

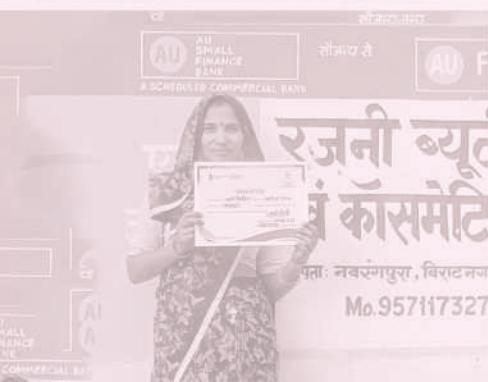
Together,
WE RISE!



Volume - 1
2024 - 26



आत्मनिर्भरता से बदलाव तक



*For every woman who chose belief over fear,
who shattered silence with ambition,
and who proved that tradition bends when
courage stands firm...*





Preface

The **AU Udyogini** program stands as a testament to an unwavering belief in the power of women to transform not just their own lives, but entire communities.

What began as a strategic initiative in 2020 has blossomed into a movement reaching Madhya Pradesh and Rajasthan.

What follows are the authentic voices of women who refused to let circumstances define their futures. The **Individual Women Entrepreneurship** Model recognizes a simple truth: entrepreneurship is dignity, independence, and the right to dream.

Through consistent handholding-entrepreneurship orientation, non-refundable seed funding, financial & digital literacy, mentorship, and connections to government schemes-these women discover the power to lead, provide, and inspire.

The journey has touched countless lives across 68 project locations spanning 11 districts of Rajasthan and 10 districts of Madhya Pradesh, reaching 600 villages.

Over 3,600 women including widows, divorced, single mothers and separated have stepped forward with courage, operating businesses from their premises and market. These women from economically weaker sections earn livelihoods across

55 diverse sectors-from tailoring and grocery shops to salons and handicrafts-businesses born from their skills and understanding of their communities' needs.

आत्मनिर्भरता से बदलाव तक

IMPLEMENTING PARTNER



Skilling Communities
for Employment & Income Generation

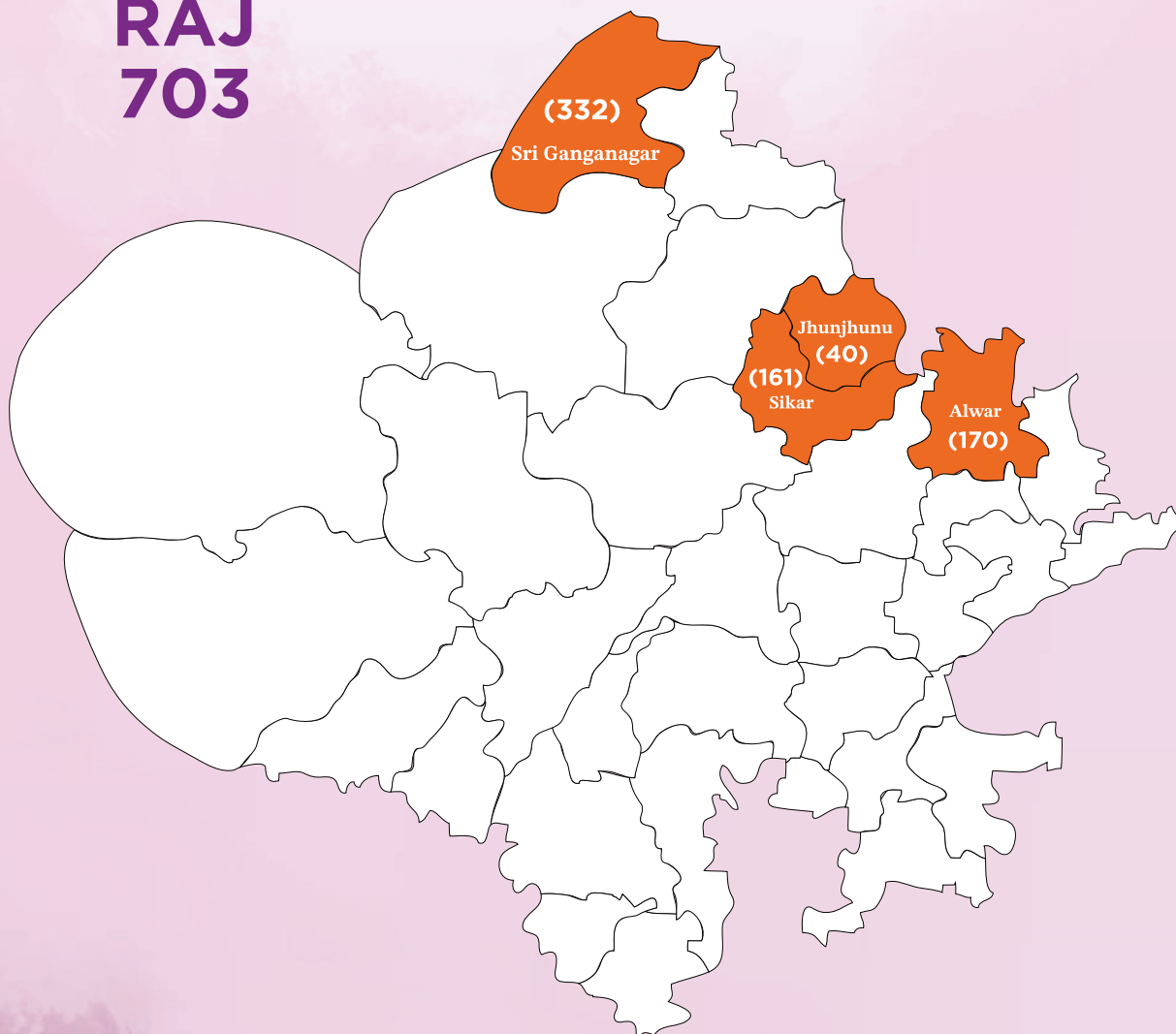
**Celebrating
20 years of Skill
Development**



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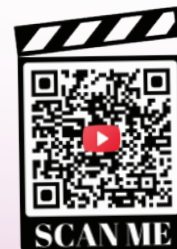
with
ETASHA Society
(Since 2024- 25)



**Ms. Chandrakala**

In a small border village near Anupgarh, Chandrakala’s world revolved around a sewing needle and a one-room mud house. Every morning, she would board a bus to the city, working long hours in a tailoring shop owned by someone else. Her skill was exceptional, the precision of her stitches often brought customers back yet the recognition and rewards never matched her effort. She earned barely Rs2,000–Rs3,000 a month, her days measured not by satisfaction but by survival. Her dream of owning a sewing shop felt like a mirage on the desert roads near her village — always visible, never reachable.

That mirage began to turn real when she joined ETASHA’s Udyogini Program and received an electric sewing machine, everything shifted. For the first time, she could picture herself as her own boss — setting her prices, making her designs, and taking pride in her work under her own name. Chandrakala opened her own small sewing shop in Anupgarh — her name now proudly painted on the wall. Today, her earnings have grown to Rs 9,000–Rs 10,000 a month, and from her savings, she has purchased a Juki machine, expanding her capacity and creativity. Her shop hums with the sound of stitching and with the voices of other women she now teaches, helping them walk the same path of empowerment. Chandrakala shared, “My village is on the India-Pakistan border, and no one had provided this kind of assistance before. I’m thankful to AU Small Finance Bank and ETASHA that I own a business and can now financially support my family. It feels powerful to know that my skill is my strength.”


Video Testimonial**Nature of business : Tailoring Shop****Location : 4 LM, Village-6-A Ward No-7, Anoopgarh , Sri Ganganagar****Start date : 09 Jan 2025**



The clang of metal and the weight of cement were not sounds usually linked to women’s work in Jaitsar. Yet, for 25 year old Sudesh Devi, they were the rhythm of her day. It was tough, non-traditional work, but Sudesh was determined to contribute to her family’s income and carve her own identity. She relied on rented moulds to make cement products, and often had to pause work when the equipment wasn’t available. Orders would be delayed, income affected. After days of labouring under the scorching sun, she earned only Rs 3000 a month - a fraction of what her skill and effort deserved.

Under Project Udyogini, Sudesh received support in purchasing her own moulds. Now, she was no longer dependent on borrowed moulds, she began completing all her orders on time, doubling her productivity and expanding her business. Her earnings today range between Rs 35000 to Rs 40000, and with her savings, she has even added stove moulds to her business. Where people once criticised her for doing “a man’s job,” Sudesh smiles and says, “Work has no gender, it requires only effort. My hands may be rough, but they build our future.”

 **Nature of business : Cement Safety Rings**

 **Location : 5 GB, Ward no-5, Village- 4 JSD Bugiya jaitsar, Sri Vijaynagar, Sri Ganganagar**

 **Start date : 09 Sep 2024**

Video Testimonial




**Ms. Sapna Devi**

When life left Sapna Devi with no choice but to become the provider, she did what many women in her situation must — she stepped out to earn, not out of ambition, but out of necessity. A widow from Village 3 ML, she began cooking and selling food on a small, worn-out rickshaw by the roadside. The cart was old, and barely functional; few customers stopped. Each day was a struggle to keep herself and her son afloat.

Project Udyogini supported her with new utensils, cooking equipment, and a clean, branded food cart. The transformation was more than physical; it changed the way Sapna saw herself and her work. The new cart, with its professional look and bright signage, became a magnet for passers-by. Sapna began thinking like an entrepreneur. She took interest in hygiene, presentation, and customer experience, learning that the way food looks and feels is as important as how it tastes. “When I wear this white cap, I feel like Chef Sapna — not just a cook, but a professional - smiling Sapna shares”.

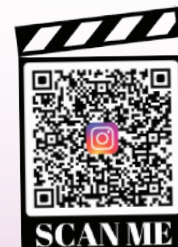
She named her stall “Chole Bhature & Thali Junction,” and started maintaining records of daily sales and expenses. Her income soon rose to Rs 20,000 a month, and with her savings, she helped her son set up his own fast-food stall just 2 kilometres away, marking her first step towards a business legacy.

 **Nature of business : Fast Food Centre**

 **Location : Village-3 ML Ward No. 03, 2 ML, Block- Sri Ganganagar, District- Sri Ganganagar**

 **Start date : 28 Jan 2025**

Video Testimonial





Dhapu shares, “I’m so glad I’ve expanded — but now I want to move out of this house-shop and open my own shop in Jaitsar city.”

Dhapu’s journey is one to reckon with. Slowly and steadily, she has added more machines from her savings and built a thriving enterprise with her own hands.

Her journey began when the AU Small Finance Bank and ETASHA Society provided her with a modern electric sewing machine and materials — a turning point that changed her life.

Living in 4 JSD (Bugiya) village, 26-year-old Dhapu once worked from a corner of her small home, stitching clothes on a hand-operated machine that often broke down. Her husband’s daily wages barely covered food, and her own earnings of Rs 1,500–Rs 2,000 a month left little room for dreams.

Today, her income has risen to Rs 10,000–Rs 12,000 a month. From her savings, she bought a Juki machine and transformed her tin-roofed workspace into a pukka shop, where she now trains other girls in sewing — creating ripples of empowerment within her community.

 **Nature of business : Tailoring Shop**

 **Location : Village- 4 JSD Bugiya, 5 GB, Block-Sri Vijaynagar, District-Sri Ganganagar**

 **Start date : 23 Oct 2024**



Life offered Rehana Bano few certainties, but her determination to move forward never wavered. With support of Rs 12,354 from AU Small Finance Bank, and ETASHA Society, she set up a small general store in Kotri Dhaylan village— a humble beginning that quickly became her launchpad for growth.

What truly sets Rehana apart is her entrepreneurial instinct. She doesn't wait for opportunities — she creates them. Recognising the daily needs of her community, she reinvested her savings to expand her shop by adding dairy products, vegetables, and stationery items to meet local demand. Each new addition reflected her understanding of her customers' needs and her drive to keep evolving.

Her sales now reach nearly Rs 10,000 a month, and she manages to save around Rs 4,000, with vegetables bringing her the highest profits. Her shop has become a trusted stop for her community because they know she'll have it all they are looking for.

Rehana's story is a powerful reminder that entrepreneurship is born from persistence, observation, and an unshakeable will to succeed. "There's always something more I can add, something more I can do," Rehana says with quiet confidence. "Once I started, there was no stopping."



Nature of business : General & Grocery Shop



Location : Kotdi Dhaylan, Village-Kotdi Dhaylan, Khandela, Sikar



Start date : 15 Jan 2025



For years, Poonam Rani was her family's only steady source of income. Her husband's lung ailment limited his ability to work, and her small earnings of Rs 1,500–Rs 2,000 a month barely covered essentials.

In the village 1 GB under project location 5 GB AU Small Finance Bank and ETASHA Society supported Poonam's irregular business by adding stocks of personal care products, cosmetics, and accessories that turned a small counter into a lively, well-stocked shop with various options for customers.

Starting with just one rack, Poonam's determination and business sense helped her grow into a multi-store owner with stock worth Rs 1-1.5 lakh. Her shelves now overflow with variety — giving customers choice, convenience, and trust.

“When customers find everything they need here, they come back — and bring others along,” Poonam says with pride.

By expanding her stock and understanding what her customers wanted, Poonam not only increased her sales to Rs 15,000–Rs 20,000 a month, but also widened her reach to nearby villages and communities. Today, she stands behind her well-stocked counters not just as a shopkeeper, but as a confident entrepreneur — one who turned her family's struggle into a story of growth and inspiration for other women.

 **Nature of business : Cosmetic Shop**

 **Location : Village- 1GB Jaitsar, 5 GB, Block-Sri Vijaynagar, District-Sri Ganganagar**

 **Start date : 04 Sep 2024**



Ms. Kanta Devi

In Khat-Labana village, Kanta Devi's life took a devastating turn when she lost her husband, followed by the passing of her differently-abled son. With two young daughters to raise and no steady source of income, she took up daily-wage farm labour. Each morning, she would wake up with worry — will I find work today? Will I return home empty-handed again? The uncertainty was constant, and the daily struggle to earn barely Rs 3,000 a month left her exhausted, both physically and emotionally.

Her life began to change when she joined the initiative supported by AU Foundation and ETASHA Society. With guidance and support, Kanta started her own vegetable and fruit stall. Every morning, she travels 15-20 km to the mandi, ensuring her shop is stocked with a fresh and diverse range of produce — from seasonal vegetables to winter specials. Her well-stocked stall gives customers choice and quality, helping her attract a loyal and growing customer base.

Today, Kanta earns between Rs 30,000-Rs 50,000 per month, setting aside Rs 15,000-Rs 20,000 in savings. From a daily-wage labourer to a confident entrepreneur, Kanta's journey is a powerful story of grit!!



Nature of business : Fruit & Vegetable Shop



Location : Village- Khat-Labana Ward No 8, Block- Sri Ganganagar, District- Sri Ganganagar



Start date : 16 Nov 2024



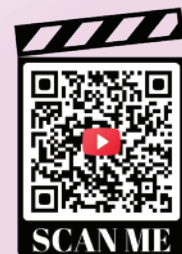
Ms. Rajni Sain

For years, Rajni Sain from Hindumal kot (Indo Pak border) Shivpur Fatuhi fought a quiet battle for survival. With a husband who spent most of his earnings on alcohol, she worked tirelessly, cleaning cattle sheds, doing household chores – just to bring home Rs. 2,000 a month. Her days were filled with hardship and humiliation, but her spirit refused to bow down. Her life began to change when she joined the initiative supported by AU Foundation and ETASHA Society. Equipped with training and beauty-parlour tools, Rajni found not just a livelihood, but a new identity. From working in others’ homes, she became the proud owner of her own beauty parlour and soon added cosmetics to expand her services.

