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WOMEN POWER

Stories of Women-led Enterprises

Women Power

Stories of Women-led Enterprises

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Message

At Caritas India, we believe that women's empowerment remains incomplete without economic empowerment. The ability to earn, save, manage resources, make financial decisions and build an enterprise strengthens women's independence, voice and agency. For this reason, fostering women-led entrepreneurship is not an optional component of our work; it is central to enabling women to shape their lives with dignity and confidence.

The stories in **Women Power: Stories of Women-led Enterprises** reflect this conviction. Drawn from the experiences of women supported through the Sanjivani programme in Madhya Pradesh and Gujarat, they show how modest opportunities, when combined with skills, access to finance, institutional linkages, market access and sustained accompaniment, can grow into meaningful livelihoods. These enterprises matter not only because they generate income, but also because they expand choices, strengthen women's participation in household decisions and build resilience for their families and communities.

I sincerely thank Misereor for its generous support to the two-year Sanjivani programme and our four partner organisations for accompanying the women with commitment. Above all, I salute the women whose courage, perseverance and entrepreneurial spirit give this compilation its meaning. Their journeys invite us to recognise women not merely as beneficiaries of development, but as entrepreneurs, decision-makers and leaders shaping the futures of their families and communities.

Fr. Jesudass R
Executive Director, Caritas India

Introduction

Women and the Quiet Strength of Business

Women have a remarkable and characteristic capacity to nurture an economic activity, however small it may begin. A business that earns just Rs. 50 a day may not appear significant when measured against the time and effort that they invest in. Yet many women continue with it, improve it, reinvest what they earn and patiently build it until it becomes a more dependable source of income. They do not always measure an enterprise simply by whether the income is immediately proportionate to the effort involved. They are often willing to start small and grow gradually.

This is one of the quiet strengths of women's entrepreneurship. A man may decide that an activity yielding only Rs. 50 a day is not worth his time and look for something that promises a substantially higher return. Women, particularly those from low-income rural households, often approach small businesses differently. They make the most of what is available to them. A small tailoring unit, a few goats, a petty shop, food processing or a small trading activity can become a starting point for economic independence. In a nutshell, Return on Investment (RoI) has a gendered definition!

That Rs. 50, therefore, is not merely Rs. 50. It represents the initiative, persistence, tenacity, confidence and the first step of women towards economic independence. It is also a reminder that the meaning of an enterprise cannot always be judged by its present income. Sometimes its greater value lies in what it enables a woman to become.

We live in a world where development invariably always measured and boxed in numbers: households reached, livelihoods created, incomes increased, loans accessed or enterprises established. But behind every number is a woman making decisions, taking risks, managing scarce resources and trying to secure a better future for her family.
The stories in this compilation 'Women Power: Stories of Women-led Enterprises' offer a glimpse into these less visible dimensions of development. These impact narratives show what happens when rural women are not



treated merely as beneficiaries of livelihood programmes, but are supported to become economic actors, decision-makers and entrepreneurs.

Caritas India and her four partners had started Sanjivani programme as an expression of the commitment to foster women's entrepreneurship. Sanjivani approaches economic empowerment not as an optional or secondary component of women's empowerment, but as a non-negotiable element of it. A woman cannot emerge as a 'meaningful agency' if she has little or no control over economic resources. Creating opportunities for women to earn, save, invest, access credit and build enterprises is therefore central to the larger goal of enabling women to make choices about their own lives. Sanjivani, an unapologetically gender-focused programme of Caritas India, was also conceived as a broader effort to strengthen women's participation in governance, community decision-making, social protection and livelihoods. It sought to create conditions in which women could exercise greater agency in matters affecting their families and communities. The stories brought together here focus on one particularly important part of that journey: women-led livelihoods and economic empowerment.

This focus is deliberate. A livelihood is not simply a way of earning money. For a rural household, it can determine whether children remain in school, whether a family can cope with a health emergency, whether migration becomes necessary, whether debt accumulates and whether a woman has a say in how household resources are used.

When a woman earns and manages income, saves, borrows responsibly, invests and participates in financial decisions, something changes inside the household. Her economic contribution becomes visible. Her voice can become stronger. Her choices can widen.

The women in these stories started from very different places. Some had a small piece of rain-fed land. Some had a few savings. Some had an old livelihood that no longer generated enough income. Others had no livelihood opportunity at all. Many also had to negotiate





complicated government systems, access credit, acquire new skills or simply find the confidence to believe that they could run an enterprise. The common quotient of all these stories is the pluck and will of intrepid women to make something out of an opportunity when it came their way.

For a low-income household, a small amount saved every month may seem insignificant. But savings can create something more valuable than the money itself: financial confidence. Through collective savings institutions, women can learn to handle money, access credit and make economic decisions with greater independence. This is why women-led livelihoods matter beyond household income. The important question is not only how much a household earns, but who controls the income, who makes decisions about it and what it is used for.

Amartya Sen's thinking on development provides a useful lens here. In *Development as Freedom*, he places people's ability to make choices and lead lives they have reason to value at the centre of development. From this perspective, women's economic empowerment cannot be measured only by whether a woman received a loan or started an enterprise. It is also about whether she has gained greater freedom to make decisions and take choices and influence the direction of her own life and that of her family.

This understanding is reflected in the experiences of the women supported through Sanjivani. A woman who earns from a livelihood she manages herself is in a different position from one who has to depend entirely on another family member for money. A woman who understands savings and credit is better prepared for an emergency. A woman who can access a government scheme is better placed to turn a public entitlement into a productive asset. And a woman who participates in household financial decisions has a stronger voice in determining the family's priorities.

There is also a strong intergenerational effect. Income in a woman's hands often finds its way into children's education, nutrition, healthcare and household security. More predictable income can mean school expenses are paid on time, food can be purchased, medical emergencies can be managed, and small investments can be made for the future.

This does not mean that women invariably make better economic decisions than men. The point is different. When women have greater control over economic resources, the balance of decision-making within the household can change. Economic security can strengthen bargaining power; bargaining power can strengthen agency; and greater agency can influence the priorities of the family.

Building a livelihood, however, is rarely a one-step process. Training alone is not enough. Credit alone is not enough. A government scheme may remain out of reach because a document is missing or a procedure is

unfamiliar. A woman may have a skill but no market. She may have an idea but lack the confidence to turn it into a business. What often makes the difference is a combination of awareness, skills, access to finance, institutional linkages, handholding, encouragement and market opportunities.

Perhaps the most important lesson from these stories is that development programmes can open doors, but women themselves have to walk through them. And they do!

They try again when an application is rejected. They learn a new skill. They start saving. They borrow and repay. They invest in livestock, agriculture, tailoring, digital services and small businesses. They take risks, often with very limited resources. They make mistakes, learn from them and continue.

Their journeys also challenge the idea that empowerment must always begin with something large.

A sewing machine, a buffalo, a few goats, a small shop, a digital service centre or a modest cooperative loan, as the stories demonstrate, may look insignificant when viewed in isolation. In the economy of a rural household, however, such assets can mark a significant shift—from dependence to contribution, from uncertainty to planning and from limited choices to greater agency.

The impact does not always end with the woman who starts the business. She becomes a source of employment, a role model for younger women, a participant in community decision-making and someone who helps other families access government entitlements. Her economic journey can slowly become a community story. What these stories capture is an important point in that journey: the moment when a woman gets an opportunity and begins to turn it into greater control over her economic future.
Sanjivani was implemented through 4 partner organisations in Madhya Pradesh and Gujarat, working closely with women, families, community institutions and local systems. Their experience demonstrates the value of bringing livelihood promotion together with financial inclusion, social protection, community participation and institutional strengthening.

This compilation is therefore more than a collection of success stories. It is a window into what women-led livelihoods can mean for families and communities. It is about income, certainly. But it is also about confidence, dignity, choice, resilience and voice.

