



REACHING FOR THE SKIES -

100 Success Stories of Women of Andhra Pradesh...

Society for Elimination of Rural Poverty
Department of Panchayat Raj and Rural Development
Government of Andhra Pradesh



FROM THE DESK OF CEO, SERP AND EX OFFICIO SECRETARY TO GOVERNMENT

Far from the glare of primetime debates and viral trends, the real Andhra Pradesh thrives in its villages, where every day brings new challenges and fresh victories. While agriculture remains the backbone of the state's economy, rural livelihoods form the heart of its sustainability and growth. The Society for Elimination of Rural Poverty (SERP), Andhra Pradesh, under the guidance of the State Government, has been at the forefront of initiatives that strengthen rural development, ensuring that women-led enterprises flourish.

The launch of the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PM-FME) Scheme by the Government of India marked a turning point for women-led micro-enterprises. The scheme has become a powerful catalyst for self-help groups (SHGs) in Andhra Pradesh, opening doors to financial support, capacity building, and structured market access. Even amidst the hardships of the pandemic, these enterprising women found opportunities in adversity, turning their traditional knowledge into sustainable businesses.

Across the state, a diverse array of women entrepreneurs have emerged—engaged in food processing, agriculture, risk-takers, and role models in their communities and allied activities. Their enterprises honor Andhra's deep-rooted traditions while adapting to modern market demands. From making traditional sweets and snacks to processing grains and millets, from crafting pickles and dried fish to producing ready-to-eat chapatis, these women are not just business owners—they are innovators.

Aided by the support from SERP, we now see the rise of Lakhpati Didis—women who have crossed key financial thresholds, demonstrating that economic empowerment is not just about sustenance, but about prosperity and leadership. These women are not only earning stable incomes but also reinvesting in their families and communities, driving rural transformation from within.

With SERP's support, a strong and resilient network of rural women entrepreneurs now operates across villages, leading their own micro-units with confidence. These are women who have stepped beyond financial dependence, taking charge of their futures and creating employment opportunities within their communities. They are aware of their growing role in the economy and are shaping a new wave of grassroots entrepreneurship in Andhra Pradesh.





REACHING FOR THE SKIES: SUCCESS STORIES OF 100 WOMEN.

In the heart of rural India, a quiet movement is unfolding—one where women are no longer just supporting their families but leading them into a future of financial independence and prosperity. Reaching for the Skies captures the extraordinary journeys of 100 remarkable women, the Lakhpati Didis, who have transformed their lives from financial uncertainty to thriving entrepreneurship.

These are not just stories of personal success; they are testaments to resilience, innovation, and the power of opportunity. With the support of Self-Help Groups (SHGs) and government initiatives, these women have redefined what is possible—from launching small businesses in food processing, tailoring, and dairy farming to scaling enterprises that now create employment for others in their communities.

Their impact is undeniable. Across Andhra Pradesh, countless women have leveraged microfinance, training, and sheer determination to cross critical financial thresholds. Women like Mariyamma, who went from struggling to afford daily meals to running a successful fruit vending business, and Ramani, who built a tailoring empire despite initial doubts and discouragement. Their success is echoed in stories of Bullemma, who turned tribal snacks into a thriving business, and Yashoda, who transformed a simple tea stall into a profitable franchise.

These journeys reflect a larger movement—one where economic empowerment is not just about survival, but about leadership, wealth creation, and breaking generational cycles of poverty. With every loan repaid, every business expanded, and every new entrepreneur mentored, these women are reshaping rural economies, proving that financial freedom is not just a distant dream but an achievable reality.

More than a collection of inspiring narratives, Carving Their Destiny is a tribute to the indomitable spirit of India's rural women—women who dared to dream beyond their circumstances and carved their own paths to success. Their triumphs belong not just to them but to their families, communities, and a future where every woman has the chance to thrive.

Let their stories inspire, uplift, and serve as a reminder that opportunities, when met with determination, can transform lives.

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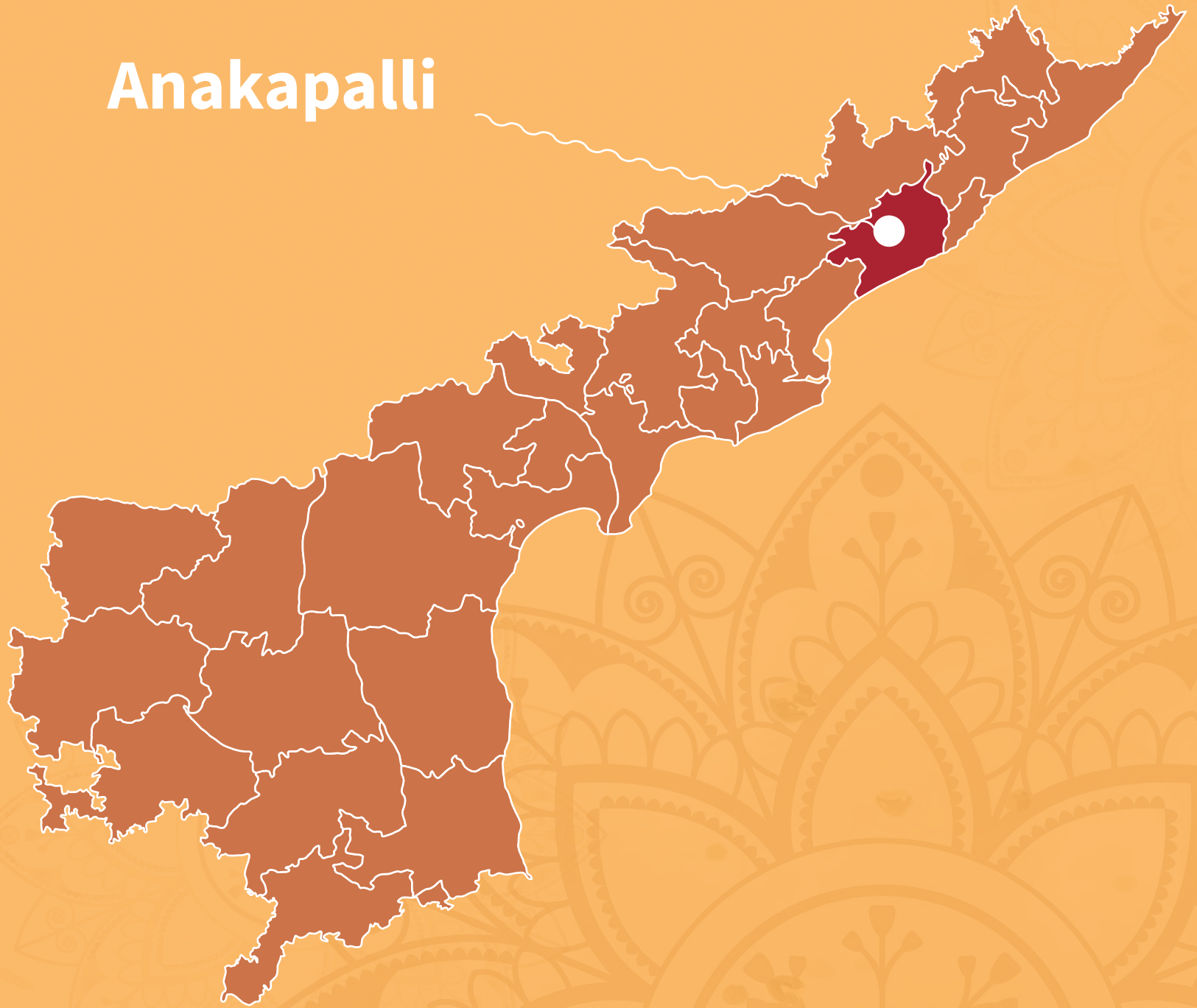
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Anakapalli





MAMATHA: FROM STRUGGLE TO STRENGTH – THE ENTREPRENEUR WHO REFUSED TO GIVE UP

Mamatha, a resident of OL Puram in Narsipatnam Mandal, Anakapalli District, faced severe financial hardships. In 2001, after marriage, she moved into her in-laws' home, where survival was a daily struggle. With no stable source of income, her husband worked as a daily wage laborer, but the work was irregular, and his earnings were unpredictable.

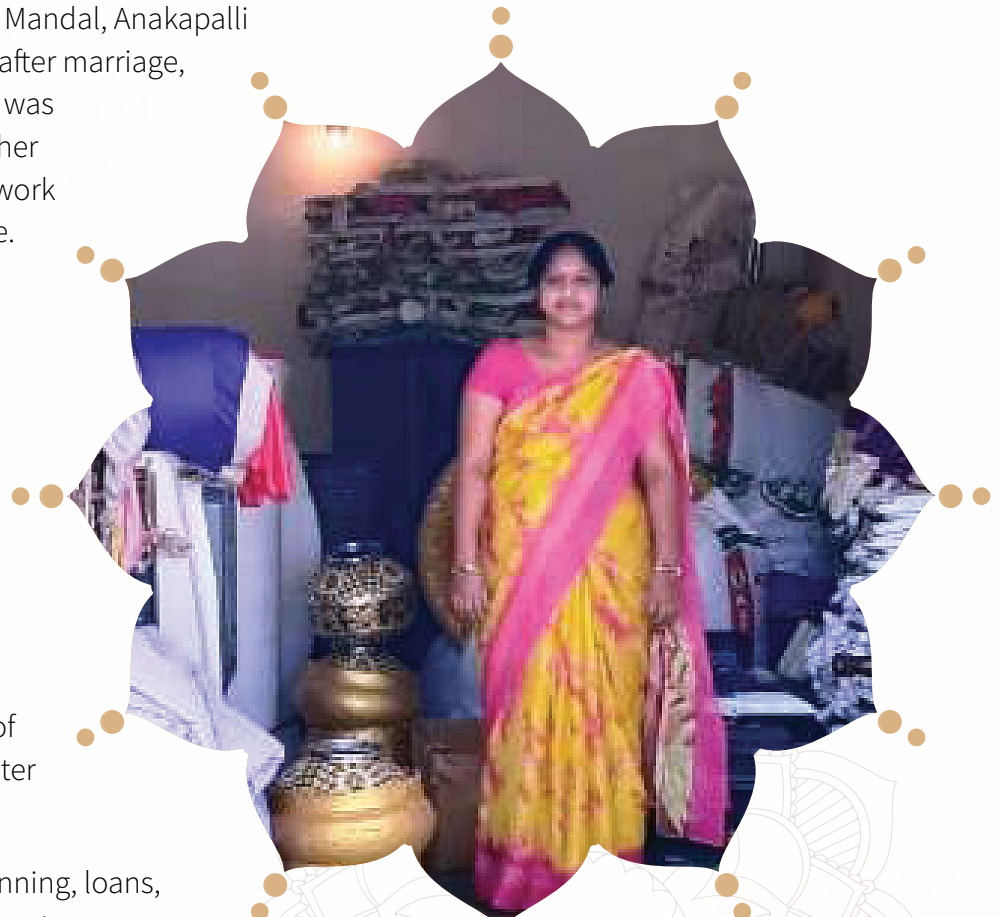
Some days, they barely managed to afford a meal. Covering household expenses felt like an uphill battle, and the thought of paying for their children's education or handling medical emergencies seemed like an impossible dream.



A New Beginning with SHG

In 2003, Mamatha learned about Self-Help Groups in her village. She hesitated at first but soon realized that joining an SHG could be the first step toward change. She became a member of Ganapathi SHG, saving Rs. 30 per month, which later increased to Rs. 100.

Through the SHG, she learned about financial planning, loans, and government schemes that supported women entrepreneurs. Encouraged by her group, she took a bank linkage loan of Rs. 1,00,000 to start her own business—a tent house rental service for weddings and community events.





Scaling Up: The Power of the Right Support

Starting a tent house business was not easy. Mamatha faced several challenges, including:

- ❖ Lack of initial customers
- ❖ Managing finances and repaying the loan
- ❖ Incurring losses

But she refused to give up. She used part of her loan to buy tents, chairs, and other event materials, and with word-of-mouth recommendations, her business slowly gained traction. As she repaid her first loan, she applied for another round of funding, allowing her to expand her inventory and cater to bigger events.