She recalls, “People once called me with disrespect, asking me to come and clean their homes. But today, when they say they are going to Rajni Sain Beauty Parlour, it fills me with pride and happiness.”

Today, Rajni earns Rs 10,000–Rs 15,000 per month, has admitted her children to private schools, and takes independent decisions for their education and future. Her first ever trip to Delhi in October 2025 was a symbol of victory, a celebration of how far she had come from the life she once knew. Her success has redefined how her community sees women’s work – with respect and admiration.

Video Testimonial



 **Nature of business : Beauty Parlor Shop**

 **Location : Village- Shivpur Fatuhi,, Khat Labana, Block- Sri Ganganagar**

 **Start date : 03 Nov 2024**



Ms. Bimla Devi

In Dadiya Rampura, Kotri Daylan, Bimla Devi once worked under MGNREGA, where daily life meant digging pits, carrying mud, levelling land and long hours of physical labour under the scorching sun. The work was exhausting, uncertain, and offered no space for her personal growth or creativity. Her old sewing machine, once a symbol of her skill and ambition, lay unused in a corner, gathering dust as survival took priority over dreams. But when she received Rs 12,460 in support from AU Small Finance Bank and ETASHA Society, she found a way back to her passion — tailoring.

With new equipment, fresh fabric, and renewed confidence, Bimla reopened her tailoring unit — this time proudly naming it “Bimla Boutique.” What began as a small corner shop has now become a known name in nearby villages. Her earnings of Rs 2,500–Rs 4,500 per month support her family, and her finely stitched clothes carry not just quality, but her identity.

“Aaj meri dukan par mera naam likha hai — aur yahi meri pehchaan hai,” she says with quiet pride.

Bimla Devi’s journey is a beautiful reminder that dignity grows when your work carries your name. Branding has helped in connecting customers from nearby villages.

 **Nature of business : Tailoring Shop**

 **Location : Village- Dadiya Rampura, Kotri Dhaylan, Block-Khandela, District-Sikar**

 **Start date : 15 Jan 2025**



In the village of Kudan in Sikar district, lives Rajni Tiwari, a woman whose voice may not be heard — but whose work speaks louder than words. Living with a speech and hearing impairment, and with an ailing husband along with her son who is also hearing and speech impaired, Rajni’s life was a daily test of endurance. With a family of three and barely Rs 2,000-Rs 2,500 coming in each month, even buying raw materials for her handcrafted decorative items felt impossible.

She recalls through signs and a warm smile, “Pehle toh kuch banane ke liye samaan bhi nahi hota tha. Ab sab kuch sambhal jaata hai.”

With AU Small Finance Bank and ETASHA Society support by providing her with financial assistance, training, and guidance, Rajni for the first time, could buy raw materials in bulk, reducing her production costs and expanding her product range.

Soon after, she participated in the AU Diwali Exhibition, proudly displaying her handcrafted décor items. Visitors admired her creativity and finesse, and the event became her window to a world that finally saw her talent. Her monthly income rose to Rs 8,000-Rs 9,000, allowing her to comfortably meet household needs and even save a little.

Video Testimonial

-  **Nature of business : Handicraft Shop**
-  **Location : Village- Kudan, Khuri, Block-Laxmangarh, District-Sikar**
-  **Start date : 10 Oct 2024**





Ms. Kavita kanwar

Kavita was only 27 years old when she lost her husband to an accident. Kavita Kanwar's quiet life in Hathideh, Sikar turned into a struggle for survival. She has 3 girls and a son who was just 1 year old when her husband died. Managing the household on limited means was a challenge. Kavita had one skill that gave her hope — her training in beauty parlour work. She began using it to earn whatever little she could, doing simple beauty services and selling small cosmetic items like bindis, clips, and bangles from a corner of her home. The earnings were modest, but her determination was not.

With support from AU Small Finance Bank, and ETASHA Society, she received cosmetics and fancy items, professional tools worth Rs 12,500 to expand her shop. New beauty products and salon equipment turned her tiny counter into a local beauty hub. Gradually, her savings rose from Rs 1,000 to nearly Rs 7,000 per month.

Today, Kavita is not just running a business — she's rebuilding her confidence and reputation in the community. Her small shop has become a space where other women gather, learn, and dream of their own independence.



Nature of business : Cosmetic Shop



Location : Village- Hathideh, Block-Ajitgarh, District-Sikar



Start date : 22 Jan 2025



In the small village of Narodda, Laxmangarh, Laxmi Kumawat tried to do some small time stitching work on her old hand-operated sewing machine which was slow, and her earnings meagre. She dreamed of doing more, of turning her skill into something bigger. Her opportunity arrived when AU Foundation and ETASHA Society supported her with Rs 11,990/- helping her upgrade her sewing tools to revive her tailoring business. But Laxmi didn't stop there — with her natural creativity and business instinct, she decided to diversify.

During festivals and wedding seasons, she began decorating and selling 'Induni' and decorative matkas (clay water coolers) — beautifully adorned with mirrors, beads, and bright colours that became a local favourite among women. This innovation gave her another steady source of income and a platform to showcase her artistry.

Her investment of Rs 40,000 into expanding her product line reflects her growing confidence as an entrepreneur. Today, she earns between Rs 2,500 and Rs 4,500 a month, balancing tailoring and decorative crafts seamlessly.

Laxmi's small home has transformed into a buzzing workspace where tradition meets enterprise. Her colourful Induni matkas now brighten homes and lives — a reflection of how art, and innovation can add value to an enterprise.

 **Nature of business : Tailoring Shop**

 **Location : Village- Narodda, Khuri, Block- Laxmangarh, District-Sikar**

 **Start date : 16 Oct 2024**



Ms. Paramjeet Kaur

Near the India–Pakistan border in Koni village, Paramjeet, aged 50, carried a lifelong dream of running her own cosmetics shop. Her husband’s irregular income barely sustained the family, but her ambition never faded. Support from AU Small Finance Bank and ETASHA Society provided her with initial stock and setup assistance to start her Maniyari (cosmetic) shop. Her earnings now reach Rs 8,000–Rs 9,000 per month, and her shop has become a trusted stop for women in the area.

In a region often defined by hardship and isolation, Paramjeet’s small shop stands as a symbol of progress — proof that entrepreneurship knows no boundaries, not even those at the nation’s edge.

“Earlier, I waited for money to come home,” she smiles. “Now, I earn and spend from my own business”



Nature of business : **Cosmetic Shop**



Location : **Village- Koni 1 D, Khat Labana, Block- District- Sri Ganganagar**



Start date : **23 Nov 2024**



Every morning, Ramandeep Kaur would step out with her beauty kit, walking from one home to another in village 2 PGM, Anupgarh. Some days brought clients, others only tired feet — but she never stopped believing in her skill. She offered basic services, often earning just enough to get by. But every brushstroke she made came with the quiet hope of one day owning her own salon.

That dream took shape when AU Foundation and ETASHA Society helped her with furniture and professional beauty equipment. With her own salon board now proudly displayed at home, clients come to her — to a place that bears her name and reflects her skill.

Working from home has reduced her travel and increased her income. Now earning Rs 10,000–Rs 15,000 a month, Ramandeep has built a loyal clientele. Her journey from a visiting beautician to a confident business owner inspires other women to trust their skills and take bold steps towards independence.

 **Nature of business : Beauty Parlor Shop**

 **Location : Village-2 PGM, 4 LM, Block-Anoopgarh, District- Sri Ganganagar**

 **Start date : 10 Jan 2025**



Ms. Indu Rani

In Badi Renuka, a remote village near the India–Pakistan border, Indu Rani once earned a living the hard way — walking miles every day, carrying bundles of clothes on her head and knocking on doors to sell them. The heat was relentless, and her earnings barely touched Rs 2,000 a month. Yet, she kept going, driven by a belief that someday her efforts would amount to more than survival.

That turning point came when AU Foundation and ETASHA Society supported her with initial stock and resources to start a small clothing shop right in her home. For the first time, customers began coming to her — browsing through neatly displayed sarees and dresses instead of her carrying them door to door.

Now earning Rs 9,000– Rs 10,000 a month, Indu runs her shop with confidence and pride. The same woman who once walked lanes to make sales now welcomes customers to her own space — a sign that persistence, when paired with opportunity, can truly change the course of a life.



Nature of business : Cloth Shop



**Location : Village- Badi Renuka 7D, Khat Labana, Block- Sri Ganganagar,
District- Sri Ganganagar**



Start date : 26 Oct 2024



In Lakhni village, Renu's life once revolved around managing her home while her family depended entirely on her husband's daily wage work. When work was available, the household managed. When it was not, every expense became a source of worry. School fees, household needs, and unexpected costs often felt overwhelming, and Renu watched quietly, wishing she could contribute more. She looked for work wherever she could, near schools, around the village, anywhere an opportunity might exist. But nothing came through. With options running out, Renu began thinking about opening a small shop, something that could bring a little stability to the household. The idea felt risky, but the need was greater than the fear.

That opportunity took shape when Renu connected with the program supported by AU Bank and implemented by ETASHA Society. With financial support of Rs 12,000 and continued guidance, she opened a general shop close to the school and within easy reach of the village. Starting modestly, she stocked essentials that children and families needed every day. "Earlier, we survived only on my husband's wages. This shop has become my way of sharing responsibility for the family," Renu says. Today, her shop earns Rs 2,000 to Rs 2,500 each month. It may be a small income, but it has made a real difference, supporting her children's education and easing daily household expenses. With steady encouragement from ETASHA, Renu has expanded her stock and strengthened her business, nearly doubling its scale.



Nature of business : General & Grocery Shop



Location : Village Lakhni, Kotri Dhaylan, Block- Khandela, District- Sikar



Start date : 27 Feb 2025



In the 4 LM village near Anupgarh, Sunita's world once felt tightly bound by responsibility. With a sick husband and five children depending on her, every day was a careful calculation of expenses. Dreams had to wait. The idea of opening a small shop stayed buried under worry, because survival came first and opportunities rarely reached her village. When Sunita learnt about the entrepreneurship initiative supported by AU Bank and implemented by ETASHA Society, hope arrived quietly. She was unsure at first, unsure if she could manage a business or if the

support would truly follow. Sunita received start-up stock and opened her shop within the village. The opening day drew neighbours, family members, and women who had long travelled to distant markets for basic necessities. Through hands-on entrepreneurial training from the ETASHA team she learnt the business, how to save, manage purchases and sales, speak confidently with customers, and make thoughtful business decisions. For Sunita, the shop was not just a source of income, it was proof that trust, when honoured, can change lives. Today, she earns between Rs 12,000 and Rs 15,000 each month. With disciplined savings, she has reinvested in counters, fittings, and new products, expanding into cosmetics and tailoring services. Her income now supports her children, stabilises her household, and allows her to plan for the future with confidence. Sunita's journey captures the essence of an entrepreneur, turning quiet resilience into visible enterprise, and enabling women to build livelihoods rooted in dignity.



Nature of business : Cosmetics and Tailoring Shop



Location : Village- 68/2 GB, 4 LM, Block- Anupgarh, District- Sri Ganganagar



Start date : 09 Mar 2025



In the 4LM village, Kaushalya's life once moved at the pace of hand stitched seams. Working from home, she took up small tailoring orders, charging Rs 100 to Rs 150 per suit. The income was not enough to spend or plan ahead. With school going children and a husband dependent on daily wage labour, every expense required careful thought. Kaushalya's received entrepreneurship support under the Udyogini Program through AU Bank, implemented by ETASHA Society.

The interlock sewing machine and essential materials changed the scale of her work. What had been a small home based activity slowly grew into a shop-like set up, giving her both visibility and confidence in her own skill. "Earlier I stitched only what I could manage by hand. Now, with the interlock machine, my work looks professional and customers trust me more. I finally feel my skill has value," Kaushalya shares. Today, Kaushalya earns Rs 7,000 to Rs 8,000 every month. She now charges Rs 350 per garment, reflecting improved quality and rising demand. Her income ensures her children attend a good school, supports regular household expenses, and allows her to save consistently in her bank account. She also contributes financially during periods when her husband's work is irregular. Kaushalya's journey is about more than income. It is about dignity, confidence, and the ability to dream ahead.

 **Nature of business : Tailoring Shop**

 **Location : Village- 4 LM Ward No.9, Block- Anupgarh, District- Sri Ganganagar**

 **Start date : 09 Jan 2025**



Ms. Shikha

Shikha's shop in the village Dosod was once modest in both size and ambition. With limited stock and uncertain footfall, the shop met only a few daily needs. Managing the household alongside her business was especially challenging, as her husband requires ongoing treatment as a kidney patient, with regular medical expenses every month. For Shikha, keeping the shop running was important, but strengthening it seems impossible to her.

Soon after, Shikha became part of the Udyogini program supported by AU Bank and implemented by ETASHA Society. With targeted financial and training support, she was able to stock her shop based on customer demand. Her small fancy items store expanded into garments and everyday essentials. With growing business, she invested in a deep freezer, allowing her to sell cold drinks, and other products which turned her shop into a convenient one stop space for local people. "Today, I can meet customer needs, save regularly, and manage my husband's treatment comfortably," Shikha shares. Through disciplined savings, Shikha has built a minimum of Rs 50,000 in reserves. This financial cushion has brought her a sense of security, helping her handle medical expenses without fear and plan her business growth with clarity. Shikha's story reflects the power of business strengthening through the right support, enabling women to expand, diversify, and build resilience for their families and futures.



Nature of business : Fancy Items, Garments & Small Retail



Location : Village -Dosod, Rewana, Block- Behror District- Alwar



Start date : 09 Jul 2025



Ms. Saroj

Saroj, from Dasod village in Alwar district, Rajasthan, never imagined her life would demand such resilience. During the COVID period, she lost her husband and was left alone to care for her two children. With little financial support and even less backing from her extended family, survival became her only priority. She was a homemaker with no independent income, facing days filled with uncertainty and hardship. With ETASHA's Udyogini Program and support from AU Foundation, Saroj received an atta chakki and the confidence to begin again.

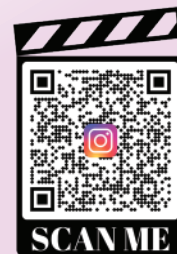
It started as a means to earn and soon became a source of dignity and strength. Today, Saroj runs her flour mill independently, earning a livelihood and providing for her children with pride. "This chakki gave me work, self respect, and the courage to stand on my own. Now my only focus is my children and moving forward," Saroj shares. Saroj's days are busy and demanding, her enterprise has stabilised her household. Once confined to survival, she now dares to dream again. One of her most powerful milestones came when Saroj travelled to Delhi for the first time to speak at the Vedanta Delhi Half Marathon press meet in October 2025. Representing ETASHA, she shared her story with confidence and announced another personal first, her participation in the Delhi Marathon with the ETASHA team. A dream she once held as a young girl, before marriage and responsibilities took over, has finally found its moment. "I had only seen Delhi on television. Coming here, travelling in the Metro, standing at Jawaharlal Nehru Stadium, it feels like I am flying," she says with joy.

Video Testimonial

 **Nature of business : Flour Mill Shop**

 **Location : Village - Dosod, Rewana, Block- Behror District- Alwar**

 **Start date : 26 Sep 2025**





Rekha's journey as a small time sari seller began with severe limitations. Earlier, she sold only a few saris, stacking them on the floor due to lack of space and resources. With no racks or display, her business remained restricted, and customer choice was limited. Despite her effort, growth felt distant. With the financial assistance through the Udyogini program, she was able to purchase three display racks, a simple but transformative step. "Earlier, I had to keep everything on the floor. Now my shop looks organised and customers can see and choose easily," Rekha shares.