We thank Misereor for supporting the Sanjivani and for making these journeys possible. Above all, we salute the women whose courage to begin, willingness to take risks and determination to build something better have given these stories their meaning.

Dr. Saju MK
Zone Programme Lead - West

01

Ten Women Turn Papad Making into a Collective Enterprise



In Shiv Parvati Nagar, Indore, ten women are showing how collective action can turn a traditional household skill into a source of income and greater economic independence. Located nearly five kilometres from the main market, the community has limited public transport, while household responsibilities and childcare make regular outside employment difficult for many women. For women such as Sunita Bai, Rekha Sharma, Anita Verma, Pinky Solanki and Manju Devi, finding work close to home was therefore an important part of any livelihood solution.

Before the enterprise began, most women had limited opportunities to earn an independent income. Household earnings were often just enough to meet daily needs, while women had little access to capital, markets or formal employment. Although many possessed useful skills and were willing to work, the combination of distance, mobility constraints and domestic responsibilities kept them largely within unpaid household work.

The situation began to change as women became involved in community mobilisation and Self-Help Group (SHG) activities through the Sanjivani Project, implemented by Jan Vikas Society, Palda, Indore. Regular meetings gave them a space to discuss their economic concerns, explore livelihood possibilities and learn about savings, credit and collective enterprise. Gradually, the women began considering whether they could create work within their own neighbourhood rather than depend on employment opportunities outside the community.

The idea of producing papads and snacks emerged as a practical option. It required relatively modest investment, could be organised around household responsibilities and drew on food preparation skills that the women were already familiar with. With technical guidance from Geeta Milwani, the women received hands-on training in preparing papads using black gram, gram and green gram powders. The training covered preparation methods, hygiene, quality control, production planning and work organisation.

An exposure visit to a factory added another dimension to their learning. It helped the women see how a traditional food product could be organised as a commercial enterprise, with attention to consistency, quality, packaging, production volumes and markets. The experience encouraged them to move beyond

producing papads for household consumption and begin thinking about production as a business.

The group started its papad-making unit on 26 November 2025. Production initially stood at around 2-3 kg per cycle. As the women gained experience and improved their coordination, their capacity increased to approximately 8-10 kg. Their daily earnings also rose from around Rs. 200-250 to Rs. 500-800, creating a new source of income for participating households.

"In the beginning, we were nervous because none of us knew how far the business would go. Working as a group made everything easier. We divide the work, help one another and solve problems together. Our success has given us confidence that we can create something of our own," says Rekha Sharma.

The enterprise has changed more than the women's income. They are now involved in production, planning, quality control, purchasing and group-level decisions. Tasks are divided among members according to their availability, allowing them to combine economic activity with household responsibilities. The group has also created a space where women can learn from one another and collectively respond to challenges.

"Earlier, we mainly thought about how to manage our daily household expenses. Now we think about production, customers, quality and how we can grow our work. The income is important, but the confidence we have gained is equally valuable. We now believe that women can build an enterprise when they stand together," says one group member.

The experience demonstrates the potential of collective entrepreneurship in communities where individual women may face significant barriers. Distance from markets, limited mobility, household responsibilities, lack of capital and limited business experience can make individual enterprise difficult. Working collectively has helped the women share responsibilities, reduce some of these constraints and build confidence through mutual support.

The numbers tell part of the story: production has increased from 2-3 kg to 8-10 kg per cycle, while daily earnings have risen from around Rs. 200-250 to Rs. 500-800. But the more significant change is



the women's growing participation in economic decision-making and their confidence in managing an enterprise.

What began as a group exploring ways to earn from home has developed into a collective livelihood initiative. For the women of Shiv Parvati Nagar, papad making is no longer simply a household skill. It has become a shared enterprise and a practical pathway towards income, solidarity, confidence and greater economic agency.

02

At 60, Durga Bai Starts Life Again With A Business



For 60-year-old Durga Bai of the Nayabasera community, rebuilding her life after the death of her husband meant finding a way to earn for herself. With no regular source of income and limited savings, managing everyday expenses had become increasingly difficult. Her two sons work as daily wage labourers and are unable to provide her with regular financial support.

Food, medicines, household necessities and other routine expenses often had to be managed with whatever money was available. Starting a business seemed difficult. Durga Bai had little capital, no experience in running an enterprise and, at times, little confidence that she could become financially independent at her age.

Yet she did not want to remain dependent on others. A turning point came during a community meeting where Durga Bai spoke about her financial difficulties and her desire to find a livelihood. She was encouraged to participate actively in a Self-Help Group (SHG). Regular meetings introduced her to savings, financial discipline and collective support. More importantly, the group gave her a space to discuss her concerns and consider livelihood options.

Through continued counselling and guidance, vegetable selling emerged as a practical possibility. Vegetables had regular demand in the local community, and the business could be started on a relatively small scale.

The next step was access to finance. With facilitation from the project, the Janvikas Co-operative Society sanctioned an Income Generation Activity loan of Rs. 10,000. For Durga Bai, the amount represented more than working capital. It was an opportunity to test whether she could build an income through her own efforts.

She began her vegetable-selling activity in September 2025. Starting small, she purchased fresh vegetables and sold them to households in and around her community. The early days required her to learn the practicalities of running a business—selecting vegetables, managing purchases, setting prices, dealing with customers and keeping track of daily cash flow.

"There was a time when I did not know how I would manage my household expenses. After my husband passed away, I felt that I had no dependable source of income. The team encouraged me to believe that I could still do something for myself. Today, I have the



confidence to earn through my own work and manage my needs with dignity," says Durga Bai.

As customers began returning, the business gradually became more stable. Durga Bai developed an understanding of what people in the neighbourhood wanted and adjusted her purchases accordingly. Today, she earns approximately Rs. 400-500 a day, giving her a monthly income of around Rs. 12,000.

The change has also been visible to her family. "After my father's death, my mother had to manage many things on her own, and we were not always able to support her financially because of our daily wage work. Seeing her start this business has given us confidence too. She is now earning through her own efforts and managing her expenses with greater independence. We are happy to see her standing on her own feet," says her son.

For Durga Bai, the value of the enterprise goes beyond the income it generates. She now makes her own decisions about what to buy, how much to sell, how to manage her money and how to respond to customers. The daily rhythm of the business has brought a renewed sense of purpose and confidence.

Her experience also illustrates how small amounts of finance can become meaningful when combined with collective support, livelihood counselling and handholding. The loan provided working capital, but it was Durga Bai's willingness to take the risk, learn and persist that turned it into a functioning enterprise.

At 60, Durga Bai has started again.

Her vegetable business is modest, but it has given her something that financial hardship had taken away—a greater sense of control over her own life. What began with a Rs. 10,000 loan has become a regular source of income and a pathway towards greater economic resilience.

For Durga Bai, rebuilding did not happen in one dramatic moment. It happened gradually: through an SHG meeting, a decision to take a loan, the opening of a small business and the confidence gained from earning her first income. She is rebuilding her livelihood one day, one customer and one sale at a time.

03

From Domestic Work to a Home-Based Enterprise



For Shyama Bai Bargode of Scheme 140 in Indore, starting a grocery shop was more than a livelihood decision. It was a way of responding to years of financial uncertainty while continuing to care for her husband at home. Shyama Bai, 50, lives with her husband, Hemraj, who has been bedridden with paralysis for the past six years and is unable to work. With no children and her husband dependent on her for care, she became the family's sole earning member.

Having studied only up to Class 3, Shyama Bai had limited employment options. Before starting her enterprise, she worked in other people's homes, cooking and cleaning for a modest and uncertain income. Most of her earnings went towards food, medicines and household necessities, leaving little scope for savings. At the same time, she had to balance the need to earn with her husband's care and treatment.