With her earnings, she could now provide for her children's education, save for emergencies, and even employ 20 people, creating employment opportunities in her community. She also achieved another milestone—building her own house, ensuring her family had a stable and secure home. She expanded her business by setting up a bigger shop in Narsipatnam main centre, further increasing her customer base and income. **Her annual income grew to Rs. 5 lakh–Rs. 8 lakh, ensuring her family's financial stability.**



A Journey of Growth and Determination

Mamatha's journey from financial struggle to business success is a story of resilience and determination. Her goal is to ensure her children are well-settled in the future. She plans to use loans to improve and expand her business, turning challenges into opportunities rather than feeling discouraged by setbacks. For her, every crisis is a chance to strengthen livelihoods and create a more stable future for her family.

Today, Mamatha stands as proof that with support, determination, and financial inclusion, anything is possible. Her journey wasn't just about money—it was about breaking the generational cycle of poverty.





SUJATHA: THE POWER OF PERSEVERANCE - HOW ONE WOMAN REVIVED ANAKAPALLI'S LEGACY

In a small village in Anakapalli, Gouri Sujatha's life was once filled with financial struggles and societal limitations. Born into a middle-class family in Gajuwaka, Visakhapatnam district, she grew up watching her father, an RTC conductor, work hard to provide for the family. Education was often seen as a privilege reserved for boys, but Sujatha was determined. Despite the odds, she completed her tenth grade and later, after marriage, pursued her passion for learning by earning a B.A. through correspondence and later completing B.Ed.

Married to S. Srinivasa Rao, who ran a small business, Sujatha found herself in a life of financial uncertainty. With a young daughter to raise, she took up a teaching job at a private school, earning a modest Rs. 2500 per month. For ten years, she dedicated herself to teaching, but deep down, she longed for something more—a way to build a secure future for her family.

The Turning Point: Joining a Self-Help Group

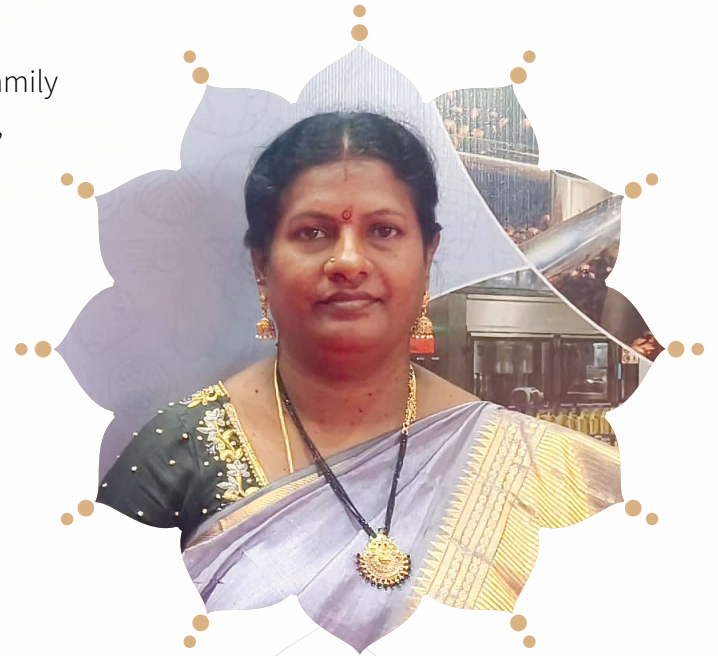
In 2011, Sujatha joined Sri Durga Self-Help Group. What started as a simple savings practice of Rs. 50 per month soon turned into a lifeline. Over the years, she took small loans—Rs. 5000 in 2012 and Rs. 10,000 in 2014—to support her children's education and household expenses. However, the struggle remained, and she realized that mere survival wasn't enough.

Determined to change her circumstances, Sujatha took a bold step in 2015 by investing Rs. 1,00,000 in mushroom farming. Unfortunately, due to a lack of awareness about micro-bacteria, the entire crop was lost. It was a devastating setback, but she refused to give up.

Finding Opportunity in Tradition

In 2016, Sujatha and her family saw an opportunity in reviving a fading tradition—Anakapalli Bellam (jaggery). With guidance from elders, they started learning the art of making organic sweets using jaggery. What began with just two products soon expanded to 40 varieties.

Initially, they had only two workers, but as demand grew, they provided employment to 22 people. The business became more than just a source of income; it became a means to uplift others.





Government Support and Business Growth

The government played a crucial role in Sujatha's journey. Through DWCRA loans, she secured Rs. 2,00,000, followed by an additional Rs. 1,00,000 through Sri Nidhi and the village society. In 2022, she received Rs. 40,000 in seed capital, which helped in purchasing raw materials. The real breakthrough came in 2023 when the PMFME scheme granted Rs. 7,50,000 for machinery, enabling large-scale production.



A Thriving Enterprise

Today, Sujatha's business generates a monthly turnover of Rs. 5,00,000 to Rs. 6,50,000. After covering salaries, electricity bills, and other expenses, she takes home Rs. 50,000 per month. She also pays Rs. 25,000 annually in income tax. Her total yearly income now stands at Rs. 6,00,000.

Looking back, she is overwhelmed by how far she has come—from struggling with limited means to running a successful enterprise that not only supports her family but also provides livelihoods to many others.



A Message of Gratitude

Sujatha expresses deep gratitude to the government and the dedicated officials who introduced these schemes. The PMFME scheme, in particular, transformed her life, allowing her to dream bigger and create a sustainable business.

"Once, we struggled to make ends meet. Today, we live with dignity, financial stability, and the joy of helping others. This journey has not just changed my life; it has changed the lives of many around me."





RAJESHWARI: FROM CRISIS TO LAKHS – HOW ONE WOMAN STITCHED HER WAY OUT OF POVERTY

Kalla Rajeshwari never imagined that she would one day be the owner of a thriving business, employing other women and earning in lakhs. Born and raised in K.J. Puram village, Madugula Mandal, Anakapalli District, she pursued her M.Com degree and worked in a private company before marriage. However, after getting married, she had to quit her job due to family responsibilities and a lack of support. Around the same time, her husband also lost his job, leaving them without a stable income. Financial struggles consumed their lives, and with no support from extended family, survival became increasingly difficult. With no steady income and a family to support, she faced a reality that many women in her village knew all too well: no money, no options, no escape. But Rajeshwari refused to accept defeat. She needed a way out—and she found it in a Self-Help Group.



The Risk That Changed Everything

Rajeshwari joined the Gangatalli Self-Help Group on September 17, 2019. Encouraged by her mother and grandmother, who were already members, she saw firsthand how SHGs could provide financial security.

With her first bank linkage loan of Rs. 50,000, she rented a shop and started a small tailoring shop. The business started small, but with patience and hard work, she gradually built a loyal customer base.



Scaling Up – The Power of Smart Investments

Seeing her progress, the SHG encouraged her to apply for more financial support. She was hesitant—debt had always felt like a trap—but she knew that without risk, there is no growth. She secured a loan of Rs. 2,00,000 from the BC Corporation Scheme, which came with a 50% subsidy. This time, she didn't just buy another machine—she built an empire.

She invested in:

- ❖ Four high-quality sewing machines for faster production
- ❖ Two zig zag machines to offer premium custom designs
- ❖ A mini ATM and photocopy service to generate an alternative income stream

Turning Crisis into Opportunity

Initially, Rajeshwari had to outsource computerized embroidery work to Anakapalli, which reduced her profits. Recognizing this challenge, she applied for support through the PMEGP Scheme and secured a loan of Rs. 8,00,000. With this, she purchased a computerized embroidery machine, bringing the entire production process in-house. This decision significantly increased her earnings and efficiency.

Her annual revenue from tailoring now stands at Rs. 18-20 lakh, and she has created employment for five women, paying them Rs. 10,000–15,000 per month. Her Mini ATM transactions range from Rs. 70,000 to Rs. 1,00,000 per month, earning her a commission of 1%. **With multiple income streams, her monthly earnings have now grown to more than Rs. 50,000, totaling Rs. 6 lakh annually.**

Investing in the Future

With the financial stability gained through her business and the support from SHG, Rajeshwari has made significant investments:

- ❖ Purchased land of her house worth Rs. 7 lakh
- ❖ Built her own house, investing Rs. 20 lakh
- ❖ Purchased the building where she runs her tailoring shop with investment of Rs. 5 lakh

Her journey has given her financial independence and the ability to make decisions for her family's future. Today, she is a second leader in her SHG, actively participating in group activities and mentoring other women. She has also registered her blouse designs on the ONDC platform, allowing her to expand her business online.

A Vision for Growth

Rajeshwari's story is one of determination, resilience, and empowerment. She aims to establish the first large-scale tailoring and embroidery unit in the Mandal, creating sustainable livelihoods for more women. She believes that no woman should feel helpless due to financial struggles and that with the right support, every woman can achieve financial independence. She credits much of her success to the support of government initiatives like Velugu (SERP) and SHGs, which provided her with the necessary financial and training resources.





MARIYAMMA: THE WOMAN WHO REFUSED TO STAY POOR

Bandam Mariyamma never imagined that she would one day be the one others turned to for advice, that women from neighboring villages would sit cross-legged in front of her, listening as she spoke about financial independence and smart investments.

She wasn't always this person. A few years ago, she was a woman trapped by her circumstances, struggling to keep her family afloat. Her husband had a job as a driver at a mineral water plant, and for a time, they had tried to make life work in Vijayawada. But scraping by on daily wages meant that every meal, medical bill, and unexpected expense sent them into a panic.

Eventually, they returned to Golugonda Mandal in Anakapalli, their home, but home didn't mean stability. With little income and no idea what to do next, Mariyamma found herself where she had never wanted to be—dependent, anxious, and without control over her future.

A Life-Changing Decision: Joining a Self-Help Group (SHG)



One day, while sitting outside her house, she overheard a conversation about a women's Self-Help Group (SHG). It wasn't the first time she had heard of them—she knew women who joined these groups, pooled savings, and took small loans. The women spoke of loans, financial schemes, and profits—not in a distant, theoretical way, but in a practical, step-by-step process. She listened to their stories and realized that they weren't so different from hers. If they could do it, why couldn't she? She joined Akhila Self Help Group in 2019.



The First Step Towards Financial Independence

With the SHG's support, she took a loan of Rs. 60,000. The money went toward an auto-rickshaw, which her husband began driving. The extra income helped, but she wanted more. Not just survival, but growth.

But Mariyamma wasn't satisfied with just making ends meet. She wanted to build something bigger. With guidance from the SHG and Village Organisation, she applied for another loan in Stree Nidhi Credit Cooperative Federation and started a small fruit vending business in her village.

Overcoming Challenges & Growing a Business

The beginning was tough—there were days when she barely made a profit, and some people in her family doubted whether the business would work. But Mariyamma was determined. She learned how to source good quality fruits at low prices, manage her expenses, and attract more customers.

Over time, her earnings grew. **Where once they barely survived on Rs. 8,000 per month, they now made close to Rs. 42,000. Her annual income is Rs. 504,000.** The income allowed her to educate her children, improve their living conditions, and even start saving money.

Looking Ahead: A Future of Growth and Opportunity

Now, Mariyamma dreams of expanding her business. She hopes to set up a proper fruit shop, giving her family even greater financial security. From struggling to afford daily meals to planning her own business expansion, Mariyamma's journey is a testament to the power of resilience, smart financial planning, and the strength of women supporting women. She hopes that her journey will inspire other women who feel stuck in difficult situations.



Her message to them is simple: “Loans should be used wisely, savings should be prioritized, and the right financial decisions at the right time can transform lives.”





GORLA RAMANI: FROM BARELY SURVIVING TO THRIVING – THE RISE OF A RURAL ENTREPRENEUR

Gorla Ramani never imagined she would one day be the face of change in her village. Just a few years ago, survival was her only goal. She lived in Donivanilakshmipuram, a small village in Nakkapalli Mandal, Anakapalli District, where poverty dictated every aspect of her life. There were days when her family went hungry, days when she had to borrow just to keep a roof—however flimsy—over their heads.