With improved display and growing confidence, Rekha expanded her business in response to customer demand. Today, her shop stocks saris, suits, bed sheets, children's clothing, and traditional Rajasthani dresses. Seasonal collections are carefully planned, and her product range continues to grow based on what customers ask for. As her business strengthened, Rekha began saving consistently. She has built savings of Rs 25,000 to Rs 26,000, a month a milestone that reflects both improved earnings and financial discipline. What once felt like a struggle to sustain has now become a stable and growing enterprise. Rekha's story highlights how small infrastructure support, when paired with determination, can unlock business expansion and financial confidence.



Nature of business : **Garments & Textiles Retail Shop**



Location : **Village - Khor, Rewana, Block- Behror District- Alwar**



Start date : **10 Jul 2025**



Nirmala, from Rewana village, had no source of income for a long time. With no work of her own, managing household expenses and her daughter's education was a constant worry. Every month brought uncertainty, and her ability to support her family felt limited. That changed when Nirmala received support through AU Bank, implemented by ETASHA Society. She was provided with an atta chakki, giving her the opportunity to start a new enterprise for the first time in her life.

What began as an unfamiliar responsibility soon became a source of confidence and purpose. "Earlier, I had no work and no earnings. Today, I earn on my own and can pay my daughter's school fees with pride," Nirmala shares.

Through her flour milling work, Nirmala now earns Rs 5,000 to Rs 6,000 per month, a regular income that directly supports her daughter's education. Beyond the financial relief, the enterprise has given her dignity and belief in her own abilities.

 **Nature of business : Atta Chakki (Flour Mill) Shop**

 **Location : Village Rewana, Block- Behror District- Alwar**

 **Start date : 03 Sep 2025**



Mamta still remembers the day she opened her shop for the first time. In Dawani village, where her identity had long been limited to household roles, this small shoe shop marked something far bigger, her first step towards independence. Starting a business felt unfamiliar and risky. That changed when Mamta received support through the Udyogini program backed by AU Bank and implemented by ETASHA Society. With this support, she opened a small shoe shop in her village, marking her first step into entrepreneurship. As customers began visiting, many suggested that she also stock everyday cosmetic items.

Listening closely to local demand, Mamta expanded her shop beyond footwear to include cosmetics and small fancy household items. “I started only with selling shoes. When customers asked for cosmetics and other items, I realised I could grow my shop step by step,” Mamta shares.

With increased sales, Mamta introduced additional items such as footmats, socks and fancy goods, making her shop more useful for nearby households. Through disciplined saving, she has already built savings of nearly Rs 10,000 in two months, a significant milestone for a first time entrepreneur. Her earnings contribute to household stability and have given her a sense of independence she had not experienced before.



Nature of business : Footwear, Cosmetics, and Small Retail



Location : Village Dawani, Rewana, Block- Behror District- Alwar



Start date : 29 Aug 2025



Laxmi is a resident of Kaysa village in the Rewana area and has learnt basic suit processing work, beginning by doing fall and pico work on saris from her home. It was a part time, interest led activity, never imagined as a steady source of income. Like many women, she saw it as something to support household needs occasionally, not as a business she could build and grow.

Her outlook changed when she received support through ETASHA Society with backing from AU Bank. With guidance, Laxmi took her first entrepreneurial step and opened a small shop, adding cosmetics and readymade suits alongside her fall and pico work.

Seeing business growing and consistently growing demands from her customers, Laxmi made a bold decision. She rented a separate shop and expanded her stock to better meet local needs. Today, she has invested nearly Rs 80,000 in inventory from her business and saves around Rs 15,000 each month. Her husband actively supports her work, making the enterprise a shared family effort.

Laxmi's journey reflects a powerful shift, from a home based skill practised for interest to a structured retail business with regular income, savings, and plans for continued growth.

 **Nature of business : Tailoring, Fall-Pico & Small Retail Shop**

 **Location : Village Kaysa, Rewana, Block- Neemrana, District- Alwar**

 **Start date : 09 Jul 2025**

**Ms. Kavita Devi**

Kavita is from the small village of Majri Khurd, a homemaker who spent long hours at home, carrying a growing desire to do something of her own. She wanted to work, to build a business, but did not know where to begin or how to take the first step. That step came when Kavita learnt about the Udyogini program supported by AU Bank and implemented by ETASHA Society. She decided to join, driven by a simple resolve to start earning independently.

Through the program, Kavita received initial cosmetic stock and began selling from her home. However, customer response remained limited, and she soon realised that visibility mattered as much as effort. “When I shifted my shop to the roadside, everything changed. Customers started coming on their own, and I felt confident that my decision was right,” Kavita shares. Taking a courageous decision, Kavita set up her shop on the main road. With better footfall came new opportunities. She expanded her business steadily, adding two more display racks, introducing tailoring services, and stocking small grocery items such as snacks and toffees for children who visited with their mothers. Each addition was guided by customer demand and careful planning. Today, Kavita has built own savings of Rs 20,000 to Rs 25,000. Her shop has become a lively and reliable space in the village, offering cosmetics, tailoring, and everyday essentials. More importantly, it has given her confidence, purpose, and financial independence.



Nature of business : Cosmetics, Tailoring & Small Retail Shop

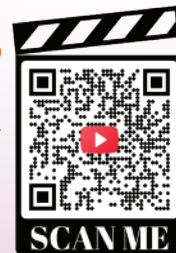


Location : Village Majri Khurd, Rewana, Block- Behror, District- Alwar



Start date : 10 Jul 2025

Video Testimonial





Dholi Kumari from village Majrikalan, had something many women in her village and around her did not, an education. Still for years, it brought her no real opportunity. Despite being capable and willing to work, she remained confined to her home, her skills unused and her ambitions quietly set aside. Employment options were scarce, and starting something of her own felt out of reach. Her journey shifted when she was introduced to the program supported by AU Bank and implemented by ETASHA Society.

Through this support, Dholi received a printer, a simple but powerful asset that allowed her to turn her education into a livelihood. It marked the beginning of a highly unique enterprise in her area, offering printing and basic digital services where none existed before. “I was educated, but I never got the chance to use it. This work gave meaning to my studies and confidence in myself,” Dholi shares. as demand for her services grew, Dholi began saving consistently, setting aside Rs 7,000 to Rs 8,000. With a combination of her savings and support from her husband, she invested in a laptop, strengthening her business and expanding her service offerings. What started as a single machine has grown into a dependable source of income and self belief. Today, Dholi is planning to move into a larger space and scale her enterprise further. Dholi’s story reflects the program’s deeper impact, unlocking potential that already exists and enabling women to build dignified, future ready livelihoods through opportunity, trust, and perseverance.

 **Nature of business : E- Mitra, Printing and Digital Services**

 **Location : Village Majri Kalan, Rewana, Block- Behror, District- Alwar**

 **Start date : 11 Jul 2025**



In Chomu Purohitan village, Bhanwari Devi had long relied on her sewing skills to support her household. Stitching clothes was familiar work, but as more women in her neighbourhood took up tailoring, demand slowed. Despite her effort, her income remained limited, barely reaching Rs 1,500 a month. It was clear that skill alone was no longer enough. Bhanwari knew she needed to diversify, but the idea of starting something new felt out of reach. She wanted to sell fabric and garments alongside her stitching work, yet lacked the capital to invest. “I had the confidence to work, but not the money to take the next step,” she recalls.

That opportunity came when she connected with ETASHA Society through the Udyogini initiative, supported by AU Bank. With initial financial support and guidance, Bhanwari set up a small clothing business. She began stocking sarees, suits, chunaris and traditional garments, offering customers both fabric and tailoring services under one roof. The impact was immediate. Women from nearby villages started purchasing clothes directly from her and getting them stitched at the same place. What began as an addition soon strengthened her original work. “People now know that they can buy clothes here and get them stitched properly. My sewing work also increased because of this,” Bhanwari shares. Today, Bhanwari earns nearly double of what she did earlier, with a regular monthly income of Rs 4,000 a month. More importantly, she has regained confidence in her abilities and sees clear possibilities for growth. Her journey reflects how timely support can transform an existing skill into a sustainable livelihood.



Nature of business : Tailoring & Cloth Shop



Location : Village- Chomu Purohitan, Kotri Dhaylan, Block- Khandela, District- Sikar



Start date : 16 Jan 2025



Ms. Sunita Sharma


Sunita Sharma from Jasrasar village in Khuri had always worked hard. For years, she earned a small income through stitching, but in a neighbourhood where many women offered the same service, work was irregular and earnings remained limited. Together, Sunita and her husband managed their household on modest wages from daily labour, leaving little room for savings or security. Sunita knew that one source of income was not enough. She aspired to open a beauty parlour, a service that was in demand in her village, but lacked the financial means to begin. The opportunity came when she connected with ETASHA Society through support from AU Bank. With a modest financial assistance of Rs 12,000, Sunita was able to set up her own beauty parlour.

What followed was a steady transformation. Her stitching clients began seeking beauty services, while parlour customers entrusted her with tailoring work. This natural overlap allowed Sunita to run two livelihoods side by side, strengthening her income and confidence. “Earlier, I earned around Rs 1,500 a month. Now, I save nearly Rs 3,000 to Rs 4,000 every month. For the first time, I feel financially secure,” Sunita shares.

Today, Sunita manages her beauty parlour alongside her tailoring work, contributing meaningfully to her household and planning for a more stable future. Her journey reflects how timely support, combined with determination, can help women build sustainable livelihoods and take control of their economic lives.

 **Nature of business : Beauty Parlour**

 **Location : Village- Jasrasar, Khuri, Block- Laxmangarh, District- Sikar**

 **Start date : 11 Oct 2024**



Ms. Komal Sain

Komal Sain runs a growing fancy shop in Jugalpura village, Hathideh. Komal did not have a regular source of income. She would sometimes accompany her mother in law to community gatherings, but she had never imagined herself running a business of her own. It was during these visits that people began asking her why there was no fancy store in the village and whether she had thought of starting one. Those conversations planted a quiet idea. When Komal later received support through ETASHA Society with assistance from AU Bank, that idea finally found a starting point.

The turning point came when Komal received support through ETASHA Society with assistance from AU Bank. With initial support of around Rs 12,000, she opened her fancy shop and began learning the basics of running a business. She listened carefully to what women and young girls wanted and stocked items based on their suggestions. Over time, she reinvested her earnings and expanded her inventory to nearly Rs 20,000. “I never had a shop before. Now, customers tell me what they need, and I bring those items for them,” Komal shares.

Today, Komal’s income increases significantly during wedding seasons and festivals, helping her contribute to household expenses and support her children. Her shop continues to grow through customer trust and steady reinvestment.



Nature of business : Fancy Shop



Location : Village- Jugalpura, Hathideh, Block- Ajitgarh, District- Sikar



Start date : 28 Mar 2025



For years, Basanta Devi's life revolved around uncertainty. Living in Sawalpura Tavran, she worked as a daily wage labourer in other people's fields, never knowing if work would be available the next day. On days without work, she sat idle at home, worried about income and dignity. With no regular livelihood, survival depended on chance rather than choice. That uncertainty changed when Basanta started a flour mill through the Udyogini initiative supported by AU Bank and implemented by ETASHA Society. Until then, there was no atta chakki in her neighbourhood of

nearly sixty to seventy households. Families had to travel far just to get flour milled. Today, Basanta's flour mill has become a daily necessity for the entire community. Women, men, and young people now come regularly to her home to grind wheat, saving time and effort while ensuring fresh flour close to home. The enterprise has given Basanta steady income and independence. After covering electricity and household expenses, she saves around Rs 3,000 to Rs 4,000 each month. More importantly, she no longer needs to work as a farm labourer. "अब मुझे कहीं मजदूरी के लिए नहीं जाना पड़ता, यह मेरा नियमित काम है," she shares with quiet pride. Her business has strengthened her own livelihood and also brought a valuable service to the village.

 **Nature of business : Flour Mill Shop**

 **Location : Village- Sawalpura Tavran, Hathideh, Block- Ajitgarh, District- Sikar**

 **Start date : 27 Mar 2025**





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Together,
WE RISE!



आत्मनिर्भरता से बदलाव तक

Volume - 1
FY 2024-26



*For every woman who chose belief over fear,
who shattered silence with ambition,
and who proved that tradition bends when
courage stands firm...*



Preface

The **AU Udyogini** program stands as a testament to an unwavering belief in the power of women to transform not just their own lives, but entire communities.

What began as a strategic initiative in 2020 has blossomed into a movement reaching Madhya Pradesh and Rajasthan.

What follows are the authentic voices of women who refused to let circumstances define their futures. The **Individual Women Entrepreneurship** Model recognizes a simple truth: entrepreneurship is dignity, independence, and the right to dream.

Through consistent handholding-entrepreneurship orientation, non-refundable seed funding, financial & digital literacy, mentorship, and connections to government schemes-these women discover the power to lead, provide, and inspire.

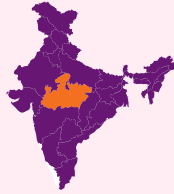
The journey has touched countless lives across 68 project locations spanning 11 districts of Rajasthan and 10 districts of Madhya Pradesh, reaching over 600 villages. Over 3,600 women including widows, divorced, single mothers and separated have stepped forward with courage, operating businesses from their premises and market. These women from economically weaker sections earn livelihoods across 55 diverse sectors-from tailoring and grocery shops to salons and handicrafts-businesses born from their skills and understanding of their communities' needs.

आत्मनिर्भरता से बदलाव तक

IMPLEMENTING PARTNER



Madhya Pradesh



Vidisha

160 Entrepreneurs Promoted

Rajgarh

78 Entrepreneurs Promoted

Shujalpur

42 Entrepreneurs Promoted

Sehore

120 Entrepreneurs Promoted

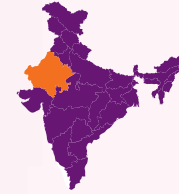
Raisen

80 Entrepreneurs Promoted

Narmadapuram

40 Entrepreneurs Promoted

Rajasthan



Ajmer

80 Entrepreneurs Promoted

Jaipur

358 Entrepreneurs Promoted

Tonk

162 Entrepreneurs Promoted

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Monika Kushwaha

In Sunpura village in Vidisha, twenty five year old Monika Kushwaha built her life through determination. Both she and her husband were born deaf, and without a steady income, meeting even basic needs was difficult. Communication challenges made everyday tasks such as buying essentials or negotiating for work much harder, leaving the couple dependent on irregular support from others.

Monika saw a turning point when she joined the AU Udyogini Programme implemented by Magic Bus India Foundation. She participated fully in every session of the Entrepreneurship Development Programme, using gestures and strong intent to express herself. Her commitment inspired both her trainers and her peers.

With guidance and financial support from the programme, Monika prepared to open her own kirana store. The shop was inaugurated on 13th February 2025. Her mother in law helped with conversations with customers, and her husband supported her daily work. As villagers began visiting the store, Monika slowly built a stable customer base.

Within one month, she achieved progress she once thought impossible. Today, she manages her shop with confidence and contributes proudly to her household income. Her journey shows that disability does not limit potential when opportunity and determination come together.

 Nature of business : **Kirana Shop**

 Location : **Sunpura, Vidisha**

 Start date : **13th February 2025**



Kalpna Sen

At twenty nine, Kalpna Sen from Sunpura in Vidisha found herself rebuilding her life from difficult circumstances. A postgraduate and former schoolteacher, her marriage ended, forcing her to return to her father's home. With little support and constant social judgment, she lived in a small hut made of grass. She worked as a labourer to survive, but the income was too low to meet even basic daily needs.