A turning point came when she became associated with the Sanjivani Project, implemented by Jan Vikas Society, Indore. During community-level training and orientation activities in 2024, the project team understood her circumstances and encouraged her to explore a livelihood that could generate income without taking her far from home.

For Shyama Bai, this was important. Any livelihood she chose had to accommodate her responsibilities as a caregiver.

Through counselling, livelihood guidance and regular encouragement, she began considering the possibility of running a small enterprise from home. With Rs. 5,000 in financial assistance and Rs. 2,000 from her own savings, she invested Rs. 7,000 to start a small grocery shop. She began selling snacks, chocolates, spices, stationery and other daily-use items to people in the neighborhood.

The early months were a period of learning. Shyama Bai had to understand what customers wanted, decide what products to stock, manage purchases and prices, maintain daily accounts and ensure that the small amount of working capital continued to circulate. Because the shop operated from her home, she could attend to customers while remaining available to her husband.

Hemraj has seen the change closely. “After my illness, I often felt helpless because I could no longer work or

support my wife financially. Earlier, she had to go to other people's homes for work, even when I needed her care. Today, she runs the grocery shop from home and manages our household and my medicines. I feel proud of her strength and determination," he says.

The business gradually began generating a more regular income. Shyama Bai earned around Rs. 3,000 in the first month and about Rs. 4,000 in the second. Over time, the monthly income increased to approximately Rs. 8,000. She has also managed to build savings of around Rs. 3,000.

For someone who previously had little opportunity to save, this represents an important change. Her income now contributes directly to household expenses and her husband's medicines, while the savings provide a modest financial cushion for unexpected needs.

"Earlier, it was difficult to manage household expenses and my husband's medicines. I worked in other people's homes, but the income was uncertain. The team encouraged me to start something of my own and supported me when I was unsure whether I could do it. Today, I run my grocery shop with confidence. I can earn while staying close to my husband, and I feel much more secure about our future," Shyama Bai says.

The transformation is visible beyond the household finances. Running her own shop has strengthened Shyama Bai's confidence and decision-making ability. She now makes decisions about what to purchase, how to manage her stock, how much to charge and how to use her earnings. Her role has shifted from a domestic worker dependent on uncertain wages to a home-based entrepreneur managing an enterprise of her own.

Her experience also highlights why livelihood interventions need to take women's circumstances into account. Formal employment or a larger enterprise may not have been realistic for Shyama Bai because of her caregiving responsibilities. A small home-based business, modest capital and continued encouragement offered a more practical pathway.

The intervention helped create the conditions for that transition by combining financial assistance with livelihood counselling, motivation, enterprise guidance and handholding. Shyama Bai's



determination, however, was what turned the opportunity into a functioning business.

Today, the small grocery shop in her home represents more than a source of income. It gives Shyama Bai the ability to earn while remaining close to her husband, contribute to household expenses and build some savings for the future.

Her journey—from working in other people's homes for uncertain wages to running a grocery enterprise generating around Rs. 8,000 a month—shows how modest investment, when matched with the right opportunity and a woman's determination, can become a meaningful pathway towards dignity, resilience and self-reliance.

04

From Tailoring Skill to Rural Enterprise



For Jincyben Raijibhai Vasava of Chamba village in Dediapada block of Narmada district, earning an income once seemed difficult. Her family owned a small piece of land, but it provided only a limited livelihood. After completing high school, Jincyben remained largely engaged in household responsibilities, while opportunities to earn in the village were scarce. She wanted to contribute to her family and help support her younger sister's nursing education, but she did not know where to begin.

The turning point came when Jincyben and her mother joined the village Self-Help Group (SHG) under the Sanjivani Programme. Regular SHG meetings and livelihood sessions exposed her to different possibilities for earning an income. She took part in sessions on financial literacy, nutrition gardening, entrepreneurship and livelihoods.

Tailoring soon emerged as a practical option. Jincyben was interested in the skill, and the programme team encouraged her to consider it as a home-based enterprise. She began to see that a skill she could learn locally could also become a source of regular income.

"Earlier, I wanted to earn and support my family, but I did not know where to begin. I was encouraged to learn a skill and believe that I could create something of my own. That gave me the confidence to take the first step," Jincyben recalls.

She enrolled in tailoring training on 1 December 2024. The early days were not easy. She had to practise repeatedly to improve her stitching, measurements, finishing and designs. There was also uncertainty about whether people would actually come to her for tailoring services.

With regular practice and mentoring, her confidence grew. She began to understand customer requirements, pricing and the basics of running a small enterprise. After completing the training, her SHG provided financial assistance on 6 June 2026, enabling her to purchase her first sewing machine.

That machine became the starting point of her enterprise. Jincyben began taking orders from her village and neighbouring communities. Her attention to quality and timely delivery gradually helped her build a customer base. As the number of orders increased, she reinvested part of her earnings and purchased an electric sewing machine. It allowed her



to work faster and accept more orders.

Today, she earns an average of around Rs. 30,500 a month. Her income helps meet household expenses and contributes to her younger sister's education. She has also purchased a two-wheeler, which has made it easier for her to travel to nearby villages, purchase materials, deliver orders and reach new customers.

Her father, Rajibhai, has watched the change closely. "We always wanted Jincyben to become independent, but opportunities were limited in the village. When she started earning through tailoring, we saw a new confidence in her. Today, she is contributing to the family and planning her future with much greater confidence."

Her success is beginning to influence other women and girls in the community. Adolescent girls and women approach her to learn about tailoring and ask about opportunities for skill development. Jincyben encourages them to join SHGs, participate in training and consider livelihoods that can be developed within their own communities.

What began as a search for a livelihood has gradually become a small enterprise. The combination of skill training, livelihood counselling, mentoring, SHG support and access to finance helped Jincyben move from having an interest in tailoring to running a business.

Her story is ultimately about more than a sewing machine or a monthly income. It is about a young woman discovering that a skill can become an asset, an income can become a source of confidence, and a home-based enterprise can open up new possibilities for an entire family.

Jincyben's journey shows how the right opportunity, combined with determination and sustained support, can help a rural woman build a livelihood on her own terms.

05

Tailoring Centre Becomes a Space for Empowerment



For Manisha Mehta of Nainod Patel Nagar, Indore, the journey towards economic independence began with a willingness to learn and the courage to turn a skill into a livelihood. Before joining the Sanjivani Project, Manisha had no stable source of income. Her husband, Vikas, worked as a daily wage labourer, but his employment and earnings were irregular. With two children to support, the family had to carefully manage its limited income to meet household expenses, education costs and other essential needs.

Manisha was already active as a community volunteer, but her participation in community work had not translated into an independent livelihood. She wanted to contribute to the family income but lacked the skills, resources and confidence to start an enterprise. The situation began to change as the Sanjivani Project team engaged with women in her community. Through regular interactions, Manisha was encouraged to identify her strengths and explore possibilities for economic self-reliance.

The discussions introduced her to savings, financial literacy, Self-Help Groups, affordable credit and livelihood opportunities. She subsequently received tailoring training, along with guidance and continued encouragement on how a technical skill could be developed into a viable enterprise. For Manisha, the training was an important turning point. It gave her not only a practical skill but also the confidence to imagine herself as an earner and, eventually, as someone who could help other women develop livelihoods.

Her husband remembers the family's earlier difficulties: “When my work was irregular, there were times when meeting household expenses and planning for our children's education was stressful. I was happy when Manisha decided to learn tailoring and start something of her own. Today, seeing her work confidently and contribute to the family has given us greater security. I am very proud of what she has achieved.”

The next challenge was to arrange the resources needed to start. With guidance, Manisha accessed a loan through the cooperative society and invested in the equipment and materials required for her tailoring centre. On 27 November 2025, she formally began her enterprise.

