about her store in the SHG meetings and her other group members in turn told their friends and relatives. That's how she received good number of customers and never faced any loss from the beginning.

For the delivery of her child, she took a break from the

business but her entrepreneurial spirit didn't stop. During the break she thought of ways to increase her business further. She again started with a new zeal and enthusiasm.

Geeta said: "Rena didi advised me to start selling readymade garments along with tailoring. Eventually, more people came to me because the nearest store was 20-30 kms away. I started purchasing cloth for sale. Then customers instead of bringing material from other places started purchasing from me and got it stitched by me. This gave me an advantage in the business. I further increased the range of products and started stitching salwar and baby frocks. This got me good response. My husband and I built our house with the earnings from the shop."

Her husband respects her more now because of her hardwork. Her husband always encouraged her in her every decision. She said it would be impossible without her husband's help and support. She further said: "Rena didi has always motivated me. She has even accompanied me when I went to buy garment materials. Now, my daughter is growing up and I am making jewellery for her. Now, I don't have to worry for her marriage. I will try my best to provide her everything she needs. I am happy and I want to increase my business more in future."





# During festive seasons we often earn around Rs.100,000 a month

**Badri Bai  
Kota**

Badri Bai joined a SHG in order to support her husband's business. Her husband, Sharad, runs a store of ladies' wear and garments. Their collections include saree, petticoat, kurti, lehenga and other such clothes. In spite of her uneducated background, she made sure she could support her husband to set up a proper store with all the facilities. They are a happy family of four with two kids. They also have a farm with domestic animals of their own, ten kilometres away.

Badri Bai said, "I have joined the Self Help Group of my village two years ago. To begin with, I took a loan of Rs. 10,000. With that I helped my husband fetch materials to sell. He usually gets all his goods from Surat, Kota. I stay with my husband throughout the day and we engage in our business together. My presence in the store assures comfort to the ladies who come to shop. It is easier for them to explain what they want, unlike other stores where men sell. This gives us an advantage and all women prefer coming to us."

"It was Sheela and Madhu didi, both Micro Enterprise Consultants, who convinced me to participate in SHG level business orientation meetings. I got full support from my husband in this regard. He was always open to any sort of help that we could get in our business. After joining the SHG I educated myself about running a business

and the strategies involved. They made me learn how to sell products at a profitable margin. All of it was possible because of Sheela and Madhu didi. We now earn almost Rs. 50,000 during off season every month; during festive seasons our turnover was around Rs. 100,000 in a month. Customers love us because of the unique variety we have and the fresh garments we sell. Every dress we sell is a trend setter, especially attracting young girls. We save almost Rs. 10,000 - 20,000 monthly and invest the rest in our business and household expenses".

Sharad, Badri's husband, said: "It is good that my wife is working with me. This makes customer dealing easier for me. She deals with them while I look after the goods. She has been very strong and fierce ever since I knew her. Her attitude towards life is very optimistic, and that differentiates her from others. I am very proud that my wife is helping me run our store. She came into my life like Goddess Lakshmi and revived the monetary condition of our family. Even after being uneducated, she could make a difference in our lives. Education is not the only way to make a living. If you are passionately driven by what you want to do, no one can stop you. I wish all other women in the village start getting involved in SHGs. Many women have already started with their own enterprise, and this has led to a fine development of the village at a large scale".







# Sustainable **income** from **vegetable business**

## **Kali Devi Bhilwara**

Kali Devi is a vegetable seller. She has three children and her husband in her family. They belong to an economically poor background.

Kali's husband used to work as a daily labourer in the fields. He was the sole earning member of the family. Moreover, her elder daughter is visually impaired since birth. So, it wasn't possible for her to leave her daughter alone at home and to go to work outside.

She said, "I have three children and they were also growing. My family responsibilities as well as expenses were increasing. I then thought of doing something that would enable me to earn some money to meet the needs of the family. But being illiterate I didn't know what I should do to help my situations. However, when I expressed my desire to work, my husband didn't support the idea".

"Through other women in the village I got to know that Ratna didi was helping them to start their business. Then I talked to her and expressed my problems. She visited my house and witnessed my condition on her own. Later I became part of the SHG with her help. Initially I didn't take any loan. Ratna didi told me to take vegetables from the farmers in credit and return them the money after selling the vegetables. I followed her advice and used to roam around other villages with a basket full of vegetables in my head," she narrated.

After fifteen days her husband noticed that the business was profitable; then he started helping Kali. She took a loan of Rs. 10,000 and invested that money as their business capital. "After the first loan was repaid, we took another loan of Rs. 20,000 and bought a second-hand bike. Then he also started to go around other

villages with a basket full of vegetables loading them in the back of his bike. As a result, we started earning profit from that. My mother helped me a lot. When I went to sell vegetables in other villages, she took care of my children. So, I could devote more time in the business", she recounted her story.

On asking her husband, he said, "I misjudged my wife's capacities earlier by not supporting her when she was starting her business. But after sometime I saw that she was really earning a profit without investing a big amount. I used to earn Rs. 200 per day as a labourer, and even that wasn't regular. Then I thought of helping her in the business. Now I wake up early in the morning and go to the other villages to sell the vegetables and return home by noon. Meanwhile, my wife cooks food and completes her household chores and she starts her sales in the nearby villages. Then I stay back home with the rest of the vegetables and take care of my children. People from my village come directly to our house asking for fresh vegetables".

In the beginning, Kali used to take less quantity of vegetables so that she could sell them and come back early to her daughters. But now they both help each other in their work. At the end of the day, they collect their earnings together while her husband calculates the profit and keeps Rs. 100 separately every day for repaying the loan amount. They earn Rs. 2000 a day. Now they are thinking of increasing their business further in future.

"We may take another loan and invest for buying a tempo so that we can ferry in more villages with more vegetables conveniently", Kali signed off on a positive note.





# Growing prosperity with a grocery store

**Ditli Devi  
Udaipur**

A 44-year-old entrepreneur from the village of Pal Chepur, Udaipur, Ditli Devi started her own grocery store after joining a SHG. Her family includes her husband, two sons, and a daughter. Her husband runs his own business. They have their own farm and their cattle includes an ox, a cow and five goats.

Ditli Devi said, "I joined the SHG almost three years

back. Mamta, a Micro Enterprise Consultant came to our SHG meeting to motivate women to start their own business. Initially my husband was not quite sure whether this would be helpful, but he had a change of mind later and I started attending the SHG meetings. There I got to learn a lot about running an enterprise, strategies, pricing, profit and loss, instalments and loans etc. They explained that it is not necessary to be educated to start

an enterprise of our own. Hence, irrespective of my uneducated background, I became hopeful of starting my own enterprise".

Ditli opened a grocery store around July last year. "After waking up early in the morning I do some work at my farm, then I complete my household chores. After I am done with all my responsibilities, I sit at the store. Often when I remain busy, it is my son who manages the store. This store was needed as there was an immense need for money when my husband was not around. My sons are growing up and they have expenses of their own. Until they start doing something of their own it is my responsibility to take care of them. Often what my husband earns is invested on our meals or our children's education", she explained.

There are many expenses other than household and miscellaneous things, she feels. "I set up this store just in order to bear with my family expenses. I get the items in bulk from Sarada market. People come to my store considering my good behaviour. I am known amongst most of the people of our village. They are friends with me and they too think if they purchase things from me, I will get some assistance. Initially I didn't have any experience in running an enterprise. I had no clue how things happen. Running something like this was a far-fetched imagination", she remarked.

But when life put her in such a hard situation she eventually learnt how to overcome the challenges. "I stayed involved in the SHG and started learning from other women and how they were running their enterprise. It took me two years to understand the fundamentals and I was finally ready. I would thank Mamta didi for always being there for me. Now I earn an average of Rs. 5,000 in a month. With my own money I installed a borewell in my own house. Apart from this I personally motivated more than twenty-four women from my village to start their own enterprise. I also have a desire of setting up a wheat flour grinding business in the future".











“We are really **happy** that we could **come this far**”

**Bholi Bai  
Kota**

Bholi Bai runs a ladieswear and jewellery shop in Kota. Her family includes her husband, in-laws and three children. Her husband runs a portable mobile store on his Tata Ace vehicle. Some of the items which she sells at the store are also sold by her husband at various nooks and corners around the village, thereby increasing her income.

She said, “During the early phase of our marriage, we had a tough time. We could barely afford anything for each other. We could only think of the next meal for the day. Such was the condition back then. All the credit goes to Rajesh didi, a Micro Enterprise Consultant and Laad Bai, another entrepreneur, who motivated me to get involved in Self-Help Groups and start my own business.”

She remarked, “Five years ago, I joined the SHG of my village. After attending SHG meetings I got to learn about the possible enterprises we could start. Thus, in just a few months we started with our own enterprise. At the beginning, I took a loan of Rs. 20,000, followed by another loan of Rs. 50,000. Both were invested in our store which we already used to run and were bringing goods from Kota to sell. We sell sarees, garments, dresses, kurtis, lehengas, petticoats and jewellery items. We are able to save Rs. 5,000 per month during festive season and around Rs. 2,000 during off seasons”.

With the loan amount the couple was able to add more items to their store. “Ours is the only shop in the entire village selling these items. This makes it easy for us to get hold of all the customers of our village. Every other woman in our village comes to us to buy clothes. Along with our store, my husband also sells all these items through a mobile shop. People, who like the clothes on the go, buy them then and there. It is a good way of business taught to us at the SHG, which makes the products more viable and available to others in addition to the local people,” she explained.

“If possible, we would want to take more loan from SHG and build a better store, keeping more items in the near future. In our leisure time my husband and I keep planning for our business ahead. The best thing about our village is that every other woman works together and mostly everyone is involved in the SHG of our village. Thus, when all of them work together it makes it easier to run the business, and work happens with more efficiency. I also know tailoring which helps me in modifying the clothes according to the demands of the people. Our store is a good hit, and furthermore I would want to keep fancy items in our store for ladies. We would also want to have a separate section allocated for kids wear. My husband and I are really happy that we have come this far; all of this has been possible because of getting involved in the SHG”, shared Bholi Bai with a smile.





# “ I want to develop my business more in future ”

## **Kamala Meghwanshi Bhilwara**

Kamala Meghwanshi is a young entrepreneur from Chenpura, a small town in Bhilwara. She runs the business of attachakki (wheat flour grinding) and selling milk from her house. She has three children. Earlier, her husband was the sole earner in the family, and his income wasn't enough to fulfill the household needs and expenses.

Narrating her story, Kamala said, “My husband used to work as a daily labourer in construction sites. His work is seasonal; he would return home during the rainy season and then we wouldn't have any source of income during those months. We also have a kirana store that is owned by my husband. But it wasn't regular as he used to sit in the store when he stayed at home and it remained closed for the rest of the time. So, there was no point of investing in the store. We had to close it down before the stock ended and we faced financial loss because of that”.

Moreover, Kamala wasn't allowed do anything because of some customary rules. When Shabnam didi, an MEC, came to their village for the Self Help Group orientation, Kamala went to meet her and expressed her desire to work. Shabnam offered her support for the same.

Kamala remarked, “I told Shabnam didi about my problems at home, that my husband supports me but family members didn't want me to work outside of the house. Moreover, I didn't have any money to invest as capital for starting a business. I also didn't know what business would be profitable in my area. She then advised me to start an attachakki because back then only I had the chakki in the whole village. People around the village came to

me with genhu (wheat), makka (maize) and I used to grind them within some time and gave them back their fresh flour. I was able to place the attachakki inside the house and all my customers would come for their needs and I didn't have to step out of my house. I started my business in this condition”.

She further added, “Nothing would have been possible without Shabnamdidi's support. She transformed me into an entrepreneur. With her help, initially, I took a loan of Rs. 50,000 and invested that money for buying the attachakki. As soon as I started earning from it, I cleared the loan”.

However, she wanted to grow her business. Then she thought that the residue from the wheat and other seeds were getting wasted. She planned to feed the residue to the cattle. “From my profit, I bought cows and started feeding them the waste, which saved half of the money for their food. Moreover, people around the village would come to my home for milk so this process was profitable for me. I earned a profit of Rs. 15,000 per month and that helped me to meet the financial necessities at home”.

Kamala further added, “After starting my business I became aware of the social environment. In other words, earlier I never used to meet people from outside and only stayed at home. But now, after having joined the SHG, I sometimes go alone to buy fodder for my cows. Now I can send my children to private schools. My husband and I are both working together. I am grateful to Shabnam didi for helping me out against the will of my in-laws. I feel proud of myself and I want to expand my business in future”.







## “ I am happy to **work** and **earn** because that boosts my **confidence** ”

**Hansa Devi**  
Udaipur

Hansa is an entrepreneur from the village of Kanbai, Udaipur, who started tailoring for her self-driven desire of doing some work. Her family includes her husband and her father in law. She runs an enterprise of tailoring ladieswear garments and school uniform for children. Her family has a farm of their own. Their cattle includes two cows, two oxen, one buffalo and four goats.

“Normally I handle the household and manage the farm. I have been involved in the SHG of my village for the past three years. I learnt a lot of savings, credit support through SHG and also about how small loans can help in setting up businesses. I also got to know about other women who have gone through worse conditions in their life. They got involved in the SHG to improve their lives. They were ultimately successful. I thought if they could do this, so could I. Influenced by Sangeeta didi, a Micro Enterprise Consultant, I started my own tailoring unit two years ago. My husband is a teacher in a private school”, said Hansa Devi.

“My father in law is a retired teacher of a government school. So far, I have not taken any loan from a SHG but I wish to take one to build a house of our own. On advice from Sangeeta didi, I joined the tailoring centre and learnt tailoring. After learning properly, I started making ladies garments such as kurti sand false picoon sarees”, she exclaimed.

“I also started tailoring uniforms of the school where my husband teaches. My work gives a good income of Rs. 4000 per

month. Initially it was difficult to convince my family. Though I am matriculate pass by education, they didn't let me work. They believed I should be looking after the household and work in the farm. They felt I will not have time for something else. But still after repeated plea from both my side and on Sangeeta didi's behalf they agreed and I started this enterprise”, she remarked, narrating her struggles.

Hansa further added, “I believe after getting involved in the SHG of my village and starting this enterprise I have become more self-dependent. I have developed a positive attitude towards life and I have learnt to live freely. In this process I got to learn a lot, educate myself and my self-esteem has grown over time. I now know that no matter what I will not be limited to the four walls of my house”.

She said that ultimately, she is not just earning for herself but her entire family. “I know what I am doing is not wrong. I am happy to work and earn because that boosts my confidence. I don't need to beg in front of my husband for trivial desires or household expenses. I can take care of it myself. I am very responsible towards my family. I also want to buy my own scooter. The very same people who resisted me in the beginning is now proud of what I am doing now. My father-in-law gives my example to his students in order to excel in life and make a difference in the society”.





# “ I want to tell other men to let their wives work ”

**Joba Biswas**  
Kota

Joba Biswas, an entrepreneur from the village of Dhaba, Kota, started her own enterprise of selling ladies garments, mostly sarees. Her family comprises of her husband who runs a clinic, two elder daughters and a son. Together they left Bengal twenty-two years ago and have settled here. Her husband's clinic fetches a monthly income of Rs. 15,000. However, this didn't suffice to run the growing household expense and the education of their children.

Joba said, "I started this store in September 2018. After being involved in Self-Help Group for almost a month, I was highly motivated and I decided with my husband to open my own store of ladies' garments. He was very supportive from the very beginning. His desire of me working finally turned out to be true. He always wanted someone to help him share the burden of the family, but at the same time, he didn't want me to take a lot of pressure."

"At SHG meetings, I learnt how to start my own enterprise, the importance of working women, and easy ways to take up loans; all of these learnings helped me. I initially took a loan of Rs. 30,000 followed by another loan of Rs. 50,000. The store was such a success that I was able to pay my loan quickly. On an average I earn around Rs. 15,000 per month and that is a relief for my husband. The women of my locality really appreciate the type of sarees I keep. My customers are not just from my village. Women from another village know me by my name and come to me just to fetch a good saree. They

love me for my sweet nature and specially the way I treat them", she further added.

"Amar bishash, grahok lokkhir shoman (My belief is that customer is equal to Goddess Lakshmi). I order my collections from Kota itself. I go alone to Kota to bring them. But the thing about ladieswear is there is a hype during festive seasons and at times there is no sales at all. Still due to my nature, there is a bunch of customers that I get every now and then. After finishing all my household work by 12 pm in the noon, I sit at my store which is a room allocated right at the ground floor of my house," she narrated.

"May be in future, if this store gets a roaring success, I would take up another loan from the SHG and put up gents wear in this too. I am already saving Rs. 2000 every month. I want to reach out to other men who don't let their wives work and explain to them one thing. If you restrict them it is your loss, else if they work, their family will have double the income and lesser burden. Stop having narrow mentality and start thinking positively," she further added.

Joba added on a positive note, "Ei sukh amader dukhe lora sukh. Kormo na korle kichu e pawa jaye na. Ghore boshe thakar cheye nije egnye jawa e uchit. (We have to fight through our struggles to get happiness. If we don't work hard, we won't get anything. It is better to do something rather than sit at home)".











# “ Sewing **Success** with a sustained **income** ”

**Kaushal Begum Bhilwara**

Kaushal Begum runs a tailoring business as well as her own tailoring institute. She is the sole earner in her family. After his husband's death, there was no source of income in the family and with her three children, she faced a lot of financial problems. Someone who lost her husband five years ago when her youngest daughter was just six months old, Kaushal has learnt to face the hurdles of life upfront.

Kaushal said, “After husband's death, wives generally go back to their maternal house. But I stayed back with my in-laws because I didn't want to become a burden on my maternal family. But here I had no one to help me to deal with my financial problems. I was continuously trying to find out alternative ways to deal with my increasing financial crisis. I thought of taking up tailoring business. I had never taken any professional course in tailoring, but

I had learnt tailoring before marriage from my mother. She used to sew school uniforms for children and I used to help her in her work. That experience helped me in starting my business”.

She further added, “I met Baby didi in the SHG orientation that took place in my village. She introduced me to the SHG group named Garib Nawaz, which had ten other women in the group. I expressed to Baby didi that I wanted to start my tailoring business, but that I had no money to invest. She helped me get a loan of Rs. 5,000 and I invested it for buying a second-hand machine. The other SHG members helped me in the marketing of my business by recommending their family members to visit my shop”.

Kaushal said that she has been fortunate to have a good number of customers coming from the beginning, but somehow even that wasn't enough to meet her household needs. Her children were growing up, and so were her household expenses. “On the other hand, I was not able to start an outdoor business because my children were not able to take care of them by themselves. At this condition, Baby didi suggested me to teach tailoring in the village. So, I rented a place just opposite my house and Baby didi lent me her sewing machine. With that I started my institute with two machines. As days passed on I got more students coming. I charged Rs. 500-800 per month from them while simultaneously I continued my tailoring business”, she exclaimed.





# “I am sure I earned a profit by selling brooms”

**Kalavati Bagri**  
Kota

“I acquired the skill of making brooms from my mother-in-law, but the profit we used to make from this was not enough for the needs of my children. We were not able to arrange food for some days and starved. My husband used to run the business and I chose to work at the construction sites to earn a steady income of Rs. 200 per day. Even working there was very uncertain because some days I got work and some days I didn't. But I had no option because we had the responsibility of feeding my children”, said Kalavati Bagri.

Kalavati runs her own broom production at home as well as sells them. She is illiterate and belongs to an economically poor family background. She is in this business for the last 15 years. She has five members in her family, including her husband and three children. As a part of Bagri caste, broom making is their traditional family business carried on from their ancestors.

Life took a turn for Kalavati when she met MEC Gayatri. Gayatri shares her experience and said, “Kalavati lives in the same locality so I knew her and I was aware of her conditions. So, I approached her and asked her to be part of the SHG. Previously when I told her to save Rs. 25 per week in the group, she was not sure about the process and doubted if it was genuine. I understood that considering her condition even twenty-five rupees were a lot. But she agreed on the process later and joined the group. When I asked her what she wanted to do, being uneducated she had no other alternative but to enter her traditional family business”.



“I initially took a loan of Rs. 10,000 and used it to buy raw materials for my business. The biggest problem we faced previously was we couldn't market our product. But this time, following Gayatri's advice I gathered the stock in a bundle and loaded them on my head and walked around the other villages. It was very profitable; I sold all the stock on the very first day. Then I attended the SHG and VO meetings. I went there with my stock and it was a huge profit. Later on, following her advice we started taking out our stock to the local market twice a week and slowly we earned profit from the business. Nothing was possible without Gayatri's help”, Kalavati exclaimed.

Her husband said, “Earlier I was the only earning member in the family. Whatever profit I gained was used in household expenses. I was not able to save any money, and I couldn't invest further. With the help of Gayatri didi my wife started working with me. She taught us ways to grow our business and it resulted in us having a profit; we were able to repay our loan on time. After that, following Gayatri didi's advice I started to load my cycle with a bundle of stock and roamed around the village. I used to cover 8-10 villages in a week and it was profitable. Now we sell our product at Rs. 20 per piece and we are able to make twenty to thirty brooms per day together”.

While talking about the advantages of becoming an entrepreneur, Kalavati said, “Because of my business I didn't have to spread my hands in front of others. Even though my income was low, I managed to feed my family. We didn't receive any support in my business from either side of the family. If I am able to give more time in my business, I could help my husband more. Since I am illiterate, I haven't kept any type of business account. But I am sure I earned a profit because I sold my broom in more money than what is used for its making. I am grateful to Gayatri who helped me to become independent and earn my livelihood. I used to live in a tent but now I have to build a pucca house for us”.







# Tailoring her way to SUCCESS

**Lalita Devi**  
Udaipur



Lalita Devi is an entrepreneur from Magwas village of Jh-adol Block in Udaipur who started her own enterprise of tailoring to live up to the growing expenses of her family. Her family includes her husband, mother-in-law, brother-in-law, a son and a daughter. She has passed higher secondary school, however she was not working all this while. Her husband works as a carpenter at a furniture store.

Lalita said, "I have been involved in the SHG for three years. Both Mamta didi, a Micro Enterprise Consultant and Santosh didi, an entrepreneur from my village, motivated and influenced me a lot for this. I educated myself about starting an enterprise with Mamta didi's help. In a span of three years, I have learnt a lot including the process of running an enterprise, calculations and loan help. I started commercial tailoring eight years ago, but previously I used to do it at my home. After joining the

SHG I started this store for myself where I tailor ladies' garments and fancy wear".

"Initially I took a loan of ten thousand rupees. The store was essential as my husband went bankrupt and his store was running at a loss. I did my job and supported my family at the toughest situation. Life was not easy during those days. We were facing a lot of internal problems but finally the store was running successfully. I now earn around Rs. 7,000 per month. In that I keep aside around a thousand rupees as my savings. I have been working this way and it has got me a lot of success", she remarked on a positive note.

Even though there is stiff competition in the market, she manages to sell well because customers prefer her for skill and her behaviour. "My brother-in-law is the only person who has supported me constantly in running this

store. I feel proud about what I am doing right now. When my husband's work was off, it was my savings with which we ran the family. He feels very glad that I could achieve such excellence in my life with just a simple enterprise. Customers love me because of the unique variety I have and the colourful designs I make. People now call me by my own name and that gives me a proud feeling", she further added.

"My husband and my brother-in-law are very happy and proud with what I am doing," she remarked while adding, "He now believes that I should expand my store and start working with more women to increase the productivity. I have motivated other women customers who come to me. I have told them about the perks of being involved in the SHG, and mostly everyone is involved now. This is a really good initiative and I want my daughter to be a part of this and become a master trainer, who will help other women who went through the same misery like her own mother".





# “My biggest achievement is to make my daughter be independent”

**Lakshmi Devi**  
Udaipur

Lakshmi is a vegetable seller from Butwas, a small town in Udaipur. There are eight members in her family, including her six children and her husband. Lakshmi's husband works in construction sites as a daily labourer. She previously worked in their own field where she grew brinjals. But they were facing a lot of problems to maintain their household needs and expenses.

Understanding her husband's situation, Lakshmi thought of doing some work to support her family. But both she and her husband were illiterate so they didn't have any knowledge of doing business. "My elder daughter was ill because of fluids filled in her lungs and we were drowning in debts for her treatment. I was not able to go out because I had to take care of her. Later I took a loan from the SHG for her treatment and now she is healthy", said Lakshmi.

"We were facing problems to repay the loan amount. This is when Dharmi, a MEC, came to our lives. At first, I doubted her that it may not be a good idea to take a loan at that point and invest in some business. Also, we had no other way to repay our debts and sustain our household needs. I believed her and took a loan from the Village Organisation and invested into the vegetable business. And after that, it was very profitable so, I repaid the previous loan and other debts within a year".

While sharing her experience, Dharmi said, "I noticed that there was no vegetable seller nearby, people either had to go to Jhadol or Jaisamand. Hence, following my advice, they started their vegetable shop outside of their house. And now they're in a better condition".

"I initially took a loan of Rs. 20,000 from the SHG which we used for the treatment of my daughter. Then I took another Rs. 10,000 from the Village Organisation and established our vegetable shop. I'm very grateful to Dharmi didi for helping us and showing us a way out of poverty. After my daughter was completely cured, we tried to send her back to school, but she already missed out two years and she couldn't cope up. Then Dharmi didi advised me to send her for tailoring courses. Later she completed her course and we have provided her with a room in our house and she's making her livelihood out of tailoring now", explained Lakshmi.

Normally, this business involves taking different vegetables on credit from local farmers and paying them back after selling them in the market. So, it involves minimal risk. Her husband Ramlal said, "I take different kinds of vegetables grown in the village and some other vegetables from the wholesale market. I bring them home where we set up the shop every day. As this business gave us good income, we started taking more vegeta-

bles and increased the business. Nothing was possible without Dharmi didi. Later, following her advice, I started hawking in other villages during the afternoon and this enabled us to earn extra income".