Her situation began to change when she learned about the AU Udyogini Programme. Selected for the Entrepreneurship Development Programme, Kalpna finally saw a path forward. Training sessions on financial planning, customer engagement, and business management helped her regain clarity and confidence.

In February 2025, she opened a small tailoring shop. What began as a modest setup soon became a dependable source of income. Gradually, she built trust with customers, which helped her move away from daily wage labour. Her work restored her independence and dignity.

Kalpna's journey now encourages other women who face economic and social challenges. She is known in her community as someone who rebuilt her life through hard work, opportunity, and immense willpower.

 Nature of business : **Tailoring Shop**

 Location : **Sunpura, Vidisha**

 Start date : **13th February 2025**



Laxmi Pal

In Khamkheda village in Dayanandpur, Laxmi Pal rebuilt her life after facing years of hardship. She experienced domestic violence and was blamed for giving birth to two daughters. Forced to return to her parents as a single mother, she tried to support her family through stitching work using an old hand-operated sewing machine. The earnings were extremely low and progress was slow.

Her participation in the AU Udyogini Programme marked a turning point. Training sessions on basic business skills, customer service, and financial planning helped her understand how to grow her work systematically.

Recognizing her dedication, the programme provided her with a new umbrella sewing machine and a complete tailoring kit.

With improved tools, Laxmi increased her productivity and began meeting customer orders faster. A name board and visiting cards helped her establish a clear business identity in her community. Over time, she built a steady stream of customers and a dependable income.

Today, Laxmi supports her daughters with dignity and confidence. She inspires other women in her village to believe in their own abilities and to overcome difficult circumstances.

 Nature of business : **Tailoring Business**

 Location : **Khamkheda, Dayanandpur**

 Start date : **14th February 2025**



Soni Vanshkar

In Khamkheda village in Dayanandpur, Soni Vanshkar once ran a small beauty parlour that supported her family. When her husband became seriously ill, the cost of treatment exhausted all her savings. She sold her parlour items and fell into debt. To make ends meet, she provided beauty services in people's homes, but working without proper tools was difficult and discouraging.

Her life changed when she joined the AU Udyogini Programme. Through the Entrepreneurship Development Programme, she learned business planning, savings discipline, and how to promote her services effectively. The

programme also supported her with essential equipment, allowing her to restart her beauty parlour with confidence.

In February twenty twenty five, Soni reopened her parlour. Customers who knew her work returned, and new customers followed. Her income improved, and she regained stability for her family. She also regained her sense of identity as an independent worker and an entrepreneur.

Today, Soni is respected in her community for her hard work and resilience. Her journey proves that rebuilding a livelihood is possible even after severe setbacks.

 Nature of business : **Beauty Parlour**

 Location : **Khamkheda, DayanandPur**

 Start date : **14th February 2025**



Madhuri Sharma

After marriage, Madhuri Sharma moved to Dayanandpur in Vidisha with a strong interest in beauty services. However, the village setting offered very few opportunities, and social norms made it difficult for her to use her skills. With no resources or business experience, her dream of opening a beauty parlour felt far away.

Her situation changed when she joined the AU Udyogini Entrepreneurship Development Programme. She learned business planning, customer handling, and financial management. With mentorship and essential beauty equipment provided by the programme, Madhuri finally

gained the confidence to begin her own work.

On fourteen February twenty twenty five, she opened a home based beauty parlour. Initially, progress was slow because the community was not familiar with professional grooming services. Through patience and consistent quality, she built trust and gradually developed a loyal customer base. Within six months, her parlour became fully self sustaining.

Madhuri plans to expand her services to include bridal makeup and beauty courses, creating more opportunities for women in her village. Her journey reflects how training, guidance, and perseverance can help a woman transform her skills into a reliable source of income.

 Nature of business : **Beauty Parlour**

 Location : **Dayanandpur, Vidisha**

 Start date : **14th February 2025**



Shivwati Kushwaha

Shivwati Kushwaha from Ganj Basoda, Vidisha has always been driven by creativity and the need to support her family. With education only up to class ten, she began making handcrafted bags at home while her husband worked as a mason. Using online videos, she taught herself new designs and gradually improved her skills. Social media became her tool to showcase her work and gather interest from customers.

Her journey changed direction when she joined the AU Udyogini Entrepreneurship Development Programme.

Through the training, she learned how to manage orders, handle customers, and plan her business with confidence. The support and encouragement she received helped her believe that her craft could grow into a sustainable livelihood.

Today, Shivwati runs a steady home based enterprise. She takes customized orders and earns an income that brings pride and stability to her family. Her dream is to open a retail shop in the city where she can display her products and eventually train other women in her community.

She often says that she began by learning through social media and now earns with her own hands. Shivwati's story reflects how dedication and guidance can turn a personal interest into a meaningful career.

 Nature of business : **Handcrafted Bags**

 Location : **Ganj Basoda, Vidisha**

 Start date : **30th April 2025**



Laxmi Sahu

Laxmi Sahu from Khamkheda set out with a simple goal to support her family and become independent. She learned beauty parlour skills and dreamed of opening her own setup one day. With limited resources and few opportunities in her rural surroundings, progress was slow, but she remained committed to her goal.

Her chance came when she joined the AU Udyogini Programme. With the support of the Magic Bus India Foundation team, she received essential beauty kits and equipment. Training sessions helped her understand how to run a small enterprise, manage customers, and maintain

quality service.

With this support, Laxmi opened her own beauty parlour in her village. Her professionalism and friendly approach helped her quickly build a loyal customer base. As her income grew, she reinvested her savings and opened a general store next to the parlour. Managing two businesses together, she strengthened her financial stability and expanded her presence in the community.

Laxmi now stands out as a confident entrepreneur who supports her family through her own earnings. She inspires other women to believe in their abilities and to take steps toward independence.

 Nature of business : **Beauty Parlour and General Store**

 Location : **Khamkheda, Vidisha**

 Start date : **14th February 2025**



Rekha Meher

Rekha Meher from Barkheda in Madhya Pradesh has always been known for her warmth and determination. With education only up to primary school and a family dependent on limited daily wage income, life was filled with financial uncertainty. Yet Rekha always believed she could build something of her own.

She once ran a small Manihari shop selling cosmetics and household items. Due to financial difficulties, she was unable to invest in the shop, and it eventually closed. Even with this setback, Rekha remained hopeful.

When she learned about the AU Udyogini Programme, she joined with enthusiasm. Through training, she understood the basics of account keeping, planning, customer relations, and the importance of savings. The guidance gave her the confidence to try again.

Using her own small savings and programme support, Rekha reopened her Manihari shop. The inauguration became a celebration in the village, and customers returned quickly. She also began selling at the weekly Biaora market, which helped her reach more people and increase her earnings.

Today, Rekha enjoys steady income and renewed pride. She encourages other women to recognise their strength and continue striving toward their dreams.

 Nature of business : **Manihari Shop**

 Location : **Barkheda, Madhya Pradesh**

 Start date : **30th June 2025**



Komal Adivasi

Komal Adivasi from Sangul village in Madhya Pradesh belongs to the Adivasi community and has faced numerous difficulties. Divorced at a young age, she returned to her parents with her children. With limited education and no stable income, she struggled daily to provide for her family. Still, she carried a deep desire to create a better life for her children.

In 2025, she joined the AU Udyogini Entrepreneurship Initiative supported by Magic Bus India Foundation. Through the training, Komal learned the basics of business management, financial planning, and customer interaction.

She also received seed support to start her own work.

Komal opened a small shop selling cosmetics and household items. Although business was new to her, she worked with determination and patience. Within five months, she began earning a steady income and gained confidence in her abilities.

Today, Komal runs her shop successfully and supports her children with pride. She has become an example for many women in her village who face similar difficulties. She believes that the training helped her understand where to invest and where to save.

Her story reflects strength, self belief, and the possibility of rebuilding life through opportunity.

Nature of business : **Cosmetics and Household Items Shop**

Location : **Sangul, Madhya Pradesh**

Start date : **3rd November 2025**



Kamalabai Adivasi

Kamalabai Adivasi from Sangul village in Shamshabad block belongs to a tribal community with limited opportunities. For years, she dreamed of starting a small business, but financial challenges kept this dream out of reach.

Her life changed when she became part of the AU Udyogini Programme. During interactions with the programme team, she expressed her interest in opening a grocery shop. With encouragement, training, and necessary support, Kamalabai took the first steps toward her dream.

She opened a grocery shop from her home, the first such shop in her community. Despite limited formal education, she manages the enterprise with dedication. Her husband supports her with record keeping and daily operations. Together, they have built a setup that serves their neighbourhood with essential items.

The shop has grown steadily, and Kamalabai is now recognised as a hardworking and reliable entrepreneur in her village. She supports her family with her earnings and provides essential goods to her community.

Her journey encourages other women to believe that with guidance and determination, they can build a livelihood even with limited resources.

Nature of business : **Grocery Shop**

Location : **Sangul, Shamshabad Block**

Start date : **29th April 2025**



Bhagwati Kushwaha


In Semra in Ganj Basoda, thirty nine year old Bhagwati Kushwaha once worked as a daily wage labourer with her husband and son. The work was physically exhausting and the income unstable. She longed for a way to bring stability into her family's life.

Her opportunity came when she joined the AU Udyogini Programme. During the Entrepreneurship Development Programme, she learned bookkeeping, planning, pricing, and the importance of quality and proper packaging. She also learned how to understand local demand and how to improve her profit margins.

With this knowledge, Bhagwati started her home based enterprise named Bhagwati Papad Udyog. She later attended an exposure visit where she met other women entrepreneurs and learned more about sourcing raw materials and managing costs. Programme support helped her register her business under Udyam and adopt digital payment methods.

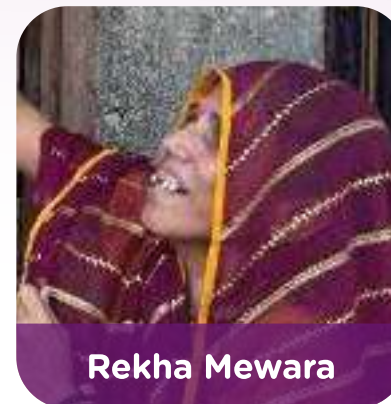
Her enterprise soon expanded. She received a government order for papad and showcased her products at the Aajeevika Mission Mela. These experiences strengthened her confidence and increased her reach.

Today, Bhagwati no longer depends on daily wage work. She runs her enterprise proudly and provides for her family with dignity.

 Nature of business : **Papad Making Unit**

 Location : **Semra, Ganj Basoda**

 Start date : **30th April 2025**



Rekha Mewara

Rekha Mewara from Mungawli, Sehore has lived with a physical disability since birth that prevents her from walking. For much of her life, she depended on others for mobility and financial support. Finding ways to contribute to her household felt nearly impossible.

Her participation in the AU Udyogini Programme changed that. Through the three day Entrepreneurship Development Programme, she learned how to manage a small business, handle money, and engage with customers. The training helped her believe that she could run her own enterprise.

Motivated and encouraged, Rekha decided to start a small grocery shop in her village. Many doubted her ability, but she worked with patience and commitment. By sourcing products carefully and maintaining the shop with consistency, she gradually attracted customers.

Today, Rekha earns a steady monthly income and manages her expenses independently. Her shop has brought her dignity, confidence, and a new identity as an entrepreneur.

She is now seen as an inspiration in her community. Her journey shows that with the right support and self belief, physical limitations do not prevent a person from building a meaningful livelihood.

 Nature of business : **Grocery Shop**

 Location : **Mungawli, Sehore**

 Start date : **21st July 2025**



Sapna Kushwaha

Near Udaigiri in Vidisha lives Sapna Kushwaha, a mother of two who has carried heavy responsibilities for many years. Her husband suffers from an undiagnosed illness that limits his ability to work, leaving Sapna to manage both household expenses and the future of her children.

To support her family, Sapna turned to tailoring. Working from home, she stitched clothes for people in her neighbourhood. Although she was skilled, the lack of resources made it difficult for her to expand her work, and her income remained low.

Her life took a new direction when she joined the AU Udyogini Programme. Training sessions introduced her to business planning, budgeting, customer management, and strategies to grow her enterprise. With financial support from the programme, she upgraded her materials and started promoting her own designs.

The change was immediate. Her confidence grew, customer interest increased, and she began earning more consistently. Sapna now plans to reinvest in her business to expand further.

Her tailoring shop is not just a workplace. It represents her strength and her hope for her children's future. Sapna's story shows that with the right support, even the most challenging circumstances can lead to new opportunities.

 Nature of business : **Tailoring**

 Location : **Near Udaigiri, Vidisha**

 Start date : **13th February 2025**



Rekha Ahirwar

At thirty five, Rekha Ahirwar from Haripura, Vidisha has rebuilt her life after significant hardship. When her husband left her, she was left alone to care for her two children with no financial support. Her tailoring skill helped her survive, but her old equipment and limited training kept her income low.

Rekha joined the AU Udyogini Programme to find a way forward. She participated in the Entrepreneurship Development Programme where she learned advanced tailoring techniques, business management, and customer handling. The programme provided her with better sewing

machines, quality materials, and the confidence to organise her work like a structured business.

Exposure visits to meet other women entrepreneurs helped her understand modern trends, low cost fabric sourcing, and digital payment methods. She registered her enterprise under Udyam and began offering a wider range of clothing items.

Today, Rekha earns a stable monthly income and supports her children independently. She is respected in her community and encourages other women to explore their own potential.

For Rekha, tailoring is now a pathway to dignity and progress, not just survival.

 Nature of business : **Tailoring**

 Location : **Haripura, Vidisha**

 Start date : **13th February 2025**



Vinita Gaur

Vinita Gaur from Bangwa, Gram Panchayat in Raisen district grew up facing many challenges. She lost her father at a young age and was raised by her mother with strong support from her maternal family. She completed her education and later worked as a teacher in a private institute, a job she loved.

After marriage, her circumstances changed. While her husband supported her interests, other family members discouraged her from working. Vinita left her job and focused on household responsibilities, but she continued teaching a few children in her neighbourhood at home.

Her turning point came when she attended a community meeting led by Magic Bus India Foundation under the AU Udyogini initiative. The programme helped her realise that she could turn her small home tuitions into a structured learning centre. She joined the Entrepreneurship Development Programme and learned business planning, financial management, and ways to run her classes more effectively.

With support from the programme, Vinita received furniture, boards, and charts to set up her classroom. A signboard with her name gave her identity and recognition.

Today, Vinita teaches a growing number of students and contributes to her family with confidence. She is known in her community as a dedicated educator who rebuilt her dream.

 **Nature of business : Tuitions**

 **Location : Bangwa, Raisen**

 **Start date : 2nd June 2025**





Khursheeda

Khursheeda was married at the age of twenty and began her life in Kishangarh Renwal with hopes of stability and security. Her husband was pursuing a BEd degree while working as a daily wage labourer. Though income was limited, she believed education and persistence would eventually improve their future. In 2008, the birth of their daughter Simran brought happiness, followed by the birth of their son Babar two years later.

Repeated failure to secure a teaching position deeply affected her husband. Frustration slowly turned into alcohol dependence, and the household environment became tense and unsafe. Verbal abuse increased, and Khursheeda struggled to shield her children from instability. In 2012, she was forced to leave her marital home with her daughter, while her son remained behind. The separation caused deep emotional distress. For several years, Khursheeda survived by cleaning houses, stitching clothes, and doing daily labour while living in rented accommodation. In 2018, financial hardship forced her to return to her parental home in Badhal. She learned tailoring from her father and worked under NREGA and open wage labour. That same year, her daughter was diagnosed with a severe skin condition requiring costly monthly treatment. In 2022, she was persuaded to take a loan to send her husband abroad for work, but the broker was fraudulent, leaving her with debt. In 2025, joining the AU Udyogini Programme helped her formalise tailoring into a business. With a motorised sewing machine and a rented shop, she now earns steadily and manages household expenses with dignity.