Her husband, a daily wage laborer, worked tirelessly, but his income was unpredictable. Some days there was work, other days there wasn't. And on the worst days, they had to make impossible choices. Before joining the Self-Help Group (SHG), she did not have financial independence or control over her own earnings. She had to depend on her husband and other family members for financial matters.

That day came when she heard about Self-Help Groups and the benefits they offered through the DRDA and the support of SERP. With guidance from the staff, she decided to form a group. In 2016, along with ten other women, she formed the Anand Sai SHG and opened a bank account under Union Bank of India. She took her first step towards financial independence by saving Rs. 100 per month. For the first time in her life, she was in control of her money.

The Power of a Loan: A Stitch in Time

Ramani always had an interest in tailoring, but she never had the resources to pursue it seriously. When she expressed her desire to start a tailoring business, she faced ridicule and discouragement from her own family members. They mocked her, saying, “You can't earn a single rupee, why even try?” These words stung, but she refused to let them define her future.

Determined to prove herself, six months after joining SHG, Ramani took her first loan - Rs. 50,000. She had never seen that much money at once, let alone borrowed it. But she had a plan. With the money, she bought a basic sewing machine and started a small tailoring business. The first few months were difficult - learning to stitch perfectly, finding customers, managing her finances—but she pushed through. She started by stitching simple blouses for women in her village, earning a small net income of Rs. 1000 per month.



Scaling Up with SERP Support

In 2020, Ramani applied for financial support to expand her business. She received Rs. 50,000 from a bank and another Rs. 50,000 from Stree Nidhi Credit Cooperative Federation. With this Rs. 1 lakh loan, she purchased equipment for hand embroidery. Now, she was no longer just a small-time tailor - she had a growing enterprise.

Word spread quickly. Women from neighboring villages began approaching her for tailoring services. After accounting for costs, she was able to save Rs. 5,000 per month, which was a huge milestone for her and her family.

With financial stability came confidence. Earlier, she hesitated to step out of her house and talk to people. Now, she spoke with authority, took orders, and managed customers. She no longer felt dependent or powerless. The same family members who once insulted her started recognizing her achievements.

She also took an interest in learning more about government schemes. Through SERP, she came to know about various welfare programs that could help her scale further. With their guidance, she applied for the Prime Minister's Employment Generation Program (PMEGP) and received a Rs. 2 lakh loan to purchase a zigzag and embroidery machine.

To diversify her income, Ramani learned about opportunities in food processing and decided to start making and selling pickles. Through NABARD support, she received training in non-veg pickle making. With this, she started preparing pickles for sale.

Building a Better Future

With the new machines, she diversified her work beyond tailoring blouses to embroidery and other intricate designs and pickle making. **Her monthly net income grew to Rs. 15,000 which is Rs. 180,000 per year after netting off all the costs.**

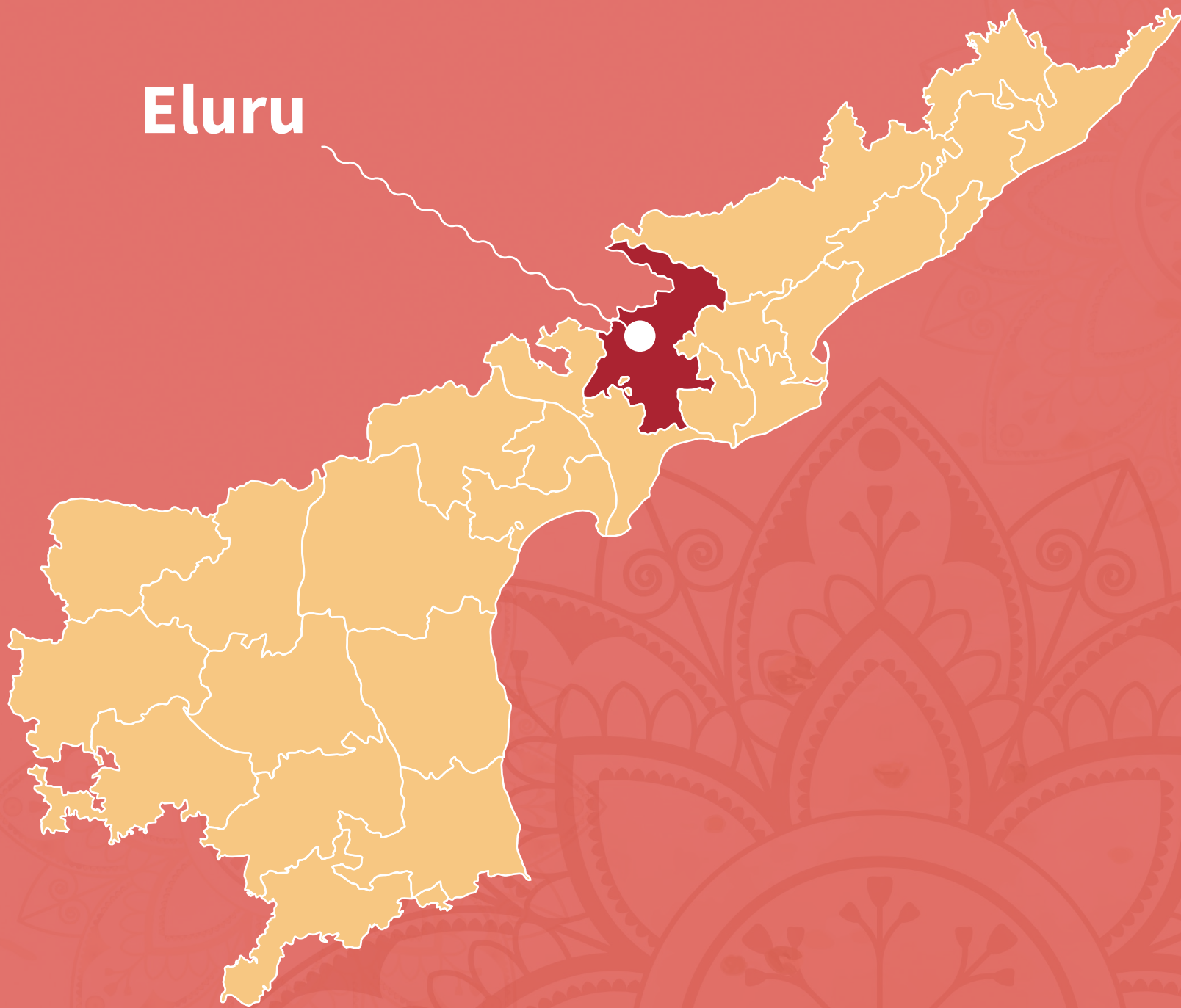
She could now support her children's education and improve their standard of living. Her success inspired other women in the village, proving that with determination and the right support, anything was possible.

Ramani's transformation was not just financial; it was emotional and social. She became a role model in her community, encouraging other women to believe in themselves and pursue their dreams despite obstacles.





Eluru





DURGAVATHI: THE CASHEW QUEEN – HOW ONE WOMAN CRACKED THE CODE TO SUCCESS

In the heart of Bhimadole Mandal, Eluru District, Samayam Durgavathi turned her vision of high-quality cashew processing into a reality. As a dedicated entrepreneur and member of the Lalitha Self-Help Group, she was determined to build a sustainable and profitable business. Despite financial constraints, she remained focused on her goal: to establish a successful cashew processing unit that would provide premium-quality products and create local employment opportunities.



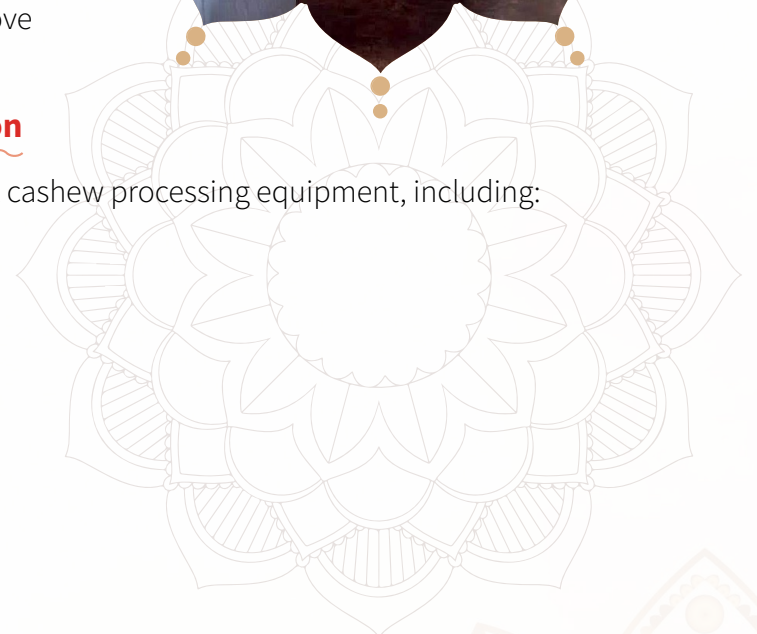
From Aspiration to Action


Durgavathi knew that starting a business required both financial support and the right infrastructure. She learned about the Seed Capital support under the PM Formalisation of Micro Food Processing Enterprises Scheme. With the guidance of SERP, she applied for the Credit Linked Subsidy and successfully secured Rs. 40,48,000 to invest in her business. This funding allowed her to purchase advanced machinery, improve working capital, and streamline production.

Upgrading to Modern Machinery & Increasing Production

With the financial assistance, Durgavathi procured state-of-the-art cashew processing equipment, including:

- ❖ Boiler System
- ❖ Automatic Cashew Shell Cutting Machines
- ❖ Raw Cashew Nut Grading Machine
- ❖ Electrical Oven
- ❖ Manual Cutting Machines
- ❖ Cooling System
- ❖ Tukda Cutting Machine
- ❖ Husk Separator
- ❖ Conveyors
- ❖ Sortex Machine



 The impact of these upgrades was transformational. Production capacity skyrocketed from 120 kg to 600 kg per day, while profits increased from Rs. 1,200 to Rs. 4,500 per day. The improved machinery also allowed for higher efficiency, better product quality, and streamlined operations, enhancing overall productivity.

Expanding Market Reach & Financial Growth

With higher production capacity and superior product quality, her enterprise named SMR Industries expanded its market presence. Today, Durgavathi's cashew products are available in:

- ❖ Local retail stores like Vasa Brothers in Eluru
- ❖ E-commerce platforms such as My Store, India Mart, and Amazon
- ❖ Wholesale markets in Mumbai, Delhi, Punjab, Maharashtra, Telangana, and Odisha

By leveraging digital marketing and social media, she has further broadened her customer base, ensuring sustained business growth. As a result, her enterprise reported an impressive turnover of Rs. 75,00,000 for the year 2024-25.

Creating Sustainable Livelihoods & Community Impact

Beyond financial success, Durgavathi's enterprise has made a significant social impact by creating employment opportunities in her community. Durgavathi's story is a powerful example of resilience and entrepreneurship. Through strategic investments, financial planning, and unwavering determination, she has transformed a small-scale operation into a thriving business. Her success stands as an inspiration for aspiring entrepreneurs, proving that with the right support, financial inclusion, and dedication, growth is limitless.





NAGAMANI: STITCHING HER WAY TO SUCCESS – FROM POVERTY TO PROSPERITY WITH AN EMBROIDERY MACHINE

In the small village of Dwaraka Tirumala, Eluru District, Udarla Nagamani always dreamed of building a stable income for her family. Coming from a financially struggling background, she knew that relying on uncertain sources of income would never be enough to create a secure future. She needed something more—a sustainable livelihood that would not only support her family but also allow her to grow as an entrepreneur.



A Leap Towards Financial Independence

Determined to change her situation, Nagamani joined the Dwaraka Srinivasa Self-Help Group. Being a part of the SHG opened up new financial opportunities for her. Although she studied up to the 8th standard, she took the initiative to learn additional skills, including financial management and embroidery, to build a better future for herself. She learned about government loan schemes that support small business ventures, and with this knowledge, she decided to step into entrepreneurship.

She applied for and successfully secured a PMEGP loan of Rs. 6,00,000, financed by Union Bank of India. With this financial support, she set up a Computer Embroidery Unit near her home, marking the beginning of her journey as a businesswoman.