Undertaking business was a great struggle for Lakshmi because she had the responsibility of her six children. She wakes up early in the morning, sends them to school and her elder daughter helps her in the household chores. She sorts vegetables along with her daughter and set them in different baskets according to customer's needs. Now their children are able to receive proper education in government schools. Her image in society has improved due to her financial independence.

Many other women entered in business following her. Lakshmi proudly said, "Though I am illiterate, a lot of people in the society respect me. I am happy to have become a SHG member, and I can never be grateful enough to the MEC members, who helped me to earn my livelihood. And because of Dharmi didi I could help my daughter earn her own livelihood and make her independent. I think that is my biggest achievement being a mother".











## “This enterprise is a roaring success”

**Kali Bai  
Udaipur**

An entrepreneur from the village of Veerpura, Udaipur, Kali Bai started an enterprise of a snack store in front of a private school. Her family includes her husband, in-laws and two sons. Her husband used to work as a labourer.

“Everything was going well and we were a happy family until one day, when my husband met with an accident. He injured his leg terribly and he couldn’t resume working. It was a dark period of our lives when we felt the horrors of poverty and we were ready to do anything to get over it. We met Dharmi didi, a Micro Enterprise Consultant who involved me in the SHG of my village and I was able to start my own enterprise. This is where my life took a turn. I learnt how important it is for a woman to work for her family”, narrated Kali Bai.

By attending SHG meetings, Kali Bai got to know that it was not difficult to start something of her own. “The MECs constantly motivated me to work for my family. I started selling cooked snacks in a pushcart which I hired in the beginning. Later, women from the SHG helped me make a store in front of a private school where I was selling. That is where I have my business now. I sell chocolates, toffee, candies, chips and biscuits to kids. Apart from that the main items are pakora and samosa. The students rush to my store during their recess to have their refreshments”, she remarked with a gleam in her eyes.

“Often the teachers come to my store. The school staff consider this store as their store now and they consider me a part of their school. I also make tiffin for the principal of the same school. I bring the basic materials from the market itself. After I am done with my household work, I come here to start making the snacks. I am delighted to work in this manner. This gives me an open space to work and earn independently for my family,” further added.

“The best thing about my enterprise is most of my customers are little children,” Kali said.

“Children put a smile on my face. They never fail to make me happy. This is one of the primary reasons why I put up a stall right in front of a school. Finally, this brings me a healthy earning of Rs. 5,000 and gives me a separate identity of my own. It has also brought an end to the poverty we have been going through for a long time. We now live peacefully and happily without worrying about our daily earnings”, she narrated positively.

“This enterprise is a roaring success and I am ready to put all the efforts I can to make this a big hit. My husband is very proud of me and so are my children. They tell their friends that their mother has stood beside them when nobody did. This makes me feel happy about the decisions I took,” she further added.





# I also want to **help** other **women** make their **livelihood**

**Laad Bai**  
**Kota**

Laad Bai, an entrepreneur, hit the streets to earn a living for her family since 2017. Her family is her life and she is prepared to do anything for her family. Her family include her two sons, a seven-year-old and a four-year-old respectively, and her husband. She has studied till standard eight in school and understands the value of a working woman in the society.

Laad said, "I now earn an amount of Rs. 10,000 – 15,000 which is a huge achievement for me. All credit goes to my SHG and Vidya didi who stood beside me when I needed help. I can never forget their contribution in my life. They made sure I have a better livelihood so that I do not suffer from poverty. I was introduced to a Self-Help Group three years ago. Within a year I decided to start my own enterprise and I took a loan of Rs. 60,000, out of which I paid Rs. 40,000 back. During off season, when there is nothing happening, I usually get less customers thus earning only Rs. 5,000 in a month".

The main store is in Samboda where her home is. On weekdays she stays at the store. Only on Sundays exclusively she comes to the mela (fair) where she puts up her store. Laad remarked, "The MECs made me know about the possibilities of selling my products at the mela. I often saved money without having my own meal and invested it in the business. The goods I sell is brought from Kota

which in turn comes from Delhi. The customers know me for my soft spoken nature. They love buying things from me".

She further chips in saying, "Every Sunday my customers wait for my presence and this means a lot for me. Initially it was very difficult to cope up with things but finally after getting involved in SHG it helped me a lot to work more towards my livelihood. Getting the permission to sit at the fair was not easy at all. The MECs had a talk with the Gram Sarpanch and made sure I could comfortably sell my items. I also do tailoring in my free time. I knit ladieswear and often bags too. That adds up to my busy schedule apart from parenting and household chores".

Laad said that she loves keeping herself occupied with work. "I barely sit idle. I have never actually been quiet my entire life and I like it when life is moving. I believe if you wish, you can achieve anything and so did I. My husband and my in-laws are proud of me; little did they expect that their daughter-in-law will turn out to be so hard working and add a healthy contribution to the family's income. Furthermore, I want to take more loan from SHG and add more items and flourish. In the process I also want to help other women make their livelihood and live a happy life ever after", she further added with a positive smile.







## “ I choose to stand up and fight the odds ”

### Mamta Kota

If woman empowerment had to have a face, it would definitely be Mamta. An entrepreneur from the village of Ayana, Kota, Mamta started selling vegetables in a pushcart just to ensure her family gets to have a meal every day. Her family consists of her brother-in-law, her son and her daughter. Sadly, her husband passed away in an accident. Her father-in-law is the eldest member of the family.

Mamta shares her experience, “Initially everyone in our family was dependent on my husband. He was the working member of our family and we all were happy. There were never a complaint about anything within the family. But his death brought about a drastic change in our lifestyle. I went numb for months; I didn’t know what to do. Neither did I have any idea on how to look after my children. Life became quite dull and we felt the shortage of things eventually. It was not easy to deal with the growing family burden”.

Mamta’s brother-in-law is a private tutor; he does not earn enough to feed and take the responsibility of her family. “It was two to three years back when I joined an SHG. Sheela did assist me in getting involved, knowing how to start an enterprise of my own, dealing with customers. It was not before eight months when I decided to set my own pushcart. My father-in-law advised me to sell vegetables”, she said.

She further said, “That is when my journey on wheels began to work. Unlike other women who took loan from

the SHG, I didn’t get any loan support. They denied me a loan knowing my financial condition. But the good thing about our Dev Narayan SHG is that all the women involved are friendly and supportive. Some members decided to support me with Rs. 1000-2000 each. They call me Dulari Bai with love and that is how other customers refer me too”.

Mamta remarked, “It becomes tedious but after doing my household work, I bring the vegetables from Mangdol by bus. I set up my vegetable pushcart right in front of the market chowrasta where I get all types of people who come to me for buying vegetables. They choose to get things from me because of my friendly nature and also because of the fresh and alluring vegetables I sell. Selling vegetables brings me an amount of Rs. 5,000 monthly with which I look after my family, especially the education of my children”.

She exclaimed, “I feel proud about myself that I am not a woman who sits back at home weeping for the loss of her beloved all her life. I believe in caring for my family, I choose to stand up and fight the odds. I want to carry the business forward and set up my own store someday. It really feels good to do something completely on my own for my family. Maybe, wherever my husband is, he will be proud of me today”.





# “ Being **part** of the **SHG** made me more **confident** ”

**Manju Bai**  
**Kota**

“Meri dukan ka naam maine apne hi naam se rakha hai (I have kept the name of my store in my own name) - Manju fancy stores”, exclaimed Manju Bai.

Manju makes mirror art paintings and sells them, as well as runs a fancy store along with her husband. She conducts business from home and by a mobile van. There are four members in her family including herself. She has been in the business for two years since 2017.

Her husband and she both had no formal education. Her husband used to work in NREGA as a daily labourer and her labour was agricultural. Her family faced critical financial problems because of their children’s education, and they were lacking money to continue their education. Her husband’s income wasn’t enough to meet their household needs. Hence, she thought of doing some work that would enable her to earn some income to fulfill her household needs.

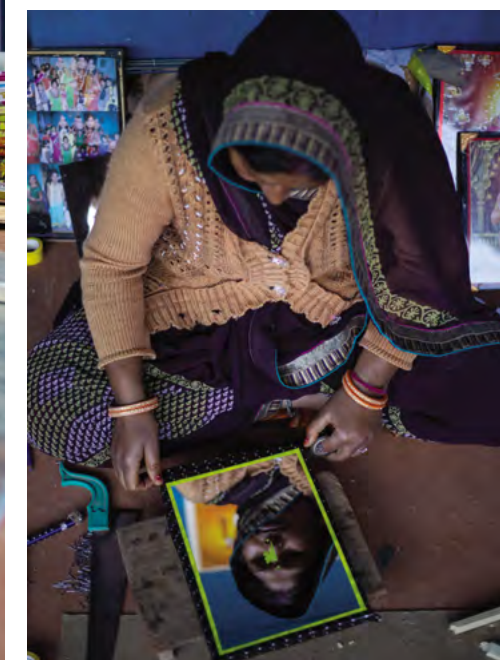
Manju said, “There is a shop in our village, where they sell mirror painting arts. I learned this while watching them doing this and also learned it myself by trial and error method. Now after finishing my household chores I can make ten pictures in a day”.

Kaushal Begum, a Micro Enterprise Consultant nad Manju met during one of the SHG orientation meetings conducted for potential entrepreneurs. “Kaushal didi came to our place, she witnessed our condition and understood how we were living in poverty. She explained to my husband that starting our own business can help us change our situation. She took the effort of convincing my husband in the first place. No one had ever done business in our family before, so he was uncertain about the plan but I had full faith on Kaushal didi. Then I joined the SHG in 2017”, Manju further added.

“At the beginning, I took a loan of Rs. 15,000 with the help of Kaushal didi. Then I bought essential equipments and made some samples. Later I took them to the other villages for sales and it was profitable. We again took a loan of Rs. 20,000 and bought fancy and cosmetic items. We decided to sell them in weekly markets and gained a lot of profit this time. Then Kaushal didi advised us to sell them in other villages too. We took a third loan of Rs. 30,000 from the Village Organisation and bought a second-hand tempo for selling our products in oher villages as well.Kaushal Begum also advised us to sell our items in MEC Mela. So, she helped in increasing our market reach and linked with us with more customers. Nothing was possible without her help and knowledge”, added Manju.

Manju’s husband said, “In the beginning I was not quite sure if my wife would be able to to start a business with her SHG’s help. I was not sure of their business plan made by Kaushal didi and it was risky because if the business didn’t work then we still had to repay the loan. Negative thoughts of its failure also hovered my mind. But when Kaushal didi and my wife repeatedly kept convincing me about its outcomes, I realised she was also trying to help us and it was tough for Manju to step out and work while she had no prior experience. Now I am really proud of her that she took the initiative to starting our business; because of her immense struggle we are living this life today. Later we also bought four cows form our profit and we use their milk at home and sell the rest”.

Now, the couple wants to expand their business and buy their own place to set up their shop, so that one of them can stay indoors in the shop and other can do ferry with the tempo. Manju exclaimed, “I believed in Kaushal didi and started attending SHG gatherings and VO meetings. There I got to meet other women. They were also trying to find their way out of poverty, just like me. So, being part of the SHG has made me more confident”.











## Creating a **pathway** of **SUCCESS** with the drop of **oil**

**Manju Teli**  
**Bhilwara**

Manju Teli runs her own oil production enterprise along with her husband. There are six members in her family including her mother-in-law, sister-in-law, two children, and her husband. She is illiterate but her husband is educated up to standard ten.

Manju's husband used to work as a labourer in the town and he had to stay there in town for work. He visited them once in a month. He was the only earning member in the family and the rest of them were dependent on his income. Manju's daily labour was agricultural and she and her sister-in-law used to work in the fields. Their mother-in-law was working in construction sites as a daily labourer for nearly forty years after her husband's death.

She said, "My children were growing up and so my household responsibilities and expenses were increasing. Then I thought of doing something of my own. Meanwhile, I went to the SHG orientation in the village. There I heard that they would help us with a loan with which we could establish a business, and repay the loan with the profit earned from the business".

Manju met Asha Regar, a MEC, during one of these orientation meetings. Manju said, "When my husband came home that month I expressed to him my desire to work. Then Asha didi came to my house and she talked to my husband. While discussing with Asha we realised that doing oil production would be profitable because we had no such shop in our village. But initially neither did we have an idea about business nor the money to invest".

Her husband said, "Once when I came back home from work, my wife explained that few women are helping SHG members to start their businesses. She said I could stay back home and we both could work together. So, I supported her and met Asha didi. She initially helped us with the loan for our business. We took a loan of Rs. 30,000. From that we got the machine and raw materials. We realized that if we started the business at our home, people wouldn't come to us because of the location. So we rented a place in the main market where people could easily spot us. My wife gave me this idea and I supported her in this".

"The stock of raw materials comes from Surat by transport to Gangapur and from there we rent a tempo and dump the stock in our shop directly. If the quality is not perfect then we order a small amount of stock and if the quality is good then all together we order 10 kilos", explained Manju.

Her mother-in-law and sister in law took care of her kids when Manju was busy focusing on her business with her husband. Now her mother-in-law has stopped going for work and she is sending her grandchildren to school.

Manji further remarked, "Nothing was possible without my husband's support. Also, I am very grateful to Asha didi who helped me become independent. I have witnessed a huge difference in myself after becoming a SHG member; I feel confident and I have learned that women can do anything with self-belief and hard work. Now we earn five thousand every month".





# Supporting her husband to open a tea stall

**Meena Devi  
Bhilwara**

Meena Devi helped her husband open a store by joining the SHG. She has become the primary reason for the stability of their family's income. Her family includes two sons, her husband and her in laws. They belong to the village of Dhulkhera, Bhilwara. Both Meena and her husband Balu Ram run the store together. Alternatively, they manage the grocery and tea stall depending on customer presence.

The couple also has a farm and cattle of their own. Meena said, "Initially, my husband and myself used to work in the field. What we used to earn was barely close to two Rs. 2,000 in a month, a trivial amount to run a family of six people. With the growing prices of every item, it became very difficult to spend a day with proper food. We were also over burdened with debts".

She continues to share her grief, "Things became troublesome and we always used to face conflicts with my in-laws. They always used to underestimate us for our low income. Two to three years ago, Ghandi didi came and spoke to me about starting a business. My husband and I was quite impressed by the very idea. He believed that if I went there, I could learn something or the other about bettering our condition. But my in-laws were not open to the idea of SHG. They rejected in the first place

and Ghandi dididhad to back us. She revisited us a lot of times with plea and persuasion. One day, my in-laws understood and had a change of mind", she said.

"I joined the SHG orientation meetings and learnt about starting an enterprise. MEC Gahnididi used to tell us about how to run a store and the possible ideas to start an enterprise. Thus, almost a year back my husband and I decided to open a vegetable stall, grocery store, and a tea stall simultaneously. We initially took a loan amount of Rs. 50,000, and used it to get the items to sell. Every morning people come just to have some tea and gossip at our stall. It is mostly because of the friendly behaviour of my husband and the refreshing tea he makes. We started keeping vegetables followed by the grocery. All of them were equally successful and by now we have already cleared all our debts and paid for the loan we took. Together we earn an amount of Rs. 5,000-6,000 out which we save half", remarked Meena.

Balu, her husband said, "The entire idea of SHG is worth praise. I am really satisfied with the help we got from SHG. Ghandi didi did a lot to bring about a change in our lives. It was really tough for us to earn our livelihood just by farming. After we got some support, the amount we earn now is handsome. My parents are satisfied with the

income my wife and I fetch now. They are really proud of the rapid growth we have had in a year. Little did they expect that our stall would be so successful. All of this wouldn't have been possible without my wife Meena. She is the one who puts more effort than me. She manages the household, looks after our children, followed by the farm field and then the store".

His husband further added, "We have seen tough days, we now want to live a satisfied married life. I am very happy with whatever we are earning right now. Specially when after saving I bought two pairs of speakers worth thirty thousand. Those speakers are for rent for occasions that happen in and around. That also fetches me a good income. All of our work and effort combined got us our dream house. We have been saving for this since a long time. Our dream is to have our own independent store so that we can expand our store in a more systematic way and save the money we pay for rent. I would want every other man who doesn't let their wife to work, to understand one simple thing. If you let your wife work, it is your family who will get twice of what you earn. There will be a better livelihood and lifestyle. We should keep our stereotypic mindset aside and let our wife help us earn our respective family income".







## Using the power of social media to market her products

**Payel Solanki  
Bhilwara**

Payel Solanki, an entrepreneur from the village of Badnore, Bhilwara, is highly motivated to bring help and support to her family; she has started her own beauty parlour. She is a thirty-five-year-old mother of two children. With a toddler to take care of, she manages her household, parlour, and her business of ladies' wear. Living in a stereotypical society predominated with thoughts of patriarchy, she made a difference by standing out and beginning her own enterprise.

Her family comprises of her husband, in-laws, and her children. Her husband runs a photocopy store while she was unemployed until 2017. It was difficult for the family to make a livelihood with just her husband's income. Two years ago, Rajia Banu, a Micro Enterprise Consultant, suggested her to join a SHG. She understood the value of working, right after she got herself involved in the SHG.

"However, there were problems in the first place regarding me being an active member of a SHG. My in laws denied the proposal repeatedly. That was highly disappointing. Yet, neither me nor Rajia didi gave up and we finally convinced my in-laws. Together we made them

understand the importance of a working woman in the family. After repeated requests, they finally realised that there was need of more income to run the increasing expense of the family. My husband gave his consent and he was the one who believed in me. He knew that I could open an enterprise of my own. He said that he would be there whenever I would need him and that is the case still," said Payel.



her husband taught her the basic calculations and he made her understand the pricing mechanisms. "I would thank Rajia didi whole heartedly for making me begin with an enterprise, helping me in convincing my in laws and being beside me whenever I needed her. She came like a goddess and transformed our lives", she remarked. Her business involves all the ladies of her locality. Often in recent times, her popularity has reached so far that women from other places come to visit her parlour. "I am happy that I have come so far with my business. I always had a knack in make-up and dressing up. Working for it feels more than just delightful. I order my own items and I go to fetch the raw goods. I have become so regular that I have bonded with the wholesalers. They now know me by my name and it feels good to be known for my work. Usually customers come to my place to get their facial done. I also do manicure and pedicure. I also take party orders where I dress up the bride. Women also come for haircuts. While I do their facial, they have a good look at the fancy items and dresses I have for sale. If anything interests them, they buy it then and there", said a thrilled Payel.

She further added, "All of it of course took quite some labour but I still manage to balance between my professional and family life. It was quite difficult last year to work when I was the mother of a new born. Yet situations in life teaches you things you never knew you could do. I look after both my young sons and my parlour. In order to promote my parlour and fetch more customers for my stock, I use social media. This platform is an amazing place to increase your business if used wisely. People who want to buy order it online. Apart from selling offline, social media gives me an extra edge to reach my products to those who are not within my vicinity".

Payal finally remarked, "I have learnt how important it is to educate myself and work on my own. This helped me create an identity of my own. I earn a healthy amount of Rs. 30,000 approximately per month. I am satisfied with the amount I get on a monthly basis".



# “We have benefitted a lot from the SHG of my village”

**Meena  
Udaipur**

Meet Meena, an entrepreneur who started an enterprise to support her family, especially her husband who needed someone to share the family burden.

Her family consists of Harish, her husband, and her four daughters who are below ten years old, and her in-laws. Along with her husband, they run a wheat flour grinding machine and a general store. They have twelve goats.

Meena recounts her story, “I joined the SHG five years ago and that is where I got to know about enterprises. I got to learn a lot about running an enterprise. They taught me how to deal with customers. They taught me about the possibilities of the right enterprise and gave me basic education. That is where I got to know many women facing the same problems that I had gone through. Previously, we had our own farm, and farming was our only source of income. We barely used to get around two thousand rupees a month. Our entire family was dependent on that source of money”.

“When we got to know about SHG, I immediately convinced my husband Harish,” she exclaimed excitedly.

“I somehow had a feeling that this will be a good initiative that I can be a part of. Two years ago we started with wheat flour grinding. We took a loan of Rs. 70,000 from my SHG out of which I am just left with Rs. 5,000 to repay. My husband bought a wheat grinding machine with that. Along with this we sell milk and

its by-products. Both of us are not that educated and we have studied till class eight and seven respectively. We now earn Rs. 3,000 more than what we were earning previously. The advice from MECs on enterprise has helped us. We now plan on keeping eggs and meat too. That is our future plan so far”, said Meena.

She further added, “We have benefitted a lot from the SHG of my village. There has been a rapid turn in our lives since then. In fact, our store runs at the same pace. It is the same customer who visits my store as well as collect wheat flour from my place. This is because everyone knows my husband for his behaviour and soft-spoken nature. He is friends with mostly everyone in the village. We also have an innate desire of having our own delivery vehicle. We are really happy and satisfied at the rapid rise in our average income. With these we got our children good clothes to wear and good food to eat. Little did we expect that we could run anything such as this”.

Meena’s mother-in-law is proud of her. Said Meena, “She proudly tells her neighbours about me and my success. She gives my example to other women and motivates them to start their enterprise too. When she does this, I know that I was able to make a difference. She supports me all the time in whatever decision I take. All credit goes to the SHG that stood beside me when we needed them. They are responsible for the improved condition we have in our lives now”.











“ I am **proud** of my **wife** that because of her **struggles**, we are able to **earn** our livelihood ”

**Meenakshi Udaipur**

Meenakshi Devi owns a kirana store in her village Raina in Udaipur district. She has four members in her family including her husband, a son and a newborn girl child. She and her husband are both uneducated. Her husband used to work at a marble construction company. They have some agricultural land, but the plantation depends on rain, hence farming is possible only during rainy season.

When Meenakshi got pregnant with her first child, the couple realized they needed a source of permanent income. She did not have any work experience, but considering her family's financial necessity she decided to start working. She discussed this idea with her husband and he supported her. But they were lacking investment and they couldn't borrow a loan from anyone because they were not sure if the work would be profitable.

"I am not educated and I wasn't able to do anything to help my husband, but I desired to work and help him", said Meenakshi Devi. Yogishree, a MEC, introduced her to the SHG.

Yogishree remarked, "Meenakshi lives in the same locality. She is my sister-in-law and I was aware of her conditions. So, after I became a MEC, I approached her and asked her to be part of the SHG. I told her to save Rs. 25 rupees per week in the group which would grow into Rs.

100 a month. She agreed and joined the group. When I asked her what she wanted to do, being uneducated she had no preference but to help her husband open a kirana store. Then I noticed there were other kirana stores around their house so I advised them to rent a place a little far from their house and to start with a tea shop".

Her husband said, "I am proud of my wife; because of her struggles we are able to earn our livelihood. Previously, I had not enough income to sustain my household needs. My wife and I always desired to start a business and finally with the help of Yogishree bhabhi our thoughts turned into reality. We started from making tea on the side of the road and slowly increased into a stationary store selling vegetables."

He further added, "I sleep on the floor of my shop after closing it late at night then wake up every day around 4 am and the first thing I do is I clean the shop and start preparing tea for the morning customers. Then she comes with the fresh vegetables and I go home to eat and freshen up. We look after the store alternatively. Now we are paying rent for the shop and in future we want to buy our own shop."

"I initially took a loan of Rs. 12,000 and invested that money to buy utensils for the business and started from a very small space. After some time, we earned profit

but it we had very limited number of customers. So Yogishree bhabhi advised us to increase our stock but we needed more investment for that. From our previous income we were only able to repay the loan and sustain our household. So, again Yogishree bhabhi helped us to take a loan of Rs. 20,000 and stocked up the store with all kinds of stationary and vegetables. Now our daily income is minimum Rs. 1200 and from that I save Rs. 200 everyday separately for repaying the loan. In future, we want to buy a fridge so that we can keep daily products as well as summer essentials," remarked Meenakshi.

Today Meenakshi says because of her store she didn't had to spread her hands in front of others and everything was possible because of her husband's support. Her husband helped her initially to set up the store which gave them a regular income. One of the biggest advantages of being part of the SHG according to her, "Now we borrow the saved money from the Samuh and whenever we are eligible, we can repay the money, we don't have to sell out stuff or borrow from others."

She exclaimed, "Now I can send my children to school and I can provide proper food and medication to my newborn. Also, with my income I am able to buy things I want and don't need to ask from my husband. So now, by true means I am a financially independent woman."



# “I believe this is a good way of earning money”



**Rekha Devi**  
**Udaipur**

Rekha Devi from the village of Bhagorpara has started her own enterprise of selling vegetables in spite of being uneducated. Her family includes her husband, son and daughter. Her husband works as part time truck driver and a labour. They have a farm of their own with a single goat and a cow.

Rekha narrated her story, “I joined the SHG in the year 2016. It was Sangeeta didi, a Micro Enterprise Consultant, who made me be a part of the SHG of my village. Being a part of SHG I learnt how to start my own enterprise. There I got to meet new women like me. I have attended all meetings that have happened over time. There I got to know the importance of working woman in the society and therefore a year later I decided to run my own vegetable trade. Initially, I took a loan of Rs. 10,000 followed

by a second loan later. Overall, I invested Rs.50,000 in my store. I bring all my raw vegetables in bulk from Khedwara.”

“While my husband earns five thousand in a month, I now earn Rs. 15,000 during the same period, out of which I save around Rs. 10,000. Apart from this, I manage the field at night. I did not face many problems in starting the enterprise. My husband supported me so it was quite easy to take the initial steps. He supports me in work such as delivering vegetables. It is now a success, thanks to him. Sangeeta didi helped spread it to more and more people. My condition is way better than what it previously was,” she remarked.

“I didn’t know that my condition will improve so much after I joined the SHG. It was a turning point in our life. We learnt how to live happily. I feel so independent and free

right after I started working for myself. I admit that I have a better living standard compared to what I had earlier. Being a 26-year-old mother it becomes my responsibility of me to do something as their mother,” Rekha recounted.