 Nature of business : **Tailoring**

 Location : **Badhal Kishangarh Renwal**

 Start date : **2nd February 2025**



Anita Devi

Anita Devi from Majhi Renwal, Jaipur had built a modest yet stable livelihood through a vegetable cart. Selling fresh produce within her village allowed her to manage household expenses and maintain independence. She understood local demand well and had developed strong relationships with customers who trusted the quality and pricing of her vegetables.

Her life changed after a serious health issue required surgery. Medical expenses consumed all her savings, leaving her without capital to continue the business. With no alternative source of income, Anita was forced to take up daily wage labour. The work was physically demanding and the income insufficient to meet household needs. Despite long hours, financial pressure continued. Even during this period, Anita never abandoned the idea of restarting her vegetable business. She believed it was the only path back to dignity and stability. Her opportunity came when she was identified by the AU Udyogini Programme. Through training, she learned money management, customer relations, demand planning, and product quality control. She also received a new vegetable cart, which enabled her to restart without upfront capital.

In June 2025, Anita resumed selling vegetables in her village. She began reconnecting with old customers and gradually expanded her reach. By August, Her monthly earnings increased. The income brought financial relief and renewed confidence. Anita now plans to add seasonal fruits and hopes to set up a permanent stall in the local market.

 Nature of business : **Vegetable Cart**

 Location : **Majhi Renwal, Jaipur**

 Start date : **11th July 2025**



Geeta Devi Prajapat

Geeta Devi Prajapat lives in Saipura village near Jamwa Ramgarh with her husband and three children. Her husband works as a labourer, and household income has always been uncertain. Though Geeta studied only up to the eighth standard, she possessed strong sewing skills that remained limited to family use for many years.

She joined a three day Entrepreneurship Development Programme under the AU Udyogini initiative, which introduced her to business fundamentals such as pricing, budgeting, customer handling, and cash flow management. For the first time, Geeta understood how her skill could be converted into a source of income.

Motivated by the training, she started a small tailoring venture named Geeta Tailoring Point. She began taking stitching orders from women in her village. Her neat work, polite communication, and timely delivery helped her build trust. Gradually, word spread and her customer base increased. Income from tailoring allowed Geeta to contribute to daily household expenses and support her children's education. Beyond financial benefits, the work strengthened her confidence and position within the family. She is now consulted on household decisions and respected for her contribution. Geeta plans to invest in better equipment and expand her services over time. Her journey reflects how skill based livelihoods, when combined with the right guidance, can bring stability and self belief to women in uncertain economic conditions.

 Nature of business : **Tailoring**

 Location : **Saipura Jamwa Ramgarh**

 Start date : **7th February 2025**



Kaushalya

Kaushalya spent many years working as a seasonal daily wage labourer. The work was physically demanding, income was unpredictable, and saving money was difficult. Despite these challenges, she quietly set aside small amounts whenever possible, holding on to the hope of starting something of her own.

In March 2025, Kaushalya attended an AU Udyogini awareness session and was selected for further training and a wholesale market exposure visit. During this phase, she learned how to source products, calculate margins, manage inventory, and understand customer preferences.

These learnings helped her view business as achievable rather than distant.

With programme support, Kaushalya opened a small fancy store in her village. She stocked bangles, bindis, clips, cosmetics, and basic household items that were in regular demand. Initially unsure, her husband gradually began supporting her by helping with supplies and sales.

By July 2025, Kaushalya recorded her highest earnings to date. The shop provided financial stability and improved her standing within the household and community. Neighbours began seeking her advice on starting small businesses. Kaushalya now plans to expand her shop by adding seasonal products and school supplies, building a more stable future for her family.

 Nature of business : **Fancy Store and Household Goods**

 Location : **Lapodiya, Jaipur**

 Start date : **13th May 2025**



Kamali Devi Nayak

Kamali Devi Nayak from Malawala village in Jamwa Ramgarh spent many years working as a daily wage labourer in the fields. The income was barely enough to meet household needs, and uncertainty was constant. Despite physical exhaustion, Kamali carried a quiet dream of owning a shop that could provide stable income.

In February 2025, she joined the AU Udyogini Programme and participated actively in the Entrepreneurship Development Programme. She learned budgeting, inventory planning, customer service, and the importance of savings. These lessons helped her visualise a clear and achievable path toward entrepreneurship.

With seed support and her own savings, Kamali renovated an old tin shade structure in her village and converted it into a general store. She stocked daily essentials that villagers previously had to travel far to purchase. The shop quickly became a convenient and trusted place for the community.

Kamali's income improved steadily, enabling her to support household expenses and invest in her children's education. She gained recognition as a businesswoman and earned respect within her village. Kamali now inspires other women to consider entrepreneurship as a viable option and hopes to gradually expand her store with additional products.

 Nature of business : **General Store**

 Location : **Malawala Jamwa Ramgarh**

 Start date : **7th February 2025**



Sunita Devi

Sunita Devi was married at a very young age and spent years managing a household dependent on seasonal labour income. Despite her efforts through government employment schemes and small dairy work, financial stability remained limited. Much of the responsibility of survival fell on her husband's uncertain earnings.

In December 2024, Sunita learned about the AU Udyogini Programme and decided to participate. During training, she explored multiple livelihood options and finally chose to open a fancy and utility shop that could meet everyday village needs. She learned customer behaviour, pricing, stock selection, and record keeping.

With seed support and personal savings, Sunita opened her shop in February 2025. She selected products carefully, focusing on items women and labourers frequently needed. Gradually, customers increased as they appreciated convenience and fair pricing.

By July 2025, Sunita's revenue had nearly doubled. Her husband now actively supports the business, and her children take pride in her work. The income has improved household stability and decision making power. Sunita hopes to expand her inventory further and dreams of securing a stable and dignified future for her children.

 Nature of business : **Fancy and Utility Shop**

 Location : **Luniyawas, Jaipur**

 Start date : **2nd February 2025**



Manju Devi

Manju spent many years washing clothes by hand for local households. The work was physically exhausting, time consuming, and poorly paid. Despite long hours, her income remained low and irregular, leaving little scope for savings or growth.

After joining the AU Udyogini Programme, Manju received a washing machine along with training in record keeping and business visibility. The washing machine significantly reduced physical strain and allowed her to complete more work in less time. She was also supported with banners that helped make her services visible in the community.

With improved efficiency and visibility, Manju's customer base expanded steadily. Her income increased and became more predictable. For the first time, she could contribute regularly to household expenses and set aside small savings.

Manju is now recognised as an entrepreneur rather than an informal worker. She hopes to add ironing services and eventually employ other women from her neighbourhood. Her journey shows how access to the right tools and guidance can transform physically demanding work into a more sustainable livelihood.

 Nature of business : **Laundry Services**

 Location : **Majhi Renwal, Jaipur**

 Start date : **7th February 2025**



Gattu


Gattu worked for several years as a daily wage labourer, earning just enough to survive. The work was physically demanding and offered no stability or growth. Despite her efforts, household needs were difficult to meet, and financial uncertainty remained constant.

After joining the AU Udyogini Programme, Gattu learned money management, sourcing, pricing, and customer handling. With this knowledge, she decided to start a ready made garment business that could provide better income and dignity.

Using an investment of thirty thousand rupees, Gattu purchased her first stock and opened a small garment shop in her village. Initially, customers were cautious, but over time they responded positively to the quality and variety she offered. Word of mouth helped her business grow steadily.

Today, Gattu earns a regular monthly income that exceeds her previous daily wages. The business has improved her family's living conditions and increased her confidence. She plans to expand into children's wear and festive clothing and hopes to support her children's education more securely.

 Nature of business : **Ready Made Garment Shop**

 Location : **Barna, Jaipur**

 Start date : **17th February 2025**



Hemlata faced prolonged financial hardship after her family business shut down, leaving the household dependent on others. Despite physical challenges and limited resources, she remained determined to contribute meaningfully to family income.

In April 2025, she joined the AU Udyogini Programme and received training in pricing, promotions, record keeping, and market planning. With seed support and guidance, she launched a ready made garment cart business in May 2025, supported by her husband.

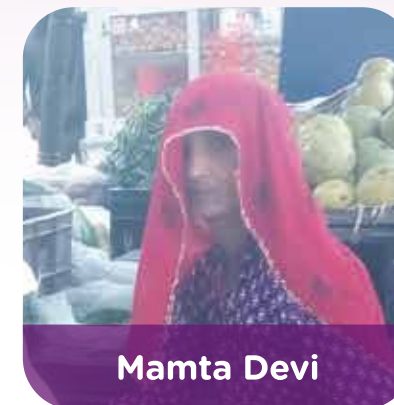
Initial challenges included low footfall and fluctuating demand. However, careful planning and customer focused strategies helped her adapt. By August 2025, Her average monthly revenue increased.

The income transformed household stability and strengthened her confidence and social standing. Hemlata is now seen as a businesswoman and role model. She hopes to expand into ladies wear and eventually rent a permanent shop in the local market.

 Nature of business : **Ready Made Garment Cart**

 Location : **Pachkodiya, Rajasthan**

 Start date : **15th April 2025**



Mamta Devi from Pachkodiya, Jaipur spent many years supporting her family through physically demanding labour. With three children and unstable income, daily survival required constant effort and sacrifice.

In March 2025, Mamta joined the AU Udyogini Programme and chose vegetable selling based on local demand. Training helped her understand pricing, customer management, and record keeping. She applied these lessons carefully and built trust with customers.

Her husband gradually joined the effort, turning the activity into a family run enterprise. The income now supports household expenses and her children's education. Mamta has gained confidence and respect within her community.

She hopes to start another small business in the future to diversify income and ensure long term stability for her family.

 Nature of business : **Vegetable Selling**

 Location : **Pachkodiya, Jaipur**

 Start date : **15th April 2025**



Sanju Devi

Sanju Devi was married at the age of eighteen and moved into a small household shared with her husband, in laws, and extended family. Her husband worked as a construction helper and was the only earning member. Income was low and inconsistent, and as the family grew with the birth of three children, financial pressure increased steadily. Sanju spent her days managing household chores and childcare, with little opportunity to think about earning or learning new skills. A sewing machine gifted by her parents at the time of her marriage remained packed away for years.

By 2019, household expenses had increased and Sanju felt the need to contribute. With no money for formal classes, she began learning stitching through online videos late at night after completing her daily work. She practiced patiently and started stitching clothes for herself and neighbours. During the pandemic period, she refined her skills and began taking small paid orders, though she struggled to price her work correctly and manage multiple orders. In 2023, Sanju joined the AU Udyogini Programme. Training helped her understand costing, pricing, record keeping, and customer management. She also learned the importance of feedback and timely delivery. As confidence grew, she expanded her work and began teaching four students, adding another source of income. Today, Sanju contributes meaningfully to household expenses and is respected within her family and community. She dreams of renting a larger workspace and building a women led stitching unit where others like her can learn and earn.

 **Nature of business : Tailoring and Stitching Training**

 **Location : Luniyawas, Jaipur**

 **Start date : 2nd February 2025**



Sajna Devi

Sajna Devi's married life was marked by constant financial uncertainty. Her husband had to leave his education early and take up work to support the family. With three children and irregular income, managing daily needs became increasingly difficult. Determined to help her family, Sajna enrolled in a local tailoring programme and learned basic stitching.

After completing training, she began taking small orders from neighbours. During periods of low demand, especially during the pandemic, Sajna practiced daily using old cloth and experimented with designs to improve her skills. Despite her effort, the work remained informal and earnings were limited due to lack of business knowledge and equipment.

In March 2025, Sajna joined the AU Udyogini Programme. She learned how to calculate costs, manage bulk orders, and interact with customers professionally. She also received an improved sewing machine that increased her speed and output. Sajna trained her daughter in cutting dress patterns, which helped her take on more work and reduce delays.

Her focus on quality and timely delivery helped her build a loyal customer base. Sajna is now recognised as a businesswoman in her village and contributes steadily to household income. She plans to expand her work into a boutique and hopes to train young girls who have dropped out of school.

 **Nature of business : Tailoring**

 **Location : Pachkodiya, Jaipur**

 **Start date : 15th April 2025**



Sushila


Sushila's world was once limited to her home and nearby households. She earned a small income by offering basic beauty services informally, bringing in only a few thousand rupees each month. The income was irregular and insufficient, leaving her dependent on others for most household expenses. Limited exposure and confidence prevented her from expanding her work.

When Sushila learned about the AU Udyogini Programme, she decided to join with the hope of becoming self-reliant. Through training, she upgraded her beautician skills and learned how to manage income, expenses, and customer

records. She was also trained in expanding her services beyond her immediate area and maintaining professional standards.

After completing training, Sushila formally launched her beautician services. Her improved techniques and customer-friendly approach helped her attract clients from nearby villages. Her monthly income gradually tripled, allowing her to contribute meaningfully to household expenses and plan for the future. In 2025, her efforts were recognised with a certificate in the beautician category.

Sushila now enjoys social recognition and confidence. She dreams of introducing advanced beauty treatments and starting a small training centre to help other women become financially independent.

 Nature of business : **Beautician Services**

 Location : **Chakwada, Jaipur**

 Start date : **19th May 2025**



Santra Meena

Santra Meena lived for several years in a household where she was not allowed to work or make decisions. Despite completing higher secondary education, she remained confined to domestic duties. Her husband's income was unstable, and the family relied heavily on elders for decisions and finances.

In December 2024, Santra quietly began doing Gota Patti work from home, earning small amounts and gaining confidence. Her turning point came in March 2025 when she attended the AU Udyogini awareness programme and was selected for further training. She learned customer

handling, cash book management, purchasing behaviour, and business planning.

With growing confidence, Santra moved her work into a rented shop. This step increased her visibility and customer base. Her income improved steadily, and her contribution to household expenses changed attitudes within her family. She earned respect, including from her father-in-law, who had earlier opposed her working.

Santra now supports her household and plans for her children's education. She hopes to expand her enterprise further and inspire other women to step out of restrictive environments.

 Nature of business : **Gota Patti and Retail**

 Location : **Pachkodiya, Jaipur**

 Start date : **15th April 2025**



Meena Raigar

Meena Raigar spent many years working as a traditional washer worker alongside her husband. The work involved washing clothes by hand for long hours, often under difficult conditions. Income was low and unpredictable, and financial decisions were handled entirely by her husband. Meena had little control over earnings or savings.

Through the AU Udyogini Programme, Meena received training in basic business management and invested in a washing machine. The machine significantly reduced physical strain and allowed her to take on more customers.

By June 2025, her income had increased substantially.

With higher earnings, Meena began managing her own accounts, tracking expenses, and planning savings. Her husband now supports collections and deliveries while she focuses on operations and quality. The partnership improved household stability and mutual respect.

Meena is now recognised as an entrepreneur in her village. She hopes to expand her laundry services further and continue building a stable and dignified livelihood.

 Nature of business : **Laundry Services**

 Location : **Raigar Ki Dhani Jamwa Ramgarh**

 Start date : **17th February 2025**





आत्मनिर्भरता से बदलाव तक

Together, WE RISE!



AU उद्योगिनी

आत्मनिर्भरता से बदलाव तक

Volume - 1
FY 2020-25



*For every woman who chose belief over fear,
who shattered silence with ambition,
and who proved that tradition bends when
courage stands firm...*





Preface

The **AU Udyogini** program stands as a testament to an unwavering belief in the power of women to transform not just their own lives, but entire communities.