Building a Profitable Business

Starting her own business was not easy, but Nagamani was determined. She mastered the skills required for computer embroidery and quickly started receiving orders. Over time, her work gained recognition, and she built a steady customer base.

Today, her embroidery unit generates an average monthly income of Rs. 32,000. Her annual income is Rs. 3,84,000.

From this, she pays her monthly EMI of Rs. 12,000 on time, ensuring financial discipline. With the remaining Rs. 20,000, she efficiently manages household expenses, her children's education, and business expansion.



An Inspiration to Many

Her journey from financial struggle to becoming a self-reliant entrepreneur is an inspiration to many women in her community. By utilizing government support, financial planning, and determination, she has proved that economic empowerment is possible through skill and perseverance.

Nagamani's success story stands as proof that women can transform their lives through self-employment and financial independence. Her ability to establish and expand a thriving business has not only improved her family's standard of living but also encouraged other women to explore opportunities in entrepreneurship. With a growing business and a strong vision for the future, Nagamani is stitching together a life of success, one embroidery at a time.





SRIMANI: FROM DAILY WAGES TO DAILY ORDERS – HOW ONE WOMAN TURNED PICKLES INTO PROFIT

For years, Addanki Srimani believed that her life would always be a struggle—working as an agricultural laborer, earning Rs. 200 per day, and worrying about how to educate her children. Living in Srinivasapuram village, Jangareddygudem Mandal, Eluru District, she faced relentless financial hardships. Every day was a battle to provide for her family, and despite her best efforts, the income never seemed enough.

Her biggest dream was to give her two sons a good education, but daily wage labor made it impossible to meet their school expenses. The instability of their income forced Srimani and her husband to look for additional ways to earn. In a desperate attempt, they started a pickle-making business near their village, borrowing Rs. 1,00,000 from private sources to set it up. But the struggles didn't end. The business was barely making a profit, and the worst part was that she had to stay away from her children, unable to care for them properly.



From Struggles to a Vision for Growth

Srimani knew she couldn't continue like this. She needed to bring her business back home to be with her children while earning a steady income. In 2019, she joined the Vijaya Self-Help Group (SHG) and began saving small amounts. Through the Velugu (SERP) program, she learned about the bank linkage loan system, which could help her invest in a sustainable business.

With the support of her SHG, she received her first bank loan of Rs. 2,00,000 as the SHG is 15 years old. Initially, she thought of using it to buy gold for her children, but she soon realized that investing in a business would be a smarter decision. Despite facing initial struggles, she and her husband decided to restart the pickle-making business in their own village.



Step by Step, Building a Business

This time, things were different. Srimani had the financial backing of her SHG, and she strategized every step to ensure the business succeeded. Soon, her pickles gained popularity, and before her existing stock could sell out, new orders were pouring in. Seeing the increasing demand, she applied for another Rs. 1,00,000 loan from Stree Nidhi Credit Cooperative to expand her shop further.

But she didn't stop there. With the additional funding, her husband started a grocery and vegetable shop alongside their pickle business. Now, with two successful businesses running in their village, their monthly turnover reached Rs. 2,00,000, and their income grew to Rs. 30,000 per month.

Gaining Confidence and Earning Respect

Srimani, who once feared financial insecurity, now stood as a confident businesswoman. She no longer worried about how to pay school fees, afford medical expenses, or manage household needs. **Srimani is grateful that with a stable income of Rs. 30,000 per month totalling Rs.3,60,000 annually, she and her family are now able to live a secure life.**

They are able to:

- ❖ Stay close to their children and actively support their education.
- ❖ Manage household expenses with ease and without financial stress.
- ❖ Feel secure about their future, no longer fearing financial instability.

Her journey proves that financial independence changes lives. More importantly, her success inspired other women in her village. Seeing Srimani's journey, many neighbors realized the importance of investing in self-sustaining businesses instead of unnecessary expenses. She became a role model, showing that with determination, planning, and the right financial support, one can transform their lives.





BULLEMMMA: FROM A HUT TO HIGH PROFITS – HOW ONE WOMAN BUILT A BUSINESS FROM TRIBAL FOOD

For years, Pottodi Bullemma believed that poverty was her fate. Living in Kaamayyakunta village, Buttayagudem Mandal, Eluru District, she and her family struggled to make ends meet. With no stable income, they lived in a small thatched hut, relying on daily wage labor for survival. Some days, there was no work at all, and on the days she found work, the wages were too low to support her family. The financial stress was overwhelming, and with no other options, she often had to take loans from private lenders, falling deeper into debt.

She longed for a way out—a path that would allow her to provide for her family, give her children a better future, and free herself from the cycle of poverty.



A Bold Step Towards Change

In 1999, Bullemma made a decision that would change her life forever. She joined the Madhavi Self Help Group after hearing from other women in her village about how SHGs provided financial security and opportunities for growth. She started saving Rs. 30 per month, a small but powerful step toward financial independence.

Soon, she was able to take a loan of Rs. 3,000 from her SHG, followed by additional loans from the Village Organization (Rs. 10,000) and the bank (Rs. 10,000), totaling Rs. 23,000. With this money, she started a small business collecting and selling forest produce in local markets.

But Bullemma didn't stop there. Realizing the need to increase her income, she began making and selling homemade snacks like murukku, papulu billalu, and bobbatlu. As her confidence grew, she expanded into multi-grain biscuits, packaging them and supplying them to local shops.

With each step, her financial situation improved, and for the first time, she felt a sense of control over her own future.



Turning a Small Business into a Thriving Enterprise

Determined to expand further, Bullemma sought additional financial support. In January 2025, with the guidance of SERP, she secured a bank linkage loan of Rs. 1,80,000 from Union Bank of India. This funding allowed her to increase production, improve packaging, and supply her biscuits to more retailers.

What started as a small-scale operation had now turned into a full-fledged business. With growing demand, she invested in better equipment and raw materials, ensuring that her products met high-quality standards. Her biscuits became widely popular, and she was soon supplying them to multiple shops.

Achieving Financial Stability

Before joining the SHG, Bullemma's monthly income was less than Rs. 1,500, and even earning Rs. 50 per day was difficult. Most of her family's needs were met through borrowed money. **Today, her monthly turnover ranges from Rs. 85,000 to Rs. 1,05,000, and after expenses, she earns Rs. 20,000 to Rs. 25,000 per month. Annually she earns Rs.3,00,000.**

With this income, she has built her own house and gained recognition as a successful entrepreneur. No longer struggling to make ends meet, Bullemma is now financially secure and independent.

Reaching National Recognition

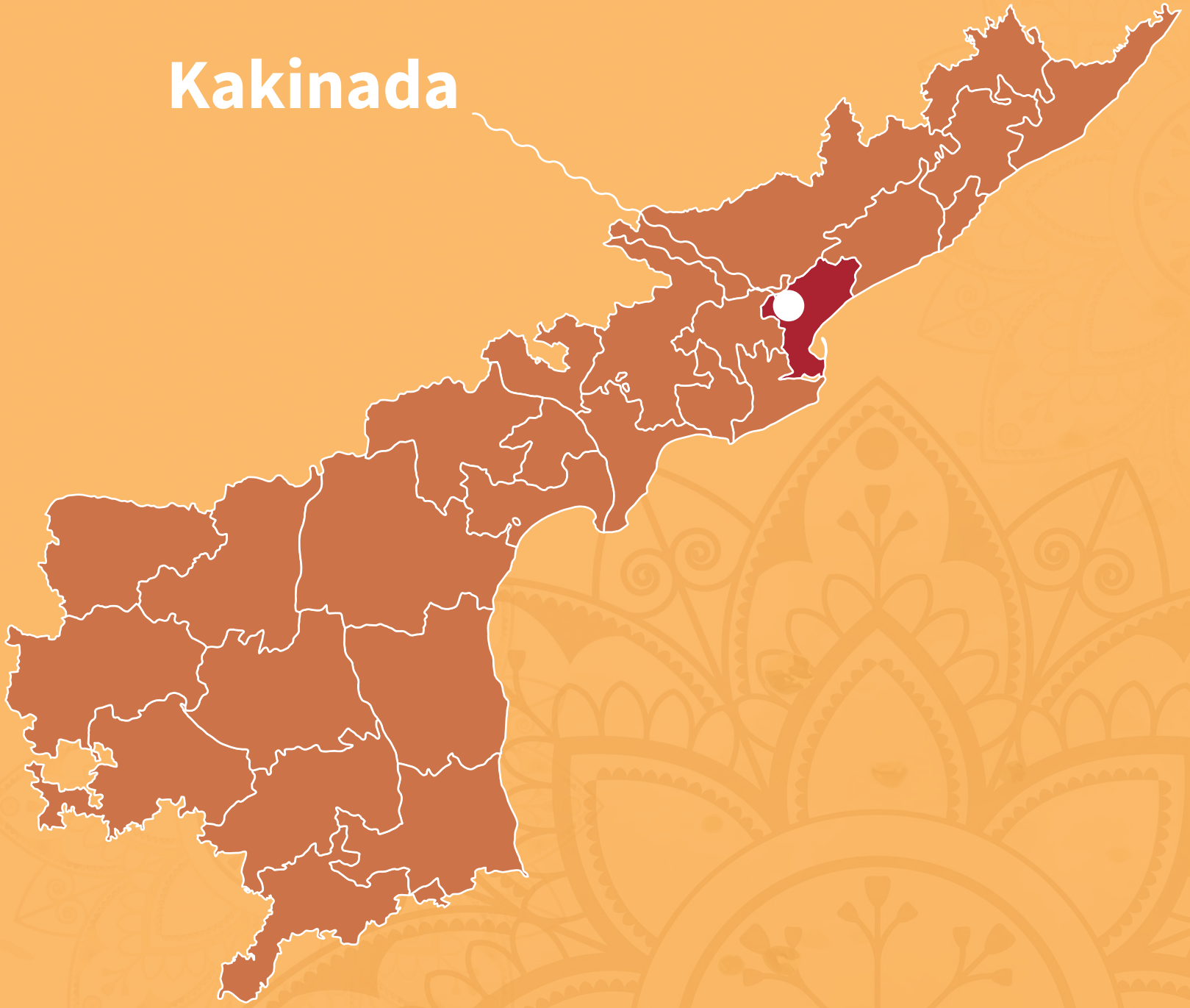
With the support of SERP and ITDA, Bullemma's business gained recognition at the Adivasi Mahotsav in Delhi, where her tribal products were showcased on a national platform. This milestone not only brought pride to her village but also highlighted the potential of tribal women entrepreneurs.

Creating Jobs & Becoming a Role Model

Bullemma's success didn't just change her own life—it created opportunities for others. With her expanding business, she was able to provide employment for five women, helping them earn a steady income. Her goal is to employ 20 women in the coming years and support them in achieving financial independence. Seeing her transformation, other SHG members have started their own small businesses, realizing that they too can break free from financial struggles. Her vision is clear—to expand her business, empower more women, and create sustainable livelihoods.



Kakinada





GANILAKSHMI: FROM STREET VENDOR TO BUSINESS OWNER: HOW A WOMAN BUILT A RS. 6 LAKH-A-YEAR EMPIRE WITH SNACKS

Sammangi Ganilakshmi's life once revolved around survival. In Kandarada village, she and her husband, Shiva Ganesh, scraped together a living by selling pelapunda (puffed rice snacks). Every morning, her husband loaded up a cycle with a sack of snacks, riding from village to village, hoping to make enough sales to feed the family that day.

Some days, they earned just Rs. 50 in profit—barely enough for a meal. They had two young sons to raise, and every expense felt like a mountain they could never climb.



The Rs. 60,000 Breakthrough That Changed Everything

Ganilakshmi watched other women in her village joining self-help groups. They talked about saving money, getting loans, and running businesses—things she had never imagined for herself. But she listened. She learned. And then, she made her move.

In 2015, she joined Jayanti Mahila Shakti Sangham, started saving regularly, and attended every meeting. Soon, an opportunity came: a Rs. 60,000 bank loan. It was the biggest amount she had ever held in her hands.

With it, she rented a small shop and officially launched SG Home Foods, a tiny puffed rice snack business.



From Puffed Rice to a Snack Empire

Her business grew fast. A second Rs. 50,000 investment from the SHG's fund allowed her to expand. Sales skyrocketed. Profits rolled in.