“I believe this is a good way of earning money. In our SHG, we have devised a new strategy of selling vegetables and fruits. Here we exchange vegetables among ourselves to maximise the turnover at a cheaper rate. By this method we eliminate the middle men, and the entire earning goes in our pockets. This method was taught in our SHG gathering by our master trainer. I am delighted to be part of such an initiative. It was really nice to know that someone out there still cares for the less privileged. I want to make myself capable of making my children proud of their mother. That is my only dream in life. I want to educate them and give them a better future,” she further said.







# “ Women should always do something of her own ”

**Meena Bai  
Kota**

Meena started her own enterprise of ladieswear to bring an additional earning for her family. Her family includes her children and her husband. He is involved into construction business and earns around Rs. 20,000 per month. Their daughter goes to school and her son is studying B.Sc. in Kota.

Meena and Lalita, her Micro Enterprise Consultant, share an amazing relationship between them. They run this enterprise together. She shares that her enterprise is all about women garments, including saree, petticoat, kurti, salwar, patiala, ghagra, and many other clothes. But half the work of her enterprise is done by Lalita. Meena said, “It is me who prepares the dresses and Lalita didi who takes it to places to sell the items. In this process our clothes reach far and wide”.

“Together, we also sell it among our SHG groups. I am also the sakhee(NRLM cadre) of my SHG, and I myself made 12 SHGs in my village. I have been doing the work of SHG for two years now and I have a strong desire of giving some work or the other to all unemployed poor women of my village. My family was initially not ready to let me do this work, but again I convinced them saying that I am doing something good both for my family and society. They have now realised that the decision I took back then was a right one. I earn around Rs. 4,000 a month”, she remarked.

The enterprise is very new and just three months old. “There are other women who come to my place to buy clothes. Making 12 SHGs gave me an identity of my own, due to which people from other village come specifically to buy clothes from me. They have had developed a bond with me, given my positive behaviour. I involve more and more women in my enterprise so that they get a job of their own and they can also help me produce more clothes. In this way, I make a good number of products in a very short time. I am very fond of what I am doing and really satisfied that the start has been such a success”, she further added.

Meena further remarked, “In future, if it is possible, I would want to expand this enterprise and involve more and more women from the 12 SHG that I have made. They themselves demand for an opportunity to work with me and that feeling is great. Atleast I could develop a separate identity of my own. My husband has constantly supported me all the time despite of my in laws always being jealous and against us. We have never received the love of our elders after our marriage but my husband has stood beside me ever since. I am really glad that I have involved myself in such a good thing. This brings me some income that I can use for basic personal and family expenses. I always believed that women should always do something of their own!”





“ Now **women** from the community **come** to me for **guidance** ,,”



**Nafisa  
Kota**

“Meri dukan ka naam hai Khurman kirana stores (The name of my store is Khurman Kirana Store)”, said Nafisa, a Kirana store owner in her late thirties from Khajuri, Kota district, Rajasthan.

Nafisa belongs to a poor family. With six members in her family, including her mother-in-law, father-in-law, two sons, a daughter, and her husband, her husband used to be the sole earning member in the family. His daily labour was mainly agricultural, which was not continuous and dependent on various factors such as season, availability of water etc.

After her marriage, her mother in-law financially helped them to build their house and a store in front of the house. Her husband invested a small amount and opened his grocery store. His earning was very low and he was unable to recover dues from his customers. After the birth of their son and daughter, the family faced a major financial crisis. Her husband's income was not sufficient to meet the needs of their household. Her household expenses were increasing, so she thought of doing something that would enable her some income to sustain her household necessities.

Shabana, who is a MEC, lived just opposite of her house. When as a Micro Enterprise Consultant, Shabana was asked to start enterprises or help entrepreneurs, she decided to help Nafisa first who was her neighbor for years.

Nafisa remarked, “My husband couldn't recover previous dues so we were running in losses. We were about to close down. Then Shabana didi asked me to join the SHG. She said that by becoming part of the self-help groups, all of us will get a chance to start something of our own. Then I also became part of the Allah Hazrat SHG with nine other women from my neighborhood. I got to know them better and became aware of their problems. Initially, Shabana didi told us to save twenty-five rupees per week which would add up to hundred in a month. Following her advice, I also joined the VO and SHG meetings and expressed my desire to work and be able to earn income for the betterment of my children”.

Shabana said, “I told her to invest in a photocopier machine because everyone used to travel 15 kilometers away from Khajuri for photocopying. So, I analyzed that if she could buy a photocopier machine, then it may be profitable”.

Nafisa further added, “With the help of Shabana didi I took a loan of Rs. 12,000 and invested it in buying a xerox machine. My elder daughter taught me the process of using it. After some days I earned a lot of profit using the photocopier machine, and I repaid the first loan from the profits and took another for twenty thousand rupees. With the second loan I bought more items for my kirana store. Now, my daily profit is around fifteen hundred rupees. I keep aside Rs 500 weekly for repaying the loan amount”.

As she was new in the business, Nafisa faced a lot of difficulties while quoting price, recovering dues etc. However, she handled them tactfully. She kept a copy where she wrote down who was taking things in credit and maintained proper data. She was fortunate enough to receive sizeable number of customers. Her husband was very supportive about her handling the business. As time passed on, she got experience of business and knowledge about the preference of the customers.

She proudly exclaimed, “Becoming a SHG member not only gave me a business opportunity, but also a good status in the society and the family. I am grateful to Shabana didi for showing me a way out of distress. Now I want to increase my business further by getting a fridge. This will help me add products for summer as well. I am very happy that I could help my husband. Now women from the community come to help Nafisa first who was her neighbor for years.”











## Now we are **earning** our livelihood **independently**

### **Mobin Banu Kota**

Mobin Banu runs a tailoring business along with her daughters. Her husband passed away a long time ago, and she had to take care of her eight children herself. Initially, she had started her business to support her household needs, and today she is the owner of her own shop.

Mobin Banu explained her struggles and said, “My children were young and I couldn't go to work outside because I had the responsibility to take care of them. There was no one to help me. I learned to tailor before marriage out of interest. This was one of the reasons why I thought of starting a tailoring business to earn some income for my family. As my daughters grew up, they started helping me out with my work. I taught them sewing and related work. I couldn't send my children to school because I was only able to feed them with my income. Then my sons got married and made their own family; no one took my responsibility. I married off my elder daughter at the young age of eighteen, but her husband also died some

years later, so she came back to me. My youngest daughter couldn't adjust with her husband and in-laws due to domestic violence, and she also came back to me. The three of us were devastated and lost a lot of things in life but we wanted to do something to change our situation so that we could at least deal with poverty”.

Meanwhile, Shahista, the MEC, came to one of her SHG meetings. “Shahista visited us and witnessed our condition herself. She advised us to increase our business and helped us with a loan. We had a small machine earlier. Then we took a loan of Rs. 10,000 and bought two-second hand machines and chairs. Then Shahista helped us to market our business. She told all her relatives and friends to get stitching done from us. Moreover, we went to SHG meetings and told the ladies to visit our store. And slowly we earned more and more profit. We started earning a profit of Rs. 10,000 to Rs. 15,000 monthly”, said Zaida Banu, the daughter of Mobin.

“Pehle toh pehenne ke liye ek jodi kapde nehi the... Abhi toh phahenne ke liye char jodi kapde milte hai. Phir pehele khana thik se nehi milta tha, toh chatni batke khale the. Abhi do waqt ka khana thik se khate hai (Earlier we didn't have enough to wear or eat. Now, we can comfortably wear new clothes and have good food twice a day)”, Mobin remarked.

The family has overcome their struggles and lead a happy life now. They want to expand their business further in the future. For that, they are planning to take another loan and make a proper shop and stock ready-made garments as well.

Mobin further added, “Shahista came to our life as a savior when we needed a way to earn income to sustain our lives. Because of her help and support we were able to find our way out of poverty, and now we are earning our livelihood independently”.





# Effectively running multiple rural enterprises

**Prem Devi  
Bhilwara**

“Previously, feeding our children and looking after our family was entirely on my husband. He was not being able to cope up with the growing duties he had towards his little ones. He used to stay quite refrained from home, often depressed and frustrated. He did not talk to me properly, and that made me feel bad about my presence. His drastic change in behaviour came as a shock to me”, said Prem Devi.

“That is when I started wondering if I could help him out with anything. I thought interacting with him and spending some time would actually make him feel better. But odds were not in my favour; misunderstandings grew and there were more issues happening over time. I understood that until and unless I tried doing something of my own, things would not fall in place. Initially I felt helpless as to what I could possibly do,” she remarked.

Ratni didi, a Micro Enterprise Consultant, introduced Prem to the SHG of her village in 2016. “It was then when I got to know about Self Help Groups. Ratni didi helped me a lot in making me understand the purpose of it. She made me know that after joining SHG, I could get a loan and start an enterprise of my own. I got to learn

the perks of having an own enterprise. She explained me the entire process of working, running a store and gave me ideas in the beginning. Previously my husband was not quite open to the idea of SHG. He guessed that this was a way of fooling us into doing something wrong. Soon after repeated discussions, both from me and Ratni didi, he agreed to the idea of me joining a SHG. Within a month or two I was ready to open my own Kirana store”, said the beaming entrepreneur.

The journey Prem initiated was quite tedious with a lot of ups and downs. However, she never gave up, neither her husband nor did Ratni didi. The three of them together made sure that they stood together and set up the store. Prem continued to add, “First I took a loan amount of Rs. 20,000 to set up the stall. I started to sell tea just like my husband did. I believed if I could work like he does, there will be twice the income and lesser the pressure on him. The tea stall was successful and I started earning approximately around Rs. 100 daily. Soon after a successful tea stall, Ratni didi convinced me to add items to the stall. So, I eventually took another loan of Rs. 10,000 from the SHG and I made it a grocery store. I added basic items that every villager would eventually need. There

was quite a rush at my store from the very beginning. The advantage I got was there was barely any grocery store in my village, so mostly everyone started buying something or the other from my place. The people who often take a break to have tea have developed a good bond with me. Thus, whenever they need anything, they come to my stall”.

Good days followed and she got a grinder machine for wheat flour with her savings. “I use that to grind wheat that my villagers bring from their own farm. I have got three oxen which I use for milking, which in turn goes to the government dairy. Together, the work fetches me a handsome amount of a thousand to two per day which is quite more than what my husband makes, Rs. 3,000 per month. From my own savings, I took a tempo on rent which my husband used to sell items to villagers. All of it was possible due to Ratni didi, who has been a constant support to me. I never knew that I would be able to run multiple enterprises on my own. She instils hope in me and today I barely get time to sit free. If not anything I have realised the importance of hard work and the advantages it holds,” she finally added.







## Women should be the primary reason for changing a woman's life

**Ratni Reygar  
Bhilwara**

An entrepreneur from the village of Chojua in Bhilwara, Rajasthan who struggled a lot to make a difference in her family's livelihood, Ratni is now successfully selling fancy items and ladies' wear through her fancy store.

Ratni Reygar's family is her entire world. She recounted, "Everything I am doing today was because of my family. They stood with me in the toughest of days. Even when fetching a day's meal was next to impossible, my husband worked day in and day out at a construction site to feed our family. We were already facing a lot of problems, including family issues. We couldn't afford to send our daughter to school".

With a tear in her eye Ratni continued to add, "When I used to see other children go to school, I used to be depressed about our inability to give proper education to our daughter. It was right then when my husband and I decided to stir up our lives".

"It was two years when I got to know about SHG. I joined the SHG of my village and that is where my life took a drastic turn. I learnt how much important it is for a woman to work for her family. By attending the SHG meetings, I got to know that it was not difficult to start something of

my own. The MECs constantly motivated me to do good for my family. Around six months later, I started my own fancy store, which initially was not a massive success. I took a loan of Rs. 2,000 twice just to fetch items for my store. That is how I set up my own fancy store and started step by step," she said.

The work was tedious in the beginning and it was difficult for Ratni to maintain a daybook. But soon, she started earning a good amount from the shop. "I kept on adding items. It was then that I felt I should add more than just fancy items. So, I started keeping clothes for women. From saree, salwar to kurti and lehenga, I keep it all. I bring all of my goods directly from Bhilwara and sell it in my village. It was quite effective and business was at a good growth. I was satisfied and so was my husband. He helps me whenever he gets time to run the store. Soon with the growing surplus from my store I added two tailoring machines. I used that for adding false to the dresses and also for pico. All of these combined brings me a healthy income of Rs. 700 daily", she added.

However, her journey to success was not without its share of hurdles. Initially she faced a lot of difficulties within her family to convince her own in-laws. They were

of the notion that she would not be able to run a store all by herself. They wanted her to look after the household and take care of her daughter. Their dissatisfaction of not having a grandson poured down heavily on her. She further said, "Amidst all these adversities the only person who stood beside me was my husband. He is the one to instil a beacon of hope in me".

Ratni says that her current situation is far better than before. The couple has come a long way together. She said, "We have been building our own house and that is my only dream. I want to have my own store there, which I want to expand. Prior to my new store, I would love to have a grocery store too. I want to keep everything so that the locals of my village can come to me instead of traversing miles. I have been saving Rs. 300 daily which I completely invest for my daughter's education. I want her to be better off than what I could be. I also want her to be involved in the SHG process and help more women in future. Women should be the primary motivation for changing another woman's life. I really hope she can help in getting more and more women employed and involve in some good work".



# “ Gaining confidence to run a store from the SHG ”

**Richa Devi  
Udaipur**

Richa Devi is an entrepreneur from the village of Budhar, Udaipur who sells readymade garments and fancy items in a pushcart in order to support her husband in raising her children. Her husband works as a labourer.

She shared her grief, “I have started this business being over burdened with debts and responsibilities. We are still going through a terrible patch. It has been five years since I have been involved in the SHG. I started this enterprise from Navratri last year. I keep cheap fancy items that people can afford easily. I also keep many garments at a very low price.”

She further added, “I have always gained from the SHG. The group has helped me in taking a loan at a very low interest. Initially I took a loan of Rs. 50,000 to get items for my pushcart. While running this enterprise, I also work as a peon for our Rajeevika Cluster office where I make tea, snacks and clean the office. I used to get around Rs. 1,500 then which increased to Rs. 3,000.”

“I went to the village fair where I earned around Rs. 2,000. I attended another fair at Kherwara where I earned Rs. 3,000 in a day. I really want to expand this enterprise further. I have huge plans of taking this enterprise at a different level. I want to make a big store where I would employ two women who are struggling

like me. I want to help them out as well as give them an opportunity to improve their family condition. This would also help me in better production,” she remarked.

All of it would be possible only when I have a better situation in my life, she stated. “My children are studying in a private school. That is where my expense goes. Over and above that, there are household expenses which I need to look after. I want my kids to have a better future. At the SHG I learned to maintain a daybook as well. After working at office, I come back during afternoon and take the pushcart out,” she further said.

She further quipped, “My entire household expense is dependent on this. My husband is mostly unemployed, and it is me who is taking the responsibility of my entire family on my shoulder. I try to explain to my husband a lot about looking for work, but he has a very vindictive attitude towards life. So I am left with all the burdens to look after. I am thankful to the women of my SHG for helping me to survive in my dreadful situation. Had not this been there we would have not survived the poverty.” Richa is thrilled that she is being able to run her household expense and look after her children simultaneously. “Working here has given me the confidence to never show my back at tough situations. I know one day we will have a better life,” she added.











## Running a **beauty parlour** effectively

**Santosh Devi**  
**Udaipur**

Santosh runs a beauty parlour of her own where she offers haircuts, manicure, pedicure, make up, facial and face massage. Her husband is a barber and has his store in Jhadol. An entrepreneur from the village of Magwas, Udaipur, she was guided by Mamta didi, a Micro Enterprise Consultant, to open her own enterprise. Her family includes her husband, in-laws, her young son and her daughter.

Santosh said, "Before joining the SHG, I used to look after my own farm. I have been a part of the SHG of my village from the past two years. Initially I was not quite sure if I would be able to run the enterprise. But my children motivated me, and so did Mamta didi, whom I got to know in the Cluster Level Federation meeting. She made sure that I could work and not be an introvert anymore. I learnt how important it was to educate myself and work on my own. She advised me to put up a store at my own place which would enhance my earnings".

The store which is placed at her own house runs mostly during festive seasons. She decorates the bride and their family members. "This is when I earn the most. Otherwise during off season, women mostly come for haircut, bleach, facial and threading. This helped me to create an identity of my own. People now know me by my name. I am satisfied with the earning I get on a monthly basis. I earn a healthy amount of Rs. 15,000-20,000 approximately per month", she remarked.

She further added, "Earlier, people didn't know about my enterprise. Then I started promoting my enterprise by writing about it on papers and putting posters all around. MEC Mamta didi assisted me with the entire advertising of my enterprise. After a while, when I gained popularity, people started coming from every nook and corner of Jhadol. I have this desire of putting a big store on the street so that we can lure in more interested women. My niece helps me when we need to decorate the bride. Also, my elder daughter who always assisted me, has just finished her beautician course. If we receive orders from a place, I visit that place with my daughter".

"My SHG consists of twelve women. Apart from this, I made many of my customers join their respective village SHG. I believe every other woman should be involved in this. SHG has been a life changer for many, and they have started living a healthy life. We made a pucca house by saving from what I earn on a regular basis. Apart from this, I am working for Rajeevika as a RRP, where I teach disabled children. I do this in the morning after doing my household chores", she said.

She further added, "Right after I am done with my work here, I come back and look after my parlour. In the meantime, if any customer arrives, it is my daughter who handles the situation at ease. My family is satisfied with our situation and I believe I will do better in the near future".



# “ Finally, I could help my son to earn his livelihood ”

**Shanta Devi  
Udaipur**

Shanta Devi runs an egg tiffin stall along with her elder son and planning to increase their business in future. There are five members in her family. She comes from a poor family background; previously, her husband used to be the sole earner in the family and she used to work as a maid in other households. They mainly grow gehu (wheat) in their land which is seasonal and depends on availability of water.

“I did not earn much from working in the other houses as a servant. Also, I had to travel every day to reach the market and I used to earn Rs. 500 from one house in a month which was not enough to cover my expenses. My son and daughter were growing up, so my household responsibilities were increasing and I couldn't see any way out of the situation,” said Shanta.

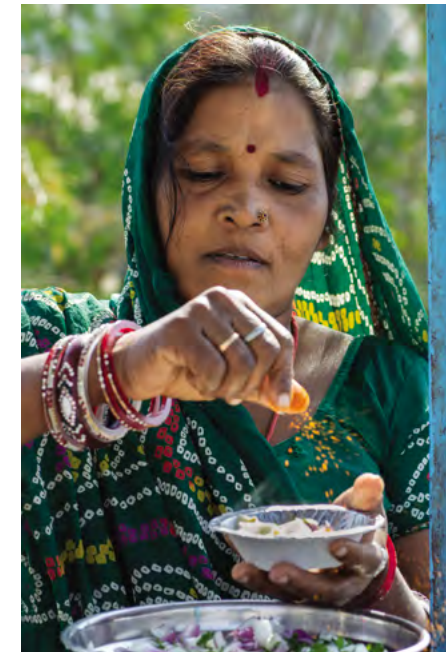
Then she thought of doing something that would enable her to earn a regular income to sustain her household needs. Talking about her struggles, she said, “Being illiterate, I cannot even sign my name so, even thinking about business was beyond my imagination. We were growing older and our son was not able to find any suitable job for him. So, I was more worried about him. My biggest regret is that I couldn't continue my son's education due to poverty but I'm still supporting my daughter in her education and also I helped my daughter-in-law to continue her studies after marriage.”

Meanwhile, Yogeshwari, a MEC introduced them to Self Help Group. “Yogeshwari is like my sister in law. We live in the same neighborhood, so, she was aware of my condition. I didn't have to explain her anything. I just expressed my desire to work so that I could help my family. With the help of Yogeshwari I took a loan of Rs. 10,000 from mysamuh (SHG) and we used that loan to buy the stock for our store. Mainly my customers were people who are looking for non-veg during the evening and or boiled eggs for breakfast. Due to the location I was fortunate to find a good number of customers from the beginning,” she added.

Her son added, “I couldn't complete my studies due to financial crisis at home, so I was not able to find any suitable job for me. On the other hand, my parents were working very hard to support me. But then Yogeshwari didi came to us with the idea of opening our own business. My mother took a loan from the SHG with the help of Yogeshwarididi and today my mother and I are running our own egg tiffin stall and she doesn't have to go to the market to work for others anymore.” Her son helps her to bring eggs and other necessary items for the shop, the shopping happens atleast twice a week. She explained that as their business requires working capital for three to four day they had to travel frequently. Shanta earns a daily income of at least Rs. 500 from their stall and this has helped in dealing with the



financial condition of the household. She proudly said, “The best part of becoming a SHG member was that not only did I become independent and earn my livelihood, but I am also the Sachiv (Secretary) of my Village Organization, so I get to help other women in my community. I am happy to have become a SHG member, and can never be grateful enough to the MEC who helped me to find this new version of myself. And finally, I could help my son to earn his livelihood.”







## “I find myself a changed person when I now look at the mirror,,

**Ritu Sharna  
Kota**

An entrepreneur from the village of Bapawa, Kota who has started her own store of garments, shoes, accessories and fancy items, Ritu Sharma a thirty-year-old, is the mother of a daughter and a son. Her husband works in the Gram Panchayat. She is educated and holds a Master's Degree in Hindi.

Ritu said: “Mamtadi, a Micro Enterprise Consultant, told me about the usefulness and effectiveness of Self-Help Groups. Since then I joined one and became an active member. I became a part of it in 2014 followed by a member of the Gram Sangathan in the year 2015. I first took a loan of Rs. 50,000 to set up my own store. Followed by another loan of Rs. 50,000 with which I brought in the goods for my store.”

While she handles the store from three in the afternoon to six in the evening, her brother in law attends the store in the morning. “At that time, I am present at the bank where I work as an employee. I assist villagers to sanction their loans or often with some other official help. I began with selling footwear first, followed by accessories, then bags and finally garments. All of it is brought from Kota city. I have also been made a VO member. Working for all of these together fetches me double of what I was earning. The worst thing about my progress was my family who never stood beside me. My in laws were never ready to let me go out and achieve excellence. They always had a frown on their face when I used to go to work. Among these

sea of adversities, it was my husband who supported me throughout. He works for the Gram Panchayat at Rathuri,” Ritu narrated her experience.

“Even though there is stiff competition in the market, I am able to sell good amount of stock because customers prefer me for my behaviour and wellness. My brother in law is the only one who has supported me constantly in running this store. Together we have set up a good store where we earn almost Rs. 50,000 per month including my savings from the bank and other works where I am involved. This is a huge and unexpected amount which my in laws never expected so they barely say anything now,” remarked Ritu.

Her pragmatic outlook and self-determination made her stood out from the rest. “Staying involved with SHG and working for it has made me confident. I have learnt a lot from VO meetings. I find myself a changed person when I now look at the mirror. They have taught me how to be responsible in life and I am certain that the change I have incurred is for the good. I have a strong desire of applying for BCA and educating myself about computers. So that one day in future I can set up my own desk in front of my store and help villagers with their bank facilities, transactions and other e-commerce purposes. I am proud of myself, since I have done so many things in such a short span of time, and I really wish to go ahead further in life,” said Ritu with a positive smile.







## My life changed after becoming part of the SHG

**Rekha Kawar**  
Kota

"I have named my shop 'Anamika Ladies Garments' after the name of my elder daughter Anamika", exclaimed Rekha Kanwar.

Rekha runs her tailoring business in Awa, Kota district. Her husband works as a labourer in construction sites. They have three children. She wanted to help her husband financially, and hence she decided to open a tailoring enterprise.

Narrating her struggles, Rekha said, "As I belong to a Rajputi household, where women do not go out without any important reason, I couldn't even think of starting my own business. My in-laws were ashamed of me when I started my shop. But my husband supported me. He didn't want me to go out as my children were young, but he supported me and he turned our living room into the store. And that is how my journey as an entrepreneur began".

But when her MEC Madhusuman introduced her to the SHG groups, she saw a beacon of hope for her own life. Rekha used this opportunity to become independent. Sharing her experience, she said, "I had no previous working experience. I just used to sew my clothes at home before marriage. But Madhusuman didi helped me very much during my difficult times. She helped me get a loan of Rs. 30,000 from the SHG and I used that money to buy a machine, and used the rest of the money as an

investment in my business. Initially, I started from sewing blouses for women. I had a false sewing and interlocking machine".

"As I had never stepped out of my house, I only knew some women from my neighbourhood. Then Madhusuman didi took an initiative and she herself did word-of-mouth marketing of my business to her relatives and friends. She also collected orders of school uniforms for me from the nearby school. Slowly, people started coming to me and my business increased", she remarked.

She further added, "Undertaking business is a challenge for women without their family's support. My husband supported me from the very beginning and my daughter Anamika helped me as she took care of her younger brother and sister while I devoted my time towards the business".

Rekha said, "My life changed after becoming part of the SHG. As I attended the SHG meetings, I acquired knowledge about my surroundings and learnt from others' success as well as failures. I saw that women used to send their children to private tutors. This was one of the reasons why I started sending my children to tuitions too. I am thankful to Madhusuman didi for having helped me this much to cope up with both my internal and external struggles. Today, I couldn't have done whatever I am doing without the SHG's help".









# Securing their future

## Saraswati Panchal Bhilwara

Saraswati Panchal from Bhilwara recounts her experience and said, “I have been involved in the SHG since past four years. I have been a constant member, attending all meetings and gatherings of the group. In these years I gained some knowledge about starting an enterprise, knowing women with the same purpose. I have also helped many women in the process to start their own enterprise”.

She is an entrepreneur who started her own shop of fruits and vegetables, in order to support her husband in their family income. Her family includes her husband and her children. My husband has his own furniture store, and he also works at construction sites.

Amidst all these, she began with her fruit selling business two years ago. “It was not until my mother-in-law’s death I thought of starting this shop. After her death we were over burdened with a lot of expenses. I didn’t know what to do. Our grocery store was running at a huge loss, so eventually we had to let go of it”, she remarked.