What began as a strategic initiative in 2020 has blossomed into a movement reaching Madhya Pradesh and Rajasthan.

What follows are the authentic voices of women who refused to let circumstances define their futures. The **Individual Women Entrepreneurship** Model recognizes a simple truth: entrepreneurship is dignity, independence, and the right to dream. Through consistent handholding-entrepreneurship orientation, non-refundable seed funding, financial & digital literacy, mentorship, and connections to government schemes-these women discover the power to lead, provide, and inspire.

The journey has touched countless lives across 68 project locations spanning 11 districts of Rajasthan and 10 districts of Madhya Pradesh, reaching 600+ villages. 3,600 women including widows, divorced, single mothers and separated have stepped forward with courage, operating businesses from their premises and market. These women from economically weaker sections earn livelihoods across 55 diverse sectors-from tailoring and grocery shops to salons and handicrafts-businesses born from their skills and understanding of their communities' needs.

आत्मनिर्भरता से बदलाव तक

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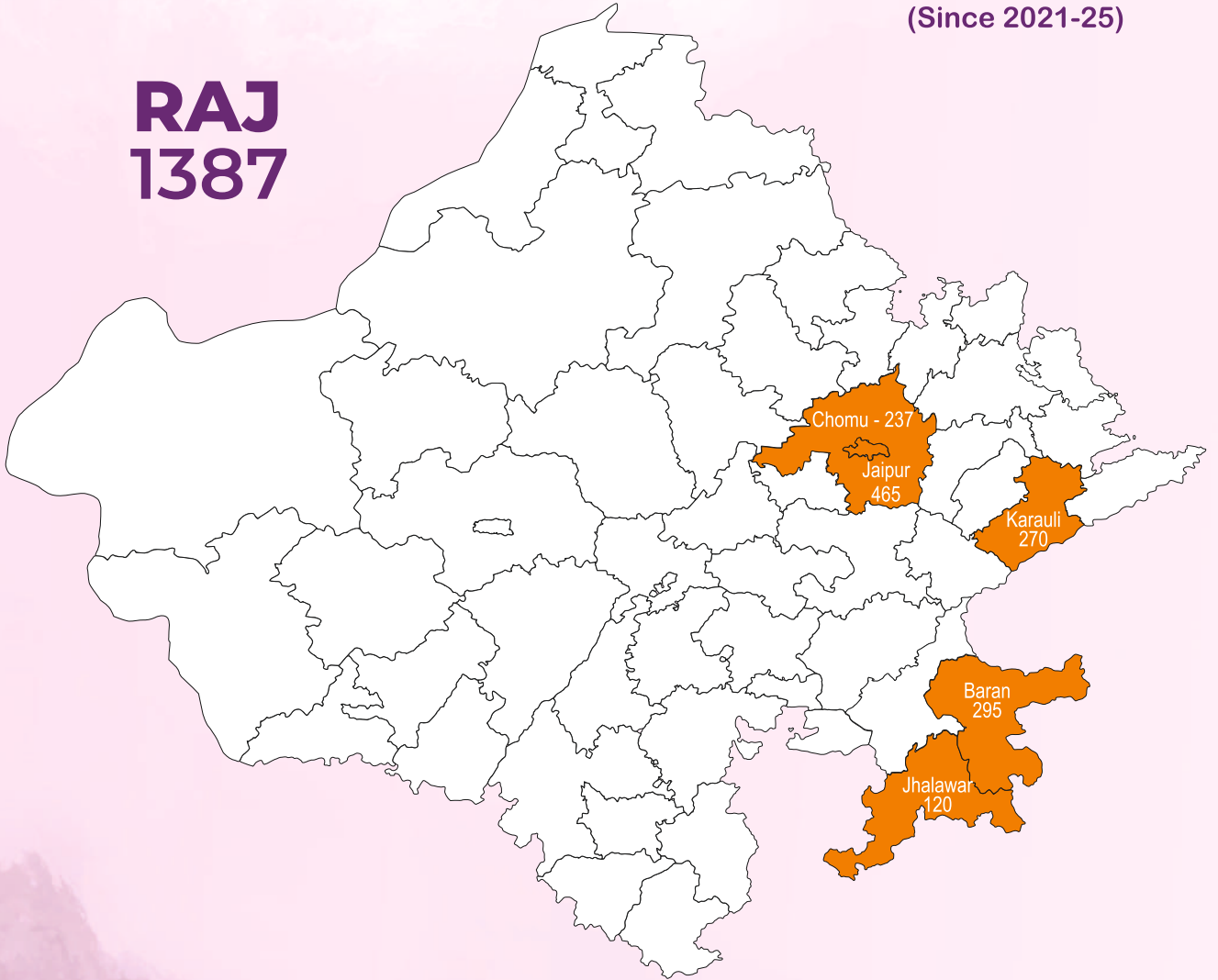
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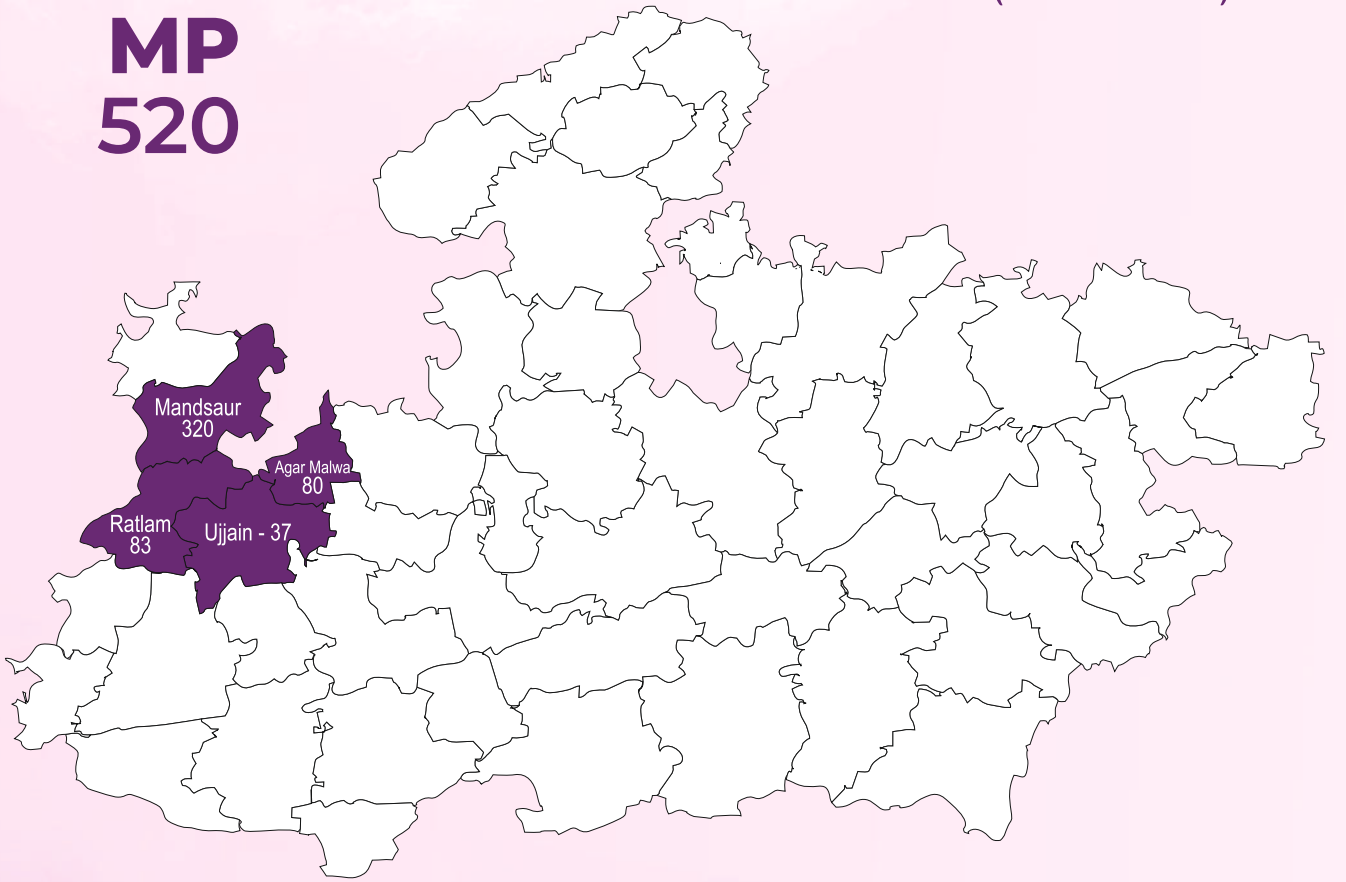
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Kajod Devi from Jagatpura, Jaipur once earned only ₹2,500–₹5,000 per month through basic tailoring, while her husband worked as a driver. Recognising her strong tailoring skills, she was selected for AU Udyogini support, through which she received non-refundable seed capital along with business training and development. With this support, she purchased an advanced tailoring machine and essential raw materials to expand her business.

Within a year, her income grew to ₹30,000–₹35,000 per month. Today, she proudly supports her children's education — her son is pursuing engineering in Tamil Nadu, and her daughter is doing a course in graphic designing. Known for her quality stitching and reliable service, she has built strong customer trust and become an inspiration for women in her area.

 Nature of business : **Cloth Shop**

 Location : **Jaipur, Rajasthan**

 Start date : **28-Jan-2025**



Sushila Devi, a resident of Navrangpura village, Viratnagar, Jaipur, earlier used to do weaving and farming to support her husband, who was a daily laborer. Despite their hard work, the family faced financial challenges. When our community mobilizer visited her village and learned about her situation, Sushila was identified for AU Udyogini support, that provided her with non-refundable seed capital, business training and development. With assistance, she successfully started her own crockery shop under AU Udyogini Mart, giving her

family a more stable source of income.

Her shop quickly became popular for its good service and quality products. With growing confidence and customer trust, Sushila now manages her business independently and supports her family with pride. She was also honored with the Lakhpati Didi Award and a Certificate of Appreciation for her efforts. Her journey reflects how the right opportunity can bring lasting change in a woman's life.

 Nature of business : **Crockery Shop**

 Location : **Viratnagar, Jaipur, Rajasthan**

 Start date : **17-May-2024**



Kalpana Bhardwaj

Kalpana Bhardwaj, a resident of Pratap Nagar, Jaipur and mother of two, always had a strong interest in beauty parlour work, which she pursued as a hobby while her husband worked in a printing firm. Seeing her dedication and the fact that there was no beauty parlour in her locality, she was selected for AU Udyogini support. She received essential beauty parlour tools, machines, and proper training, giving her the confidence and resources to start her own micro-enterprise.

With hard work and the right guidance, Kalpana transformed her interest into a successful business. Today, she earns ₹15,000–₹20,000 every month and is well-recognised in her community for her quality services. Her husband and children are proud of her progress, and she now lives a life of dignity, independence, and confidence — inspiring many women in her area.

 Nature of business : **Beauty Parlour**

 Location : **Jaipur, Rajasthan**

 Start date : **28-Jan-2025**



Guddi Kanwar, a resident of Thikariya, Paota faced severe financial challenges due to her husband's alcoholism. With limited education and growing family responsibilities, she struggled to find a way to start her own business. That's when she was identified for support under the AU Udyogini Individual Entrepreneurship Program.


With the support received she started a small grocery shop that soon became a steady source of income. Today, she earns an average profit of

₹10,000 per month. Her success also motivated her husband to quit alcohol and support the family by driving an auto.

Guddi's journey is a powerful example of how women's empowerment through entrepreneurship not only transforms individual lives but also brings positive change within families and communities.

 Nature of business : **Grocery Shop**

 Location : **Thikariya, Paota, Jaipur, Rajasthan**

 Start date : **10-Jan-2023**



Mamta Vishwakarma, a resident of Gharaunda, Jagatpura, is a single mother of two who has been managing her home and children with great determination. Earlier, she worked various seasonal jobs to meet her daily expenses. When our community mobilizer met her and understood her needs, she was selected for AU Udyogini support. With this assistance, she was able to open her own cloth and cosmetic shop.

Today, Mamta earns around ₹18,000 every month and runs her shop with confidence and pride. She is happily providing for her children and managing her home independently. Her journey is a powerful example of what women can achieve when they receive the right support and opportunity.

 Nature of business : **Cosmetic Shop**

 Location : **Jaipur, Rajasthan**

 Start date : **28-Jan-2025**



Gita Devi from Navrangpura village in Viratnagar used to work in nearby villages as her husband, struggling with alcoholism, spent his entire income on alcohol. Doing menial tasks, she earned only ₹3,000 a month and struggled to support her three children. When our community mobilizer visited the village and understood her situation, she was identified for AU Udyogini support.

With the help she received, Gita opened a small general store and now earns around ₹15,000 per month. She has been honoured with the Lakhpati Didi Award and received certifications under the Vishwakarma Scheme and the CM's Plantation Campaign. Today, she confidently uses digital payments and is focused on securing a better future for her children. Her journey is a strong testament to resilience and growth.

 Nature of business : **General store**

 Location : **Viratnagar, Jaipur, Rajasthan**

 Start date : **7-Apr-2025**



Ravina Bai Meena, a resident of Gharaunda, Jagatpura, Jaipur and mother of two, was a housewife while her husband worked as a labourer, leaving the family with very limited income. Understanding her situation and the need for stable earnings, she was selected for AU Udyogini support. With this help, she started her own Fast-Food Centre in an area where no such shop existed, giving her an immediate opportunity to serve the community.

Today, Ravina earns ₹20,000–₹25,000 every month and has built a strong presence in her locality. Her business is thriving, her children and family are extremely proud of her, and she is happy with the progress she has made. Ravina stands as a powerful example of how the right support can help a woman transform her life and achieve financial independence with confidence.

 Nature of business : **Fast Food centre**

 Location : **Jaipur, Rajasthan**

 Start date : **28-Jan-2025**



Rukhsana Bano, belongs from an economically weaker section, her family faced immense hardships while raising two sons and a daughter. Her husband, Abdul Razak, was unable to work due to illness, leaving the family struggling even for two meals a day. To support her children's education and household needs, Rukhsana travelled to nearby villages for daily-wage labour. Despite challenges, she remained patient, hardworking, and well-respected in her community.

To improve her situation, Rukhsana applied for opening a Flour Mill business under AU Udyogini support. Receiving the machine became a turning point in her life. Today, she runs her own business and earns a stable income, giving her family much-needed stability and dignity. Her journey shows how the right opportunity can transform a life of struggle into one of hope.

 Nature of business : **Flour Mill**

 Location : **Shahpura, Rajasthan**

 Start date : **4-August-2022**



Vandana Sain

Vandana Sain, a resident of Jagatpura, Jaipur, is a mother of three daughters and a 19-year-old son who has been a patient of cerebral palsy since birth. Caring for him while managing a struggling household pushed her into depression for six years, leaving her hopeless. Her husband did small, menial jobs, but their financial condition remained extremely weak. Seeing the family's situation, Vandana was selected for AU Udyogini support, giving her a chance to rebuild her life. With this assistance, she and her husband started

a small vegetable and fruit shop.

Working together, they now manage their shop and children with renewed strength. Today, they earn ₹15,000–₹20,000 per month, and Vandana has begun to feel hope and stability return to her life. Her journey is a powerful reminder that with the right support, a woman can not only transform her own future but also uplift and empower her entire family.

 Nature of business : **Fruit & Vegetable Shop**

 Location : **Jaipur, Rajasthan**

 Start date : **5-Apr-2025**



Meera Devi, a 40-year-old resident of Manoharpur, lost her husband, Sarvesh Ramakant Gupta, in 2016. With two sons and one daughter to raise, she struggled to manage expenses with only her widow pension. To support her family and her children's education, she worked as a labourer in nearby villages.