The initial months required patience. Manisha had to attract customers, understand their requirements, manage orders and establish a reputation for quality, while continuing with her household responsibilities. The transition from trainee to entrepreneur meant learning

how to manage not only a sewing machine but also customers, income, expenses and time. Gradually, her work began attracting customers from the surrounding community.

Today, Manisha earns approximately Rs. 12,000-15,000 a month through tailoring. Her income contributes to the family's household expenses and helps them manage their children's education, coaching and other essential needs with greater confidence. A family that once had to navigate considerable uncertainty now has an additional and more dependable source of income.

But Manisha's livelihood has grown beyond her own household. Her tailoring centre has become a learning space for other women in the community. She provides tailoring training to women who want to develop their own skills and has already seen one of her trainees establish a tailoring business of her own. She has also expanded her own capabilities and now provides training in Mehndi and beauty-parlour skills, creating additional avenues for women to explore income opportunities.

“Earlier, I wanted to earn and support my family, but I did not know where to begin. The team encouraged me, trained me in tailoring and helped me access the support needed to start my centre. Today, I am earning regularly and contributing to my family. The greatest happiness for me is that I can now teach other women and help them become independent too,” Manisha says.

Her experience illustrates the multiplier effect that can emerge when women gain access to skills, finance and confidence. Manisha's first achievement was creating an income for herself. Her next has been to use what she learned to create opportunities for others. Each woman she trains has the potential to carry the learning into another household and another livelihood.

The change can therefore be measured in more than Manisha's monthly earnings. She has moved from having no regular independent income to earning Rs. 12,000-15,000 a month. At the same time, she has moved from being a learner to becoming a trainer, creating a pathway for other women to develop skills and pursue livelihoods of their own.



The experience also shows that economic empowerment is not necessarily a one-time intervention. Training opened the door, access to finance helped her start, and continued guidance supported her through the early stages of enterprise development. Manisha's determination transformed these opportunities into a functioning livelihood and, eventually, into a platform for supporting others.

Her tailoring centre is now more than a workplace. It is a space where women learn skills, explore livelihood possibilities and build confidence. Manisha's journey from learning to earning - and then to teaching - shows how one woman's economic progress can create opportunities that extend well beyond her own household.

06

From Rs. 90 a Day to Greater Financial Security



For Kusum Rawat of Kamal Nagar in Indore, earning enough to meet her family's basic needs was once a daily struggle. With education only up to Class 5, her employment options were limited. She worked as a toy packer and earned around Rs. 90 a day. Most of what she earned went towards food, household expenses and other immediate needs, leaving little possibility of saving for the future.

Kusum, 51, lives with her two sons and daughter. Her eldest son also works as a daily wage labourer, but the family's combined income was still barely enough to meet their needs. Healthcare, unexpected expenses and future requirements often had to take a back seat to immediate household priorities. Kusum wanted better work and a more stable income, but limited education and skills made it difficult to find alternatives.

A change began through the Sanjivani Project, implemented by Jan Vikas Society. During regular community interactions, the team understood Kusum's livelihood situation and explored employment opportunities that matched her circumstances. Instead of treating her limited education as a barrier, they focused on identifying work through which she could earn more steadily.

This led to an employment opportunity in tamarind processing and peeling.

The shift made a significant difference. Kusum's monthly income increased to approximately Rs. 9,000-10,000. The higher earnings gave her greater room to manage household expenses and reduced some of the uncertainty that had accompanied her earlier income.

Her eldest son remembers that period: "When my mother was working as a toy packer, she worked hard for very little income. Managing the household with our limited earnings was always stressful. The support from the team opened a new opportunity for her. Today, seeing my mother earn better and contribute confidently to our family gives me great pride."

The change, however, was not limited to her monthly earnings. When almost every rupee had previously been absorbed by immediate expenses, saving had seemed unrealistic. With a more stable income, Kusum began thinking about financial security beyond the present. She was encouraged to explore formal financial services and develop a regular savings habit. She subsequently became a member of a cooperative and opened an account,

through which she now saves Rs. 500 every month.

For Kusum, the amount represents more than a monthly saving. It is the beginning of a financial cushion for emergencies and future needs. Regular saving has also changed the way she thinks about managing money. She now has greater confidence in planning her household finances rather than simply responding to one expense after another.

"Earlier, I earned only around Rs. 90 a day by packing toys, and it was very difficult to manage our daily needs. The team understood my situation and helped me find better work. Today, I earn much more through tamarind processing. I can support my family better and save Rs. 500 every month. I feel more confident because I know I am building something for my future," Kusum says.

Kusum's experience demonstrates that livelihood transformation does not always mean starting a business. For women with limited education and few employment options, access to suitable work, employment linkages and financial inclusion can make an equally significant difference. In her case, identifying a better employment opportunity was the first step; developing the habit of saving helped turn the increased income into greater financial security.

The impact can be seen in the numbers: Kusum has moved from earning around Rs. 90 a day to approximately Rs. 9,000-10,000 a month and from having little scope for savings to setting aside Rs. 500 every month. More importantly, she is better positioned to manage household needs, respond to unexpected expenses and think about her family's future.

Her journey also highlights the importance of understanding the specific livelihood constraints faced by women. A woman with limited formal education may not need a conventional entrepreneurship programme. She may need someone to identify an appropriate employment opportunity, connect her to it and help her develop the financial habits that can make the resulting income more secure.

For Kusum, one better employment opportunity has changed the possibilities available to her family. She



is earning more, saving regularly and facing the future with greater confidence. What began with an income of Rs. 90 a day has become a journey towards greater economic resilience and financial security.

07

Digital Skills Open New Doors for Bhavanaben



In Tokrala village, Bhavanaben Jadav had little exposure to technology and no regular source of income. At 23, she wanted to contribute to her family but had few livelihood opportunities available to her. Like many families in the village, she had also seen the difficulties people faced in accessing digital government services. Applying for schemes, updating Aadhaar details, making digital payments and completing online applications often meant travelling to nearby towns, spending money and losing a day's work.

Bhavanaben herself was initially unsure whether she could work with digital technology. She had limited experience using online platforms and lacked the confidence to consider digital services as a livelihood. That began to change when she was selected for training as a Digital Sakhi through the Sanjivani Programme.

The training introduced her to smartphones, online portals, government applications, Aadhaar-related services, digital payments, banking transactions and welfare schemes. She also learned to communicate with customers, solve problems and assist people who were unfamiliar with digital processes. What initially seemed difficult gradually became manageable through practice and mentoring.

"In the beginning, I was afraid that I would not be able to understand online applications and digital services. I was encouraged to keep practising and supported whenever I faced difficulties. That gave me the confidence to start working independently," Bhavanaben recalls.

She formally began working as a Digital Sakhi on 25 February 2026. The early days were challenging. Many villagers, particularly elderly people and women, were hesitant to use digital services because they feared making mistakes or losing money through online transactions. Bhavanaben responded by patiently explaining the processes and, where necessary, visiting households to help people complete applications.

Her efforts gradually built trust. She began helping villagers apply for government schemes, obtain certificates, make digital payments, access banking services and complete scholarship and pension applications. She also helped families obtain e-Shram Cards and apply for the MA Yojana and Ayushman Cards.



One family she assisted had little knowledge of several government benefits available to them. Bhavanaben explained the procedures and helped them complete the applications. When a family member needed medical treatment, she also helped them understand and obtain the Ayushman Card at the hospital.

"Earlier, we did not know how to apply for many government schemes. Bhavanaben explained everything patiently and helped us complete the applications. We were able to obtain the necessary cards and access benefits without repeatedly travelling to another town. Her support made the process much easier for our family," a member of the beneficiary family says.

Her work has created more than a useful service for the village. It has also given Bhavanaben a source of income. The earnings from her digital services contribute to her family's financial stability and have given her greater economic independence. More importantly, she has gained recognition as a young woman who can use technology to solve practical problems in her community.