Ganilakshmi saw the potential and reinvented her product line. She combined her savings with another Rs. 70,000 loan and diversified into jowar puffed rice, spicy papads, chekodis, peanut chikkis, and jaggery sweets.

She sourced raw materials from Anakapalli, Rajahmundry, and Kakinada, ensuring quality.

Her once-small shop now needed a storage godown.



The Woman Who Gave 15 Others Jobs

With orders pouring in, she hired 15 women from her SHG to help with production and packaging.

Every snack was fresh, hygienic, and affordable—and word spread.

From cycling from village to village to a thriving business with a dedicated customer base, Ganilakshmi had done what once seemed impossible.



Lakhpati Didi and the Future

Her monthly net income now stands at Rs. 50,000—meaning she earns Rs. 6 lakh annually.

With this, she built a house and a storage godown. Her children now study in a good school—a dream she never thought she could afford.

From struggling to buy food to running a profitable business that employs others, Sammangi Ganilakshmi is living proof that one decision can change everything.

And she's just getting started.





DHANALAKSHMI: FROM BARELY SURVIVING TO BUSINESS QUEEN: HOW ONE WOMAN TURNED RS. 50 INTO RS. 5 LAKH A YEAR

The sun rose over Gollapalem, a tiny village where life was predictable—especially for women like Karra Dhanalakshmi. Born into a family of fisherfolk, she learned young that poverty doesn't negotiate. Some days, there was food. Some days, there wasn't.

But what she lacked in privilege, she made up for in sheer determination.

Dhanalakshmi was never supposed to have dreams. Girls in her village weren't expected to study beyond necessity, let alone build businesses. Yet, she stubbornly finished her Intermediate studies, even as she worked grueling labor jobs to help her family survive.

At night, she lay awake in their crumbling shack, wondering: is this all life has to offer?



The Rs. 100 That Changed Everything

Then came the meeting that changed her life.

A self-help group named Shiva Sai Mahila Shakti Sangham was forming in her village. The promise? Financial independence for women. The catch? Each woman had to save Rs. 100 a month—an impossible luxury for someone earning Rs. 50 a day.

But Dhanalakshmi had nothing to lose. She joined.

Slowly, month after month, she learned how to handle money, how to talk to officials, how to dream bigger. Then came the real game-changer: a bank loan of Rs. 1.5 lakh.



From Hand-to-Mouth to Hand-Painted Luxury

With a mix of her savings and loan money, Dhanalakshmi made her boldest move—she launched a Kalamkari textile business.

At first, it was just her, hand-painting fabrics with traditional designs. Then, her husband quit his job to join her. Business boomed. Within years, their humble operation was pulling in Rs. 6 lakh annually.

Life was stable. Life was good. And then, tragedy struck.

The Widow Who Built an Empire

In 2015, her husband suffered a fatal heart attack. The loss was brutal—not just emotionally, but financially. Many expected Dhanalakshmi to retreat, to let grief swallow her success.

Instead, she doubled down.

With another Rs. 2.5 lakh investment which she took a loan through bank linkage and Mandal Samakhya, she expanded. She hired more women. She took her handcrafted fabrics beyond her village—into urban stores, exhibitions, and even national fairs.

Today, she doesn't just earn. She empowers.

Lakhpati Didi and the Future

Once, Dhanalakshmi made Rs. 50 a day as a laborer. Now, she earns Rs. 30,000 to Rs. 40,000 a month and more. Her annual earnings are more than Rs. 5 lakh.

She moved her family into a better home. She sends her children to schools. She has become a leader in her community, guiding other women toward financial freedom.

Her dream? A house of her own and higher education for her kids.

From starvation to success, from manual labor to business leadership—Karra Dhanalakshmi is living proof that a little courage and a self-help group can rewrite a woman's destiny.

And she's just getting started.





DHAVATHI: FROM BORROWING TO THRIVING: HOW A FISHERMAN'S WIFE BUILT A THRIVING BUSINESS

Mondi, a small fishing village in Karapa, wasn't a place for big dreams. It was a place of survival. And for Malladi Dhanavathi, survival meant waiting for the money her husband brought home—if he had a good fishing day. If not, the family went hungry.

The struggle was relentless. Living in a tiny hut, drowning in high-interest loans, and relying on daily wages that barely covered food, she knew something had to change.



The Rs. 100 Bet That Paid Off

In 2004, when a self-help group named Surya Mahila Shakti Sangham formed in her village, Dhanavathi hesitated. Saving Rs. 100 a month felt impossible. But desperation pushed her forward. She joined, attended meetings, and slowly understood the power of financial discipline.

With time, the group secured a bank loan, and she took her first Rs. 10,000 loan—a sum that once felt unimaginable. What did she do with it? She invested in what she knew best: dry fish and prawns.



From Learner to Business Owner

She learned the art of fish preservation from an experienced woman in her village—how to clean, salt, and dry fish so they lasted longer and fetched better prices. As her confidence grew, so did her ambitions.

The big leap came when she borrowed Rs. 50,000 from CIF funds and bought her own drying setup. No longer



just a laborer, she became a supplier, selling her products in Kakinada, Amalapuram, and Nakkapalli markets.

Every week, she invested Rs. 20,000 into stock and earned back Rs. 32,000. After expenses, her net profit was about Rs. 7,000 per week—a huge jump from the days of living hand-to-mouth.

A Business That Transformed a Family

Over the years, Dhanavathi secured multiple loans, investing in more drying setups and increasing production. With a total Rs. 3.35 lakh in bank loans, Rs. 1.25 lakh in Stree Nidhi loans, and Rs. 5 lakh in CIF loans, she turned what was once a side hustle into a full-fledged family business.

With steady growth, she did something unthinkable—she built her own house, leaving behind the makeshift palm-leaf shelter where they once lived.

Lakshpati Didi and the Future

Dhanavathi's monthly net income now stands at Rs. 30,000. That means she earns Rs. 3.6 lakh annually—a figure once unimaginable for a woman who relied on daily wages.

With her earnings, she's ensuring a good education for her daughter and setting aside savings for her future wedding and security.

Her next goal? Expanding the business so that her daily profit reaches Rs. 3,000 and ensuring that by the time she turns 60, she has Rs. 3 lakh saved in her SHG account.

From living in debt to running a thriving business, Malladi Dhanavathi has rewritten her story—one fish at a time.





VEERA RAGHAVA: FROM DAILY WAGES TO LANDOWNER: HOW A WOMAN'S HUSTLE BUILT A RS. 3 LAKH-A-YEAR LIFE

Rēgalla Veera Raghava knew struggle intimately. In Gollalagunta village, life was a daily battle for survival. She and her husband worked as farm laborers, taking whatever jobs they could find. But work was unpredictable, and wages were meager.

Then, the real blow came—her husband's declining health. Medical bills swallowed their income, and suddenly, Veera Raghava became the sole provider for their two children. She wanted them to study, but there was no money for school. Instead, they, too, had to start working.



The Day Everything Changed

She overheard the women in her village talk about Indra Self-Help Group —how it provided access to low-interest loans and financial stability. At first, she hesitated. But when survival is the only option, hesitation is a luxury.

She joined the group, attended meetings, and took her first loan to lease one acre of farmland. By day, she worked as a laborer. By evening, she cultivated crops.

With her first loan from the SHG, she started a small grocery store while continuing farming. The extra income helped, but it wasn't enough. She took more loans under the SHG's various schemes, investing in her farm and expanding the shop.

Her business instincts paid off. Soon, she wasn't just making ends meet—she was making a profit. Her confidence grew. Her farming expanded, and she began selling fresh produce.

Then, she made her boldest move yet.



The Woman Who Drove Change—Literally

Her son, Shiva, struggled as renting an auto-rickshaw to drive passengers wasn't bringing in enough money. Veera Raghava saw an opportunity.

At an SHG meeting, she learned about the "Unnati Mahila Shakti" auto-rickshaw scheme. She applied and secured funding, purchasing her own auto. It was a game-changer. She wasn't just a farmer and shop owner now—she was an auto owner and driver, too.

Her story spread. Women in her village preferred riding in her auto, and her income grew.



Lakhpati Didi and the Future

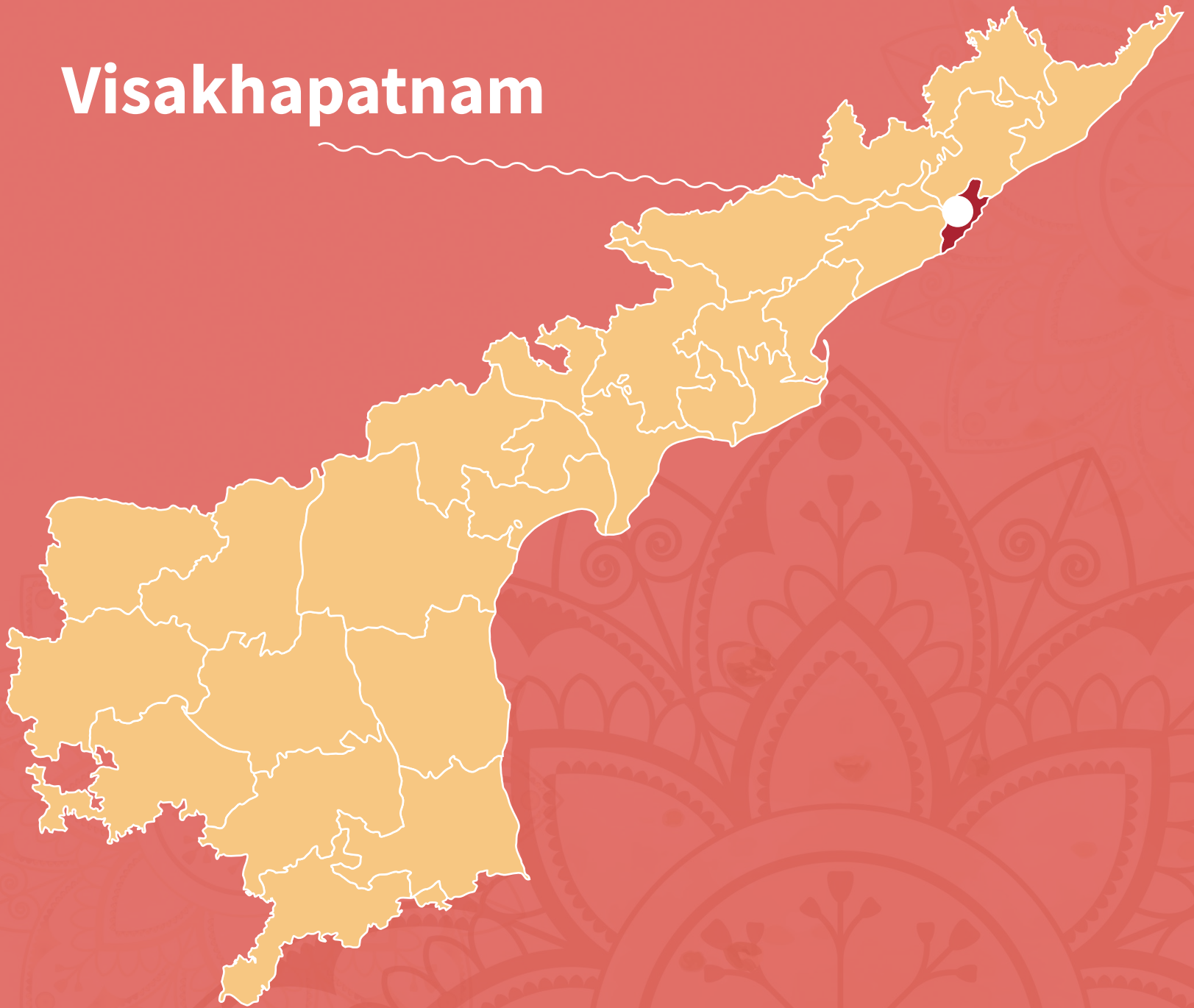
Veera Raghava's monthly earnings reached Rs. 25,000, transforming her life. That's Rs. 3 lakh annually—a far cry from the days of surviving on daily wages.

With her earnings, she bought one acre of farmland, ensuring her family would never go hungry again. She even purchased another auto-rickshaw for her son and built a new house under a government housing scheme.