Meera always wanted to start her own small business but lacked the financial means. With the AU Udyogini support she finally opened a small clothing shop. This shop has given her a steady income and renewed confidence. Meera's story reflects how the right support can help a woman rebuild her life and secure her family's future.

 Nature of business : **Cloth Shop**

 Location : **Paota, Rajasthan**

 Start date : **29-Mar-2023**



Micchala Devi, a resident of Girdharipura, Jaipur, used to support her husband in their small Dhol business. Due to their low income, they often had to rent dhols for events, leaving them with very little profit. With no additional source of earnings, they struggled to meet household needs and couldn't provide proper education for their children. Despite these challenges, Micchala stayed motivated and showed strong potential to grow this unique business.

Recognizing her determination, she was selected for AU Udyogini support to grow her business. Using the support received, she bought high-quality advanced dhols. This allowed her to stop renting equipment and boost her monthly income. Today, she makes ₹20,000–30,000 per month especially during the wedding season, manages her household confidently, and saves regularly.

Micchala's journey proves that with timely support and hard work, even a traditional skill can open the door to financial independence.

 Nature of business : **Dhol Nagada Business**

 Location : **Jaipur, Rajasthan**

 Start date : **29 Jan 2025**



Kamla Devi, from a Scheduled Caste and BPL family, lives alone with her young son after her husband left them. Their financial condition has always been extremely weak. To manage daily needs and her child's education, Kamla worked as a labourer, and at times her son also had to work to support the household.

Hoping for a better life, Kamla learned about AU Udyogini individual entrepreneurship project for women and applied for a fruit shop through the local Anganwadi worker. After assessing her situation, her application was selected, and she received support and started her fruit cart. Today, this small business has become her steady source of income, helping her rebuild her life with dignity and hope.

 Nature of business : **Fruit Shop**

 Location : **Paota, Rajasthan**

 Start date : **29-Mar-2023**



Sushila, a resident of Girdharipura, Jaipur, used to do small tailoring work from home, earning very little to support her family. When our community mobilizer met her, they saw her strong desire to grow and noticed that there were no curtain shops in the area. She was supported to start a curtain shop from her home, which quickly began to attract customers.

As demand increased, she shifted her shop to a main road location, allowing her business to grow even faster. Today, Sushila is confident, independent, and hopeful about her future. She is truly grateful for the support under individual entrepreneurship program- AU Udyogini that helped her turn her skills into a successful and expanding business.

 Nature of business : **Curtain Shop**

 Location : **Jaipur, Rajasthan**

 Start date : **7 Apr 2025**



Anita Devi, a working woman from Jaitpura (Chomu), comes from an ordinary family of four. With her husband irregularly working, household expenses were often unmet, debts piled up, and she worried constantly about her children's needs. Despite her efforts to communicate, her husband suggested she should work, which motivated Anita to start finding ways to support her family.

After learning about AU udyogini support, she applied and got selected to open a cosmetic shop in her village, which had no such shop before. The shop quickly grew successful, and she also started sewing work to supplement her income. Today, Anita owns goods worth over ₹90,000 and earns around ₹15,000 per month from her cosmetics and tailoring work. Her husband now supports her, and her children attend good schools.

 Nature of business : **Cosmetic Shop**

 Location : **Chomu, Rajasthan**

 Start date : **1 Dec 2022**



Kusum, a resident of Pratap Nagar, Jaipur, supported her family through tailoring, but her work was limited due to an old tailoring machine that often slowed her down. Although she was well-recognised in her locality for her stitching skills, the lack of proper resources prevented her from taking more orders and expanding her business. Seeing her potential and determination to grow, she was selected for support under AU Udyogini program and was provided with non-refundable seed fund through which she bought

advanced tailoring machine.

With this support, Kusum's work improved significantly, allowing her to increase production and meet customer demand. Today, she earns around ₹15,000 per month, and this is just the beginning. With her upgraded equipment and strong reputation, her business is on track to grow rapidly in the coming months, making her a confident example of how the right support can unlock new possibilities for women entrepreneurs.

 Nature of business : **Tailoring Shop**

 Location : **Jaipur, Rajasthan**

 Start date : **5 Apr 2025**



Pinky Bano

Pinky Bano from Chomu, Tigria village lives with her husband, mother-in-law, and five children in a single-room house. With her husband's irregular income and her low-paying bangle work, the family struggled to meet expenses, causing frequent disputes and affecting the children's education.

After learning about AU udyogini support, Pinky applied and opened her own bangle-making shop. With dedication and her husband's help, the business grew. Today, she earns ₹10,000–15,000 per month, keeps stock worth over ₹70,000, and her children study in good schools. Pinky is now respected in her community and grateful for the opportunity to secure income and recognition.

 Nature of business : **Bangle Shop**

 Location : **Chomu, Rajasthan**

 Start date : **3 Oct 2022**




Suman Devi

Suman Devi, a resident of Girdharipura, used to be a homemaker while her husband worked as a labourer. She always wanted to start something of her own but didn't know how to begin. When our community mobilizer visited her village, she expressed her wish to set up a small fruit and vegetable shop. Seeing her interest and the good market potential in her area, she was selected for support under AU Udyogini Individual entrepreneurship program and received the essential items to start her micro-business.

Today, Suman earns around ₹15,000 per month from her shop and confidently supports her husband in managing household expenses. She has found a new identity, purpose, and financial independence. She is grateful for the opportunity that helped her turn her aspiration into a stable source of income.

 Nature of business : **Fruit & Vegetable Shop**

 Location : **Jaipur, Rajasthan**

 Start date : **29 Jan 2025**




Jyoti Kashyap, from Kishanganj (Baran), lives with her husband Vinod and their two children, including a differently abled son. With Vinod earning only ₹7,000 per month, the family struggled to meet daily expenses. Jyoti wanted to contribute but couldn't leave the house due to her children's needs.

Learning about the AU Udyogini support, Jyoti applied to start general items shop from home. After receiving assistance, she successfully runs the shop and has also started sewing work, increasing her income. Today, Jyoti confidently manages her household and children's expenses, securing a stable and independent life for her family.

 Nature of business : **Cosmetic Shop**

 Location : **Baran, Rajasthan**

 Start date : **16 Oct 2024**



Saraj, a resident of Mohanpura village Paota in Baran district, struggled to support her family as her husband's income was low and uncertain. To manage expenses, she worked as a labourer and had once opened a small cosmetic shop, but the pandemic forced her to close it.

Learning about the AU Udyogini Program renewed her hope. She applied, got selected, and received the support needed to restart her shop. Today, Saraj earns around ₹10,000 per month, ensuring stability at home and continuity in her children's education. Her determination and progress now inspire other women in her village.

 Nature of business : **Cosmetic Shop**

 Location : **Mohanpura, Paota, Jaipur, Rajasthan**

 Start date : **3 July 2024**



Manju from shahpura faced a major setback in 2008 when her husband became paralyzed. With two children to raise, she suddenly became the only earner and struggled to manage daily expenses and medical needs.


Her situation improved when she received support under the AU Udyogini Project to start a cosmetic shop. With the seed amount received, she upgraded her shop with proper furniture, new stock, and an interlock machine. Her income grew

from ₹1,500 to nearly ₹8,000 per month.

Today, Manju accepts digital payments, saves regularly, and has restarted her husband's treatment. Her journey shows how support and determination can rebuild a life.

 Nature of business : **Cosmetic Shop**

 Location : **Paota, Jaipur, Rajasthan**

 Start date : **16 Sep 2022**



Usha Kanwar, a resident of Jaisingpura Shahpura and mother of three, had to rebuild her life after her husband abandoned the family. To manage daily expenses, she began selling bangles and Rajputi poshaks. In December 2020, she was identified during a mobilization drive and selected for AU Udyogini support to expand her small setup into a proper fancy store.

With this support, Usha strengthened her business and now earns around ₹15,500 per month, maintaining inventory worth over ₹1 lakh. Her eldest son is training as a boxer in Rewari to join the Indian Army, while her younger children study in a government school.

Usha also leads a self-help group and organizes training and health camps, inspiring many women in her community. Her journey stands as a powerful example of resilience and success.

 Nature of business : **Fancy shop**

 Location : **Shahpura, Jaipur, Rajasthan**

 Start date : **19 Jan 2021**



Sonu Verma from Paota had long faced financial challenges as her husband worked as a farmer with limited earnings. Wanting to support her family and build something of her own, she applied for the AU Udyogini Individual Entrepreneurship Program and was selected for support. With her husband's encouragement, she decided to open a small cosmetic shop.

Although hesitant in the beginning, Sonu slowly built her customer base by sourcing better-quality products from Delhi. Her hard work paid off—her monthly income grew from just ₹2,500 to ₹12,000.

The AU Udyogini Program became a true turning point in her life, helping her secure a stable income and a more confident, independent future for her family.

 Nature of business : **Cosmetic Shop**

 Location : **Paota, Rajasthan**

 Start date : **14 Nov 2022**



Babli Devi from Barwara village Viratnagar block once earned only ₹2,000 a month through hand-sewing, struggling to support her family while her husband worked as a daily wage labourer. Her situation improved when she was selected for AU Udyogini support. With the assistance, she bought an advanced umbrella grover sewing machine and the materials needed to expand her work.

Her income soon increased to over ₹15,500 per month, and she even saved ₹3 lakh to purchase a plot in Shahpura. Babli now uses digital payments, her children study in an English-medium school, and she leads a women's group in her village—showcasing her remarkable progress and leadership.

 Nature of business : **Tailoring centre**

 Location : **Viratnagar, Jaipur, Rajasthan**

 Start date : **24 June 2021**




Yamuna Devi from Shahpura, Jaipur, was a homemaker while her husband earned a low income from colour-paint work. Wanting to support her family, she applied support under AU Udyogini program and received cosmetic and stitching materials. With determination, she started her own shop and gradually built a steady customer base.

In just 10 months, her shop stock grew to ₹1,25,000, and she now saves over ₹15,000 every month. Her children, who earlier studied from home, are now pursuing their education in Jaipur. Yamuna confidently manages online payments and even travels alone to Delhi's Sadar Bazaar to purchase stock.

Today, she motivates other women to become self-reliant and stands as a powerful example of how dedication and the right support can transform lives.

 Nature of business : **Cosmetic Shop**

 Location : **Shahpura, Rajasthan**

 Start date : **21-Jun-2023**



Mosam Devi, a resident of Paota, Shahpura, was a homemaker caring for her family and two children. She had the talent and interest to start something of her own but lacked the confidence to take the first step. Seeing her strong potential—and the absence of a beauty parlour in her area—she was selected for support under the AU Udyogini Individual Entrepreneurship Project.

With this support, Mosam opened her own beauty parlour and received business training that boosted her confidence. Today, she earns around ₹15,000 every month and lives her life with dignity and independence.

 Nature of business : **Beauty parlour**

 Location : **Paota, Rajasthan**

 Start date : **27-Jan-2023**



Bhavana Sharma, a strong and determined woman from Sathkheda, carried the burden of supporting her family after her husband became unable to work due to a disability. With limited resources and growing responsibilities, she faced many challenges but refused to give up. Her turning point came when she received support from AU Udyogini individual Entrepreneurship Program.

With their guidance and assistance, Bhavana started a small grocery store, which gradually grew into a stable and successful business. Her husband now supports her in running the shop, and together they have built a better life. Today, Bhavana earns around Rs.15,000 per month, giving her financial independence and a renewed sense of confidence. Her journey is a powerful example of how timely support, combined with personal determination, can help women overcome hardships and lead their families toward a brighter future.

 Nature of business : **Grocery Shop**

 Location : **Sathkheda, Madhya Pradesh**

 Start date : **16 Sept 2024**



Hemlata Gawala, from a small village in kalakheda, once struggled to meet her family's basic needs. With no stable income and growing responsibilities, she found it hard to even support her child's education. Life was full of uncertainty and financial stress. Her circumstances began to change when she was selected for AU Udyogini Support.

With their support, Hemlata received guidance and financial assistance to start a flour mill.

Through hard work and dedication, she built a steady business and now earns around Rs.16,000 per month. The income has brought both stability and pride to her life. Most importantly, she is now able to send her child to a private school, a dream she once thought was out of reach. Hemlata is grateful for the opportunity and believes her journey shows how small acts of support can create lasting impact.

 Nature of business : **Flour Mill**

 Location : **Garoth, Madhya Pradesh**

 Start date : **16 Sept 2024**



Kavita Bairagi, a determined woman from a small town in Garoth Block, struggled to find opportunities for self-employment. A mother of two, she spent her days caring for her children and managing household chores but desired to contribute financially to her family. She longed for a way to feel proud and gain self-esteem within her family. Recognising her need she was selected for AU udyogini support, with the support received she was able to turn her idea into a sustainable business. The shop's prime location,

combined with Kavita's dedication, quickly drew customers and gave her the opportunity to grow.

Previously struggling to meet daily expenses, Kavita now earns around ₹10,000 per month, providing her family with a stable income. Her journey from financial hardship to independence has filled her with confidence and pride.

 Nature of business : **Pooja Shop**

 Location : **Sathkheda, Madhya Pradesh**

 Start date : **16 Sept 2024**



Kiran Meghwal

Kiran Meghwal from Kalakheda, Garoth, had been trying to start a small business while struggling with unemployment. As the only earning member of her family and with no support from her husband, she found it difficult to manage daily expenses and care for her child. With no opportunities other than manual labour, opening her own vegetable shop remained only a dream.

Kiran's situation changed when our Field Executive met her during mobilization and introduced her to the AU Udyogini project. She chose to start a vegetable shop based on her existing skills. With the support, she set up her business and now earns an average of ₹7,500 per month. Today, Kiran and her family have moved from financial struggle to stability, and she is deeply grateful for the support that helped her rebuild her life.

 Nature of business : **Vegetable Shop**

 Location : **Garoth, Madhya Pradesh**

 Start date : **16 Sept 2024**



Seema Sain, a determined woman from kalakheda Garoth, dreamed of becoming financially independent and took the initiative to start her own beauty parlour with a modest investment. Despite limited resources, she was committed to building a better future. Her breakthrough came when she connected with the AU Udyogini project which provided her with essential financial support and business guidance.

With this assistance, Seema was able to strengthen her business and expand her services. Today, she earns around ₹9,000 per month, significantly improving her family's financial condition. Her journey has not only brought stability to her own life but has also become a source of inspiration for other women in her community. Seema's success proves that with dedication and timely support, women entrepreneurs can thrive and become role models for many others striving for independence.

 Nature of business : **Beauty Parlour**

 Location : **Garoth, Madhya Pradesh**

 Start date : **16 Sept 2024**



Sonam Sain, a housewife living in a rented home at kalakheda, garoth, Mandsaur, always dreamed of becoming financially independent. With no resources of her own and relying solely on her husband's daily wages, her wish to start a Pico and fall work business seemed out of reach. Her journey changed when she got introduced by AU Udyogini project. Seeing her potential she was selected for support.

With proper guidance and encouragement, Sonam started her Pico and fall business and gradually expanded it into a small saree and cloth shop operated from home. Today, she earns Rs.15,000 per month and feels proud to contribute to her family's income. Her journey from financial dependence to self-reliance has brought her confidence and stability. She is thankful for the support that helped her turn her dreams into reality.

 Nature of business : **Fall Pico Shop**

 Location : **Mandsaur, Madhya Pradesh**

 Start date : **24 Sept 2024**



Yashoda Bai, a resident of Shamgarh, Mandasaur worked as a field labourer to support her poor family. When severe back pain forced her to stop, the family quickly slipped into financial distress. During a mobilization drive, her situation was identified, and she was selected for support under the AU Udyogini program. With the support received, she started a small grocery shop so she could earn from home.