Saraswati’s family was struck with immense trauma right after that incident. Then she happened to meet Varshadidi, a Micro Enterprise Consultant. “Varshadidi advised me not to step back after the loss of the store. She motivated me to continue with this business. So, I began with a loan of Rs. 500. I sold the fruits and vegetables I bought at a profit. Then again, I invested more on it and continued the process until I

started earning well from this enterprise. Now I happily earn around Rs. 2,000 daily,” she said. One drawback she faces now is competition, she said. “Many other women have started the same enterprise as mine”, she remarked while adding, “In the beginning, I was the only one selling, thus all the villagers used to come to me. Once there was competition, I took a pushcart on rent from my savings. I hired a guy who uses the pushcart for selling. So together, we used to visit villages selling fruits and vegetables. This brought us double the income of what I was previously earning. This advice was given by Varshadidi. As of now, I don’t use the pushcart anymore, as all villagers know me by my name and they prefer me for my nature and the justified pricing of my products”.

“This enterprise gave me a steady growth; with time I could achieve all my dreams and desires. I got gold earrings worth Rs. 25,000 for myself, and I got a smartphone as well. I have been saving for a long time for both of these. Now when I finally got this, I feel proud about the journey I took. I bought many things for my own house. It is a delight to see myself become an extrovert compared to what I was back then. I could barely speak and now I speak to every customer. Initially, my husband didn’t expect that I would take up this enterprise so well. He thought it would be a trouble to let me go alone. Finally, when I became successful, he is way happier than I ever have been,” she further remarked.







## She should never give up on her dreams

**Nand Kawar  
Kota**

“Desh mein shayad hi aesa koi hoga jisse pani puri nahi pasand (There would be hardly anybody in this country who doesn't like to eat panipuri)”, exclaimed Nand Kawar.

A thirty-year-old woman from Bassar, Nand Kawar runs the production and selling of panipuri together with her husband Sampat Rai. In their colloquial verse they call it pani batasha. “Humare ghar mein, hum do aur humare teen hai aur issi dhande se humara guzara ho jata hai (We stay with our three children. This panipuri stall helps us to make a living for our family)”. Just like its variation in the name, panipuri has a lot of notable difference in the make and taste nationwide. What Nand Kawar and Sampat Rai sell is beyond delicious!

Nand shared her experience, “There were times when we used to wonder how we would earn a meal for a day. Destiny has been unfair to us so much so that we dumped all our desires just to ensure we get to eat a square meal daily. I used to see my neighbours living a life that I always dreamt of. A small house, a motorbike, good days with my children followed by a lot of happiness in the process. Poverty shook us to such an extent where it became impossible to earn a livelihood for our family members. I remember there was a time when my daughter wanted to buy a dress and I had to deny. It was because I really did not have any money”.

Her innate skills of cookery and the urge she had to bring prosperity to her family led to the changes in their

life. Shabana, a Micro Enterprise Consultant, introduced them to the SHG. Nand tells us how difficult it was for her family to initially to accept a working woman. “Shabana didi came to our place, not just once, but quite often. She understood our condition. On getting to know us, she sympathised with us, looking after all our immediate needs. She explained to my father in law, the values of letting a woman work. Shabanadidi took the extra effort to introduce me to our village SHG, convincing my husband. I joined the SHG two years ago in 2017”, she remarked.

“Initially I took a loan of Rs. 15,000 with the help of Shabana didi. My husband Sampat Rai was not quite certain with the process. He doubted the credibility of the Consultants. But I believed in her and started attending SHG gatherings and VO meetings. There I got to meet other women who suffered from the same issues I was dealing with. With the initial money that we got from the loan, we bought the utensils required. We engaged that in the thela. My husband takes it out to Gayatri Chowk and that is where he earns from it”, added Nand.

Nand's husband said, “People in and around Gayatri Chowk know me for my behaviour and optimistic nature. The customers remain satisfied and delighted after they have our pani batasha. It gives me so much joy to see them happy and smiling. In the beginning I was not quite sure if my wife would be able to join the SHG group. It took me some time to understand how they work. But when Shabana repeatedly kept convincing me about its

outcomes, I was finally convinced. In our society it is barely accepted if a woman is sent out for work. My wife was happy when she went for meetings. When we got help from SHG, I realised that this is not fake. Today, I ask her often when the next meeting would take place. I am really grateful to Shabana for helping me with the business and loan amount with which I could sustain my business.”

Both Sampat and Nand bake the batasha at their rented place. After baking the batasha, they keep it in the open. In the meantime, they prepare the masala too. They make it a point to hit the taste bud of every visiting customer. Nand added, “I prepare all the masala while he gets ready to leave. In that time, I spice up the chaat and look after the batasha”.

“I have learnt a lot from attending meetings. The foremost is that a woman is as strong as a man. She should never give up on her dreams, no matter how impossible they seem. In this entire journey of becoming an active SHG member to helping my husband in earning a livelihood I have found a new version of myself. I have learnt to stand up for my family. My shortcomings taught me the value of money and it worked as a catalyst to excel in the making of Paani Batasha. My husband and I have plans to arrange another thela to continue this further and make money out of it. Yet making our own house will top our priority list”, remarked Nand.

Finally, Nand could buy the dress she wanted for her daughter and that is what matters to her the most, her children's happiness.







# Gifting a motorcycle to her husband with her savings

**Sangeeta Devi  
Bhilwara**

Sangeeta Devi, mother of two sons and one daughter, runs a tailoring store. Her husband works at an electronic store.

“My husband has played a significant role in whatever I have achieved so far. I can never be thankful enough to him for the sacrifices he has been doing for our children. I remember five years ago, he wanted to buy a motorcycle for himself. He failed to get it because of the growing responsibility of our family. He kept his dream aside and he decided to secure our children’s future”, gushed Sangeeta.

“I have been in the tailoring business for a long time now; I imbibed this skill from my mother. Earlier, I worked as an employee, for other shopkeepers. I used to make the clothes and they merely had to sell. In the entire process I put in the maximum effort, and sadly it was also my income that was the minimum. I was asked to work more and more for a very less wage. My family was quite dissatisfied with what I was earning back then. There were always issues that arose because of the same. All the burden came heavily down on my husband’s shoulder. His income of an average of Rs. 5,000 from the electronic store was entirely spent for our kids’ education and basic necessities”, she explained.

Later, Sangeeta got to know about the SHG.

Sangeeta remarked, “It was Reena didi, a Micro Enterprise Consultant, who explained the perks of having my own garments store. I took time to realise that all this while I was making a fool of myself. I was putting twice the hard work for half of what I was supposed to get. Later I approached my husband for this. Reena didi made it a point to put this in front of my husband in a very systematic way so that he can grasp things at one go”.

“She (Reena) helped me open a store two years ago that has been running successfully. Initially I took a loan of Rs. 50,000 from the SHG to add items to my store, followed by loans of Rs. 5,000 and Rs. 6,000 for different items. I own the store now and there are no middlemen involved in my business. I sell what I make, in fact working for someone all this while made me learn about trading. I now bring raw materials from Jamen and Kuwari. Managing the store all by myself earns me a healthy amount of income. The credit goes to Reena didi for making us know about the possible ways of getting help from SHG”, she said.

“Working for this and my store has made me self-dependent. Balancing my tasks has made me efficient and

hardworking. In the recent past, I have also introduced fancy items in my store for all women customers. I usually start my day early in the morning from looking after household and children, followed by tailoring and store. All of this makes me so occupied that I barely get time for anything else,” Sangeeta smiles at Reena didi, while talking how much she has learnt from SHG gatherings. She added, “The most helpful thing which Reena didi made me understand was the part where to gain profit and have savings of my own. I began maintaining my own daybook of daily earnings. This helps me in keeping a track of the rise in average income I have had”.

Sangeeta’s husband is satisfied with whatever she is doing right now. Sangeeta continued to add, “I want to expand my store and put more items in it. Since I have got an idea of business transactions, I want to sell more items. Apart from this, I want to learn how to use the computer. If I learn it, I can keep a track of my work digitally. Also, I can help villagers with banking and loan sanctions. I want to work hard and stand out from other women in our society. This was always my innate desire, to prove people that being a woman, I can also achieve excellence and support my husband. The best moment of my life was when I got my husband a brand new bike with my savings”.



# Riding the **pathway** towards a healthy **income**

**Seeta Devi**  
**Bhilwara**

Initially working as labourers in Gujarat, both Seeta Devi and her husband returned to Bhilwara, to their own village, to start their new enterprise of general store on the wheels. They began this enterprise in 2017.

Recounting their story, Seeta said, "Initially, we used to sell goods in containers carrying it on top of our head. It gave us a good success. We were growing old, and our physical health was degrading, we started selling itemson a pushcart. It has been barely twelve months when we got this second handed tempo in which we sell the products. This has brought us a roaring success".

Seeta is grateful to Shabnam didi, a Micro Enterprise Consultant, who involved her in the SHG. "There I learnt a lot about business, takings loans at a lower interest, strategies to market, and the pricing to earn margins. Initially we began with taking a loan of Rs. 10,000 followed by Rs. 15,000. With that we installed our pushcart and sold the items on it. My involvement in my SHG has been quite active for two years ever since I became a member of it. Sadly, our SHG didn't have any money in the beginning to provide as a loan. It was Shabnamdidi who convinced them and told them about the difficulties the women were facing. Finally the SHG believed in us and supported us," she remarked.

That was not the only problem she faced. "Our villagers didn't allow me to install my pushcart. They had repeatedly reprimanded me just in order to stop my enterprise.

Again Shabnam didi took charge and solved the issue by getting me official permission from the Gram Sarpanch. The Sarpanch was moved by our situation and he decided to help us and support us instead. After this, we were on a steady earning," she said.

Shabnam made them understand that with the pushcart they were able to sell only in their village. "She advised us on getting a tempo with which we can visit other villages to earn more by engaging with people from another village. That happened when my husband realized it would be a better idea. He saved some money, took loan from family relatives and bought a tempo of Rs. 1.5 lakhs finally. Gradually, our income grew drastically three times from Rs. 300 daily to aroundRs. 1,000 daily", she gushed while speaking.

Talking about her business, Seeta said, "We strategically arranged items in such a way that every village would eventually need us. Unlike getting them from stores that are far from there village, they prefer taking it from me when I am travelling to their doorstep. Transaction happen in two methods, one is the common cash for goods. The other one is barter system, exchange of old trash goods for new ones. I sell the trash goods at a better price again which fetches me more profit".

She is satisfied and delighted with her earnings right now. Her life is better, at ease with her husband and seven children whom she can take care of in a proper way.











## Bridging the gap with tailoring

**Sharda Prakash**  
Udaipur

Sharda Prakash is an entrepreneur from the village Chikla, Udaipur who started her own tailoring to support her husband in fulfilling their responsibility towards their family. Her family includes her three children, mother in law and her husband who works at a pipe factory in Ahmedabad. He visits once in every month. They have their own farm, whose cattle consist of a cow and a goat.

Sharda said, "I have been going to the SHG for almost five years. I learnt a lot about working woman in the society and their importance in the family. MEC taught me how to run my own enterprise. They invoked confidence in me to start an enterprise to lessen the burden of my husband." "Initially my mother in law didn't trust me. She was of the opinion that I will not be able to do this. She thus restricted me from joining the SHG, however I was someone who would not give up so easily. In our SHG we started saving ten rupees every day. So eventually after four years I started with tailoring. I took a loan of Rs. 10,000 from the SHG and purchased my own tailoring machine that cost me around Rs. 8,500; an additional Rs. 2,500 went for transporting it from Udaipur. Before this, I learnt tailoring for a month. Many women from my village are involved in the SHG now," she remarked.

She further added, "Often, I advise my own customers to be a part of the SHG. In these five years

I have realised that this is a boon to every less privileged woman in our village. On an average I earn around Rs. 5,000 per month. During festive seasons in the past year, I earned more than this. I stitch suit, saree, petticoat, kurta and other clothes for women. My tailoring unit is the only one in my village, hence I get customers from all over the village. They know me for my genuine products and my nature. They come to me because they love talking to me. I have always been a very cheerful person and that has helped me make customers throughout the year."

"Now when I invest my earnings for household expenses and for my children, my mother in law changed her opinion. She no longer stops me from doing anything. She is sorry for restricting me in the beginning and now she tries helping me with every little help that she can provide in my enterprise," said Sharda, on a positive note. "Tailoring has not only made me come close to my customers but it has also helped to bridge the gap between me and my mother in law. When my husband heard about the success, he started crying on call. He was the only person who believed in me and constantly supported me in every endeavour I took. I can never thank him enough for what he has done for me. I would also give credit to the SHG of my village and its respective women who helped me when I needed them," added Sharda.





# “ Life is at ease now ”

## Vineeta Devi Udaipur

The story of Vineeta Devi, an entrepreneur from the village of Upla Mandwa, Udaipur, who started multiple enterprises to support her husband and look after her family, is an inspiration for many.

Vineeta's family includes her husband who is working in Ahmedabad, her old in-laws and her two daughters. They have their own farm house and one ox. She has studied till standard tenth and is knowledgeable in basic business.

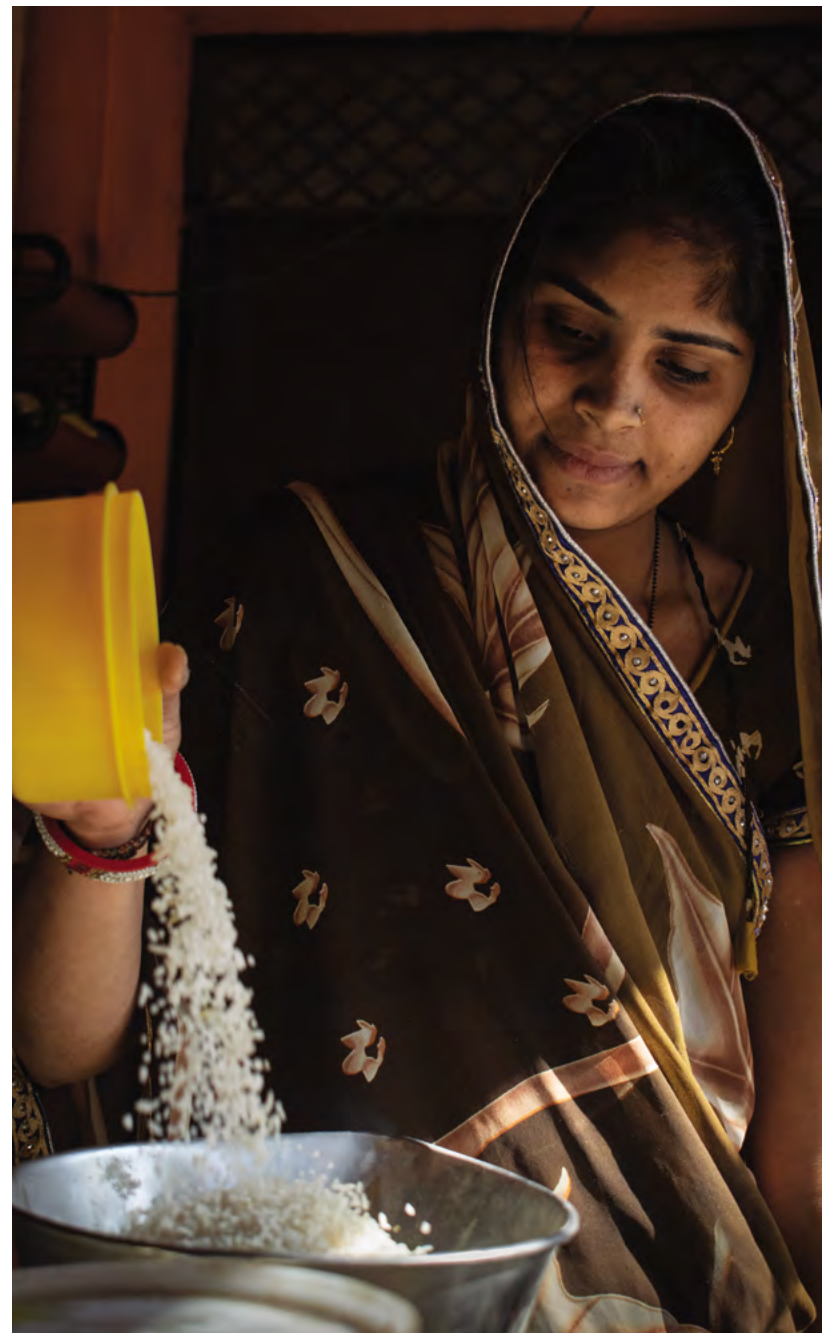
Vineeta said, "I joined the SHG of my village three years back. Initially I didn't understand about functioning of a SHG but when I started following them, I realized that it would actually benefit me in the long run. There I got to learn more about starting my own business and it did help me a lot. So immediately I started my own enterprise of a grocery store with a loan of Rs. 30,000 from the SHG of my own village. Following that, I opened a tailoring unit which was also a healthy success. People mostly liked me because of my nature and my behavior. With my savings from these enterprises I started a wheat flour grinding unit."

Gradually, she took two more loans of Rs. 30,000 each. She recounted, "I remain entirely at the store throughout the day. I take my daughters to school, do some household work and then sit at the store all day long. My multiple enterprises get me around Rs. 5,000

a month. During festive seasons the tailoring work brings me a thousand rupees more. That was my entire earning before I joined the SHG. I am really fortunate that I am a part of it now. I save around Rs. 200 every day. All of my pricing strategies, business skills and enterprise ideas are due to the MECs who helped me out. They taught me to be efficient this way".

"I have this dream of buying a new scooter for myself," she says with a smile. "I believe that it will make it easier for me to take my children to school and also get the items required for my enterprises. I am saving for it and I know that if I continue to work hard, I will get a scooter of my own in some days. In the near future I want to keep more items in my store so that I can expand it and gain more profit out of it. I always had the support of my family members".

She further added, "My in-laws have been very supportive and I know if I keep working this way, I will surely make them proud someday. My husband never expected that I will be able to run something like this completely all by myself. But when he got to hear about my success, he cried on call out of happiness. I am very thankful to my SHG for giving me an opportunity to start my own enterprise. It really added comfort to my family members. Things have been better ever since. I would really want other women who have not joined Self Help Groups to be a part of it as soon as possible".







## Women should be treated

## equally



**Santosh Bai  
Kota**

A 45-year-old entrepreneur, who runs a store of ladies' accessory items and supports her family in the process, Santosh Bai has successfully started her own enterprise by selling these items to people at an economical rate. Her family consists of her husband, son, daughter and daughter in law. They all live together. And only the men in the family are working members. She is the only exception. Her husband is a barber and earns Rs. 10,000-15,000 on a monthly basis.

Santosh shares that after being highly influenced by the MECs, she joined the Self-Help Group just in order to work and bring some more revenue in her family's livelihood. She joined the SHG in the year 2015.

She started by taking a loan of Rs. 10,000 followed by another loan of Rs. 20,000 and Rs. 5,000 respectively. She has repayed all of it. She earns a monthly amount of Rs. 10,000 now which is almost at par to what her husband earns.

Santosh said, "Both of my store works mostly during festive seasons. Previously I used to display at my own house which brought in less customers. I decided to engage the passerby so that they get lured to the fancy items by its glam. That is exactly how my sale increased and I now earn more. Previously I used to get six thousand on an average. The good thing about being involved in a SHG is that you learn a lot.

Thanks to the women of my SHG, I did learn a lot about handling a business, maintaining a daybook to track records. Now I advise my very own customers who come to purchase to be a part of SHG and start of their own enterprise."

"I am very satisfied and happy to work and fetch my own earnings. This gave me a different identity and I am known by name and not my husband's name. Though he has supported me always. He is the one who pushed me for doing this. I was educated till class three. Keeping his saloon aside he taught me how to do basic calculations for transactions. I have always believed that girls should not be dependent on anyone, be it their in laws or their husbands. They should get a chance to do what they actually want to," she adds.

Santosh is delighted that she could make her husband proud and set an example for her daughter and daughter in law to follow. She has proved to be one of those entrepreneurs who will continue to inspire other women who are still fidgeting with their own enterprise. She also calls for equal rights for both men and women.

"Women should be treated equally and should also be given the same respect every individual deserves. They should have the authority to choose what they want to do in their lives. If we fail to support women in coming forward the nation will always remain backward," she remarks.





# I have learnt to deal with any problems and finding solutions

**Shabana Banu  
Kota**

Shabana Banu is a nineteen year old entrepreneur from Dabrikud in Kota. She lives with her parents, four brothers and sisters. She is educated till standard seven. She put up a brave face and faced her struggles to achieve what she is doing now.

While sharing her journey so far, she said, "I left my studies due to my mother's illness because I had to take care of my brothers and sisters. After my mother recovered from her sickness, I couldn't continue school because of the age gap. Then I thought of doing something that would enable me to earn some income for my future. I used to sew my mother's and my clothes manually and I was good at it. That was one of the motivations behind me to learn tailoring. I expressed to my father that I wanted to learn tailoring and he supported me and bought a new sewing machine for me".

And from there her struggle to learn sewing began. "After that, I went to my cousin sister to learn proper cutting and stitching simple salwar. After coming back from there I started my business at home. Initially, I started sewing simple salwar and doing some alteration work. During the rainy season, I used to sew raincoats too. Since my stitching was not professional, I didn't get enough response", remarked Shabana.

Meanwhile, my mother became a SHG member and Uma

didi came in our lives and helped us to fulfil our immediate needs. Shabana added, "She advised me to take professional tailoring courses by RSETI. I listened to her and acquired advanced tailoring courses. My mother helped me by taking care of household chores. She also took a loan of Rs. 30,000 from the SHG group and bought an advanced machine for me. I gave the maximum time for my business".

She further said, "I was searching for the reason for my failure after doing advanced course. I was still facing problems. Then Uma didi said that my business was in my house which is a village area, and due to this location my business wasn't growing. So, I have decided to change my location. I decided to give up my shop and hire a shop there but I need further investment for that, and currently, Uma didi is helping me with that".

Her mother remarked, "I couldn't do business because of my health condition and household responsibilities, but I am happy that I could help my daughter. Because of the SHG group, we don't have to go anywhere else for money as we can take credit for the group and later repay that on time".

Shabana said, "Though I am not a SHG member, Uma didi's help mattered a lot for me. Because of her, I have learned to deal with any problems and finding solutions for them continuously".











## “Our community respects me”

### Sheela Bai Kota

“Samuh aane se hamari zindagi badli hai toh humne samuh ke naam se hi apni dukan ka naam rakhha hai - ‘Shree Radhe chappal ki dukan’ (Our life has changed after joining the SHG. Hence, we have named the store in the name of the SHG)”, said a thrilled Sheela Bai.

Sheela owns a shoe store along with a garment business. She runs it with able support from her husband. “Earlier my husband and I used to work as labourers in construction sites. So, sometimes we had work and sometimes we couldn't earn, and our days went by idle. But after my children were born, our responsibilities as well as expenses increased. We were looking for ways to deal with the situation. We had no money to feed our children or for their treatment when they fell sick,” she said.

On asking Sheela's husband, he remarked, “While we were trying to cope up with our daily life struggles, I heard from the people living nearby that people were coming to our village, trying to help us with loans. Nothing was clear to me, so I discussed this with my wife. And later she asked other women in the village and got to know about the SHG groups. Later, Ramjanki, a MEC introduced her to the SHG groups.”

Sheela added, “Ramjanki didi visited us and I ex-

plained our condition to her. We were living in a rented house, hence it was not possible for us to pay another loan for the shop separately. We were already lacking investment money. Then didi analysed the businesses around our house and advised us to start a shoe shop. Following her advice, we took a loan of Rs. 10,000 and started our shoe shop. As our business increased, we stocked up more shoes in our store. After that, Ramjanki didi told us to start a garment business along with the shoe store, for extra income. And we earned a lot of profit after applying her strategies. Nowadays, I earn a minimum of Rs. 1,000 to 1,200 per day.”

About society's attitude, she said, “Our community respects me because I helped my family find a way out of poverty. Also, everyone addresses him as 'seth' because we own a shop now”.

She is delighted to have become a SHG member, and she can never be grateful enough to Ramjanki didi who helped her find a way to earn a sustainable income and become financially independent. Her image in the neighbourhood has changed due to her bold step of entering into business. Many women in her village are inspired by her and have started their own enterprises.





# “ I want to take my general store further and keep expanding ”

**Shabana Banu  
Bhilwara**

Shabana Banu, an entrepreneur from the village of Chojua, Bhilwara, runs a fancy store that was set up a year ago. Despite the mentality of the people in the economically weaker strata of the Muslim society, for a woman not being able to work all by herself, she stood out from her community. Her husband works as an electrician. Apart from her husband, her family includes her son and daughter.

Recounting her story, Shabana said, “It has been almost a year since I got involved in the SHG of my village. Since then I did learn a lot of work. I learnt how to run an enterprise and sustain a livelihood out of it. It is really an amazing experience to meet the women who were struggling through the same cause. Everyone present there wanted to achieve something of her own so that they can improve their lives of their family, particularly children”.

Immediately after learning these lessons, she opened a general store. “I kept fancy items, garments, shoes, and other grocery items and quick bites. I started with a loan of Rs. 5,000. My family wasn’t quite sure if I would be able to handle the enterprise all by myself. It was a steep journey uphill but I did make it to the top and now I earn around Rs. 7,000 per month. I try to save some money as well”, she remarked. “After repeated persuasion, my family agreed. They believed

I was educated till standard five so probably I would fail in the process. Yet after repeated reprimanding I proved them wrong and emerged successful in this enterprise. I have a very static business now. I bring my goods from the Bhilwara market in a bulk. I get items on a wholesale basis. Buying in bulk makes it cheaper for me to buy them. That is where my profit margin lies. I learnt all of these at my SHG,” she further added.