From sleeping hungry to owning land, from struggling for wages to running businesses—Rēgalla Veera Raghava is living proof that one decision can change everything.



Visakhapatnam





SANYASAMMA: THE CHIPS QUEEN – FROM DAILY WAGES TO RS. 30 LAKH IN SALES

In the small village of Lakshmiapuram, Bheemuniapatnam Mandal, Visakhapatnam District, Kanakala Sanyasamma once lived a life of financial struggle. With no steady income and only daily wage agricultural labor to rely on, she and her husband worked tirelessly to provide for their two sons. Their hard work, however, barely covered basic needs, leaving them with little to no savings. The idea of securing a better future for their children seemed distant. The absence of financial knowledge and investment opportunities left them vulnerable to high-interest private loans, creating a cycle of debt.



Stepping into Entrepreneurship

One day, she noticed other women in her village transforming their lives after joining SHGs. Inspired by their progress, she gathered 10 like-minded women and, with the support of SERP Velugu staff, established the Sri Vinayaka SHG in 2010. This step marked the beginning of a new journey—one where she would take charge of her family's financial future. Sanyasamma gained valuable insights into managing finances, accessing credit, and running a business. With her first bank linkage loan of Rs. 1,00,000, she ventured into a small-scale business. Over time, with strategic investments, she secured additional financial support: Rs. 4,00,000 from Bank Linkage, Rs. 3,00,000 from PMFME Loan and Rs. 1,00,000 from Stree Nidhi.



Building a Thriving Business

Sanyasamma identified a high-demand business opportunity—potato chips manufacturing. She utilized her loans wisely to purchase raw materials and set up a small production unit. Initially, she faced challenges in raw material procurement and market access, but her persistence paid off. Her potato chips quickly became popular, leading to increased demand. To expand her business, she established sales stalls in Tagarapuvalasa, Vizianagaram, and outside cinema halls in Sringavarapu Kota. Today, her monthly sales have soared to Rs. 2,50,000, making her a successful entrepreneur.



Overcoming Obstacles & Becoming a Role Model

Sanyasamma's journey was not without challenges. She struggled with: sourcing high-quality potatoes at reasonable prices, establishing a loyal customer base and managing production costs and cash flow. However, with training, financial support, and sheer determination, she navigated these hurdles successfully. Today, she employs six women directly and supports additional workers indirectly, creating job opportunities for other women in her community. **Through hard work and financial planning, Sanyasamma's annual turnover has reached Rs. 30,00,000.** She has utilized government schemes like PM Kisan to further strengthen her financial security.

Her transformation from a daily wage laborer to a successful businesswoman has made her a role model for women in her village.

Future Goals: Expanding & Empowering More Women

Looking ahead, Sanyasamma plans to scale up her potato chips business and create more employment opportunities for women in her village. She is committed to helping other women achieve financial independence by encouraging them to join SHGs, take advantage of financial opportunities, and build their own businesses.



Her advice to aspiring women entrepreneurs:

"Joining a Self-Help Group is a powerful opportunity for women facing financial difficulties. By working together and supporting one another, women can overcome challenges and build a better future for themselves and their families. Believe in your potential, stay determined, and turn hardships into success."





FROM STRUGGLING FARMER TO SNACK TYCOON – HOW ONE WOMAN BUILT A BUSINESS FROM PAPADS AND CHIKKIS

In the village of Boyipalem, Anandapuram Mandal, Visakhapatnam District, Giduthuru Poornima once faced a life of financial hardship. With only agriculture as their primary source of income, she and her husband struggled to provide for their two daughters. Despite their relentless efforts, their earnings were barely sufficient to cover household expenses, making it difficult to plan for a secure future. With limited financial awareness, they often relied on high-interest loans, further deepening their challenges.



Taking the First Step: Building a Business & Financial Stability

Poornima saw how other women in her village transformed their lives after joining Self-Help Groups (SHGs). Inspired by their success, she decided to take a bold step forward. In 2007, she gathered 10 women facing similar struggles and, with guidance from Velugu staff, established the Sri Vinayaka SHG.

After joining the SHG, Poornima received training on financial management and entrepreneurship. With this knowledge, she secured her first loan and started a small-scale snack-making business. Over time, she expanded her business by securing additional financial support: Rs. 1,00,000 from Bank Linkage Loan, Rs. 1,00,000 from PMFME and Rs. 60,000 from Stree Nidhi.

With these funds, she began manufacturing and selling mixture, appadalu, and odiyalu, which quickly gained popularity in the local market.





Scaling Up & Expanding Reach

Poornima's strategic investments and business skills helped her business grow steadily. **Today, her business generates monthly sales of Rs. 1,24,000 and a yearly income of Rs. 7,68,000.** To further expand, she utilized the One Station One Product (OSOP) scheme, setting up a stall at Visakhapatnam Railway Station, increasing her visibility and customer base. She has also created job opportunities for two women, helping them earn a stable income.

Overcoming Challenges & Achieving Success

Like any entrepreneur, Poornima faced multiple challenges, including: Securing quality raw materials at competitive prices, Finding a stable market for her products and managing production costs and cash flow efficiently. However, with proper planning and financial discipline, she successfully navigated these obstacles and built a sustainable business. Today, she is ensuring that her daughters receive quality education, with one studying in Intermediate 1st year and the other in 9th grade.

Future Goals: Growth & Empowering Women

Looking ahead, Poornima aims to expand her business further and provide more employment opportunities for women in her village. She believes that financial independence is within reach for every woman willing to take the first step. Through perseverance, smart financial planning, and the right support, Giduthuru Poornima has transformed her life from financial struggle to business success. Her journey is a testament to the fact that when women take charge, they uplift not just their families but entire communities. She stands as an inspiration, proving that with determination and opportunity, success is inevitable.





YASHODA: FROM STRUGGLING WIFE TO CAFÉ BOSS – HOW ONE WOMAN BREWED SUCCESS FROM NOTHING

In the bustling town of Tallavalasa, Bheemunipatnam Mandal, Visakhapatnam District, Boni Yashoda transformed her life from financial struggles to becoming a successful entrepreneur. Today, she is the proud owner of a TEA TIME franchise, generating a monthly income of Rs. 90,000. But her journey wasn't always smooth—she had to overcome many obstacles before reaching financial stability.



From Financial Struggles to Opportunity

Yashoda got married in 2012, and at the time, her husband worked as a courier boy at DTDC. His income was barely enough to manage household expenses. Meanwhile, Yashoda was pursuing her B.A. degree and working as a lab assistant, but their combined earnings still couldn't provide financial security. Every day was a struggle to make ends meet.

When officials from SERP visited her village to introduce Self-Help Groups, she saw how other women had transformed their lives through financial independence. Inspired by their progress, she decided to take control of her own future and joined the Shirdi Sai SHG in 2015.



Stepping into Entrepreneurship

With guidance from her SHG, Yashoda began saving regularly and took her first loan of Rs. 50,000. She received training in bookkeeping, financial management, and leadership, which gave her the confidence to start her own business. Wanting to build something sustainable, she explored different business ideas. That's when she came across TEA TIME, a popular tea franchise. Realizing the potential in a high-demand business, she took the leap and invested Rs. 7,00,000 to open a TEA TIME outlet in Tagarapuvalasa, opposite NRI Hospital.





Brewing Success: A Thriving Business

Setting up the business was just the beginning. Yashoda worked hard to build her customer base, developing strong relationships with medical college students and the general public. **Her ability to connect with people helped her business flourish, increasing daily sales to Rs. 20,000 and generating a monthly profit of Rs. 90,000. Her Annual Profit is now Rs.10,80,000.**

To finance her expansion, she accessed bank linkage loans, PM AJAY, and Stree Nidhi loans, amounting to Rs. 4,20,000. She ensured 100% loan repayment, proving her commitment to financial discipline and business growth.



Creating Jobs & Empowering Others

Yashoda's success didn't just benefit her family—it created employment opportunities for two others. She now provides:

- ❖ Rs. 12,000 monthly salary to one employee
- ❖ Rs. 11,000 monthly salary to another

With her business thriving, she and her family now enjoy a better standard of living, financial security, and access to government schemes.



Looking Ahead: Expanding and Inspiring Others

Yashoda's next goal is to expand her TEA TIME franchise and open more outlets, creating employment opportunities for more women. She strongly believes in helping other women achieve financial independence and encourages them to join SHGs to transform their lives.



Her message to women is simple: “Believe in your potential, take control of your future, and never be afraid to take the first step. SHGs gave me the opportunity to succeed, and they can do the same for you.”





ATCHIYAMMA: FROM ONE COW TO A THRIVING FARM – HOW A WOMAN BUILT HER OWN DAIRY EMPIRE

In the village of Geddapeta, Padmanabham Mandal, Visakhapatnam District, Palli Achchiyamma once faced the harsh reality of financial instability. Relying on small-scale farming and daily wage labor, she and her husband struggled to meet even the most basic household needs. With two daughters to raise and mounting debts, the dream of a secure and prosperous life seemed distant. However, one decision changed everything—her decision to join a Self-Help Group in 2003.



A Step Towards Financial Independence

Before joining the Sri Sai SHG, Achchiyamma and her husband cultivated a small piece of land while taking up wage labor when farming work was unavailable. To sustain their agricultural activities, they frequently borrowed money at high interest rates, leaving them trapped in a cycle of debt. With most of their income going towards repaying loans, they had little left for their daughters' education or medical needs. The constant financial stress forced them to enroll their children in a missionary school in Bheemunipatnam, hoping for a better future despite their struggles.

When Community Coordinators from SERP Velugu visited the village and explained the benefits of SHGs, Achchiyamma saw a new path to financial stability. With her husband's support, she joined Sri Sai SHG and began saving money regularly. This small step set the foundation for an incredible transformation.



Building a Business with SHG Support

Through SHG loans and financial literacy training, Achchiyamma gradually expanded her earning potential. Over time, she accessed the following financial support:

- ❖ Rs. 4,10,000 from Bank Linkage
- ❖ Rs. 1,50,000 from Stree Nidhi
- ❖ Rs. 3,00,000 from CIF Loan
- ❖ Total Loans: Rs. 8,60,000



With her first loan of Rs. 5,000, she purchased a cow and started supplying milk to Dolphin Dairy, earning Rs. 1,500 per month. Encouraged by this small success, she reinvested her earnings and took additional loans to expand her dairy farm. Over the years, she grew her business from one cow to six cows, ensuring a steady and sustainable income.

Diversifying into Sustainable Agriculture

Understanding the importance of multiple income sources, Achchiyamma also ventured into sustainable farming. She utilized her loans and savings to implement NPM (Non-Pesticide Management) farming techniques, cultivating: vegetable, flowers and chili crops. **With these efforts, her monthly income grew significantly:**

- ❖ **Dairy Business Earnings: Rs. 25,000 per month**
- ❖ **Agriculture (NPM Farming) Earnings: Rs. 10,000 per month**
- ❖ **Annual Income: Rs. 4,50,000**

By following sustainable farming practices, she achieved higher yields, reduced costs, and ensured a profitable farming cycle. Throughout her journey, she received technical guidance from veterinary experts for dairy management and NPM training from DRDA-Velugu for eco-friendly farming techniques.