What began with hesitation has gradually become a livelihood and a community role. Bhavanaben now works as a Digital Sakhi, rural digital entrepreneur and community resource person, helping people navigate services that were once difficult to access.

Her experience shows that digital inclusion is not simply about putting technology in people's hands. It is also about having someone within the community who understands the technology, can explain it in simple terms and can help people use it with confidence.

For Bhavanaben, digital skills have opened a new livelihood. For her community, they have brought essential services a little closer to home.

08

A Pushcart, Two Loans and a New Future



For 48-year-old Taruna Sarwan of Scheme No. 140 in Indore, the journey to economic independence began with a small pushcart and a decision to try something of her own.

Originally from Maharashtra, Taruna lives with her husband, Rajesh, who works as a rickshaw driver, and their son, who works as a DJ at weddings and other events. Their household income was uncertain, making it difficult to manage everyday expenses and plan for larger family needs. Taruna wanted to contribute to the family's income but lacked the capital, business knowledge and confidence to start an enterprise.

Her association with the Sanjivani Project in 2023 introduced her to a different possibility. Through awareness sessions, Self-Help Group (SHG) formation, financial literacy, savings and livelihood discussions, she began to see self-employment as something within her reach.

The first step was collective. Taruna helped form an SHG of 10 women. Each member contributed Rs. 100 a month. The amount was modest, but regular savings gradually built financial discipline and gave the women a stronger sense of collective confidence. The meetings also became a space to discuss household challenges, aspirations and possibilities for earning.

With encouragement from the group and guidance from the project team, Taruna accessed her first loan of Rs. 5,000. On 12 July 2025, she used the money to start selling snacks, chocolates, soaps and other household items from a small pushcart.

For Taruna, the cart was more than a means of selling goods. It was her first independent economic asset.

The early days were not easy. She had never run a business and had to learn how to select products, understand customer preferences, set prices and manage limited working capital. Regular follow-up and guidance helped her work through these challenges, while the SHG provided encouragement and a support system.

Slowly, customers began returning. Taruna learned which products were in demand and how to manage her earnings. Instead of spending all the money she earned, she began thinking about how to reinvest it and expand the business.

Her husband noticed the change. "Earlier, managing our household with my income alone was difficult. After Taruna started her business, I saw a different confidence in her. The support she received through the SHG gave her the courage to take responsibility and contribute to our family. Today, I feel proud of the business she has built," Rajesh says.

As the customer base grew, Taruna saw an opportunity to take the business further. With support from her SHG, she accessed a second loan of Rs. 20,000. This time, the money enabled her to move beyond the pushcart and establish a permanent grocery shop.

The transition changed the scale of her enterprise. The shop allowed her to stock a wider range of products, remain open more regularly and build stronger relationships with customers. What had started as a small street-side activity was becoming a stable neighbourhood business.

Today, Taruna earns approximately Rs. 18,000-19,500 a month from the grocery shop. The income has strengthened the family's ability to manage everyday needs and respond to larger expenses. It has also allowed Taruna to reinvest in her business and increase the range of products she keeps in stock.

But the most visible change is in Taruna herself. "Earlier, I felt that my responsibilities were limited to managing the household, and I often worried about how we would meet our needs. The project helped me understand the importance of savings and gave me the confidence to start something of my own. Today, I am earning, contributing to my family and making decisions with greater confidence. I want other women to believe that they can also become financially independent," she says.

Her journey has also influenced other women in the community. Her experience has encouraged women to consider joining SHGs, saving regularly and exploring livelihood opportunities of their own.

Taruna's story shows how a modest beginning can evolve when collective savings, access to affordable credit, mentoring and persistence come together.



The first Rs. 5,000 loan helped her take the initial risk. The second Rs. 20,000 loan helped her expand. But it was her willingness to learn, adapt and reinvest that turned those opportunities into a growing enterprise.

From a small pushcart to a permanent grocery shop earning nearly Rs. 20,000 a month, Taruna has built more than a source of income. She has built confidence, decision-making power and greater financial security for her family.

Her journey began with Rs. 5,000 and a pushcart. Today, she is running a business of her own—and encouraging other women to believe that they can do the same.

09

A Buffalo, a Loan and New Hope



Urmilaben Rameshbhai Vasava never had the opportunity to attend school. But she was determined that her three children - one daughter and two sons - would have the opportunities she had missed. Her daughter has completed a nursing course and now works in a private hospital. Her elder son works for a company on daily wages, while her younger son studies science in an English-medium school in Dediapada. For Urmilaben, ensuring that her children could study and build independent lives was always a priority.

The family depends on a small piece of inherited agricultural land registered in her father-in-law's name. With limited and uncertain income, managing household expenses, agricultural costs and the children's education was a constant challenge. For several years, Urmilaben earned additional income by selling milk from a buffalo. The dairy income helped pay school and college expenses and meet household needs. But when the buffalo grew old and stopped producing milk, that regular source of income disappeared.

Determined not to let her children's education suffer, Urmilaben borrowed Rs. 30,000 from a private finance company at a high interest rate. Repaying the loan became increasingly difficult, and penalties for delayed instalments added to the pressure. "I had no desire to borrow money, but I did not want my children to stop studying because of our financial situation. Every month, I worried about arranging the instalment as well as their educational expenses," Urmilaben recalls.

Urmilaben was already a member of the women's credit cooperative, but she had stopped saving after 2017. Her recorded savings stood at just Rs. 2,075, with her last contribution being Rs. 100. Her situation came to the attention of the Sanjivani Programme through village meetings and interactions with the cooperative. Instead of continuing to depend on expensive private credit, she was encouraged to consider rebuilding her dairy livelihood through cooperative finance.

Urmilaben proposed taking a Rs. 50,000 cooperative loan to purchase a buffalo and restart her dairy activity. With guidance on the loan process and support in presenting her livelihood plan, she applied for the loan. It was approved on 10 October 2023, allowing her to purchase a new buffalo and restart dairy farming. The new buffalo gradually restored a regular source of income. She also diversified her livelihood by nurturing grafted mango trees and continuing agricultural

activities. Today, she earns around Rs. 8,000 - 10,000 a month from milk sales, seasonal mango production and farming.

The responsibility was not easy. Her husband has undergone two major surgeries and faces continuing health challenges. Urmilaben nevertheless continued managing the livestock, farm, household and children's education. The cooperative became more than a source of credit; it gave her a way to rebuild her financial confidence. Within a year, she repaid the entire Rs. 50,000 loan, resumed regular savings and later became eligible for another Rs. 50,000 loan. The experience strengthened her belief that affordable, collective financial systems could provide a more sustainable alternative to private borrowing.

For her daughter, the support her mother provided had a lasting impact. "My mother took the loan and paid my fees and other educational expenses. Today, I am working as a nurse in a private hospital. I owe this opportunity to my mother," she says. As the family's financial situation improved, Urmilaben purchased a motorcycle for family mobility and invested in expanding their government-supported house.

Her own understanding of the cooperative has changed as well. Earlier, I thought the cooperative was simply a place for saving and borrowing. Today, I understand that it gives women confidence and a chance to stand on their own feet. I want other women to save regularly and use the cooperative to build their livelihoods, she says. Urmilaben is now an active participant in cooperative meetings and speaks at its Annual General Meeting, encouraging other women to save regularly and make productive use of cooperative finance.

Urmilaben's journey shows that financial empowerment is about more than access to credit. For her, it meant moving away from high-interest borrowing, rebuilding a livelihood, managing debt responsibly and creating greater security for her family. Today, she is a dairy farmer, cultivator, mother and financial decision-maker. Her experience shows how access to appropriate credit, combined with a viable livelihood opportunity and the confidence to make productive investments, can help a family move towards greater resilience.



For Urmilaben, the most important return on that investment is not simply the income from her buffalo or farm. It is seeing her daughter become a nurse and knowing that her children's future is no longer defined by the financial limitations she once faced.