“I am obliged to my SHG for providing me with such an opportunity. It has really been tough so far and now after this recent betterment, my family and I can breathe in peace. We have a supportive side business. The entire family is not dependent on my husband which is a plus point. I am delighted that I could do something like this in my life. I always had this zeal of starting with something on my own. I was keen on making my own identity and finally I did. People now call me by my own name and that gives me a proud feeling,” said Shabana.

Shabana gushes that her husband is happy and proud with what she is doing. “He now believes that I can handle the store entirely on my own. He himself tries to share my responsibility when he feels that I am overstressed after managing both the store and my home. He believes I can do wonders with this enterprise. I really want to take this further keeping more items and expanding”, she finally remarked.







## Shining **SUCCESS** with her shoe store

### Shehnaz Banu Bhilwara

“Hum ne apni dukan ka naam apni beti shine ke naam se rakhha hai - 'Shine Shoe' (We have named our store in the name of our daughter – Shine Shoe),” exclaimed Shehnaz Banu, a woman in her forties from Badnor, Bhilwara.

Shehnaz remarked, “Earlier my husband had a phone booth in front of our house. But after it was closed, he couldn't find any alternative business due to the lack of capital amount. At that time, our only income was from our agricultural land. But farming was seasonal and during summers we had no alternative source of income. We were trying to find out ways to start a business again, we had an empty shop, but we didn't have the money to start anything.”

Two years ago, Shehnaz heard from other people in the village that they were making some group and that there would be an orientation. “Hearing this, I attended the SHG orientation and from there I got to learn that they would help women to start their business, and that we only had to repay the loan taken for business on time”.

Shehnaz further added, “I met Shabnam didi in one of the SHG meetings. After meeting her I told her that due to customary rules women in my community would not be allowed to work in the store. Moreover, neither did I have any business experience nor had I gone to Bhilwara. So, Shabman didi met my husband and convinced him to

let me work. Considering our financial needs, he agreed to help me. Thereafter, I took a loan of Rs. 50,000 with didi's help. It was also her idea to start a shoe store because she analyzed that there was no shoe store around village. Her idea worked in our favor and we earned a good amount of money from the store.”

Shehnaz remarked, “After starting my store I accompanied Shabnam didi to SHG and VO meetings. There I got to meet other women, some of whom were overburdened with responsibilities, some others who were too young but lost their loved ones and some who had very little to worry about. On getting to know them, I sympathized with them, and the SHG members have become a part of my family. All of us want to do something that'll help us to change our condition. I have learned a lot from the meetings and from others' mistakes. I gained the knowledge of the process of keeping daybook to measure profit and loss. I started with an initial loan of Rs. 50,000; I earn a profit of Rs. 2,000-3,000 on a daily basis.”

Now Shehnaz sets up stalls in SHG mela which runs weekly and earns extra profit from there. She describes her experience as a SHG member as 'amazing' and that she can never be grateful enough to her MEC who helped her become independent. She exclaimed, “After earning my own income I have made jewellery for myself. I am enjoying full freedom on my income”.



# Managing a dairy business with online tools

**Sitanath Yogi**  
**Bhilwara**

Sitanath Yogi is an entrepreneur who started an enterprise with her husband, Madan Yoginath. Together, they run the distribution of milk among the people in her village in an organized manner at a specific rate, in good quality and quantity. Sitanath, is a mother of two daughters and a new born girl.

Madan, her husband said, “Our enterprise is more than two years old. We began on 15th February 2017. My wife has been involved in the SHG for the past three years. There she learnt a lot of things from the MECs and master trainers. It was with their help that we were able to start our business. We began by taking a loan of Rs. 50,000 from the SHG. With that amount, we brought machines costing Rs. 1.5 lakhs. The best thing about our business is that it is online and has good standards. Basically, villagers who have their own dairy, milk their own cattle and bring the milk to me. I measure the fat percentage and pureness with my machines.”

Every villager who get their entries done gets a token number which is related to their account number. They get paid immediately after their token number gets checked. Every process happens online. Madan said, “It is just not me who handles the accounts. My wife also takes in charge. She is educated till standard eight and she handles the business quite well. Milk is priced according to the fat percentage and its pureness or density. Government milk vans come to collect the milk for its respective dairy”.

Madan was initially working as a driver in Gujarat. “But my wife requested the MECs, especially Varsha didi to help

her start an enterprise where I can be involved and so they did! Next Varsha didi helped me with the survey and promotion within the village. Together we approached villagers with the concept of dairy distribution and let them know about the perks of this business. We collected data as in how much of cattle belongs to them and their account details,” he said.

Madan acknowledges that initially cattle owners in the village were quite scared at the thought of sharing their account numbers, but eventually when they started trusting the couple, they understood this is something new and would run efficiently. Moreover, in cases of private dairy there is a lot of trouble in managing the fat percentage and there is much anomaly for the right pricing. Their business is a step ahead in this regard.

Madan further added, “I saved some of my income from it and eventually got my own cows, which helps me maximize my profit. This has become possible because of my dairy distribution business. As a side business, I also distribute animal fodder. I disperse around a hundred bags in a month. The good thing about our business is there is transparency and no duplicity involved. People get what they deserve”.

Madan is immensely grateful to his wife for the turnaround in their lives. “I would want to thank my wife for making my family so colorful and happy with three daughters. Had she not been there I would have lived a black and white life. Special credit goes to Varsha didi, who made the enterprise possible”.











# “ People’s **attitude** towards **women** entrepreneurs were **changed** ”

**Sugna Bai**  
**Kota**

Sugna Bai is a woman in her mid-forties who runs a fancy goods store along with her existing tailoring business. She is the sole earner in her family. She has five members in her family including her husband, son, daughter-in-law and a daughter. Her husband is unemployed and her son is in search of a suitable job. Her daughter is studying in standard twelve.

Due to mounting financial responsibilities, Sugna used her tailoring skills to meet the needs of her household. “I had two daughters who were growing up and I needed money to fulfil their requirements. So, I thought of starting my own tailoring business. I had learned tailoring from my mother before marriage but I did not have any professional training. I was doing tailoring for a long time in my house and slowly women around the village started coming to me for tailoring services. But I had a few customer base because of my limited services”, narrated Sugna.

While I was looking for alternative ways to increase my

business further, MECs came to our village and introduced us to the concept of SHG groups. Sugna remarked, “Anita didi came to us and formed a SHG group of ten members and initially she told us to save twenty rupees per week and she explained slowly it would add up to a big amount. Then any woman who needed money could take it from the SHG and repay the amount later. We followed her advice because we all believed that whatever she was doing for us will help us. None of us had found such a substantial support from an outsider before”.

“When she visited our house, she asked me what I wanted to do. I clearly told her that I didn’t have any idea about business. Then she analyzed my location and told me to start a fancy store along with tailoring so that when women came to me for sewing they could buy cosmetics too”, said Sugna.

Sugna further added, “Following her advice I took a loan

from the SHG and invested that money to build a proper shop outside my house. That was the initial investment for fancy store items. After that I earned profit from the shop. Now I earn Rs. 10,000 per month easily. And I am willing to increase my store in near future by including more variety of things.”

About society’s attitude, Sugna felt, “People’s attitude towards women entrepreneurs were changed because of the success of the SHG groups.” Her youngest daughter is pursuing her graduation now and she helps Sugna in the shop. Her husband has also realized her importance and now he also helps her. She has created goodwill among her customers. Her image in society has improved due to her financial independence.





# Going the digital way

## Sunita Bhatnagar Kota

Sunita Bhatnagar runs three cyber cafés along with her son in Kota. Her husband is an accountant in a mines factory. Her son lives with them and her daughter is married. With regular income, they did not have any critical financial problem but her son was unemployed.

Sunita said, "I used to work at a private school previously, but I had to leave that during the growing years of my children. After that I didn't get any opportunity to work until the SHG gave me the chance to start my own business. My son is educated but he wasn't able to find a suitable job for himself. We were growing older so we were very worried for him."

"Then I heard from my neighbour that MECs were conducting meetings with SHG groups all around the village and were helping women to start their business. I grabbed that opportunity and went to the SHG meetings happening in my village. There I met Nirmala didi and she asked me about what kind of business I wanted to do. I told her that I wanted to take a loan so that I can provide my son an investment for his business. So, she initially helped me get a loan of Rs. 10,000. From that money and some cash he saved, we bought a new computer and a printer and started our shop outside our house."

His son said, "Nirmala didi motivated me a lot; she was our constant support. My mother is the only reason behind my success in the business. First we had a computer and printer and that was everything we had. Later I wanted to increase my business, so I asked help from my mother and consulted Nirmala didi. After that she took a loan from the Village Organisation. We used that loan to rent a nearby store, and we invested more in the business as we earned profit. Now I have a total of three stores. I want to increase my business by starting a computer coaching centre at home in our own space."

Sunita is happy to have become a part of her SHG group. During her journey she met all the women in her neighbourhood and on getting to meet them, she sympathized with them. She wants to work towards helping them in the future.







“ My husband feels happy that I could achieve such excellence in my life ”

**Sulekha Sahani**  
Kota

Sulekha, a Bengali entrepreneur from Kota, started a store of fancy item to support the financial condition of her family. Her family consists of her husband and her four children (three sons and a daughter). Her husband works as a security officer at a residential complex. He brings a fixed income of Rs. 15,000 per month.

Sulekha said, “I have been involved in a SHG for two years. Our SHG was the first that was made in our village. Since that day, I have been involved in this. I am SHG Sachiv (Secretary) and I was also elected as Sachiv of my Village Organisation but due to the growing responsibilities towards my children’s education and upbringing I had to quit the post. The fancy store, which is a year old, is at my own place. I mostly stock fancy jewellery which Rajasthani women prefer to wear during festive season. I keep a collection of all kinds of jewelleries that women carry with traditional wear”.

At times during festive seasons she fetches around Rs. 5,000 per day and during off seasons she barely gets Rs. 200. “I started working to improve the condition of my family. It was really required for my children’s education. I started my enterprise by taking a loan of Rs. 50,000 and with that I brought in goods to sell. It was a good start and the profit I earned was good during festive seasons.

I believe if I had a store somewhere on the street, I would have had a much better sale of items compared to what I have now,” she remarked.

It is the husband and wife’s trust and mutual respect that works wonders for Sulekha. “My husband is satisfied with what I am doing right now. He never thought I will be able to run this on my own. All the goods that I sell is brought by him from Barabazar, Kolkata. We travel once in every six months to Kolkata to bring our items, both raw and readymade. My neighbours and the women involved in my SHG, promote my business. They make sure I have an even selling of the fancy items. I feel proud about what I am doing right now. Mostly when my husband’s payment is delayed it is my savings with which we run the family,” she further added.

“He feels happy that I could achieve such excellence in my life with just a small enterprise. I would really want to thank my MEC Leela didi for being a constant support ever since. We have developed an amazing sisterly affection for each other which is almost unbreakable. I often advise other women who are either my customers or neighbours to get involved in a SHG and start an enterprise of their own. In this way they can support their family’s earning too”, said Sulekha.



# Spirit of entrepreneurship runs high

**Sushila Rao  
Bhilwara**

Sushila Rao is an entrepreneur in her mid-thirties from Bhilwara. Apart from being mother of four children and a wife she is now a proud owner of her store, which is named after her own name 'Sushila Garments'.

She said, "Earlier I was a housewife and my husband used to work at an ice cream stall. His income was seasonal; hence we didn't have any regular source of income. So, I thought of supporting him and started tailoring at home. I had done a tailoring course before my marriage. But business wasn't very profitable due to the location. However, I continued doing that because it was the only way for me to earn some income for my household."

Later, Sushila attended the SHG orientation meeting held in her village, where she met the MEC Indra. Sushila exclaimed, "I expressed my problems to Indra didi. She advised me to shift my store to a good location and she helped me to find a location 4-5 kilometres away from my house. In the beginning I used to travel everyday but then I rented the whole place and started living there with my family. After that, I took a loan of Rs. 20,000 from the SHG with the help of Indra didi to buy a new sewing machine".

She included garment materials in the store to further expand her business. "My sister runs a business of garment materials in Mandalgarh so I took the first stock in

credit from her and later returned the money. As I had no previous experience, I faced problems in quoting price and recovering dues. But then I learned from experience and later I started to bring stock from Bhilwara or Kota," she remarked.

She further said, "Basically I don't let my customers go somewhere else. I provide the material they buy and then also sew it for them. Additionally, I keep bangles, mahendi and bindi so they can get their other necessities from my store. However, I realized that my daughters had to go the city or to the nearby market which is at least 10 kms away for buying sanitary napkins. I realized that it was a big issue and hence started to keep sanitary napkins in my store. Now, my customers take it from me without hesitation".

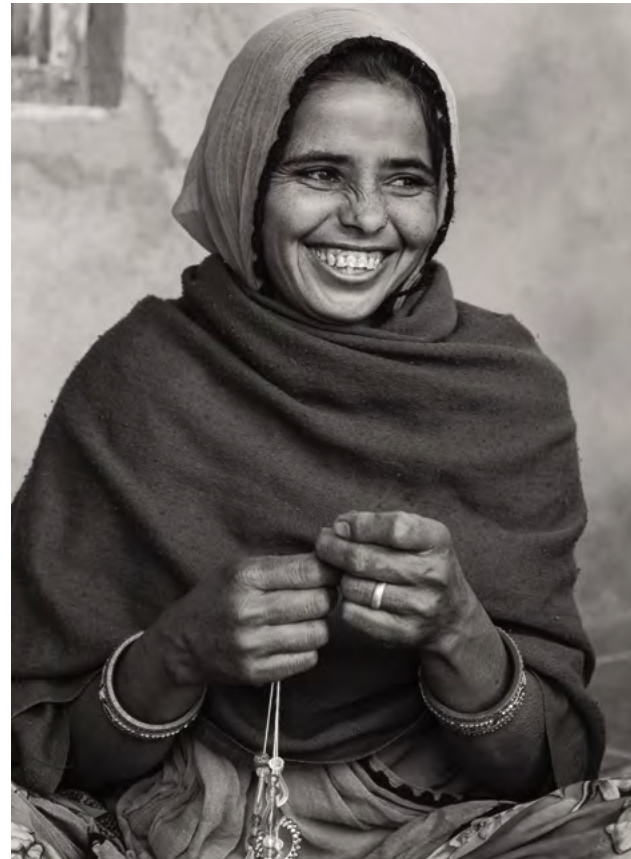
While explaining her journey as a SHG member, Sushila said, "I am so proud to have become an SHG member that initially I used to tell every woman in my community to become part of the SHGs. After that, with Indra didi's help I have become Samuh Sakhi(NRLM cadre) following which I have made eight SHG groups in my village. Also, I sent my elder daughter for SHG book keeper training in Bhilwara as well as sent her to college there. The best part of becoming a SHG member was that I not only helped the situations at home but also fulfilled my desires too. I made a mangalsutra for myself from my earnings."











## Crafting **SUCCESS** through decoration **business**

### **Tammu Devi Bhilwara**

Tammu Devi's husband works in the farm fields. They have two daughters and sons respectively. Her family also includes her in-laws, her brother in law and his wife, and her husband's unmarried sisters.

She said, "Ever since childhood I have been very creative at work. My mom taught me how to add creativity to every little thing I made. It is actually her qualities which I inherited. My work includes making decoration items that can be put up during occasions to make houses or places look lucrative. This is a time-consuming process but my husband and my sisters-in-law help me. We end up producing a lot of finished decorating items in a short span of time."

Tammu recounted that earlier they were in Madhya Pradesh selling decorative items on the streets. "The good thing about decorative items is that customers get attracted towards them and they buy immediately if they like it. But making a livelihood out of this is quite a struggle. Very few sales happen during off season, and that is where our poverty creeps in. Our entire house runs on my husband's income. He is the one who makes sure no day passes by without proper food," she said.

Her situation was overshadowed by the death of her uncle who was another working member of the family. With teary eyes, her husband remarked, "The entire responsibility of twelve people came upon my shoulders. Unmarried sisters sat at home jobless. Situations became so worse that at times I had to sacrifice my own meal for the sake of others. There were countless troubles and the only solution was to work and earn. Irrespective of the poverty I didn't let my children stay at home. Me and my wife, we worked hard together, earned whatever we could and we sent our children to school."

"I want them to prosper and do well in life. All of it is possible because of the help I got from my wife. Her creativity became an opportunity just because of the SHG. Naina didi, a Micro Enterprise Consultant, introduced Tammu to an idea of SHG supported

enterprise almost a year ago," she added.

He went on to say, "We took a loan of Rs. 50,000 to purchase goods of decoration for Diwali last year. We did well and we had all of our items sold. The success was a relief but yet we had to pay it back at an interest of five percent. Yet other members of her self help group were initially not ready to sanction the loan. They were not sure if we would be able to utilise it for a good cause. However Naina didi made it happen. We sold the items at Allahabad and it was a hit."

The other MECs, Anjana and Sangeeta help Tammu whenever they can in every possible way. Their contribution to their family's livelihood has helped them face their adversities. Tammu's family has received a pucca house under government housing scheme. It is their struggle and hard work that have got them to such a better condition. Tammu and her husband believe that their present stable condition is because of the unwavering commitment shown by Naina, Anjana and Sangeeta. They always confided in her and knew that her creativity will succeed. Yet the family is still facing a debt of five lakh rupees. They have decided to work hard and do everything it takes to secure themselves a better future.

Tammu further added, "I have always wanted to live a happy life with my family. I just want to secure my children's future and make sure they get everything they need. My hard work would have remained a futile effort if the MECs didn't guide me about getting help from the SHG. Our condition is still better than before. Had I not been of any support to my husband, he would have been overburdened with everyone's responsibility. I believe every woman should start working so that just like me they can help their own husband and earn a better lifestyle. No woman should sit back at home. This isn't the age where women sit back. In today's times, women run the household and also go to work."



# Carving out her own identity

**Uma Devi  
Bhilwara**

“Abhi meri apni pehechan hai (Now I have my own identity),” remarked Uma Devi, a twenty-seven year old entrepreneur from Palra, Bhilwara. Uma Devi is a tailor, as well as runs her own beauty parlour. She has three members in her family. She has studied till standard ten and her husband is uneducated.

The couple used to live in Jaisalmer with her in-laws but due to a property dispute they had to move to Bhilwara. While starting their new family, the couple had no job or any other source of income. Despite a lot of efforts, her husband couldn't get a suitable job. Finally he started his own ice cream stall, but that business depended on seasons and customer needs so they were not receiving regular income from this.

Their family expenses were increasing, however there was no sustainable source of income in the family. Uma did not have any work experience, but she decided to start working considering her family's financial necessity. She discussed this idea with her husband and her mother; both of them supported her. Her mother was already part of an SHG group, so she accompanied her mother to an SHG meeting, where she met Dipika didi, her MEC.

Dipika helped Uma establish her own shop. Dipika said, “She was trained in tailoring and had also completed a beautician course before her marriage, so I told her to start her own parlour and tai-

loring shop. We don't have such shop here in Palra, so I thought it will be profitable for her.”

While explaining her struggles, Uma said, “As I had no previous work experience I faced problems quoting price for the services I offered. Initially, I had challenges in understanding the preferences of my customers. Gradually, I was fortunate to receive a favorable number of customers. My husband accompanies me when I need to buy monthly stock for my store and Dipika didi gives me a lift on her scooter if he is unable to come. My mother also helps me a lot; she takes care of my two-year-old infant when I am in my shop”.

She further added, “I took a loan of Rs. 20,000 to start a parlour; Dipika didi helped me get the loan. My husband went with me to buy all the necessary things for my parlour; I earned a profit in a few months. But I had a limited number of customers coming in the parlour, so Dipika didi advised me to start a tailoring unit to increase my business. Then my mother helped me. She took another loan of Rs. 40,000 from her SHG and I used that money as an investment to expand my business. Hence, I started a tailoring shop along with the parlour at the same place. I also sell readymade clothes and fancy items for ladies. This current store is rented and we are staying with my parents. Now I am saving money to build our own house and shop as well. That is my dream.”







## My **mother-in-law** has been a great **Support**

**Urmila Devi  
Kota**

In a patriarchal society where women are expected to do all the household and kitchen work, Urmila Devi made a smart decision. She decided to make an earning with what she could do the best – cooking.

Urmila bakes papad, makes pickle, and prepares spices along with her mother-in-law. Her family consists of her husband, her mother-in-law and her two sons. My husband is a driver and fetches an income which is not sufficient to fulfil the responsibilities of the family.

She said, “I got to know about opening a business from Jareena didi, who assisted me in joining aSHG in my village. Initially I began with Rs. 2000. I used it to bring materials that I needed to make papad. The MECs advised me to start off with a small amount so that if it would make less money, it will not incur a huge loss. Firstly, after preparing my first set of papad I told the women of my SHG about my enterprise. I supplied them the packed items, and they in turn supplied them to others. It was much like chain marketing. Starting from baking, making, preparing, and packing I do everything at my place. All the materials are brought from Kota itself. This enterprise fetches me money based on seasons; winter is the season for papad.”

Urmila’s mother-in-law taught her how to bake papad and make pickle. “She is the one who taught me to cook a lot of things. At times she is the one

who helps me in the process. I usually don’t sell anything which is available in the stores. I supply wholesale products on demand. Customers and clients order in numbers, and that is how I sell my products. MECs also let me know if they get to know about any order from acquaintances. Often, I take bookings for events, especially weddings,” remarked the entrepreneur.

During summer season she sells around eighty kilograms of pickle. “On an average I earn around Rs. 5,000 per month out of which I save two thousand. I would want to take more help from SHG if possible, so that I can engage more unemployed ladies in the village in my enterprise and make more products in the process. This will help both the unemployed ladies with a job and it will also help my enterprise grow in size. I also have a strong desire of having a store of my own”, she further added.

Urmila further said, “Apart from running my business, I am also involved in Kaushal Vikas (Skill development) of my village. There we train the underprivileged children of our village. I am happy and satisfied now. My enterprise would have not been possible without the help of my mother-in-law. She has been a constant support and guidance in my journey so far. It will be my appeal to all in-laws of married women, to please let your daughters-in-law work to give your family a better living condition”.





# Successfully running a beauty parlour

**Usha Chauhan**  
Kota

Usha Chauhan runs a beauty parlour outside her house in Kota. Usha and her husband both are educated till higher secondary. Both of them earn together to sustain their household.

“After marriage, we went to Indore to stay with my husband’s cousins. As my husband was an orphan, his cousins refused to give him the share of the property and we couldn’t fight them. It was a disastrous situation and we finally decided to return to Kota to my father’s house. At that time, we both were unemployed and a burden on my parents. On the other hand, I was pregnant with my first child. It was high time for us to do something to sustain our family. Previously I had taken a few professional beautician courses, so my father and sister helped me start my own parlour outside the house”, said Usha.

Gayatri, a Micro Enterprise Consultant, introduced Usha to an SHG. “Though I am educated, I had no experience of business. Then Gayatri didi came to our lives and helped me in marketing with her understanding of business. Her motivation and advice helped me develop my business in the initial period.”

Usha did word-of-mouth publicity of her business and got a good response. “I remember there was a time when my daughter wanted to buy a dress and I had to deny her. It was because I really did not have any money,” she remarked. Because of her good nature and sincerity, she has been able to retain her customers. Her will power to bring prosperity to her family have led to the changes in their lives.

“Initially I took a loan of Rs. 15,000 with the help of Gayatri didi. Somehow, I believed in her and started attending SHG gatherings and VO meetings. There I got to meet other women - some of them were dealing with huge issues, some of their families were not supportive, and some others had little to worry about. All of us there had one thing in common: we all wanted to work and earn a livelihood for our children”, Usha remarked.

On enquiring her husband, he replies on a positive note, “I lost my parents at a very young age. Then after marriage the rest of my family betrayed me. Even then Usha was with me. Her family welcomed us with open arms and supported us when we were unemployed. While I was looking for ways to earn my livelihood, she stood up



for me and started her own business. So obviously I had to support her in her initiative. Now I work at roadways bus services, and we are saving money to fulfil our desire of building our own house”.

“Normally I earn three to four thousand in a month but during marriage seasons that even increases to twenty thousand. The main obstacle in my business is that my parlour is situated in the village area, so income is very limited,” expressed Usha. Gayatri has suggested that she may get more customers if she rents a place in the market and opens a ladies beauty parlour there. So now Usha is planning to expand her business according to her MEC’s advice.



Usha further added, “My parents had to face a lot of insults around the village but still they supported us. Even some of our relatives stopped coming to our house. Now since I am successful, I have earned respect in the village. Moreover, after my husband got the job, everyone instantly starts noticing that it is generous of him to take my parents responsibility.”

“I am thrilled to have become a SHG member, and I can never be grateful enough to Gayatri didi who helped me earn my livelihood. My husband has always supported me. Because of my business, I was able to overcome my family problems. My mother took care of my children so I could devote more time into my business,” she remarked.

Usha enjoys a good status in her family and society. She feels proud of herself and enjoys full freedom upon her income and takes an independent decision on it. She wishes to develop her business, not to earn money but to achieve something.











# Transforming her own identity

**Usha Vaishnav**  
Bhilwara

“Waise meri dukan ka naam Paban-Putra hai par aspas ke log Usha ki dukan se hi pahechante hai, (Even though the name of my store is Pavan Putra, but people know it by my name),” exclaimed Usha Vaishnav, the owner of a fancy store in Mandol, a small village in Bhilwara.

While talking about her family struggles, Usha remarked, “My husband had a photo studio and that was our only source of income in the family. Later he fell sick due to malaria and we had to sell out all the stuff of the studio for his treatment. After he recovered, we did not have any capital to start a studio again. After that our life became miserable and we both used to work as domestic help in people’s houses. Then our daughter and son were born and it was becoming impossible for us to cope up with increasing financial needs.”