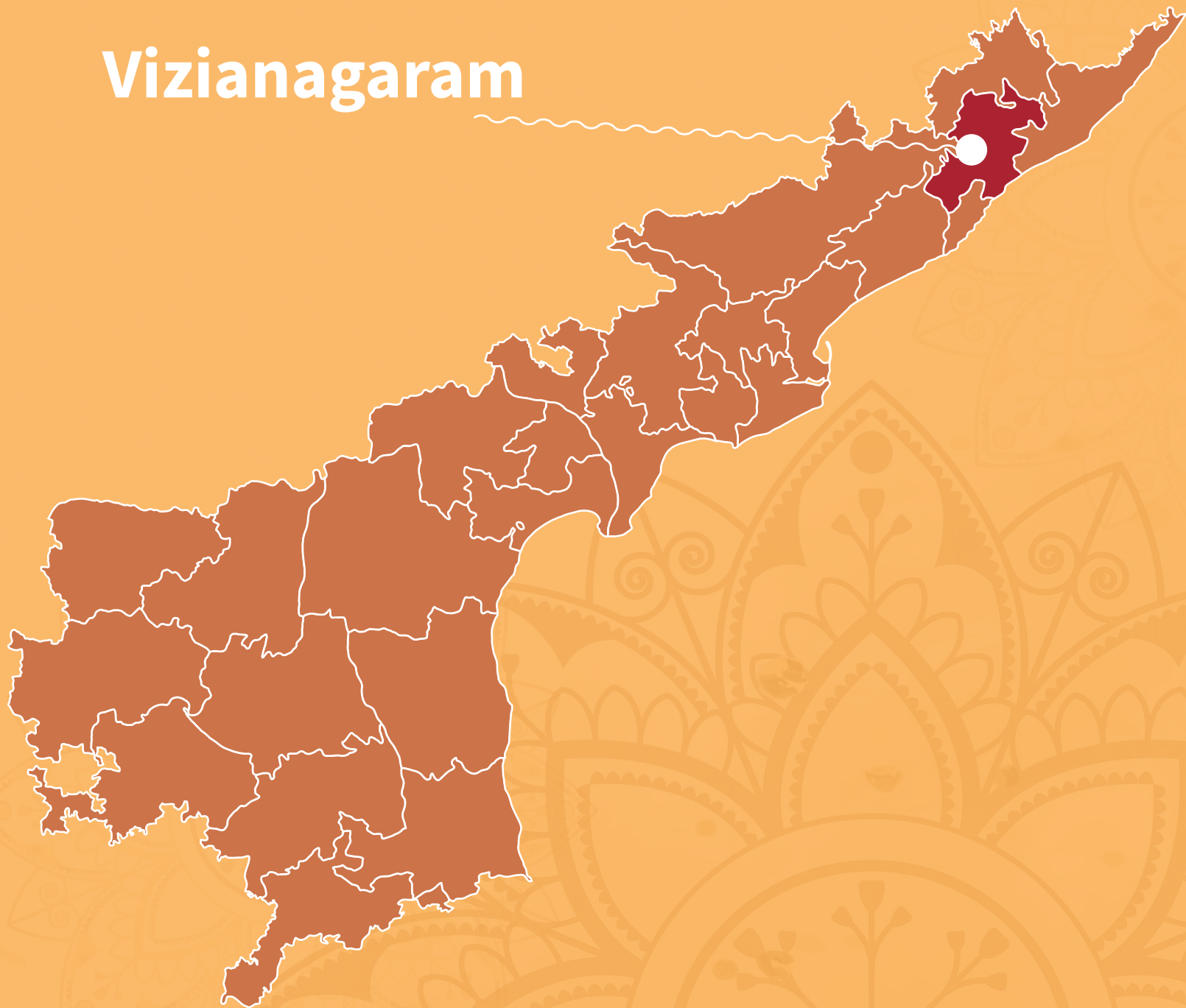
Overcoming Challenges & Rising Stronger

Like any entrepreneur, Achchiyamma faced setbacks. In 2018, she suffered a financial loss when a cow worth Rs. 50,000 died. Despite this challenge, she remained determined and focused on rearing young calves to replenish her livestock. With resilience and strategic planning, she not only recovered from the loss but continued to expand her dairy business. Family responsibilities and financial pressures were also major obstacles, but strong SHG support and community encouragement helped her navigate through difficulties and achieve success.

Becoming a Leader & Inspiring Women

From being a struggling farmer to a community leader, Achchiyamma's journey has been truly inspiring. She leveraged government schemes to build her own house, further securing her family's future. Most importantly, she prioritized her daughters' education. Today, her elder daughter is pursuing an M.Sc. in Computer Science, while her younger daughter is studying B.Tech. Her success has not only transformed her family's life but also inspired countless women in her village.

Vizianagaram





BHARATI: FROM STITCHING DREAMS TO GLOBAL SUCCESS – HOW ONE WOMAN’S JUTE BAGS CROSSED CONTINENTS

Sirapu Bharati's journey from financial struggles to becoming a successful entrepreneur earning Rs. 6 lakhs annually is a story of determination, resilience, and the power of self-help groups. Coming from a middle-class family, her husband worked as a small-scale farmer, but his income was inconsistent and insufficient to support their growing household needs. As expenses increased, Bharati realized she needed to step in and contribute to the family's financial well-being.



The First Step Towards Entrepreneurship

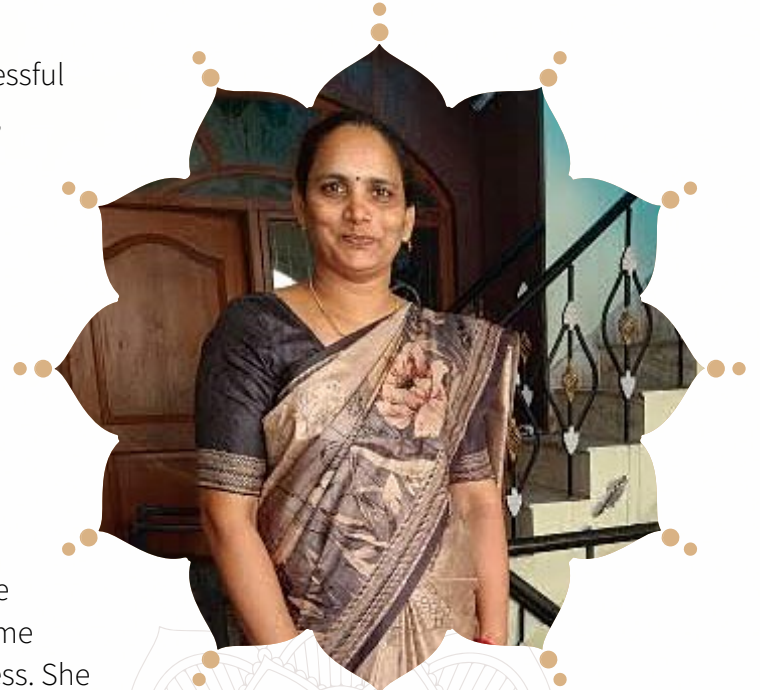
Bharati wanted to earn an income but didn't know where to start. When she heard that some of her friends were learning to stitch jute bags, she decided to join them. After completing the training, she started making and selling jute bags. While this provided her with some extra earnings, it was not enough to lift her family out of financial stress. She needed a way to scale up her business and generate a steady income.



Joining the Self-Help Group – A Game Changer

In 2008, Bharati joined the Sri Vishwamitra Self-Help Group in Pedavemali village. Through SHG meetings, she learned about bank linkages and financial assistance programs that could help her grow her business. With her SHG's support, she took her first loan to buy a jute bag stitching machine and set up her own small business.

As her business grew, so did her ambitions. She realized that with the right financial support, she could expand production and take on larger orders. She secured Rs. 3,20,000 through bank linkage and Rs. 2,00,000 through the MUDRA loan scheme. This funding allowed her to purchase raw materials in bulk, buy five additional stitching machines, and hire more women to help with production.



Scaling New Heights – Expanding to International Markets

Bharati's quality craftsmanship and business acumen soon earned her recognition beyond local markets. She successfully secured orders to supply jute bags to the United States, marking a major milestone in her entrepreneurial journey. Recently, she has also received orders from Australia, further expanding her reach in the global market.

Her participation in the MSME Buyer & Seller Meet in Visakhapatnam helped her connect with larger buyers and explore new business opportunities. With increasing demand, she now plans to set up a larger jute bag production unit in Vizianagaram to meet both domestic and international requirements.

Economic Empowerment and Community Impact

Bharati's business is not just a personal success story—it has also empowered other women in her community. She has provided employment to five other women from her SHG, helping them gain financial independence.

Today, after covering all expenses, Bharati earns around Rs. 50,000 per month, ensuring financial security for her family. Her annual income is now Rs. 6,00,000.

Her success has also enabled her to build her own house in Pedavemali village, a testament to her hard work and perseverance.



A Vision for the Future

Bharati is determined to expand her business further. By establishing a production unit in Vizianagaram, she aims to increase production capacity and provide employment opportunities for more women. Additionally, she is keen on training other SHG women who are interested in learning the trade and starting their own businesses.

Her story is a powerful example of how women can overcome financial struggles, take charge of their lives, and achieve remarkable success. Bharati's journey from a small village entrepreneur to an international supplier serves as an inspiration for countless women who aspire to turn their skills into thriving businesses.



RAMA: HOW A SINGLE MOTHER BUILT A BUSINESS EMPIRE

When Kottapalli Rama got married and had a child, she envisioned a happy and secure future. However, life took an unexpected turn, and due to personal differences, she separated from her husband. Faced with the challenge of supporting herself and her child, Rama knew she had to take control of her own destiny. She was determined to become financially independent and build a stable future.



Taking the First Step Towards Financial Freedom

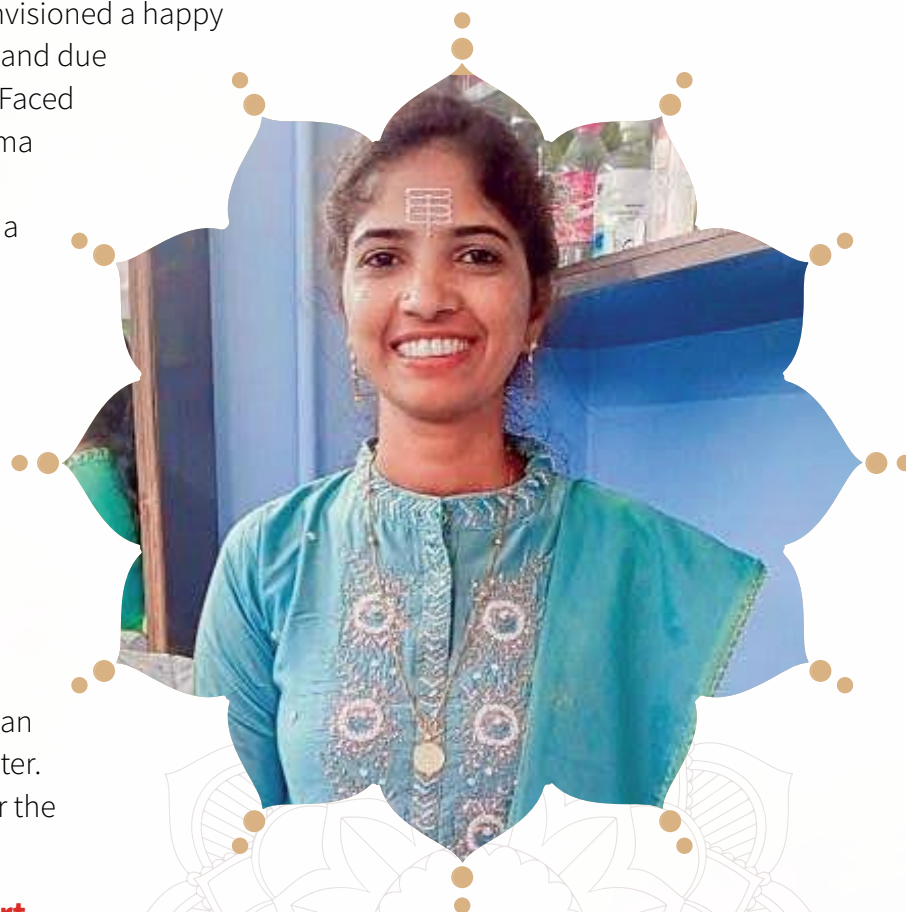
During this difficult time, Rama learned about Self-Help Group through women in her village. Realizing the potential of these groups in providing financial and social support, she joined Krishna MPS SHG on May 12, 2010. This decision marked the beginning of her journey towards entrepreneurship.

With a vision to become self-reliant, she decided to start a tailoring business. Through bank linkage, she secured a loan of Rs. 1,00,000, which enabled her to set up a tailoring center. This venture provided her with a steady income, giving her the confidence to expand further.