10

Stitching Together Confidence, Income and Economic Independence



For 49-year-old Kusum Chauhan, tailoring had always been more than a skill. It was an unrealised possibility. Living in Scheme No. 140 in Indore, she knew how to stitch clothes but had never been able to turn that ability into a regular source of income. Starting a business required a sewing machine, materials, customers and, above all, the confidence to take the first step.

That confidence was in short supply. Her husband, Dinesh Chauhan, had an irregular income, while the family had to manage the everyday needs of their household. Their two daughters are now married, and their son works outside the area. With limited financial resources, investing in a new livelihood was difficult.

For years, Kusum's tailoring skills remained largely unused. That began to change when she joined the Sanjivani Programme implemented by Jan Vikas Society. She became part of its capacity-building and empowerment activities in August 2025. The sessions encouraged women to recognise their existing skills, explore livelihood opportunities and take greater control of their economic decisions.

For Kusum, the discussions were a turning point. She began to see that the tailoring skills she had possessed for years could become the foundation of a small enterprise.

"For a long time, I had the skill but did not have the courage to start. We had to think carefully about every household expense, and there was very little scope to invest in a new livelihood. The team encouraged me to believe that my tailoring skill could become a source of income. Their support gave me the confidence to take the first step," she says.

The journey from skill to enterprise, however, was not immediate. Kusum needed to learn more than stitching. She had to understand local demand, deal with customers, purchase materials, decide prices, complete orders and balance the demands of a home-based business with household responsibilities.

With regular guidance and encouragement, she eventually invested in a USHA 3-in-1 tailoring machine and began working from home. The machine quickly became more than a household asset. It gave Kusum the means to put her existing skill to work.

The early days were uncertain. Orders did not come regularly, and Kusum wondered whether the new venture would generate enough income to justify the investment. Gradually, however, people from the surrounding community began approaching her for tailoring work. As the orders increased, so did her confidence.

Her husband noticed the change. "Earlier, managing household needs depended largely on whatever income was available to us, and planning for additional expenses was difficult. After Kusum started her tailoring work, she began contributing through her own efforts. Her confidence has increased, and I can see how proud she feels about being able to earn independently," Dinesh says.

Today, Kusum earns around Rs. 400 a day from tailoring. The income may appear modest, but for a household that previously had limited and irregular earnings, it has made a meaningful difference. She can contribute to daily household expenses, purchase materials for her work and respond more confidently to unexpected financial needs.

The change is also visible in how Kusum sees herself. She is no longer simply someone who knows tailoring. She is a home-based entrepreneur who finds customers, manages orders, handles her earnings and makes decisions about her work. Her home has become a small workplace, and her skill has become a productive economic asset.

The transformation illustrates an important distinction in livelihood development: possessing a skill does not automatically create an income. Women often need confidence, access to productive assets, market awareness, mentoring and an enabling environment to convert skills into viable livelihoods.

Kusum's story is not one of a dramatic overnight transformation. It is a story of a woman taking a small but significant step towards economic independence. A skill that had remained unused for years is now generating income. A sewing machine has become an instrument of enterprise. And a woman who once hesitated to start is now



building a livelihood from her own home.

For Kusum, the next stitch is no longer just part of a garment. It is part of a livelihood she has created for herself.

11

Kala Bai Turns a Small Cart into Enterprise



For Kala Bai Rathore of Naya Basera, Indore, the road from financial hardship to entrepreneurship began with a small vegetable cart. Today, she runs a growing fruit and vegetable business that earns around Rs. 30,000 a month and has become an important source of livelihood for her family.

Kala Bai, 58, lives with her husband, Rajendra, and their four children—two sons and two daughters. Rajendra worked as a daily wage labourer, and his irregular income was the family's main source of livelihood. Managing food, household expenses, children's education and other essential needs was a constant challenge. With no savings or capital to invest in a business, Kala Bai had few opportunities to improve the family's financial situation. She wanted to contribute to the household income but did not know where to begin.

Her circumstances began to change after she became part of the Atma-Samman Self-Help Group (SHG) through the Sanjivani Project. Regular SHG meetings introduced her to savings, financial planning, access to credit and livelihood opportunities. She also began discussing possible businesses with other women and learning about basic aspects of enterprise management, including purchasing, pricing, customer relations and reinvestment.

Selling vegetables emerged as a practical livelihood option. With encouragement from her group, Kala Bai accessed a Rs. 10,000 loan and started selling vegetables from a small cart on 24 January 2025. The beginning was modest. She had few customers and limited experience in understanding market prices, purchasing and managing daily sales. But she persisted, gradually learning from her customers and the local market. By maintaining the quality of her produce, dealing fairly with customers and ensuring regular availability, she slowly built a loyal customer base.

Rajendra remembers the family's earlier struggles: "Managing our household and securing the future of our four children only through my uncertain daily wages was very stressful. When Kala Bai joined the SHG and started the vegetable business, I could see a change in our family. Today, our sons are also involved in the business, and I feel proud of her courage and determination."

As the customer base grew, Kala Bai began to see that the cart could become more than a survival activity. She

wanted to expand the business but needed additional working capital. On 12 February 2026, she accessed a second loan of Rs. 15,000. The additional capital allowed her to purchase larger quantities and a wider range of vegetables. She also began selling fruits and taking bulk orders for weddings, parties, community functions and other events.

The small cart gradually evolved into a wholesale fruit and vegetable enterprise. Today, Kala Bai earns approximately Rs. 30,000 a month. The increased income has strengthened the family's financial stability and created new opportunities for her children. Her two elder sons, after completing their education, have joined the family business and now have a source of livelihood within the enterprise. The improved household income has also helped the family manage the education and marriage-related expenses of their daughters without relying heavily on informal borrowing.

"Earlier, our family struggled to manage even our regular expenses because my husband's income was uncertain. I wanted to do something but did not know where to begin. The support and encouragement I received gave me the confidence to start. I began with a small vegetable cart, but gradually my business grew. Today, I am earning well, supporting my family and working alongside my sons. I feel proud that I was able to create something for my family," Kala Bai says.

The change is not reflected only in her income. Kala Bai has developed the confidence to negotiate with suppliers, manage customers, plan purchases, handle bulk orders and make business decisions independently. She has moved from being largely dependent on an uncertain household income to becoming an active economic contributor and entrepreneur.

Her experience also highlights the importance of combining access to finance with preparation and support. The SHG provided a platform for savings and collective action, while access to affordable credit provided the working capital needed to start and expand the business. Regular guidance helped Kala Bai understand how to manage the enterprise, but her persistence and willingness to learn turned these opportunities into a growing livelihood.



Kala Bai's journey demonstrates that entrepreneurship does not always require substantial capital or formal business experience. Sometimes, it begins with a small loan, a practical idea and the courage to take the first step. She started with Rs. 10,000 and a vegetable cart; today, she runs a business generating around Rs. 30,000 a month, works alongside her sons and has helped create greater financial security for her household.

What began as a small livelihood has grown into a family enterprise—strengthening not only the family's income, but also Kala Bai's confidence, decision-making power and sense of economic independence.

12

From Financial Uncertainty to Collective Strength



For Gangaben Damnyiabhai Vasava of Koliwada village, managing a household has always meant juggling several responsibilities. She looks after farming, household work and a beauty parlour, while her husband works as a teacher in a private school and lives with diabetes. She also raised her husband's daughter from his previous marriage after the child's mother passed away. The daughter is now married and lives separately.

With medical, agricultural and household expenses to manage, Gangaben knew the importance of financial security. Yet for several years, she had been disconnected from the women's credit cooperative. Her last savings deposit was in 2015, and her savings had accumulated to only Rs. 1,770.