Today, she runs the shop confidently, earning a monthly income ₹8000. With this steady income, Yashoda now manages her household comfortably and supports her children's education. Her journey from a labourer to a woman entrepreneur is truly inspiring.

 Nature of business : **General Store**

 Location : **Shamgarh, Madhya Pradesh**

 Start date : **12 March 2025**



Rubina Mansuri, originally from Bhawani Mandi, learned beauty parlour skills early in life but could not start her own business due to limited resources. After marriage, she moved to Garoth, where her husband earned only ₹4,000–₹5,000 per month as a private school teacher.

With two children and rising expenses, she wished to use her skills but lacked a proper setup, equipment, and visibility, which kept customers away.

In 2025, Rubina was selected as a beneficiary for support under AU Udyogini program. With this support, she successfully launched her beauty studio at home and now earns ₹10,000–₹15,000 per month while also training young girls in her village. Rubina says she is truly grateful for the support that helped her turn her skills into a sustainable business.

 Nature of business : **Beauty Parlour**

 Location : **Kalakheda, Madhya Pradesh**

 Start date : **16 Sept 2024**



Pooja Khushwa from Narayan Kheda, Jhalawar, lives in a village once known for backwardness and hardship, where many women were widowed and opportunities were scarce. In the village women often suffered injuries due to lack of good footwear shops, Pooja decided to turn this everyday struggle into a meaningful business opportunity.

With support from AU Small Finance Bank under the AU Udyogini program, she started her own footwear shop. Today, she confidently sells 5–7 pairs a day, earning around ₹12,000 every month, which helps her manage household expenses and support her children's education.

Her shop has not only improved her family's life but also brought dignity and hope to her community. Pooja is now seen as a role model, proving that with the right support, determination, and purpose, a woman can transform both her life and her village.

 Nature of business : **Footwear Shop**

 Location : **Jhalawar, Rajasthan**

 Start date : **16 June 2025**



Jarina

Jarina, from Melkheda village, shamgarh educated up to 12th class, came from a poor family where her husband earned as a daily wage labourer. Realizing their uncertain income could not support their children's education, she decided to become self-reliant. With her husband's support, she applied for AU Udyogini support, with the support received she started her cloth shop. Known for her customer-friendly approach, Jarina personally informed women when new stock arrived. Today, her shop is

successful, helps fund her children's education, and has given her a professional identity. She is grateful for their support and opportunity.

 Nature of business : **Cloth Store**

 Location : **Shamgarh, Madhya Pradesh**

 Start date : **14 Dec 2024**



Pooja Kumari from Khandar village, Jhalawar, transformed her Macramé talent into a flourishing business with the support of the AU Udyogini program. Earlier, she struggled due to lack of capital and social pressure, but her journey changed when she received non-refundable seed capital and business training under AU udyogini program that boosted her confidence and visibility.

With her family's support and the involvement of more than 15 village women, Pooja launched her own Macramé Shop. Her business has grown steadily, and today she earns well while proudly leading a team of skilled artisans.

Pooja is grateful for helping her build a strong, sustainable, and inspiring livelihood.

 Nature of business : **Macrame Shop**

 Location : **Jhalawar, Rajasthan**

 Start date : **15 Sept 2025**



Dhapu Bai, a resident of Manaki village, faced extreme hardships all her life. She and her husband both were polio-affected and unable to walk properly, and she had to drag herself around even inside the house. With no source of income, their family survived solely on the kindness of villagers. Even after marrying off their two daughters, financial insecurity and social dependence made their future uncertain.

Everything changed when they got support from AU Udyogini program. Dhapu Bai received a tricycle, giving her mobility and independence, and support to start a cosmetic shop at home, including training and non-refundable seed funding. The shop allowed her to work comfortably from home, interact with customers, and sell products despite her physical limitations. Today, she earns around ₹4,000–₹5,000 per month, gaining both financial and personal independence. Dhapu Bai's journey demonstrates how determination, combined with timely support, can turn extreme adversity into dignity, self-reliance, and inspiration for the entire community.

 Nature of business : **Cosmetic Shop**

 Location : **Shamgarh, Madhya Pradesh**

 Start date : **14 Dec 2024**



Bhula Bai from kalakheda village, Garoth, struggled to manage her household on her husband's daily-wage income. Skilled in motor wiring and fan repair, she wanted to use her talent but lacked machines and capital. Determined to challenge the belief that "women can't do this work," she applied for support under AU Udyogini Individual entrepreneurship Program. In 2025, she received essential tools and equipment free of cost and finally started her own shop.

Her unemployed son also joined her, and together they built a steady business. Bhula Bai confidently repairs motors and handles electrical work every day. Their income has grown enough for her to happily marry both her children. Grateful for the transformation, she credits her hard work, her son's support, and the timely help giving her a dignified, self-reliant life.

 Nature of business : **Electronics Repairing Shop**

 Location : **Kalakheda, Madhya Pradesh**

 Start date : **25 Oct 2025**



Laxmi Bai from Garoth, Madhya Pradesh, earned barely ₹200 a day by carrying a basket of vegetables on her head. Her family lived in financial and social distress, and the biggest setback came when her son's in-laws refused to let her daughter-in-law visit due to their poor condition. Despite all hardships, Laxmi continued working with determination.

Her life changed when she got supported under AU udyogini Program. She received a new vegetable cart, crates, weighing scale, chair, and full branding material. With this support, her daily income increased and she started earning ₹10,000 per month. This financial improvement brought respect back into the family, and her daughter-in-law happily returned home. Today, Laxmi is a proud entrepreneur who transformed her life through hard work and timely support.

 Nature of business : **Fruit and Vegetable Shop**

 Location : **Kalakheda, Madhya Pradesh**

 Start date : **25 Oct 2024**



Shakuntala Bai a resident of avar village of Agar block faced physical disability since childhood and grew up in a financially weak family, yet she completed her studies till Class 10. Married early due to her condition, she and her husband later faced difficult times and even struggled for basic meals. But with her husband's constant support, she resumed her education and completed her B.Ed. Later she started teaching and she used to travel on crutches every day to teach children in Agar.

During the AU Udyogini mobilization, she learned that she could start her own business from home. She applied with confidence, and with AU Bank's support, she opened a stationery shop in her own village. Today, she happily runs the shop, gives tuitions, and manages her responsibilities with dignity, while her husband continues his pottery work stress-free. Shakuntala's journey shows that courage and support can turn any challenge into success.

 Nature of business : **Stationary Shop**

 Location : **Agar Malwa, Madhya Pradesh**

 Start date : **8 Oct 2025**



Anita Bai, from Garoth, managed her home and two children while her husband worked away as a truck driver for long periods. With only an 8th-grade education and limited mobility due to family responsibilities, she looked for an income source she could manage from home. Seeing that there was no flour mill in her area, she decided to start one.

With AU Udyogini support, she received a flour mill along with free branding materials like visiting cards, a banner, and wall painting, which helped customers easily find her shop. Soon, people from nearby areas began coming on their own. Today, Anita balances household duties and her business efficiently, earning ₹300–₹500 per day and supporting her children's education. Grateful for the timely assistance, she proudly stands as a self-reliant woman.

 Nature of business : **Flour Mill**

 Location : **Garoth, Madhya Pradesh**

 Start date : **25 Oct 2024**



Kavita Bai from Dhamania Diwan lived with her husband, who worked in a spice factory and earned only ₹7,000 per month. Running the household on such a small income was challenging, and although Kavita wanted to support her family, she didn't have the resources to start anything of her own.

When she heard about the AU Udyogini program supporting women entrepreneurs, she didn't hesitate to apply. Within just a month, her request was approved, and she received the materials needed to start her own shop — Kavita Masala Bhandar.

Today, Kavita proudly earns around ₹15,000 per month, manages her home comfortably, and her husband's entire salary is now saved. She feels grateful, empowered, and proud to run a successful shop right from her home.

 Nature of business : **Spice Shop**

 Location : **Shamgarh, Madhya Pradesh**

 Start date : **12 March 2025**



Kailash Bai from Gariya Khedi had spent her entire life in poverty, managing only household chores. She always wanted to earn and support her family, but she never had the resources or confidence to start something of her own.

When our community mobilizer visited her village, they immediately recognized her potential. She was selected under the AU Udyogini program to start a Pani puri business. Once she applied, her request was approved, and she received a cart, kadai, banner, and visiting cards a complete setup that gave her the push she needed.

Kailash Bai soon began selling pani puri in her village, and within days, children, women, and families became her regular customers. Today, she earns a steady income and even receives orders for local events and gatherings.

Her journey is a true example of how the right support can change a life.

 Nature of business : **Pani Puri Stall**

 Location : **Garoth, Madhya Pradesh**

 Start date : **18 Jan 2025**



Parmila carpenter, a 40-year-old resident of Guradiya Pratap, rebuilt her life after a difficult divorce 15 years ago. Although educated, her early tailoring work brought little income, as most of her earnings were spent on buying materials. Emotionally drained and financially unstable, she wanted a better way to support her elderly parents and herself.

Her progress began when she was selected for AU udyogini support. With the support received she bought materials—foam, fall, lace, thread, lining, and readymade blouses—along with branding support. With this help, she started a matching centre and later added sarees to her shop. Today, she earns ₹25,000 per month from stitching, matching items, and saree sales. Pramila now lives with confidence and stability, she is grateful for helping her become truly self-reliant.

 Nature of business : **Matching Centre**

 Location : **Basai, Madhya Pradesh**

 Start date : **12 March 2025**



Deepika Bai from Gulbaod village in Ratlam studied only till Class 8, but her dream of becoming independent never faded. After marriage, she wanted to start a small business, yet limited finances and family responsibilities kept her from taking the first step.

Everything changed when she learned about the AU Udyogini program. With new hope, she applied for support and was selected. Soon after, Deepika started her own Macramé & Fancy Shop.

Today, her shop is running successfully, giving her a steady income and the confidence she always wished for. She proudly supports her family and feels empowered to plan for a better future. Deepika is grateful for the opportunity that transformed her simple dream into a growing, sustainable business.

 Nature of business : **Handicraft Shop**

 Location : **Tal, Madhya Pradesh**

 Start date : **12 Sep 2025**



Durga Vishwakarma from Semrol village struggled to manage her home on her husband's irregular daily wages and her limited income from basic stitching work. She always wanted to grow her skills but lacked resources and guidance. When she learned about the AU Udyogini program through the Anganwadi, she immediately applied, hoping for a chance to build a better future.

With the support and training she received, Durga transformed her small stitching setup into a full-fledged Matching Centre. She expanded her services by adding thread, lace, gitti, flowers, ready-made petticoats, and even cosmetic items—turning her home into a one-stop shop for village women.

Today, Durga earns a steady income while comfortably managing her household and caring for her children. Her confidence has grown, her customer base is increasing every month, and she feels proud to contribute meaningfully to her family's financial stability.

 Nature of business : **Matching Centre**

 Location : **Dhalmu, Madhya Pradesh**

 Start date : **18 Jan 2025**



Najjo Bee, a resident of Narayangarh village, Alote, has faced challenges all her life due to a physical disability. Her husband is also differently abled, and together they survived on a small pension that barely covered their basic needs. Despite these hardships, Najjo Bee never lost hope and remained determined to change her family's future.

When she learned about the AU Udyogini program, she applied with the dream of starting her own cosmetic shop. After receiving business training and financial support, she opened her shop and gradually expanded it by adding essential grocery items as well.

Today, she earns a stable monthly income of ₹14,000, manages her household with dignity, and has become a respected name in her community. Her journey is a powerful example of how courage, resilience, and the right support can transform a life filled with struggle into one filled with confidence and opportunity.

 Nature of business : **Cosmetic Shop**

 Location : **Ratlam, Madhya Pradesh**

 Start date : **12 Sep 2025**



Manju, a resident of Ward No. 3, Garoth, is known in her community for her cheerful and kind nature. Her life took a difficult turn after her husband passed away suddenly due to a heart attack. She was solely responsible for managing the household and raising her son, facing constant challenges in meeting daily expenses and maintaining stability for her family.

During an Anganwadi meeting, Manju learned about the Individual Entrepreneurship Program by AU Small Finance Bank. With new hope, she applied and soon received AU udyogini support to start her own flour mill. This opportunity became a turning point in her life.

With her hardworking spirit and friendly nature, Manju quickly built trust among villagers. Her flour mill business began to grow, and today she earns ₹500–₹1000 per day right from her home. Now, she stands as a symbol of courage, self-reliance, and resilience. Manju expresses heartfelt gratitude to AU Bank for helping her rebuild her life with dignity.

 Nature of business : **Flour Mill**

 Location : **Mandsaur, Madhya Pradesh**

 Start date : **16 Sept 2024**



Seema Kunwar

Seema Kunwar, a graduate and homemaker, wanted to support her family but had limited opportunities. Dependent on her husband's irregular income, she struggled to find a stable way to contribute. Her path changed when she received support through AU Udyogini program.

With the guidance and support received, Seema confidently opened her tailoring shop. Today, she earns around ₹15,000 per month, easing her family's financial burden and gaining a sense of independence. Her journey reflects quiet determination and shows how the right support can open the door to new possibilities. Seema now looks ahead with pride and hope for her growing business.

 Nature of business : **Tailoring Centre**

 Location : **Mandsaur, Madhya Pradesh**

 Start date : **14 Dec 2024**



Bindiya, a resident of Barkheda Loya in Garoth, Mandsaur, decided to start her own business when her husband's income was not enough to support their two young children. Seeing that villagers had to travel to distant towns for basic cosmetic supplies, she decided to start her own shop, but she didn't have the means to do something of her own, this is when she got support from AU udyogini.

Using this support wisely, Bindiya expanded her shop to include cosmetic items, sarees, and bangles, turning it into a small village mini mart. Within just eight months, her honest service and smart management helped her earn about ₹1,000 per day while working from home. Today, she is proud of her journey and encourages other unemployed women to become successful entrepreneurs.

 Nature of business : **Cosmetic Shop**

 Location : **Mandsaur, Madhya Pradesh**

 Start date : **14 Dec 2024**



Pooja Soni

Pooja Soni from Semrol village, Garoth, faced a difficult time when her husband left her and remarried, leaving her emotionally hurt and dependent on her parents. Wanting to rebuild her life with dignity, she applied for AU Udyogini support and with the support received she started a small cloth shop in her village.

With limited stock but a good understanding of local needs, she began offering sarees, suits, and kids' wear. Her polite behavior and fair pricing helped her quickly gain trust. Today, she earns around ₹8,000 per month and supports her family with confidence. Pooja now plans to add more variety to grow her business further.

 Nature of business : **Cloth Shop**

 Location : **Garoth, Madhya Pradesh**

 Start date : **16 Sept 2024**



Sunita, a resident of Agar Malwa, used to manage her home while doing small tailoring work. Life was going smoothly until a tragic accident changed everything. One day, while cooking, the chimney fell on her, and because the gas was on, her clothes caught fire. She suffered severe burns on the upper part of her body and had to undergo treatment for many years. During this difficult time, her maternal family supported her throughout.

After recovering, Sunita wanted to rebuild her life and identity, but she didn't know where to begin. That's when she received support through the AU Udyogini program. With this help, she started her own grocery shop. Soon, she began earning around ₹12,000 per month, regaining respect and dignity in her community. Sunita's journey shows that with the right support, even the toughest challenges can be turned into new opportunities.

 Nature of business : **Grocery Shop**

 Location : **Agar Malwa, Madhya Pradesh**

 Start date : **8 Oct 2025**





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