They somehow wanted to change their situation and were looking for ways to earn a stable income to meet their household needs. Then one day, Usha got introduced to Ghani didi a MEC, during one of the orientation meetings,

Usha said, “I went to the SHG orientation in my village; there I met Ghani didi and expressed my desire to work. She understood my financial condition and helped to sort my immediate needs on getting to know me. During first six months in the SHG we were told to save Rs. 25 per month. Then I took a loan of Rs. 50,000 and invested the amount to start my fancy store. My husband initially helped me to search a place in the market and arrange things in my store.”

Her husband remarked, “After we earned profit and our first

loan was resolved, Ghani didi asked me how we want to increase the business. I told her I want to reopen my studio alongside the fancy store. Ghani didi helped us take another loan of Rs. 30,000 and I started my studio at the back of the fancy store. We started earning profit but we noticed that women were feeling shy to come while people are gathered in the studio. We felt our number of customers were decreasing because of this reason. On following Ghani didi’s advice I moved my studio to a nearby location. Now I manage the studio and my wife runs the fancy store; we work together.”

Usha further added, “After this we took Rs. 2,000-3,000 from the SHG during peak seasons as investment and repaid them from time to time. Now we have increased the fancy store with more products like shoes and bangles, and we earn Rs. 10,000-12,000 profit per month. We go to Bhilwara twice a month to buy stock for our store. We are in a far better condition than before.”

The store provides them a regular source of income, so their household conditions have improved. Now they are planning to increase their store by turning their fancy store into a wholesale place.

Usha proudly said, “Now my children are not only going to school but also I send them to tuitions. I can provide them with books and other necessities. Earlier they used to go to others houses for watching television because we didn’t have a TV at home. Recently I bought a TV for them and a fridge for my household needs. Today I can earn and enjoy freedom with that money.”



# “I’m happy that I could help my son to earn his own livelihood,,”

**Tulsi Bhagerwal**  
Kota

“Mere bete ke naam se uska dhanda maine khulwaya hai 'Ashu DJ Savaan' (I have helped my son open his business in his name 'Ashu DJ Savaan'),” exclaimed Tulsi Bhagerwal.

Tulsi is an entrepreneur from Simliya, a small village in Kota. She not only started her own parlour, but also helped her elder son run his own business and earn his livelihood.

While talking about her hurdles, Tulsi said, “My husband has his own meat shop and he was the sole earner in our family. I have three children. I sent all of them to school. My husband's income was not enough to meet the needs of my children. My elder son failed in 10th standard and after that he left his studies, so he was also unemployed at that time. I wanted to help him in earning his livelihood. I also thought of doing something on my own and Lakshmi didi helped me.”

Lakshmi, a MEC introduced her to a SHG. “When Lakshmi didi asked all the women in the SHG about the business they are planning to start, I expressed her that I was interested in a beauty parlour as I had done a beautician course earlier. Therefore I took a loan of Rs.10,000

and invested that money in buying chairs, mirror and all and I started my own parlour in my house. In the first few weeks, the number of customers were very less and then Lakshmi didi helped me with marketing. She told other women in the house and also her relatives to come to my shop. I was very fortunate to find a regular number of customers within a month. So, I kept earning a steady income and profit from the business,” she said.

Talking about her business and earnings, she remarked, “After starting my business I wanted to help my son to be able to earn some income for himself. Then Lakshmi didi helped us to take another loan of Rs. 100,000 (one lakh) and I gave it to my son who started this business. I had no idea about music, my son looks after the arrangements and I just count the profit at the end of the month. He brings home an income of Rs. 5,000-10,000 in a month. Then I myself thought of increasing my business because I used to receive a very limited number of customers in the parlour. Then Lakshmi didi advised me to start a garment business outside the house.”

I started selling readymade garments following her advice and it was again very profitable. I wish to increase our business in future,” she remarked.



Tulsi shares her experience as a SHG member and said, “Nothing seemed possible without Lakshmi didi' shelp. After starting my own business, I helped other women in my community start their business and in making them part of the SHG. Today we have 24 SHGs in Simliya and 10 entrepreneurs in each of the SHG group. As the days pass by, I have become the head of the Gram Sangathan (Village Organisation). After my business increased and I earned profit, from which I built a pucca house in place of our kaccha house. My husband is proud of me. I'm happy that I could help my son earn his own livelihood.”







## Marching towards a dignified life

**Yashodha Sharma  
Bhilwara**

Yashodha Sharma is a twenty two year old entrepreneur from Kilawari, Bhilwara. She has six members in her family including three sisters, one brother and parents. Earlier, her parents used to work as daily labourers in construction sites and they had a small kuccha house. Yashodha had to quit her studies after standard twelve due to her family's financial condition.

Yashodha said, "My mother was part of a SHG and my sister-in-law Baby bhabhi was a MEC, so, initially when Saras mela was happening in Kerala she asked me to participate there and I accompanied her with others. We set up a canteen in the mela and earned a total profit of Rs. 75,000 and shared that among five of us. After coming back, Baby bhabhi told me to invest the money in a business. Following her advice I invested the Rs.15,000 as well as and the loan of Rs. 20,000 that my mother had taken from her SHG in opening a fancy store".

"After repaying the previous loan I took another loan of Rs. 20,000 to expand my store and included stationary things, shoes and bags. Then I earned more profit from the business. Now I earn Rs. 10,000-12,000 profit in a month, and more during the wedding seasons. My sister witnessed my growth and expressed her desire to work. Initially, I helped her by sharing my stock with her and later she started a kirana herself. Now both of us are earning; while my father still works at construction sites but we don't let our mother work outside anymore," she said.

Yashodha can never be grateful enough to her bhabhi who helped her earn her livelihood. She remarked, "Nothing would have been possible without Baby bhabhi's help. She taught me the techniques of business such as buying less inventory, buying stock from the wholesale market instead of local market, changing products according to seasons and customer demands. She also taught me the process of keeping a daybook and it helped me to understand how much profit I'm earning or how much knowledge I am gaining about my store."

Yashodha's mother remarked, "I couldn't give her proper education; the least I could do to help her was to support her when she was trying to do something of her own. I don't let her help me in household chores because I want her to focus on her business. I am very proud of my daughter as she has started earning and I don't have to go work outside anymore."

Yashodha's profits went into building a pucca house for her family. Sharing her experience in the SHG, she said, "I never thought that I will be able to do something that would help increase the income of my family. Because of my mother's huge support I named my store 'Matashree'. I want to expand my store in future and attract more customers. I also have a LIC policy in which I save for myself."



# Every **Woman** should start **working** on their own

**Lakshmi Veshna**  
Kota

A mother of four daughters, Lakshmi Veshna does tailoring for her livelihood. Her husband works as a driver and earns Rs. 10,000 a month. Hailing from the village of Dhaba, Kota, Lakshmi started her own enterprise to help her husband afford a living. Apart from her daughters, her in-laws are a part of the family.

Sharing her thoughts, Lakshmi said, "I started tailoring two years ago, right after I got involved in the Self Help Group of my village. I came to know about the SHG from Lalita, a Micro Enterprise Consultant. It was at the SHG gatherings where I learnt how to start an enterprise and carry it forward. I am educated till standard ten, so it was not quite difficult for me to grasp things, unlike other women of my village who are mostly illiterate. There Lalita didi informed me about the various enterprises I could start by taking an initial loan amount".

"I learnt tailoring from Simliya. I felt this would be good way to work from home. After I was ready, I took a loan amount of Rs. 7,000. My business started off well; I got customers ranging from young ladies to aged women. My husband and in-laws are satisfied with what I am doing. They never expected that I will be so successful in just a matter of two years. My husband is proud of me; he shares my stories with his fellow drivers. He instead took a responsibility of making the wives of his friends

involved in a SHG", she remarked.

"I now earn an amount of Rs. 15,000-20,000 every month by tailoring, out of which I save almost Rs. 10,000. Earning something on my own gives me happiness from within and I am certain that I can do something for my family, especially my daughters. My family has got a huge support from this. My savings is partly invested on my daughters and their upbringing. With the rest I make a fixed deposit which we can use later at the time of need. My husband brings the raw material from Kota itself while he goes to work", she added.

After being successful in this business, she desires to have her own store to put up ladies wear. Lakshmi further added, "I believe every woman should start working on her own. This gives them an identity. Also, it is pretty unjustified not to work in today's date. After household work, a woman remains free all the time. This is a good initiative where people can get loan at ease and can repay back with their profits. I would urge every woman to get involved in an SHG for the betterment of their own family. In fact I want my daughters to be a part of it someday and stand out from the stereotypical mindset of the society. I know that my four daughters would bring a significant change with their extraordinary performance in the way people think about women even today".











# Stitching her family's prosperity

**Parvati Devi  
Udaipur**

Parvati Devi is an entrepreneur from the village of Butwas, Udaipur who runs a tailoring unit in order to support her husband, and for her passion to work for her own self. Her family includes her husband, in laws and her two sons, Luv and Khush. Together with her husband, they have set up multiple enterprises. They have a farm of their own and two buffaloes. Her father in law is a school teacher.

Parvati shared her story, "In the year 2016, I got to know about the SHG. I got myself involved in it soon after. My family supported me a lot and they were very happy that I got into something like this. They knew I would do well no matter what. My husband and I opened a grocery store in the same year. We took a loan from the SHG and got a compressor worth fifty thousand."

"I handle the tailoring entirely but the other enterprises are run by my husband and myself together. We do some farming activities together early in the morning and then I take care of the household while he sets up the store. In the meantime, I milk our cattle. We arrange all the items in our store with grocery and milk. Behind our store, I display my tailored garments. Right in front, we have a compressor for air pressure and we keep petrol for travelling passengers. The tailoring unit gets me around Rs. 5,000 on an average while during festive seasons it doubles up," her eyes brightened up

as she spoke.

Parvati remarked, "All of our enterprises combined get us a monthly income of Rs. 35,000. I bring the raw garment pieces for my tailoring from Jaisamand market. All of this has been possible because of Dharmididi, the Micro Enterprise Consultant who helped me throughout. It would also not have been possible without the support of my husband and in laws. They have constantly motivated and held my back throughout the journey. I attend every VO meeting that have taken place and I don't miss out a single opportunity to work for my SHG. In the future, my husband and I have plans of setting up another store where we can keep snacks and also a photocopy machine."

Her mother in law said, "I have always considered her as my own daughter. She is a talented woman who has single-handedly changed our lives. My son has got a life partner, even in his business. It's rare that men get such wonderful women as their wives. I am very happy with the SHG initiative and I would really love if such things continue to happen everywhere where there is poverty. Every woman should take up the pivotal role within her family and try to improve the conditions. No woman should be limited to the four walls of the kitchen. They have the potential to do more and I believe every woman can do that."





# “ I save my profit amount in my own bank account ”

**Asha Devi**  
Udaipur

Asha Devi is an entrepreneur from Robiya, a small village in Udaipur. She is educated till the tenth standard, has three children. Her husband works as an electrician.

She went to an entrepreneur orientation meeting in her cluster, where she came to know about the process of starting a business. “After attending that meeting, I was continuously thinking of doing something myself. But I didn't know what to do. One day while I was buying groceries for home, I noticed a truck full of flowers being unloaded in the market. From there, I got the idea of sowing flowers in my land. I came back and explained this idea to my husband. Initially he helped me with the capital to buy seeds and sow them in the field. We created a nursery in our land; and we were delighted to see that marigold flowers bloomed in the field after two-three months”, explained Asha.

Asha had no previous work experience. However, she successfully farmed a field full of blooming marigold flowers. The next challenge was that she did not know where or how to sell them. She heard from other SHG members that MECs were helping them in their business, so she contacted MEC Manjula Kumari, who lives in her neighborhood.

Asha further said, “My husband went to her house asking for her help. Afterwards, she visited us and suggested me to take the flowers to the nearby Lord Shani tem-

ple. On the first day she accompanied me to the temple; I sold 250 malas (garland) for ten rupees each that day. Then I took a loan from the SHG and continued this process for a year”.

Her husband further explained, “With time, our flower production became massive. We were worried that the flowers will rot and we will face a major loss in our business.” Asha went to the Udaipur sabjimandi where wholesalers buy flowers regularly. He added, “I went to meet the wholesalers and asked them if they were interested in buying flowers. They told me to bring my stock the next day. I came home and discussed it with my husband. The following day, we went together with two bundles of flowers. Back then, I didn't have weighing machine so he weighed on his machine and said it was total 70 kilograms of flower and he paid me Rs. 40 for each kilograms. Since then, I'm have been continuing this process”.

Manjula Kumari, a MEC, who helped Asha, remarked: “Initially she faced trouble to keep record of her business. Then I taught her the process of keeping daybook and hence she is able to keep the record of sales in her business herself. And in the first year, she made a gross profit of Rs. 35,000.”

Since marigold only blooms for four months in a year, Asha is trying to invest in other flowers for wedding sea-

son. Now she's in a better condition and enjoys full freedom on her income. Asha said, “Nothing was possible without my husband's support. He accompanies me to the market and also helps in the field. My elder son wants to study agriculture in future so that he can help me”.

She and her husband both are earning now. While explaining her experience as a SHG member, she said: “The best part of being a SHG member is that I am now aware of the opportunities around me. Earlier I used to stay at home, but now I get to meet other women and apply my learning from them for my betterment. I have recently come to know that I can get my investment amount back in case of disasters through a government scheme, and I have filled out a form for that. I am very happy to become a SHG member, and I can never be grateful enough to Manjula didi, who gave me the first push to step out of my comfort zone and start selling. I save my profit amount in my own bank account now.”

Because of her service to help other women in her SHG, Asha is now a member of Village Organisation in her village. Her urge to become financially independent is one of the reasons behind her success.







## “ Once in a **year,** we go for a **vacation** ”

### **Kamla Devi** **Udaipur**

Kamla Devi is an entrepreneur by profession. She runs a kirana store. She has five members in her family. She and her husband both are uneducated.

Two years after her marriage her husband lost his job due to his illness. Despite a lot of effort, he couldn't find a suitable job. The family burden was increasing and there was no source of income in the household. Kamla did not have any work experience but considering her family's financial necessity she decided to start a kirana store outside her house. She discussed this idea with her husband and he supported her. He gave her capital for the business with which she got limited stock and started her business.

“The major obstacle in establishing the business was lack of capital and not having an understanding of business”, remarked Kamala Devi.

One day, Meenakshi, a MEC introduced her to a SHG. “Meenakshi came to our life as a savior; she taught us to keep daily records in the business. Following her suggestions we became aware of the losses and profits of our business. Then with her help initially I started saving Rs. 25 rupees per week, which makes a Rs. 100 a month. After that, she helped us to get a loan which was a crucial support for growing our business”, she further added.

“My husband's support was the main reason for my success. While I was busy settling down my business my husband took care of our kids. Even sometimes, he cooked for us,” Kamla exclaimed.

Kamla's husband said, “When I lost my job, I was unable to find another but my wife stood up for me. She wanted to support our family. I had to help her in this initiative, though I didn't know how to help. I did whatever was possible from my side. But nothing

was possible without the help of Meenakshi didi. On getting to know us, she sympathised with us. She knew how much we needed this support”.

“Initially with the help of Meenakshi didi I took a loan of Rs. 12,000. I used that money to buy stock for my business. When we started stocking a variety of items, people around my village started to come to us for their daily needs. Thus we started earning and also made profits. The best part of being a SHG member was I got to meet other women in my surroundings who were dealing with the same kinds of problems and living their lives in poverty. But each of us was trying to change our situation and bring prosperity into the lives of our children”, Kamla remarked.

On asking about the society's attitude, she said, “My neighbors were not at all supportive of the idea of women doing business, but now because of my store even they are getting everything in time without travelling all the way to Jhadol. Now they talk positively about me. Situations have also changed because of SHGs. Nowadays parents are encouraging their daughters to start their own business”.

Kamla's husband respects her for her contribution to the family. Her relatives and friends salute her for the courage she has shown while taking business decisions even during the slack period. Even though her husband supported her in the business, decisions were taken by Kamla. Today, husband and wife both are earning and enjoying a happy life with their children. While talking about her hurdles in the business she said, “I can never be grateful enough to Meenakshi didi, who helped me to earn my livelihood. Now I enjoy full freedom from my income and take independent decisions for my business. And now that I have my own income once in a year, me with my husband and kids go for a vacation”.



# “Because of my husband's support I was able to face all the challenges”

**Basanti Devi**  
Udaipur

Basanti Devi is a readymade garment seller. She conducts business from home as well as owns a stall in the nearby market. There are five members in her family including herself. She is educated up to the fourth standard, whereas her husband is educated up to the second standard. Previously her husband used to work as a daily labourer at construction sites; his income was not enough to fulfil their household needs. After her son and daughter were born, she faced critical financial issues as her household expenses were increasing. So she thought of doing something of her own to help her family.

“I earned Rs. 200 per day as a daily labourer and some days I couldn't even gather that much to support my family. We used to wonder how we would earn a meal for a day,” said her husband, Kishore. “There were times when we dumped all our desires and we were only devoted to earning two times meal for our children. Our children were not able to go to school because we had no money to provide them with the books and other necessities. I expressed to my husband my desire to work, but neither did we have any knowledge about business nor enough funds to start something of our own”, said Basanti.

Meanwhile, Meenakshi, a Micro Enterprise Consultant,

introduced Basanti to an option of starting one's own business. “When Meenakshididi came to us and explained that if we became part of the SHG then save Rs. 100 a month, we can take a loan from there to start a business and repay the loan with the profit of our business. I discussed my situation with her and she suggested that since there were existing kiranashops in the area and Jhadol is 15 km away from here, it would be profitable if I open a garment shop in the nearby market which is 10 km away. We followed her advice took a loan of Rs. 30,000 with her help. Her initial help was a huge motivation which helped us to establish our business”, explained Basanti.

Kishore said, “In the beginning, it took me some time to understand how they work. Initially we were asked to save 25 rupees per week, which makes hundred a month. Considering our situation that was a lot. Negative thoughts of its failure also hovered in my mind. But when Meenakshi didi repeatedly kept looking after all our immediate needs and we got help from SHG, I finally realized that this is not fake. I respect my wife for the contribution she has rendered in my family. And she supported me while no one was there to help. It was her will power and hard work that has changed our situation and gave

us the life that we are leading now”.

Basanti remarked, “Nothing was possible without the help of Meenakshi didi. Initially we rented a stall and started with readymade clothes for babies, then slowly we used the profit to rent a room opposite of our store to keep our stock. Now we have all kinds of garments for ladies, kids and men. We also restock according to upcoming seasons and festivals. I earn Rs. 1000-2000 per day”.

“Now I'm sending my children to nearby private school and I am able to provide them good clothes, proper food and all the other necessities,” she added. About social attitude, she said, “People were not supportive during my struggles. Now since I'm successful, they talk positively about me but during our hardships, they discouraged me and laughed at me.”

Today husband and wife both are the earning members of the family so they are now financially well off and enjoying their life with their children. Talking about hurdles and struggles of her business Basanti said: “Because of my husband's support I was able to face all the challenges. I'm very proud to become a SHG member. I can never be grateful enough to Meenakshi didi who helped me overcome my poverty.” She is very satisfied with what she has achieved and she just wished that her business should prosper in future.











## Every **woman** should be given the **opportunity** to **work**

**Shama Parbeen**  
Kota

"I joined the Self-Help Group in the year 2016. I was advised by MECs and representatives of Kudumbashree NRO who came from Kerala to join one. In a period of eight months they made me understand the importance of working women in the society. They taught me basic ways to run an enterprise, calculations, and also gave me ideas as to how I should market my goods", exclaimed Shama Parbeen.

Shama is an entrepreneur who belongs to a family of eight people including her husband, her in-laws and her children. She has two sons and two daughters. Her husband is a mechanic who runs a repair shop. She also owns two goats which are often given to villagers to graze.

She started an enterprise of selling toys and ladies accessories. She said, "Initially I took a loan Rs. 10,000 to set up items at the store. My store got more attention and hype during Sundays. My customers weren't restricted to the people of my village. There were other customers who came to my store from another village. The shop gets me around Rs. 300 to even a Rs.1,000 a day. The significant person who helps me run my enterprise is not my husband; it is my father-in-law. He is the one who has constantly been guiding me throughout. His support has made me come this far. He was very delighted when I got involved in the SHG of my village. Ever since then, he has been inquisitive about how I would run my business".

It turns out that he is now actively involved in the process. "He carries all our products in his cycle to sell them in the villages nearby. Since the toys I keep in this place are rare and are only available in the city, kids persuade their parents to come to my store. They know no other store but mine. That becomes a positive marketing of my enterprise. I want to keep more and more items in my store with a wide range of variety to attract more customers to my store", remarked Shama.

"After being involved in the SHG, the one major learning that I have got is that only a woman can help being about another woman's well-being. If we worked together, we women can do wonders over time. The poverty we go through is just a phase; we need to take it in a positive way instead of accepting it as our fate. One must work towards eradicating it and working towards a better life. I would want to thank my father-in-law and everyone who helped me sustain my enterprise. It is because of their contribution that it has been so successful".

Shama finally remarked, "I believe every woman should be given the opportunity to work and express themselves. In this age, equality should exist and biases should be nullified. With proper influence from the SHG, there has been an exponential progress among the women of our village. This has in turn helped the literacy rate of our village".







# I had a great **experience** after becoming a **SHG member**



**Najma Begum**  
**Kota**

Najma Begum runs a fancy store along with her husband. Her husband used to work as a daily labourer, but then he stopped going there and started helping her wife after he noticed that they are earning good income from their shop. Najma said, “Abhi ek admi masduri karke teen admika pet chala to nehi sakta. (It is difficult for one labourer to earn and feed three persons in a family)”.

They started their business from a very small stall and with a meagre investment. Najma further narrated, “My children were growing up, and so were my household responsibilities. Then I thought that merely sitting at home worrying and doing nothing to earn money wouldn't solve my financial problems. I expressed my desire to work, but my husband doubted my capabilities initially. Still, I rented a stall in the market with my savings and started with minimum items. But as the products sold, I earned a profit, after which my husband believed me and supported me. But I was lacking investment to start a full-fledged business”.

When Foranta Mena came into her, life her way of dealing with her business changed and she learnt to invest and earn profit back from there. Foranta, a MEC, explained, “She became part of the SHG from the beginning but never took any loan due to fear that they wouldn't be able to repay the amount later. But finally, when I met her in a regular SHG meeting, I explained that unless she

would not take a risk, her business wouldn't increase. So, initially she took a loan of Rs. 10,000 and invested it to build her shop and bought bangles in her store. She earned enough profit from that to repay her loan amount and continue her business. Later she wanted to increase her income. I helped her get another loan of Rs. 50,000 and she invested this for buying all sorts of fancy store items as well as an interlocking machine”.

Najma further added, “We go the weekly market once in a week and earn extra profit from there. And we keep less inventory so that we can update things according to changing trends. I earn at least Rs. 5000 profit in a month. I can never be grateful enough to my husband and my elder daughter who help me a lot in managing my store. My husband opens the shop in the morning and I join him later, after finishing my household chores. My daughter stays in my store if I am not around. We are willing to increase our business by including more variety in my store”.

While sharing her experience as a SHG member she said, “I had a great experience after becoming a SHG member. All of us feel lucky to have Forantadidi on our side because she is very helpful. We named our SHG group ‘VandeMataram’ because we have women from four different castes. We kept the name dedicated to our country and unity in diversity”.







“ Now I try to **develop** a good **bond** with my **customers** ”

**Gayatri Bai  
Kota**

Gayatri Bai, an entrepreneur from the village of Simliya, Kota, started her own grocery store to support her husband and improve the condition of her family. Her family includes her two daughters who are 17 and 15 years old respectively, a 13-year old son, and her husband. Her husband works as a school driver of a local school. He gets a monthly salary of Rs. 5,000.

Gayatri shared her life experience, “Raising three children, looking after their needs, their education, and most importantly their appetite is must for any parent. It was very difficult to deal with the responsibility of three children all at the same time. My husband’s income didn’t suffice, and we had to struggle within whatever he was earning. Life was tough and we were not being able to get the next meal. We cut short our dreams, desires and just looked after basic necessities”. She realised that her husband needed someone to share his burden and therefore she decided to run a grocery store.

“After joining the SHG in 2017 the MEC advised me to open my store at my own home. So, I took a loan amount of Rs. 30,000 and built a store at my own house. Thanks to Laltesh Meena a Micro Enterprise Consultant, who guided me all along. Since there weren’t any other grocery stores in my village, I started earning well. My income scale in-

creased rapidly from Rs. 200 daily from my former store to Rs. 1200 daily in my present store. I get to save almost Rs. 10,000 per month now which is invested after my children’s education and well-being”.

Gayatri further added, “The best thing about this is, ghar beithe itna paisa (we earn working at our home). My husband and I are satisfied. I would want to extend my gratitude towards my SHG, which helped me when I needed and gave me an opportunity to better my family’s condition. I got to learn a lot and especially I learned to talk. Previously I was an introvert but now I feel confident to talk to people”.

“Now I try to develop a good bond with my customers. It has always been my wish to keep ladies’ items in my store. If it is possible, I would love to do so. I am also involved in my Gram Sangathan (Village Organisation). Finally, my entire family is happy now and our children go to school and coaching classes. I want many more women to join the SHG. I motivated six of my customers to be a part of it. This is good initiative, if properly utilised it can transform one’s family. I want to leave a message for every woman who are restricted from work. Please try convincing your family members and start up something on your own. Firstly, you make your own identity and secondly you better the condition of your own family”.





# Flourishing **grocery** store

## **Meena Sen Bhilwara**

Meena Sen, an entrepreneur from the village of Palra in Bhilwara, runs her own kirana (grocery) store. Her family includes her husband, two sons and two daughters. Both of her sons are working members of the family. Her elder daughter is married and is expecting a child very soon. Together they have a happy and healthy family. The most unique thing about Meena and her family is the way their family members stand for each other during times good and bad.

Initially, it was both the sons who just used to earn for their family; Meena and her husband were dependent on them for their livelihood. Her daughters gradually became a burden to her sons. This started spoiling their relationships and triggered Meena to start something of her own.