That began to change when she started attending village meetings organised through the Sanjivani Programme. Discussions on savings, financial planning, emergency preparedness and women's economic decision-making encouraged her to reconnect with the cooperative.

"I had stopped saving for many years and did not realise how important the cooperative could become during a difficult time. I was encouraged to start again and understand that even small, regular savings can create security," Gangaben recalls.

She resumed saving regularly. Within a year, her savings had crossed Rs. 30,000. Soon, a family emergency showed her just how valuable that decision had been.

The family had kept Rs. 75,000 aside to pay the final instalment for their tractor, an important agricultural asset. When her husband's health deteriorated, a substantial part of their savings had to be spent on medical treatment. The family was suddenly faced with the possibility of losing the tractor if the instalment could not be paid.

Gangaben decided against approaching a private moneylender. Instead, she turned to the cooperative and learned about its emergency loan facility. She applied for a Rs. 30,000 loan in December 2024, which was approved on 16 December, just two days after her application.

The loan enabled the family to pay the tractor instalment and retain an asset that was central to their agricultural livelihood.

"Gangaben has taken a great responsibility for our family. When my health became a serious concern, she managed the household, farming and financial matters. The cooperative loan helped us save the tractor, and without her savings and determination, the situation would have been much more difficult," says her husband, Damnyiabhai Vasava.

With the tractor secured, the family continued farming and providing seasonal agricultural services. The tractor generated approximately Rs. 5 lakh in seasonal agricultural service income, strengthening the family's earning capacity. Gangaben also continued running her beauty parlour, adding another source of income.

She repaid the cooperative loan while continuing to save. By March 2026, her savings had reached Rs. 31,500.

The experience changed her understanding of financial security. Savings were no longer something she viewed as a distant goal. They had become a practical means of preparing for emergencies, while cooperative credit provided an alternative to high-interest borrowing.

Gangaben later shared her experience at the cooperative's Annual General Meeting before hundreds of women members. "This is our cooperative. When we save together, the cooperative stands with us in difficult times. Because I trusted our cooperative, my family's tractor and our livelihood were saved," she says.

Her story resonated with other women. Nearly 20 young women subsequently joined the cooperative and began saving regularly. Gangaben's experience shows that financial empowerment is not simply about getting access to credit. It begins with the habit of saving, develops through financial awareness and becomes meaningful when women have access to affordable and timely support during a crisis.

The journey from Rs. 1,770 in savings to Rs. 31,500, the protection of an important productive asset and the encouragement of other women to save have given Gangaben a new role in her community - not just as a farmer and entrepreneur, but as a confident financial decision-maker.



Her story offers a simple lesson: when women have the confidence to save and institutions they can rely on, financial preparedness can become a powerful source of family resilience.

13

Rain-Fed Farming Finds a New Source of Stability



For Bubadiya Kantibhai Bhikhabhai of Chorivav village in Danta taluka, Gujarat, making ends meet with a family of eight was never easy. The family depended largely on 1.5 bighas of rain-fed land, where they practised organic farming. Without assured irrigation, agricultural income was limited to the farming season, while household expenses continued throughout the year.

Bubadiya and her husband have six children - four daughters and two sons. One son is two years old, another child attends the Anganwadi Centre and the remaining four children are in primary school. Keeping all six children in school while managing food, healthcare and other household expenses was a constant challenge. Even the cost of notebooks, uniforms and learning materials had to be carefully planned around the family's uncertain income.

A new possibility emerged when the Sanjivani Programme, implemented by Sabarmati Samrudhi Seva Sangh, began working in Chorivav. Through village meetings and household interactions, the family learned about government schemes and livelihood options that could complement their existing farming.

Dairy farming appeared to be a practical option. A buffalo could provide regular income through milk sales while its manure could also be used on the family's organic farm. Bubadiya and her husband decided to explore the Government Buffalo Assistance Scheme.

Accessing the scheme, however, proved more difficult than expected. Their application could not initially proceed because essential documents, including Aadhaar and PAN-related requirements, were incomplete. For a family with limited experience of government procedures, completing the paperwork and navigating the application process was a significant hurdle.

The family received help in understanding the documentation requirements, completing the formalities and following up with the concerned institutions. After months of follow-up and scrutiny, their application, submitted on 8 November 2024, was approved on 19 December 2025.

“Earlier, I was always worried about managing household expenses and meeting the educational needs of my children. With six children, there were many expenses, and our small farm could not provide income throughout the year. I was helped to understand that dairy farming could create another source of income, and I received

support throughout the application process," Bubadiya says.

The family received a financial assistance package of Rs. 67,000, comprising a government subsidy of Rs. 45,000 and a soft loan of Rs. 22,000. On 20 January 2026, they purchased a buffalo and began supplying milk to the local dairy cooperative.

The buffalo soon became an important addition to the family farm. Bubadiya's family now earns approximately Rs. 3,750 every fifteen days, or nearly Rs. 7,500 a month. Unlike agricultural income, which depends on the harvest, the regular milk income helps the family manage everyday expenses throughout the year.

The manure has also become useful on their farmland, supporting their organic farming practices and reducing the need for external inputs. The family has thus been able to combine two livelihood activities rather than depending entirely on one.

Her husband has seen the difference in the family's financial situation. The buffalo has become an important asset for our family. Earlier, we depended mainly on our small farm and struggled when there was no agricultural income. Now we receive money from milk regularly, and the manure is useful for our field. We have also been able to repay the Rs. 22,000 loan within a year. This has given us confidence to plan better for our children's future.

The additional income has also eased the pressure of meeting educational expenses. The family no longer has to wait for the harvest to arrange money for school materials and other household requirements. The dairy activity has the potential to generate nearly Rs. 90,000 annually, providing a more dependable source of income alongside agriculture.

The change is also visible in Bubadiya's confidence. She and other women in the family have become more comfortable participating in community meetings, discussing livelihood opportunities and approaching government institutions. Their experience has encouraged neighbouring families to consider dairy farming and livestock-related government schemes.

Bubadiya's experience shows that a livelihood asset can have an impact well beyond the income it generates. When a government scheme is combined with awareness, documentation support, institutional linkage and sustained handholding, a family with limited resources can turn a small opportunity into a more stable livelihood.

For a family once dependent almost entirely on a small rain-fed farm, the buffalo has become more than livestock. It has brought a regular income, strengthened the farm, eased the pressure of children's education and given the family greater confidence in planning for the future.

14

Nutanben Turns Craft into a Livelihood



In Karol village, Nutanben Parmar once depended largely on irregular daily wage work to support her family. At 30, she was willing to work but had few opportunities to develop a skill that could provide a more dependable income. Her family of five had to manage household expenses alongside the education of her two children, who study in Classes 8 and 5. School fees, notebooks, uniforms and other educational needs often put additional pressure on an already limited family income.

Nutanben wanted to contribute more to the family's earnings, preferably through work that could be managed from home. But without a specialised skill or access to livelihood opportunities, she continued to depend on daily wage labour. The uncertainty of not knowing how much she would earn each month made planning household expenses particularly difficult.

An opportunity emerged when she became connected with the Sanjivani Programme and was encouraged to participate in training in doormat making, a traditional craft with potential for local and wider markets. The training offered her more than a new technical skill. It gave her an opportunity to consider whether something she could produce with her own hands could become a source of income.

Nutanben began the training in February 2025. She learned to prepare different designs, improve finishing and understand the quality expected by customers. The initial period required patience and repeated practice, but gradually she became more confident in her ability.

"Earlier, I wanted to earn and support my children's education, but I did not know what work I could do from home. I was encouraged to join the training and supported through the admission process. Slowly, I began believing that I could earn through my own skills," Nutanben says.

After completing the training, she began making doormats from home in March 2025. The first few months were uncertain. She had to improve her designs, find customers and understand what people were willing to buy. But she continued practising and gradually began receiving orders.

As customers appreciated the quality of her work, orders increased. What had started as a training exercise slowly developed into a home-based livelihood. The income may have begun modestly, but it gave Nutanben



something she had not had before: greater control over her own earning capacity.

Her husband, Kamal, noticed the difference in the family's daily life.

"Earlier, managing household expenses and our children's educational needs was difficult because our income was uncertain. Today, Nutanben has her own skill and income. Her contribution has reduced the pressure on the family, and we are happy to see her working with confidence and dignity."

Nutanben now contributes to household expenses and is better placed to support her children's education. Her work has also changed the way she sees herself. Instead of depending entirely on irregular wage labour, she has a skill that she can practise from home and develop further as the market grows.
The experience has also shown her that traditional crafts need not remain only a household activity. With training, quality improvement and access to customers, they can become viable livelihood options for rural women.

For Nutanben, the doormat-making enterprise is still a growing journey. But the change is already visible. She has acquired a skill, developed confidence and created an income source that she can manage alongside her family responsibilities.

Her story demonstrates how a relatively simple skill, when matched with opportunity and persistence, can give a rural woman greater economic independence and a stronger voice in decisions about her family's future.

15

Small Savings Open the Door to Entrepreneurship



For Renukaben Rajbhai Barandabhai of Rudardi village in the Shamlaji area of Gujarat, household finances were once closely tied to an uncertain combination of rain-fed farming and daily wage labour. Her family owns only 1.5 bighas of land, without irrigation, making farming largely dependent on the monsoon. During the remaining months, her husband, Rajeshbhai, travelled to nearby villages and towns in search of daily wage work.

The couple has three children - a daughter in Class 5 and two sons in Classes 7 and 9. Managing food, healthcare and educational expenses from irregular earnings was a constant challenge. School fees, uniforms, notebooks and other requirements had to be planned carefully around whatever income was available. Renukaben wanted to contribute to the family's finances but had neither the capital nor the experience to start a business.

Her circumstances began to change when she became associated with the Sanjivani Programme, implemented by Sabarmati Samrudhi Seva Samiti. Through household visits and village meetings, she participated in financial literacy and savings activities and learned how regular savings could build financial security and eventually provide access to affordable credit.

Renukaben began saving regularly through the local Women's Cooperative Society. The amounts were modest, but she remained consistent. Over time, saving became a habit and strengthened her confidence in managing money. It also opened up the possibility of using collective financial services to start a livelihood.

As her confidence grew, she began exploring enterprise options that could be managed alongside household responsibilities. With guidance on accessing credit and support from the Women's Cooperative Society, she obtained an affordable loan and decided to start a footwear business.

In November 2025, Renukaben opened a small footwear shop from her home. The early months involved learning how to select stock, understand customer preferences, maintain records and manage limited working capital. She gradually built a customer base by offering villagers an opportunity to purchase affordable footwear without travelling to distant markets.

"Earlier, I was worried about how we would manage the children's school expenses when my husband's work was uncertain. I had very little confidence that I could run a business. I was encouraged to save, guided towards the cooperative and helped to believe that I could start something of my own," Renukaben says.

Today, the shop earns her an average daily profit of around Rs. 500, generating approximately Rs. 12,000 -Rs. 15,000 a month. The income has provided the family with an additional and more regular source of earnings, making it easier to meet household expenses and children's educational needs.

For Rajeshbhai, his wife's enterprise has changed the family's financial outlook.

"Earlier, most of our income depended on farming and the daily wage work I found outside the village. Renukaben's shop has given us another dependable source of income. Now we can manage our children's education and household needs with greater confidence. I am proud that she has built this business through her own effort."

Running the shop from home has allowed Renukaben to balance the enterprise with household responsibilities. More importantly, she has become a more active participant in family financial decisions. The income she generates has strengthened her confidence and earned her greater recognition within the community.

Her experience is also encouraging other women in Rudardi to think differently about savings and livelihoods. Renukaben now encourages women to join the cooperative, develop regular saving habits and explore enterprises suited to their circumstances.

Her journey shows that rural entrepreneurship does not always begin with substantial capital. Regular savings, access to affordable credit, appropriate guidance and the confidence to take the first step can be enough to open a new possibility.

Today, Renukaben is not simply running a footwear shop. She is a rural entrepreneur and a more confident financial decision-maker, contributing



directly to her family's economic security. Her experience demonstrates how women's participation in savings institutions can strengthen household resilience, support children's education and create opportunities for economic independence.

For a family once dependent on rain-fed farming and seasonal wage labour, the small shop represents something much larger: a growing source of income, greater financial confidence and a new sense of possibility.

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Seasonal Migration Gives Way to Sustainable Livelihood



For Sharmilaben Manojbhai Kharadi of Sodpur village in Shamlaji taluka, Gujarat, making a living was once closely tied to the monsoon. Her family owns only two bighas of rain-fed agricultural land, without irrigation. Farming could not provide enough income throughout the year, forcing her to migrate to neighbouring villages during the dry months in search of daily wage work.

Her three children - two daughters studying in Classes 7 and 9 and a son in Class 6 - attend the village school. While they stayed with their grandparents during her periods of migration, Sharmilaben worried about their education. School materials, uniforms, notebooks and other expenses had to be managed alongside food and household needs, making an already uncertain income even more difficult to stretch.

A new possibility emerged when Sharmilaben became involved in the Sanjivani Programme. Through community meetings and livelihood sessions, she learned about Gram Sabha participation, nutrition gardening, traditional seed conservation and sustainable agriculture. More importantly, she began to understand how government programmes and locally available resources could support livelihoods without requiring her to leave the village.

She was encouraged to explore goat rearing through the Pashu Palan Khatam Bakra Yojana (Goat Rearing Scheme). The first application, however, was rejected because of documentation-related issues. For someone unfamiliar with government procedures, the setback was discouraging. With support, she understood the reasons for rejection, corrected her documents, opened a bank account and submitted the application again.

"There were times when I felt that the process was too difficult and that I would not be able to complete it. I was encouraged to keep trying and helped to understand each step. That gave me the confidence to apply again," Sharmilaben recalls.

Her persistence eventually paid off. Her application, submitted on 25 September 2024, was approved on 12 February 2025, and Rs. 45,000 was deposited directly into her bank account. She used the amount to purchase 10 goats and construct a goat shed. She bought the goats in February 2025 and gradually began building her livestock activity.

The change has reduced the family's dependence on seasonal wage labour. Sharmilaben can now combine goat rearing with agriculture while remaining close to her children. Instead of leaving home for weeks in search of work, she has a productive livelihood asset that can grow within the village.

Her husband has also seen the difference. "Earlier, Sharmilaben had to leave home for work, and we were always worried about managing the household and the children's education. Now she has work near our home. The goat-rearing activity has given our family another source of income and more confidence about our children's future."

The additional livelihood has made it easier for the family to plan its expenses and meet the children's educational needs. Sharmilaben is also able to spend more time with her children and participate more actively in decisions about household expenditure, education and livelihood investments.

The change is beginning to influence others in the village. At least two other families in Sodpur have shown interest in exploring livestock as a livelihood option after seeing the possibilities offered by goat rearing. Sharmilaben now encourages other women to participate in Gram Sabha meetings, learn about government schemes and explore livelihood opportunities available within their communities.

For Sharmilaben, the important change was not simply receiving government assistance. It was learning how to navigate a system that had initially seemed difficult and turning an entitlement into a productive asset. Information, documentation support, institutional linkage and persistent encouragement helped her move past an initial rejection and pursue an alternative to seasonal migration.

Today, Sharmilaben is building a livelihood without having to leave her village. Her experience shows how government convergence, when combined with awareness and patient handholding, can help rural women turn available resources into sustainable livelihoods.



Her story also carries a wider lesson: a livelihood created close to home can do more than generate income—it can keep families together, support children's education and give women greater control over their economic decisions.

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