Meena recounted her story, “We used to have a farm of our own. My husband was a full-time farmer. But when famine struck, we had to go through a lot of troubles to deal with the loss. That was the main period of struggle which our family went through. We were literally overburdened with debts. Soon with the pressure that grew on us we felt devastated. We decided to sell our farms to pay repay our debts”.

Meanwhile, Meena met Deepika didi, a micro enterprise consultant. “She told me about support being provided to SHG women to start a business.

That is when my journey of becoming an entrepreneur began. There I learnt that no matter what my education is, I can still run something of my own; I learnt how to start an enterprise, deal with people and basic calculations. They made me speak up and finally I was ready to start my own enterprise. First, I started at my home in 2017 with an initial loan of Rs. 20,000. Later I took another loan of the same amount and opened a kirana store. It was quite successful and I got around Rs. 2,500 per month,” she narrated.

“Then I set up delivery of milk. It received success too. I started earning well and I finally opened two stalls, one for me and one for my husband. He decided that he would work as a barber, and meanwhile I continued with my enterprise”, Meena remarked.

She added, “It was last summer when Deepika didi advised me to install a fridge to keep refreshments for villagers. It was a major hit. During the summer vacation my income grew from Rs. 2,000 to 4,000 per month, almost double of what I used to earn earlier. Right after this success, I kept milk products, some snacks and toys for children too. I give all my credit to Deepika didi for being such an amazing consultant. She had always helped me to flourish my business. I am really thankful to her. My only desire right now in my life is to educate my little daughter properly”.











## Earning a sustainable income from a kirana store

**Munna Kanwar  
Bhilwara**

Munna Kanwar is the owner of a kirana store in Dhulkhera, a village in Bhilwara. Earlier, she was a homemaker and her husband was the only earning member in the family. His work was mainly agricultural during the winters, and selling the milk they got from their cows.

There are four members in her family including herself. Her daughter was in standard ten and son was in twelfth, and as her children were, her household expenses were increasing as well. Her husband's income wasn't enough to meet their household expenses. They wanted to have an alternative livelihood, but were lacking in capital as well as in the knowledge of business techniques.

Munna recounts her story, "Being uneducated I didn't know how to overcome our situation. I was not used to going out without any reason. That is why my ideas were very limited. One day, I heard from other women in my community that there was going to be an SHG orientation in the village. I participated in it and met Ghani didi. We expressed our problems and our desires to change our condition. Ghani didi guided me through the process of savings, investment, and keeping daybook, as well as advised me to open a kirana store. I then gave it a thought and took a loan from the SHG and started my own shop".

MEC Ghani Kumawat explained, "It was difficult to arrange the loan for her because she needed Rs. 1 lakh for her initial investment. The bank manager was not ready to give such a big amount to only one woman. But then I

visited him repeatedly and assured him that they could repay the amount because they would earn a regular income from this store. Finally, he gave the loan and they invested the money in the store. I helped them to find this store in the market; the rent was also very reasonable - Rs. 1500 per month. Her husband runs the store and she helps him after finishing her household chores. Previously, they had no idea about investing money. I told them to keep less inventory so that they won't face loss. But now they have learned and their business is increasing day by day".

Munna remarked, "I keep Rs. 9,000 separately for repaying the loan amount every month, and I earn a total of Rs. 25,000-30,000 profit per month. These regular sources of income helped me cope with my household needs. Now I am sending my children to school and giving them private tuition. We can afford better clothes, eat better food and we don't have to borrow money from outsiders. Whenever we need, we can just take credit from SHG and repay it from time to time".

Munna said that she wants to expand her business further. She would need to buy a tempo so that she can load the inventory on it and they wouldn't have to rent one from outside every time they go to buy materials for our store. "My business is still growing, so first I will fulfil the desires of my children, and after this I want to build a proper kitchen for myself", she remarked on a positive note.





# Selling **clay pots** from Rajasthan to Kerala

**Geeta Devi**  
**Bhilwara**

Geeta Devi is an entrepreneur from the village of Dhulkhera, Bhilwara in Rajasthan who earns a livelihood by making clay pots.

She is a sixty-year-old mother of two sons and a married daughter. Her late husband used to run a motor repair store. She runs her own pottery shop and along with that she helps her son as well. One of her sons is a Halwai (sweet shop maker) and works at a sweet shop while the other works in an office. She helps the former one in preparing sweets.

Geeta Devi shares, “Poverty has always been a constant factor in our life. No matter how much effort I put in, every hard work almost went to vain. We are not born with a silver spoon so we definitely did face a lot of hardships in living our lives. Initially we faced a lot of traumatic days that was very troublesome for us. It was very tough to raise three kids and work simultaneously.”

We barely spent a proper day with good food, she recalled. “It did happen that we went to bed without eating anything. Our desires were cut short and we had to worry about how to earn a day’s meal. That was our only need we faced in all these years. Life was very rude to us from the very beginning. But despite all these hurdles, my creativity took to sail when I joined the SHG of my village,” she recounted her experience.

“All the credit goes to Ghani didi, a Micro Enterprise Consultant, who helped me get rid of my immediate worries. She made me join the Self-Help Group where I understood that I can avail a loan amount initially at a very low interest. I took a loan of Rs. 50,000 and I continued my pottery with it. Since my childhood I developed my skill

in handicrafts. Therefore, it was always a good option for me to make a livelihood out of it,” she said.

Geeta recalled that with the initial help she got an electric clay pot maker. “That makes things easier now a days. It is efficient and can make a lot more pots compared to the traditional pot maker. I have been using this for almost two years now and this has helped me make more pots compared to what I could do,” she remarked. She is very happy with the progress she has made. “I didn’t know that I will be able to do so much in life after getting involved in the SHG. When barely my own daughter stood next to me, it was Ghani didi who made sure I get a proper livelihood and spend my day with good food,” added Geeta.

Geeta almost spent a lot on her husband. Ever since he fell ill, we incurred a lot of expenses because of his health. Geeta’s entire quarterly income went after the treatment of her own husband. That was a huge crisis she went through. Amidst her husband’s ill health condition, she had to look after her children and help them instead. This exact phase of her life stuck to her like a dark patch that needed immediate help. She asked many for help but mostly all denied. Little do people believe in these people and even if they do, hardly anyone wants to give up their money for charity.

She worked hard during this time and took the extra pain to earn for her family and her husband’s cure. She spent approximately Rs. 100,000 (one lakh) on her husband’s health. But sadly, the odds were not in her favour. After the death of her husband, she was devastated. It took time for her to recover from the immediate shock. She joined the SHG during this while as other women stood

by her. They gave her a shoulder to cry on when she had a sudden outburst of emotions. Such were the bond among the women of her SHG. “Hearty thanks to Ghani didi for making me what I am today. Her contribution in my life is more than just as a MEC. She almost stood beside me when I needed help much unlike my own daughter,” Geeta said recounting the support and motivation she received from the MEC.

“Ghani didi after introducing me to the SHG of my village, helped me with my work of pottery. She made sure every other villager knew about what I could make. She brought me women customers who were interested to buy my clay pots. A drawback that I face in my business is the location of my pottery. I sell my pots at my own home. People who know me, or people who knows what I do come to me. Apart from that there are barely any new customers in my business. It would be really good if someday I could have a store of my own so that I can put up my own stall outside. If people see the things I make, I am sure at least some would definitely buy those pots,” she remarked.

She said that she went to village fairs to sell pots. “The same idea was given by Ghani didi just to increase my product sales. She made sure I get a place to sit in the fair, where I can sell my handmade items. I attend one fair every month, in Raipur, Nansa and Mukunda. Being involved for three consecutive years in SHG, I got a lot of perks. Specially the MECs took me to Kerala Saras Festival to display my handicrafts. That was one of the best experiences I had in my entire life. Usually I never stepped a foot out of Rajasthan, thanks to my hard work and Ghani didi, I could see Kerala in this lifetime.”







## The MECs **helped** me in market **linkages**

### **Naseem Banu Bhilwara**

Naseem Banu, an entrepreneur, started her own shop to support her family's earnings. Her family constitutes of her husband who works in construction sites. He earns a daily wage of five hundred rupees. They have three sons and two daughters to look after. Her husband's daily wage did not suffice their daily expense.

Naseem recounted her story, "Initially it was very difficult to cope with inflation and cost of living. This made it difficult for us to cook good food for our children. What my husband brings home with his hard work is worth accolades but honestly considering the current scenario, one needs to have something else as a livelihood to make life easy. Moreover, we have five children. All our money is invested for their betterment. Looking at our situation back then, I always intended to do something to better my family's condition."

"I was introduced to the SHG by Kaushali didi three years back. Attending SHG gatherings, I got to learn it is just not me who is facing these troubles. There are many other women who are going through the same. We all decided not to sit back but to stir up a change in our respective lives. Being an active member of the SHG, I started helping other women who had worse situation than me. It was a pleasure to see families with little or no income start their own enterprise; hence I decided to start something of my own. Both Kaushali didi and Baby didi, together motivated me to start an enterprise

of ladies' garments that includes lehenga, saree, kurti, petticoat and fancy items for accessories", she added.

First, she took a loan of Rs. 5,000 to purchase the basic goods, followed by loans of Rs. 10,000 and Rs. 16,000. All of it was spent on fetching raw material for production. She further added, "Now I earn approximately Rs. 500-1,000 depending on the festive season. Apart from this, I also make bed sheets for single bed and double bed. Our business is a roaring success and brings a healthy amount per day. We have this unique marketing linkage where women from our village work together in making items and we sell them in the local market".

The women take the responsibility to carry and sell products. This is a good way of promoting their production, because it is easy to reach people in this manner. Fancy accessories are mostly purchased by young girls in the village. They find it easy to carry plus it is very cheap. "All credit goes to the MECs, it is them who helped me in making the market linkage and giving me better strategies to sell my products", said Naseem.

She also mentions how her family has constantly supported her. They have been standing beside her when she joined the SHG. Their optimism also showed when Naseem started her own enterprise. They made it a point to let their relatives and other friends know about her business. Being happy with what she was doing, they

took responsibility to promote her products. Her elder daughter has a significant contribution in running her business. She mostly does the tailoring whenever she can. She looks after the store when Naseem is unavailable or busy. The store is basically a room which she has allocated from her own house at the ground floor. That is where she keeps all her items.

However, challenges do arise because of the visual unavailability of the store on the street. But Naseem is quite satisfied with whatever she has earned so far. She is happy that she can support her husband now at family expenses. Whenever she needs money, she can spend her own now.

She finally remarked, "I am really happy that the MECs got me involved into something as amazing as this. I never expected that I would be able to earn something on my own. Whatever I am is because of their significant contribution in my life. People now know me by my name and not by my husband's name. This makes me very proud. At least I was able to do something good in my life which my children can look upto. I have involved more than ten women customers get involved in SHG and start their own enterprise. This a very positive project that is transforming the lives of many women in the village. I am delighted and someday if it is possible I would want to involve my would-be daughter-in-law too in our village's SHG".



# “ Now I have **become** a Village Organization **member** ”

**Paru Devi**  
**Udaipur**

“Pehle to aurat apne pati se paise mangti thi har samay, par samuh mein judne se abhi pati bhi hum se paise mang sakte hai (At first, women used to ask money from their husbands but now after joining the SHG our husbands can also take money from us when they need)”, said Paru Devi, an entrepreneur in her mid-forties from Palchepur, a small village in Udaipur. Paru is a proud owner of akirana store. Her husband and herself, both are uneducated. She has nine members in her family including four daughters, two sons, mother-in-law and her husband.

The family has a cow and three lambs. They use this livestock to sell dairy products in the market. Her husband used to be the sole earner in the family. He used to work as an agricultural labourer, but did not get enough money as his work depended on various factors such as season and availability of water. However, this wasn't enough to sustain their household needs and growing expenses. Their children were growing up, her mother-in-law was getting old, and hence her household responsibilities and expenses were increasing.

“When Mamta didi came to our village in the beginning, she told us that we can create a SHG group and start doing some savings. We were told that we will receive a loan later, which can be used for any purpose but preferably to establish our business as the returns can be used to repay the loan amount. Other women from my

village and I were quite uncertain about being part of an SHG and starting our own enterprise. But still, I became part of the SHG two years ago,” said Paru.

“One day my husband met with an accident which injured him. I took a loan of Rs. 50,000 from the SHG and spent the money on his treatment. After he recovered and came back home from hospital, it was time to repay the loan but we had no money for that”, she exclaimed.

When Paru got introduced to Mamta, the MEC, she became familiar with the idea of business but was still scared to invest in something due to lack of confidence and work experience. She further added, “I was in debt because of my husband's treatment and as he was unable to work, all the household responsibilities came upon my shoulders. Mamta didi helped me like an elder sister. She gave me an idea to take a loan again and invest the money into opening a kirana shop because the nearest kirana was in Sarara. Following her advice, I started the shop with limited products. But then I learned to save money as well as investing it at the same time. Slowly and steadily, I started keeping everything in my store such as stationery products, food items, vegetables etc. And today I have built a pukka dukan (concrete shop) outside my house from the money I made from the business. Nothing would have been possible without Mamta didi's wisdom. Only because of her help I was able to come out of poverty”.

While talking about her struggles Paru mentions her mother-in-law was of great help. When she was settling down her business, her mother-in-law not only took care of her children but also did all the household chores. This meant that Paru could invest more time in her business. Her husband also respects Paru for her immense hardwork and the manner in which she successfully managed her household responsibilities.

Paru sent her elder daughter to Bangalore for studying electrical engineering, and she is working there while pursuing her studies. Paru wants to support her children to fulfill their dreams because she realizes from her struggles that it is important to be financially independent. She wants to take more loans and expand her business with a fridge and keep daily products and cold drinks during summers.

She exclaimed, “Previously my children used to visit their friends' house to watch television. I have bought a TV set for the home also. The best part of becoming an SHG member is that I got to meet other women in my community who faced the same kind of problems I was dealing with. I also accompanied Mamta didi while she visited other women. Now I have become a VO member and I want all women in my village to become financially independent.”











“I’m very proud to become a SHG member”

**Shanta Devi  
Udaipur**

Shanta Devi is a woman in her forties who runs a kirana store in Udaipur. Previously, she used to sell vegetables in the market. Her husband works as a daily labourer in construction sites. She has six members in her family including her two sons, three daughters and her husband. Her husband's income was not enough to fulfill their household needs so, she decided to do something of her own to help him, and her husband supported her.

Shanta said, “Earlier I was a vegetable seller. But it was an outdoor business and takes a lot of time in a day. But I had no capital; vegetables were taken in credit from local farmers, and after selling them in the market the money was given back to them. I took different kinds of vegetables and started selling them in the market. The market was far away. I had to wake up early in the morning to fill the basket of vegetables and after returning home I had to cook food. After a small break I again had to go to the suppliers for next day's material. Later, I used to stock the materials and prepare for the next day along with my elder daughter. My children were growing up so my household responsibilities were building up. So, I couldn't continue the business. And I was looking for other options”.

The turning point in her business was when Yogeshwari, a MEC introduced herself in their SHG. “One day Yogeshwari came to my house and explained that some other

women in my village are becoming part of a SHG group, taking up small loans to start their own businesses. I believed her because other people had agreed to do this and she had no other motive rather than helping us. She also taught us how we should ensure thrift as a regular activity. At the end of the month the money will accumulate into Rs. 100. We agreed on the process and later our SHG received the loan and shared it amongst us and invested in our business.”

She further added, “Yogeshwari suggested that our house is just close to the highway so if we start a kirana it'll be profitable. Moreover, I don't have to go to outdoors to work. So, I initially took a loan of Rs. 2000. I then reinvested the profit repeatedly to increase the business. After that on following Yogeshwari didi's advice I again took a loan of Rs. 5,000 and bought a photocopier machine. As we had no photocopy store nearby, it was profitable for us.”

On asking about the social attitude, Shanta explained, “My image in the society has improved due to my financial independence. As my elder daughter grew up, she helped me in my household work. My elder son helps me to buy monthly stock for the store and he taught me to work in the photocopier machine. Other children are still studying. Our society was not supportive during difficult times. Now since I'm successful, they talk positively

about me but when I was struggling to establish my business they mocked me and doubted our efforts. Now they can buy from us in credit.”

Talking about the hurdles in her business, Shanta said, “I'm very proud to become a SHG member, and I can never be grateful enough to Yogeshwari didi who helped me overcome my financial crisis.” She is satisfied with what she has achieved and she wished to increase her business in future.





# “ I see an **outburst** of **confidence** in me ”

**Kissan Kunwar**  
Udaipur

With a deficit in an eye, Kissan Kunwar, a 56-year old woman from the village of Devla, manages to run her household and look after her family by running a dairy. Kissan has three sons and all of them are married, with a family of their own. The demise of her husband was a huge setback for her. Yet she grew out of it and has involved herself in a lot of work, to keep herself busy and to earn for herself. She owns her farm where his son works. Her cattle include two buffaloes which she uses for dairy.

Kissan became an active member of a SHG seven years ago. Recounting her story, she said, “I have attended every VO meeting and I never missed an opportunity to interact with MECs. It has been two years since I got to know Meenakshi, who helped me in setting up my own dairy. At SHG gatherings I learnt a lot when I got to interact with other women from my village. I understood the importance of working women in the society. When other women opened up their own family problems I started relating my situation”.

During this span of five years she has also been the Adhyaksh (President) of her Village Organisation. “I am not only involved in my own SHG but also in two other SHG which I have started on my own. In all these years, I have helped the women become part of SHGs. I realized becoming part of SHG and working towards finding a liveli-

hood option was a very good way to bring a revolution in the life of every woman who faced the problems I went through. Working for women, and uplifting their livelihood makes me feel proud about myself. Some started Kirana stores, some began their own tailoring while some helped their husband with whatever they could. Every time I do this, I see an outburst of confidence in me that pushes off my limits developing a desire of doing more”.

Getting up early, Kissan milks her cattle with her own hands. “After I milk my cattle, I sell the milk to the milkman, who carries it to the villages. There are many milkmen who come to me to fetch milk. They then sell it to their respective villages. My good behavior brings me a lot of casual customers from my own village who fetch milk from me. This brings me an income of Rs. 4,000-5,000 per month, out of which half is spent on household expense and I save the rest for myself. I don’t want to give it to anyone, apne paise khud kamate raho aur khate raho (It is better to work for oneself, earn and spend it oneself)”, she remarked.

Her nephew said, “She has always had a buoyant attitude towards life. Even after the loss of her husband she didn’t quite back down. Her visual impairment being a serious concern, doesn’t really deter her from working on her daily chores. Growing under her guidance was

one of the best parts of my childhood as I got to learn a lot of values from her. I have seen her getting involved in social activities for the betterment of the society. I believe she is a visionary thinker who is much ahead of her time. If not anywhere else, she has significantly brought a difference in the lives of the women of her village. I wish my wife could be as bold as she is”.

Ever since she started working, Kissan feels confident and good about what she has become. She now has her own identity and she is known for her work. Her satisfaction is visible when she speaks about her achievements so far and the impact she made on other women of her village. “I will be happy to have my own dairy at my home where people would come to me for fetching milk. Apart from these I really want to start a business of Agarbatti (incense sticks). Every other people in this village is a keen believer of worshipping and that makes all of them potential customers to my product”, remarked Kissan.

On asking her about her take on the patriarchal structure of the society, she vehemently opposes it by saying, “Beti aur Bete ko samaan darja dena chahiye (It is necessary to give equal respect to both girl and a boy). Every woman deserves to be treated with respect in our society. They are no less. Given the right resources, they can belittle men in most cases”.







## “ I feel more resilient now ”

### Neela Devi Vadera Udaipur

Neela Devi Vadera is a 27 year old entrepreneur from Talai, a small village in Udaipur. There are four members in her family including her two children. Three years ago, after her marriage, she came to the village Talai with her husband. At that time, her husband was pursuing his B.Ed., so they had to depend on their in-laws for their monetary needs.

“I belonged to a poor background and I struggled to pursue my education till college but still made it till final year. So, I wanted to support my husband when he was struggling to finish his education,” said Neela Devi.

On the other hand, her household responsibilities and expenses both were increasing. She thought of doing some work that would enable her to earn some income for her family. “When I expressed to my husband about my desire to work, he gave me the idea to start a kirana shop in front of our house. It is situated on the edge of the highway and earlier there were no other kirana shops nearby. Even we had to travel all the way to Jhadol for buying everyday essentials. So, we thought of opening a shop but the only problem was capital,” she said.

The turning point came in her life when Meenakshi, a MEC, introduced them to SHG. She remarked, “I met Meenakshi when she came to our village for SHG orientation. I explained her my desire to start my own business. She understood the ground reality of our family. Initially she helped us get a loan of Rs. 15,000. And with

that money, we started a small shop outside our house.”

She further said, “At the beginning, I had to face problems such as pricing and recovery, as I was new in the business. But I was fortunate to get a sizeable number of customers. As time went by, I gained experience in running the business and knowledge regarding the preference of customers.”

Her husband Jivan Lal, proudly said: “My wife supported me while I was struggling to complete my B.Ed. Today she is not only a mother of two but also the owner of her own kirana shop. But nothing would have been possible without the help of Meenakshi didi, who came to us like a savior at the time of crisis. I am really grateful to her for helping us with the loan with which we could sustain our business. The initial funding was like a motivation that really helped us to start our Kirana shop.”

Later they faced competition due to the growth of other Kirana stores in their area. “With Meenakshi’s understanding of business we started selling chicken and eggs. Most people in our area are fond of non-vegetarian food. And the results were very profitable. Later on, we added fancy items which helped the business sustain the competition”.

Jivan and Neeladevi, both work together in the store; simultaneously Jivan has also been preparing for competitive exams. They restock goods twice a month in the

store. They are also planning to include dairy products for growing their business. “Once the car they rented broke down when they were returning with the monthly stock. Then they had to push the car all the way to Talai,” Neeladevisaid.

“Abhi bhi Choti Choti pareshani toh ati hai but unko sath le kar hi aage bad Rahe hai hum (Now we face small hurdles but we have learnt to face them as we progress in life),” she exclaimed.

Previously they faced a lot of criticism from their neighbors because Neeladevi supported Jivan to earn his livelihood. “Abhi toh aspados mai bhi samman badha hai (Our stature in our locality has grown),” said Jivan. “My neighbors are buying fresh items from our store and as they witnessed our growth; they respect us now even more and other women from the community come to my wife for guidance”.

Becoming part of a SHG has enhanced women’s capacity for leadership and created alliances among rural women to build confidence, strengthen mutual support as well as develop advocacy and public speaking skills for influencing decisions. Neeladevi proudly said, “I feel more confident now; I attend every meeting in SHG and share my experience with other women. I started from Rs.15,000 and now my monthly income is around Rs. 20,000 per month. My children have started going to private school.”



# Today I have **built** a pukka **house** with my profit

**Rekha Devi**  
Udaipur

Rekha Devi came to Kansipalium after her marriage. Her husband was unemployed at that time and was looking for job opportunities. The couple was facing major financial crisis while starting their new family. Rekha Devi was uneducated, unlike her husband.

“Tab toh humare ghar mei dana pani bhi nehi reheta tha, aur makan bhi mittika hi tha (We didn’t use to have any food or belongings in our house. Our house was also made of mud). Then I thought of taking an initiative to earn some income for my family” explained Rekha Devi, who was eight months pregnant during the time of the interview.

She said, “We were depending on his family for our every need. I had no previous experience but considering the family’s necessity I decided to set up a kirana store because I noticed that we didn’t have any such store around the village and the closest market is Jhadol. Then I told my husband my desire to work and he supported me.”

“My in-laws were not supportive initially because we didn’t have any capital and they thought that we might bother them to provide us credit. But they supported me when they got to know that I would be receiving a loan from a SHG. However, none of us were aware of the process of running a store. We had no previous experience in business. I was new in the village but I got to know from my sister in law about Basanti Devi Dugri, who was a SHG member and had started her own business.

With her help I became part of the same SHG group. And there I met Meenakshi didi,” she added.

Meeting Meenakshi, a MEC paved the way towards her self-dependent business. “I met Meenakshi when she came to meet Basanti Devi. After meeting her she came to my house not only once or twice but many times. On getting to know us, she understood my crisis and initially she told all of us to save Rs. 25 per week and that’ll add to Rs. 100 by the end of the month. After following her advice, she initially helped us in availing a loan of Rs. 15,000. With that amount, we started a small shop inside our house. Initially, I faced lot of problems such as quoting price and recovery dues from the customers etc. because I was unable to maintain records. But my husband helped me do that and he always accompanied me while I went to the market to buy stock for the store,” exclaimed Rekha.

Her husband proudly said, “I’m grateful to have her in my life because in the beginning I was unemployed and I was stressed due to all the responsibilities that I couldn’t take care of in time. But she shared all my responsibilities and started her own shop. And Meenakshi didi was a great help. When Rekha made profit from her business, Meenakshi didi suggested us to lend the place outside our house as a garage; now we are earning some extra income from that.”

Rekha said, “I start my day 5 am and collect woods from

the hills. After coming back, I engage myself in household chores, cook for my husband, carry water from the nearby well and then settle down in the kirana store. Today I have built a pukka house with profit money, and have a bigger shop in front of my house.” She started selling all kinds of stationery items, increased her income by purchasing an attachakki (wheat flour grinding) machine and by simultaneously working on that.

She is now earning a revenue of Rs. 12,000 daily. She divides this income into two parts – firstly, she saves Rs.100 everyday separately for repaying the loan amount and other for scaling up her business and household needs. Currently her main obstacle for continuing the attachakki is electricity. Their locality has access to electricity only after sunset, so she can only receive customers in the afternoon. So, her neighbors keep their wheat at her placeduring any time of the day and receive it from her the next day.

Rekha has plans to increase her business by taking another loan after this one is repaid and renting another store in the market so that her husband and she can work simultaneously. She exclaimed, “I am happy and proud to become an entrepreneur and very grateful to Meenakshi didi for helping me come out of poverty. I wish to fulfill all the desires of my unborn child and I hope I will be able to give him or her a better future.”









# Sustainable tailoring business

**Seema Devi  
Bhilwara**

Seema Devi is a tailor by profession. She has four members in her family. Her husband works in an ice cream stall as a labourer during summer season. He has no source of income during winters. Despite putting a lot of effort, he was not able to find a suitable job because he was uneducated.

However, their family was growing and they had no source of income to meet their increasing needs. She had learned tailoring before their marriage. She had no work experience, but considering her family's necessity, she decided to start tailoring business at home. Initially she started stitching blouses for women but her stitching was not professional and location was also a major problem for her.

Seema said, "I attended the SHG orientation in my village. There they divided each ten women in one SHG group. I also became part of a group called Baba Ramdev. There I met Ghani didi, who has supported me throughout my journey. Ghani didi advised me to move my store to a proper location, and she helped me to find the location for Rs. 200 rent per month. After that I took a loan of Rs. 20,000 from the SHG and signed up for advanced tailoring courses. My husband took care of my children and household work, and I devoted myself to increasing my business. And after that I started my business with more en-

thusiasm and received good response from my customers".

Their business started flourishing and then Ghani didi advised her to keep readymade garments to earn extra income. "Following her advice, I stocked readymade garments. My monthly profit is grew to Rs. 7,000-10,000 per month", she remarked. Now, her customers, instead of bringing materials from outside, buy from her and get it stitched by her. And that has given her extra profit.

Now, she is planning to take another loan of Rs. 1 lakh for her husband. She wants to help her husband start his own ice cream business; she is also sending her children to private schools. Her husband respects her for supporting him and contributing towards their family's needs. Talking about her struggles, Seema mentions that she was able to overcome all her problems and challenges of the business because of Ghani didi's support. She is satisfied with what she has achieved so far and wishes to expand her business further in the future.

About the society's attitude, she says that most people were not supportive during her difficult days. But now, everyone in her neighbourhood respects her. She is grateful to the MEC who helped her to start her business.







## “ I feel proud about myself ”

**Santosh Bai  
Kota**

Santosh Bai, an entrepreneur from the village of Karpara, Kota, runs a wheat grinding business with her husband. They have one son and a daughter. Together, they have established a wheat grinding business that is new and unique. They run a portable wheat grinding machine which can be carried easily to different villages attached to the tractor, thus taking the business to the doorstep of customers.

Santosh said, “Initially we barely knew much and remained at home using the conventional grinder. People used to come to us at their own convenience. At this increasing pace of expense, it became difficult to deal with it. Everything seemed so costly to afford. We were almost living a compromised life wherein we had to sacrifice our desires and just go with basic necessities.”

“It was right then when MamtaVerma, a Micro Enterprise Consultant, informed me about the Self-Help Groups. She guided and made me join the SHG of my village three years ago, and that is when my life started to bloom. There I got to mix with various women enthusiasts from the village who came forward in order to better their family’s life. This is where the MECs gave me an idea of enhancing our business. They help us make plan for our business based on which we take loan amount which we could pay at ease. So, to start off, we took a loan of Rs. 40,000 and began two years ago. The portable wheat grinding machine brought extra revenue to

us”, she further added.

“Our income rose from Rs. 500 to Rs. 1,000 per day. We bought the machine from Punjab. Along with grinding, we also pack atta(wheat flour) in packets and sell them. We always had an organised way of selling wheat flour. Right from taking wheat grains from villagers to grinding them, at our place or their own place based on one’s comfort, we then pack and seal it making the product ready for sale. Apart from wheat flour grinding, we also sell milk that we get from our own cattle. We have kept a compressor for tyre pressure and tools for car repair for travellers who run past our home. It has been a long journey so far with my husband. He has always supported me through the very beginning. We have travelled so far together and I wish to do the same in the future. Had it not been him, I would have lost myself midway,” remarked Santosh.

She finally said, “Together we have made a small business to sustain our livelihood. His support and love has made me progress so well in my own SHG. I am an active member of my Village Organisation now. I feel proud that I could make my husband relieved of his burdens and ease the stress he used to take. It is my belief that someday we will have a better and bigger business of wheat flour grinding. It will be my urge to all women who are sitting at home, to rise and start working for your family. That is the best way to show your love for him.”





# Age is just a **number**

## **Jabunisa Kota**

Jabunisa is a woman in her seventies who owns a garment shop in the Kanwas local market, Kota. Her shop is famously known as 'Chachi ki dukan' (Chachi's Shop) in the market.

She has worked for forty years and raised her children herself. Her husband fell ill after some years of her marriage and lost his job. She started working to earn sufficient income to sustain her family. She said, "Being illiterate I didn't know what could I do to earn money to fulfill my immediate needs. Then I started selling clothes in the weekly haat. As my husband was unable to help me and my children were young, it wasn't possible for me to go far away to work every day".

In spite of these problems, Jabunisa used to go to collect garment materials from wholesale market one day and used to sell out that stock in other three days in the weekly market. That was the only way to earn some income, she stressed. "I dumped all my desires and devoted myself to earn sufficient money to run our household. I couldn't send my children to school. My elder son used to accompany me as he grew up and later he helped me with my business," she further added.

Her business increased when Shahista Ansari, a Micro Enterprise Consultant, introduced her to SHG groups and helped her to increase in-

come. Jabunisa exclaimed, "Some years ago my youngest son met with an accident. His face burnt due to an accident in the garage where he used to work. After he recovered, he faced problems finding a suitable job for himself. Meanwhile, Shahista beta came to me and explained that there is a meeting being organised for SHG women and she advised me to become part of it".

She added, "Shahista visited us and advised my son to open a garment shop because everyone around the village knew me as Chachi as I was in the business for a long time. Following her advice, I took a loan of Rs. 50,000 from the SHG and rented a shop in the Kanwas market. I also invested the money to buy stock for my store, while my elder son and I continued to set up a stall in the weekly haat. Today, we earn a profit of Rs. 5,000-10,000 every month".

Now, Jabunisa's sons are taking care of her business but she continues to visit her shop every day. However, she is not able to go to the weekly market due to her health. Her sons are planning to take more loan and invest that for buying things from the Surat market. Later they want to buy their own shop. Today, Jabunisa is delighted and she can't be grateful enough to Shahista who helped her to end her struggles. She started her journey from selling a bucket of clothes and today she has her own shop.







“  
We have **improved** our lives  
with the **support** from the SHG  
”

**Jashodha  
Udaipur**

Jashodha belongs to the village of Chikla, Udaipur. She started a snack store with her husband Dinesh to earn a living for herself and her family. Her family includes her two sons and a daughter. They own another store at their house, and a farm. Their cattle consist of a cow, a bull and two goats. Their old store is more than four years old while this one is three years old.

Jashodha shared her experience, “I have been a member of the SHG of my village for more than five years. After attending all the orientation meetings on a regular basis, I learnt how to run an enterprise. The MECs advised us on the possible enterprises that would suit our lifestyle. Knowing about a working woman’s importance, I started helping my husband in running his snack store”.

Her husband has always been a cheerful person no matter what troubles came their way. She said, “He was very open to the idea of my getting involved with the SHG and working with him. Unlike his stereotypical parents he is quite open minded. So far, we haven’t taken any loan from the SHG. We cannot afford to take one because it might get difficult to repay later. Once we realise our condition is a bit better than earlier, we have plans of taking a loan and adding up more items to both of our stores”.

“For now, my children’s education is the main concern.

That is where we both have decided never to compromise”, she mentioned. “We made our own house, which involved a lot of expense. We earn around Rs. 1500 - Rs.2000 in just a single day now. After managing our farm, we both come to the store to cook samosa, kachori and tea for our customers. My husband also supplies

sweets and puri-sabzi in bulk during occasions while I am handling the household. I am delighted to be a part of the SHG. I got to learn how to speak and interact from the SHG. I gained confidence and now I am not afraid of the strangers on the street. Initially I was scared to walk on the streets and I never used to leave my husband’s hand”, she further added.

Now Jashodha takes her children home back from school. “I wish every other woman who doesn’t get an opportunity to get out of their home, lead a life like mine. I really would ask their husband and their in-laws to let them get involved with SHG and start working for the betterment of their own family”.

She reiterated that their village has developed with every woman starting their own enterprises. “It is a changed society now. We have improved our lives with the support from the SHG. Further I would like to take up a loan to expand our enterprise and become the most popular snack store in our village”.









# “ I enjoy my **income** and don't have to ask my husband for every small **need** ,”

**Sampa Devi**  
Udaipur

“Humare ghar mein hum do aur humare teen bacche hai, aur is dhande se humara abhi sab thik chal raha hai” (We are two of us and three children in our house. With this livelihood, we are able to sustain our family), said Champa Devi.

Champa Devi is 35, and hails from Kherwara, Udaipur district. Along with her husband Kalu Ram, she produces and sells namkeen (snacks). Udaipur is famed for its variation in namkeen and hence Champa Devi and Kalu Ram sell suitable products for their livelihood.

Champa said, “My husband used to work as a cook at a namkeen store in Udaipur, but his income wasn't enough to cover the household needs of five people. Apart from that, he had to travel from Kherwara to Udaipur every single day which was hectic. He learnt the process of making namkeen from there. Deep within, he had the desire of establishing his own shop”, while adding, “Earlier, I preferred to stay back at home and take care of the household work. I had no formal education, so despite the financial problems we were facing I didn't know how to help my husband. But I had the urge to bring some change in the situation of my family”.

Dharma didi, introduced me to a SHG. “One day, Dharma didi came to our place. I explained my desire to

change my life but that I didn't know what to do in order to change the situation. Following her advice, I first started saving Rs. 25 per week in the SHG group. It took me some time to understand how they work. I had my doubts initially and thought it may not be very effective. Negative thoughts of its failure also hovered on my mind. But when Dharma didi repeatedly kept telling me it'll be fruitful in near future, I became hopeful. Meanwhile, I attended SHG and VO meetings, where I met Ranjana didi, a MEC, who was talking about running a business. I discussed with Ranjana didi about our business and how my husband and I wanted to improve quality of our business.”

“Initially I took a loan of Rs. 15,000 with the help of Ranjana didi. My husband had faith in the credibility of the MEC. With the initial money that we got from the loan, we bought the utensils required and engaged ourselves in making namkeen. It has been three years now. This is our core livelihood now and we earn from it”, remarked Champa.

Her husband said, “I am really grateful to Ranjana for helping us with the loan with which I could sustain my business. The initial funding was like a push that helped us to revive our work. Later on, when people were coming to us for namkeen they used to ask for other station-

ery items too, so we opened a kirana store in front of our house. Now we are running both of them simultaneously. I am very grateful to my wife that she could understand the right opportunity to fulfil our dreams. It was due to her determination and hard work that has transformed our lives.”

“We make kilos of namkeen in a day together and then package them. The next day I go to the market and deliver them to retailers. While returning, I buy stock for the next day. Twice a week, we sell our products in the nearby haat (village market). Starting from Rs. 15,000 investment, our current profit is Rs. 10,000 every month”.

Champa further said, “I prepare the dough for namkeen, meetha and soak the aloo papri and he fries them in oil; next, we sort them according to weight and package it together. But I believe all of this has been possible due to the help we received from Ranjanadidi. Following her advice, my husband sells namkeen to the local retailers in Kherwara and we earn more profit. We have plans to arrange for more variety in our products to expand our business in the future. I have learned to be independent now and I enjoy my income and don't have to ask my husband for every small need. Also, I have bought a fridge recently”, she added with a smile.







## “I am **happy** that I could pay for my daughter's **education**,”

### **Dhaulti** **Udaipur**

Dhaulti is an entrepreneur in her mid-40s. Both Dhaulti and her husband are illiterate. Her husband and she started their own tiffin shop at home. They mainly grew makka (maize) and gehu (wheat) in their land which is seasonal, and farming was their only source of income.

“We didn't earn much from farming. Also, agricultural labour depends on the seasons and availability of water is a huge factor. Moreover, the challenge of selling them is another big hurdle. We were not able to sustain our household needs depending on that. On the other hand, I had two daughters who were growing up. My household responsibilities were increasing and situations were not getting any better”, Dhaulti said.

Their immense struggle towards achieving a better life helped them to find their way out of poverty. Dhaulti remarked, “Being illiterate, we didn't know other ways to earn a sustainable income. I used to help my husband in the field whole day but during summer we had no source of income and we were dependent on a yearly income. My biggest regret is that I couldn't feed my children well or provide them proper clothes. However, I never stopped sending them to school regardless of our financial condition.”

Things changed for the better when Mamta, a MEC introduced them to a SHG. She remarked, “Mamta came to us when we were struggling and not able to earn enough

food for our children every day. She observed that our house was situated near the school, and suggested that making snacks for school children would be profitable. The biggest obstacle was we didn't have any previous experience in business and we were also lacking investment. With the help of Mamta, I took a loan of Rs. 10,000 from the samuh (SHG) and we used that loan to buy stock for our store. My customers were mainly school children who came to us during the break as well as after school. Day by day local people recognised our store and they started coming to us for chai-pakora”.

While her husband said, “It was difficult to maintain a family of five people depending on seasonal income. So, my wife and I always thought of doing something but we had no experience. Our situation was only getting worse and then Mamta didi came to us like a savior”, while adding, “While I was looking for ways to earn my livelihood, my wife stood up for me and shared my responsibilities by starting her own business. I had to support her in her initiative. As time passed by, we took more loan with the help of Mamta didi and on following her suggestion I rented a thela(cart) and opened a juice stall during the summer to earn extra income and it was very profitable”.

Dhaulti gets the necessary ingredients from Sarada market and they take the vegetables on credit from local farmers. Sometimes Mamta helps her bring stock to her store. She earns a daily income of at least Rs. 2000



from their store and this has helped in dealing with the financial situation at her home. “I started with this business two years ago and now we have a regular source of income. I am happy that I could pay for my daughter's education; now I am sending her to college.”

Dhaulti's daughter Bhavna said, “Now I'm studying my second year of BA and also giving part time tuitions to children. My mother inspires me the way she continued our education even in the times when we were struggling. Because of her support I am now independent. Also because of Mamta didi's help I became the book keeper of their SHG and I help them to keep track of their savings. I am grateful to my parents for the life they have given me”.



# “Grateful to the MEC for transforming my life.”

**Chaw Devi  
Bhilwara**

Chaw Devi is a garment seller in Bhilwara. She runs her business along with her son from home. There are six members in her family. She and her husband both are uneducated, however, her son is educated up to standard ten.

Her family used to survive on her husband's income who worked an agricultural labourer. The cows in their house provided an additional source of income. The couple raised their children dealing lots of financial struggles. They were struggling to cope up with low income year after year, until Chaw became a SHG member, which gave her the opportunity to earn a sustainable livelihood for their family.

Chaw said, "As my son grew up, he was struggling to find a suitable job; my daughters were still in school. I gave my son the capital to start his own dairy shop. He started a dairy shop outside our house but he had to close it because it was running in loss as there were already four dairy shops in the village. Then our situation worsened due to his failure in business."

According to Ghanshyam Kawar, the MEC who helped Chaw Devi set up her business, "I met Chaw didi and her elder daughter who attended our SHG meeting. There I explained her daughter how they initially had to save Rs. 20 every week in the group and later they can take loan from the group itself and repay it later. She had confidence in our process and she expressed her family's condition and mentioned that her brother needed help. Opening a dairy in their area wasn't profitable so it had to be closed down. Then I met her son and gave him an idea to start selling

sarees. After that he closed down their dairy business and took a loan from the SHG to start their saree business."

Chaw Devi's son said, "Initially I took a loan of Rs. 50,000 from the SHG with my mother's help. In the beginning, I along with Ghanshyam didi went to Bhilwara to meet the trader and bought garments at wholesale rate. But this wasn't without its fair share of hurdles. I faced challenges such as quoting price, bargaining and recovery etc. as I was new in the business. But we were fortunate to get a sizeable number of customers. As time passed we got experience of business and knowledge regarding preference of customers. This is how we mostly overcame our business problems."

Chaw Devi's family started facing competition as other shops opened in their area. Chaw remarked, "We had extra space in our house and following the MEC's advice we increased our shop into a fancy store. As more people started coming in our store, we earned more profit from our business. Now, we earn an income of Rs. 10,000 every month. I had to face a lot of challenges in my business but I didn't give up because I knew without this it would be very difficult for my family to sustain."

Due to her hard work and determination, her business made good profit. Chaw said, "Now all my children are settled, my elder son is running my business while elder daughter is pursuing nursing and my youngest daughter is studying in college. I am grateful to Ghanshyam didi for helping me transform my life."







# Strength of Conviction

**Papli Bai**  
**Udaipur**

“Jo bachcha hota hai wo dhire dhire bada hota hai. Waise hi mere sapne bhi dhire dhire mehnat se safal ho rahe hai (A kid grows up with time. Likewise, my dreams are coming true as a result of my hard work)”, said Papli Bai.

Papli is a 26 year old woman from Shivpura, Udaipur, who runs an indoor tailoring business. Every morning Papli wakes up at 5 am, collects woods from the hills. After engaging herself in household chores, she settles down in her own tailoring shop. She is now earning Rs. 700-800 on a daily basis. Papli divides this income into two parts - one part is reserved for repaying the loan amount and other, scaling up her business. She said, “Opening my own tailoring business helped me discover my self-dignity. Now, I focus on my children’s education and the growth of my business”.

“There was a time when we were barely surviving. To overcome the challenges of our poor economic conditions, we had to work very hard. Everyday, my husband and I used to leave our children at home and go out looking for daily labour, so that we could feed them. They were not able to attend school like regular children. I remember a day when my son wanted to buy a toy, I had to refuse as I did not have any money,” said Papli as tears rolled down her moist eyes.

Due to the factors like changing weather and unavailability of water, daily labour did not provide a source of steady income for the couple. Their situation got worse when Papli’s husband lost his left hand due to an accident. It became very difficult for them to sustain a family of five at that time.

“We forgot all our desires and devoted ourselves to earn at least food for our children. But I’m grateful for the way my wife supported me during my crisis. She started her own tailoring business and supported me to earn my livelihood as well”, said Papli’s husband.

“Things started getting better when I met Meenakshi didi, a MEC in my community. I met her in a SHG meeting. She talked there about starting our own business,” Papli said while adding, “I did not have any understanding about businesses and how they worked. In the SHG meetings I met other women like me and all of us were trying to earn livelihood and work towards a better future for us and our family”.

With the basic knowledge of business management and mathematics provided by Meenakshi and Papli’s will to do something for her family, she started her own tailoring business. Initially she took a loan of Rs. 20,000 for buying a sewing machine and started stitching blouses for women in her neighbourhood. As time passed, she started stitching nightgowns and sarees.

Recounting her experience, Papli said, “Doing my business I learnt that I can change my situations with hard work. So, I made adequate effort to cope up with the initial struggles. Nothing was possible without the help of Meenakshi didi. She advised me to save Rs. 25 per week in the Samuh (SHG). Back then, saving Rs. 25 was tough. So, we ate roti with pickle without any vegetables. After few months we were able to take the loan”

Now, Papli’s three children have started going to

school. She has admitted two of her children in a government school and another in an Anganwadi. They are now getting proper education, something which Papli always desired. Also, she is giving enough attention to her children’s health by getting them vaccinated. Along with supporting her physically challenged husband, she now wishes to help other women in her community to start their own businesses.

“I can now support my husband. I have witnessed a major difference in myself and I feel more confident,” said a convinced Papli. She is now a proud owner of her own tailoring business.

“Today I have built a pakka (concrete) roof for my house with the profit made from my shop,” she further remarked with a smile.











## “Women should make their presence worth it”

**Urmila Devi  
Udaipur**

Urmila Devi has been running her general store and tea snacks shop successfully for many years now. Now she is a respected lady in her community. Her success is inspiring others to follow on her footsteps. An entrepreneur from the village of Patiya, Udaipur who started her own general store to support her husband, Urmila said, “I have been an active member of my SHG since the past five years. The name of my SHG is Krishna. My mother-in-law, Mani Devi is involved in the SHG too.” Her family includes her son, daughter and her mother in law. Dinesh, her husband runs a kirana store and grinds wheat flour. They have their own farm; their cattle consist of a cow, a buffalo and five goats.

Initially Urmila took a loan of Rs.50,000 for a wheat grinding machine. “We pay that back in instalment of two thousand rupees. An average income of five thousand is the amount which I earn in a month from this store. My mother in law is a record keeper in the SHG. My Micro Enterprise Consultant, Reshma didi, motivated me to get wheat grinding machine for my husband,” she remarked.

“Being involved in the SHG has taught me a lot of things. Firstly, my involvement with my mother in law was not as good as it is now. After my marriage we didn't quite have good terms with each other but when we went to the SHG things started to build in

a positive direction. She started noticing how hard working I am and began supporting me in my enterprise. I won her heart eventually and I became like a daughter to her”, said Urmila.

Apart from this, attending SHG meetings teaches Urmila a lot. She further said, “I got to learn and educate myself about the steps to run an enterprise successfully. I met other women who were suffering through the same conditions as mine and I felt quite relaxed. We helped each other and eventually we emerged as better people over time. It has been five years since I joined this SHG but the help I got from here is everlasting. I would want to thank my mother-in-law Mani Devi, and my MEC Reshma didi for helping me come this far.”

She finally added, “In my store, I keep snack items and general food packets. Crowd gathers mostly in the evening, that is when my store runs the most. I am happy and delighted with what I am doing now. I never expected that I will be able to run a store of my own. My husband is immensely proud with the success that I have achieved. I would advise other women who have had a bad patch with their mothers-in-law, to show them that no woman is less powerful. Everyone should earn their respect and position in the society, and make their presence worth it”.







## Running a bag production enterprise

**Raisa Begum  
Bhilwara**

Raisa Begum runs her own bag production enterprise in Sahara, a small village in Bhilwara. She has been in the business from the past four years and is the sole earner in her family. She lost her husband twenty-five years ago in an accident. Her husband used to help her, but his income was itself limited and had his own responsibilities. Understanding the situation, she decided to do something on her own.

She faced a lot of financial as well as social hardships. Raisa remarked, "After my husband's death my daughter's responsibility was on me. Then I started working as a domestic help in the city to earn some income so that I could take care of my child. At that time, she was one year old so I had to take her with me to work. As time passed on, she grew up and learned to take care of herself. I tried my best to give her education but I couldn't provide her with everything she asked for because my income was only sufficient to feed ourselves. Three years ago I became part of the SHG group and I used the chance to change my destiny".

Raisa further said, "When Parveen didi initially came to us and expressed her ideas and how she was willing to help us, we didn't believe her and we didn't even agree to provide her with our phone numbers." Later Parveen gave an orientation in the village and formed a SHG group of ten members and named it Garib Nawaz.

Raisa recounted her story, "After forming the SHG, Parveen didi asked every woman their preference or skills if they were willing to start a business. Then I told her that I had skills in tailoring but we already had some garment store around the village. So, Parveendidi told me to start plastic bag production. Initially, she helped me look for orders in the market then with her help I took a loan of Rs. 10,000 and invested that money to buy sewing machine and raw materials. Slowly, people started getting to know my business; orders increased and I started earning. Then I stopped going to work as a domestic help and worked full time in my shop. At the end of the year, I earned a good profit and planned to increase my business. Parveen didi again helped me with her business knowledge and advised me to start sewing blouses for women and alteration work. Following her advice, I started tailoring of clothes and earned extra profit from that".

Raisa earns a daily profit of Rs. 2,000-3,000. She wants to continue her business until she can and save money for her future. She remarked, "Now I go alone to take orders and work independently. Additionally, I worked in the fields during winters. After becoming a SHG member and a mother, my biggest achievement was that I married off my daughter with whatever I was able to provide her with for her wedding".



# I am finally earning on my own

**Kaushala Bai**  
Kota

Kaushala Bai, an entrepreneur started her own fancy items and toy shop in order to support her family economically. Her family includes her husband, son and two daughters. Her husband is physically handicapped, yet he runs his own store.

His disability had made situations worse for their family, which was not economically sound. Maintaining a family of five people had become quite difficult when the head of the family is physically challenged and has limited opportunities to work and earn a living. For the same reason, they had to receive a lot of reprimands.

Finally, four years ago, Preeti didi, a Micro Enterprise Consultant, made Kaushala Bai join the SHG of her village. "Staying involved, going to meetings, getting to

know more women made me learn a lot of things about working women. There they taught me about how to run a business, work towards it, strategies involved, calculations and every other step I needed to keep in mind to start my own enterprise", said Kaushala.

"I initially took a loan of Rs. 30,000 to start off with. I brought in items for my store with the amount I got. The store started running successfully. Ladies mostly came for the varied collection of fancy items I had. They usually prefer me because of the rare and unique collections that I keep which is not available nearby. For mothers who come along with their children, there are lucrative toys on the display for the children. That also is another part of what I sell. Kids love the colourful toys I have", added Kaushala with a smile.

She got ample support from her children. "My son helps me in fetching the goods in bulk from the market. And my elder daughter sits in the store in my absence. I earn around Rs. 500 daily from the store and I almost get to save Rs. 4000-5000 per month. If it is possible in the near future, I would want to add up more items in the store and increase the size of the store and make the shelves in a more organised manner. I am happy that after seven years of struggle, I am finally earning on my own. Firstly, the store gives me a separate identity of my own. It has also eradicated the poverty we have been going through for a long time".

"We now live peacefully and happily without worrying about our daily earnings. This enterprise is a roaring success and I am ready to put all the efforts I can to make this a big hit. My husband is proud of me and so are my children. They tell their friends that their mother has stood beside them when nobody did. This makes me feel happy about the decisions I took. Had I not been a part of SHG, I wouldn't have achieved what I did today - better financial situation, children's help, husband's joy and a better life," Kaushala further added.