Expanding the Business with Government Support

As she gained experience, Rama came across the PMEGP scheme, which supports micro-entrepreneurs. She applied for assistance and was sanctioned Rs. 5,00,000 under the scheme. Additionally, she availed a loan of Rs. 50,000 from Stree Nidhi, which helped her scale up her business. With this financial support, she successfully established multiple ventures, including a Tailoring Unit, Embroidery Unit, Beauty Parlor, and a 1-Gram Gold Jewelry Shop.



Growth, Stability, and Empowerment

Rama's hard work and determination have resulted in an impressive annual income of Rs. 5,40,000, ensuring long-term financial security for her and her family. Today, Rama's business has grown into a thriving enterprise. Her units generate a daily income of Rs. 2,000, with Rs. 500 set aside for daily expenses, allowing her to earn a profit of Rs. 1,500 per day (Rs. 45,000 per month). Beyond securing her own financial stability, she has also created employment for another woman, providing her with a livelihood.

Recognizing the importance of skill development, Rama actively sought training to strengthen her business. She received tailoring training through government initiatives, participated in the Entrepreneur Development Program under MSME, and completed a beautician course to enhance her expertise.

Inspiring and Uplifting Other Women

With her expertise in embroidery, beauty services, and tailoring, Rama now dreams of establishing a training center to help other women become financially independent. She wants to share her skills and knowledge, enabling more women from Self Help Groups to become successful entrepreneurs.

Her story is a testament to the power of resilience, learning, and financial support in transforming lives. From facing uncertainty and hardship to running multiple successful businesses, Kottapalli Rama has emerged as an inspiration for women in her village and beyond.





MOUNIKA: FROM GRINDING POVERTY TO GRINDING BLACK GRAM – HOW ONE WOMAN BUILT A PULSE PROCESSING BUSINESS FROM SCRATCH

Laggu Mounika always dreamed of financial independence but lacked the right opportunity to achieve it. She wanted to build something of her own, a business that would not only provide stability for her family but also create employment for others. That's when she turned to Sri Rajulamma Self-Help Group, setting in motion a journey that would transform her life and inspire other women in her community.



Accessing Financial Support & Expanding the Business

Realizing the potential of value-added food processing, she decided to establish a black gram processing unit. However, limited capital and access to modern equipment posed significant hurdles. Determined to bring her vision to life, she turned to her SHG for financial support. Through the SHG Bank Linkage Program and the PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, Mounika successfully secured a Credit Linked Subsidy of Rs. 6,90,000. This funding allowed her to purchase essential machinery for food processing, increase working capital for raw material procurement and expand production capacity



The Impact: Business Growth & Financial Stability

Mounika's business witnessed remarkable growth, with daily profit increasing from Rs. 1,000 to Rs. 2,500 and annual turnover of Rs. 5,00,000 in 2024-25. The enhanced production and improved product quality enabled Mounika to expand her market reach, supplying local stores and wholesale markets across Vizianagaram, Srikakulam, Parvathipuram, Palakonda, and Rajam. Additionally, she diversified into mop stick sales, further strengthening her business model.

Becoming a Role Model for Women Entrepreneurs

Mounika's success is not just a personal achievement but a beacon of inspiration for other women in her village. By leveraging government support and financial resources effectively, she proved that women entrepreneurs can break barriers and create sustainable livelihoods. Her journey highlights the transformative power of SHGs and the PMFME Scheme, demonstrating how access to financial aid and skill development can lead to business success.



A Story of Empowerment & Growth

Laggu Mounika's transformation from financial struggle to business success exemplifies the resilience of women entrepreneurs. Through strategic investments, perseverance, and government support, she has not only secured a stable future for her family but also contributed to the economic development of her village. Today, she stands as a Lakhpati Didi, inspiring other women to take charge of their financial futures.



BHAVANI: FROM CRUSHING DEBT TO CRUSHING SUGARCANE – HOW A VILLAGE WOMAN BECAME A JAGGERY TYCOON

Chintada Bhavani never imagined she would one day be running a successful jaggery business, making Rs. 4,80,000 income annually, and mentoring other women on financial independence.

For Bhavani, life after marriage was not easy. She became part of a joint family of 11 members, living under the same roof with limited resources. The family had a small house and very little land, making it difficult to manage expenses. Though she had an Intermediate education, she had no prior experience in agriculture or any other livelihood activity. With household responsibilities keeping her occupied, she could not take up wage labor outside to contribute to the family's income.



The Turning Point: Joining the Self-Help Group

A major crisis struck when Bhavani's mother-in-law required spinal surgery, forcing the family to mortgage their land to arrange the necessary funds. At that time, Bhavani had no exposure to financial independence, nor did she possess the practical skills needed to support her family.

During this challenging period, she came across the "Velugu" program, which conducted awareness meetings in her village. Seeing how other women improved their lives by joining Self-Help Groups, she decided to take a step. In 1999, she joined the Sri Kotamathalli SHG, contributing Rs. 10 per month as savings, which later increased to Rs. 100. Attending SHG meetings regularly proved to be a life-changing experience for her. These meetings were not just about savings and loans, but also provided knowledge about financial planning, government schemes, and entrepreneurship.



Building a Strong Financial Foundation

After joining the SHG, Bhavani took on the responsibility of maintaining group records. Initially, she accessed internal loans from the group to meet household expenses and ensure her children's education. However, as she gained financial confidence, she wanted to explore income-generating activities.

When she and her husband separated from the joint family, Bhavani used her SHG savings and loans to purchase cattle, which provided her with a steady income from dairy farming. In addition to the cow given by her in-laws, she bought another one, further strengthening her livelihood security. This financial independence was a significant turning point in her journey.

Soon after, she got an opportunity to work as a Community Resource Person (CRP) for SERP, which gave her additional income. With earnings from both dairy farming and her CRP role, she was able to complete the construction of their house—a dream she had long nurtured.



Expanding Her Business and Agricultural Ventures

With the confidence she had gained, Bhavani decided to venture into jaggery production. She took a loan of Rs. 95,000 to purchase a sugarcane crusher for making jaggery. Encouraged by its success, she expanded further by securing Rs. 2 lakhs from bank linkages and Rs. 1 lakh from Stree Nidhi to enhance her jaggery processing unit.

To further increase her income, Bhavani leased three acres of agricultural land, allowing her to grow more crops and achieve greater financial stability. These multiple income streams transformed her economic situation, enabling her to provide quality education for her children, who are now pursuing engineering and diploma courses.

A Role Model for Women's Empowerment

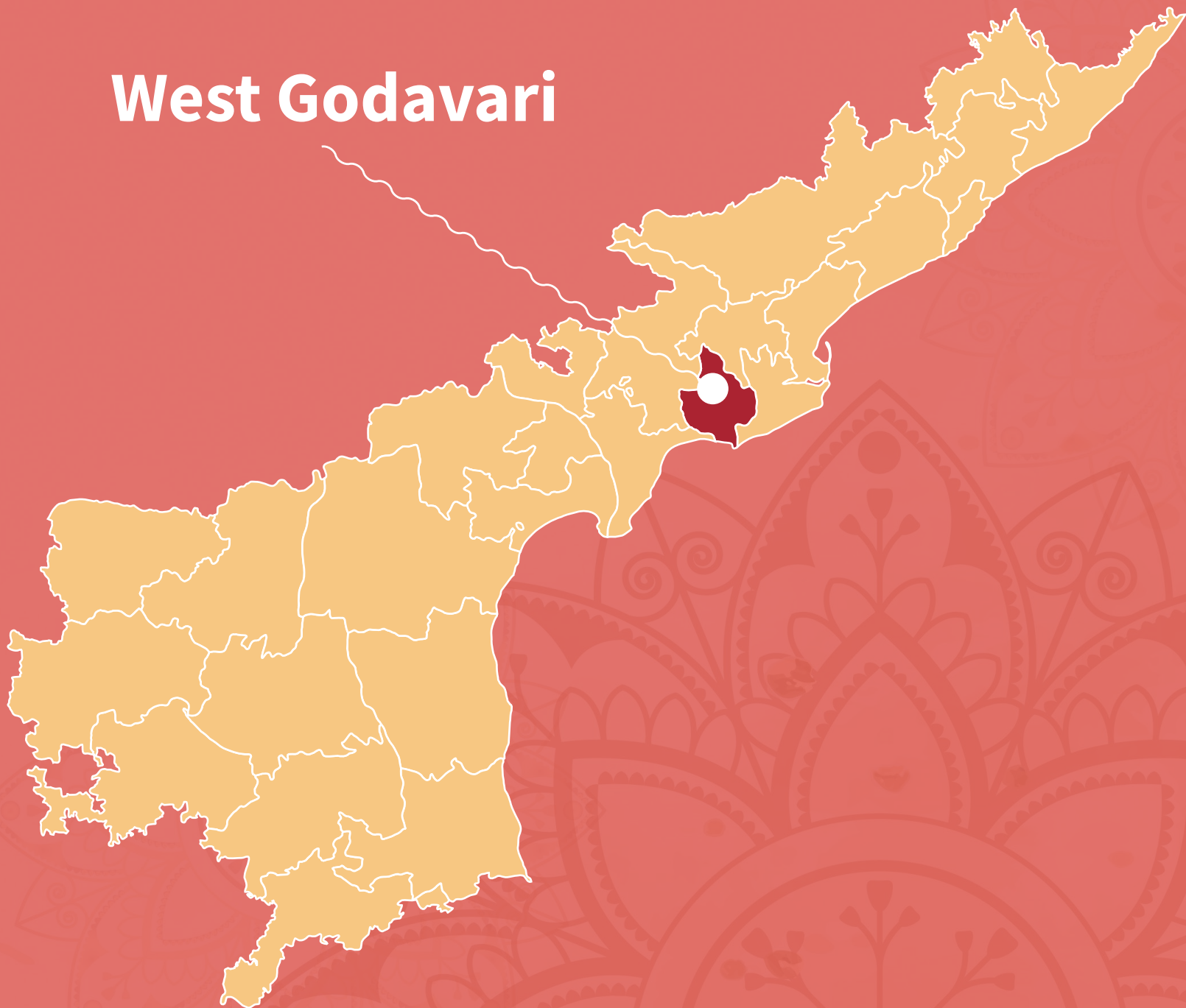
Bhavani's journey is a powerful example of how financial literacy, access to credit, and determination can change lives. From struggling to meet daily expenses to becoming an entrepreneur and property owner, she has demonstrated that women can overcome adversity and build a secure future.

Her success is not just her own—it stands as an inspiration for other women in her village. Through her journey, she proves that joining an SHG is not just about savings; it is about empowerment, self-reliance, and the ability to transform lives.





West Godavari





RAMA SITA: FROM GRIEF TO GROWTH – HOW A WIDOW TURNED HER KITCHEN INTO A 24 LAKH BUSINESS

Gottumukkala Rama Sita never expected to be a businesswoman. She was a devoted wife, a mother of two, and part of a traditional household in Rayalam Village, Bhimavaram Mandal, West Godavari District. Her life revolved around family, festivals, and home-cooked meals—until everything changed overnight.

Her husband, Satyanarayana Raju, suffered a fatal heart attack, leaving her alone to raise their two young sons. There was no stable income, no savings, and no financial support. The burden of survival now rested entirely on her shoulders.

She could have given up. Society expected her to depend on relatives, to accept her fate. But she refused to be another widow struggling for survival. Instead, she turned to the only skill she had—cooking.

Her journey from despair to entrepreneurship began in her own kitchen.



A New Beginning with SHG Support

In 1994, Rama Sita learned about Sai Priya SHG in her village. Understanding that financial support and guidance could help her build a livelihood, she took the step of joining the group. Her first loan of Rs. 5,000 through bank linkage became her stepping stone to self-reliance.

She decided to put her cooking skills to use and started preparing traditional sweets, especially wedding sweets, to sell in the local market. The initial days were tough—she had limited resources, and many doubted her ability to succeed. But she refused to give up.





Scaling Up – From a Small Venture to a Thriving Business

As demand for her sweets grew, she realized that she needed more capital to expand her operations. With the support of her SHG, she secured a loan of Rs. 1,00,000 through bank linkage. This funding allowed her to increase production capacity, purchase better ingredients, and hire other SHG members to help with sweet-making.

Her business started flourishing. Orders increased, and she established herself as a trusted supplier for weddings and other celebrations. With hard work and perseverance, her small venture transformed into a well-recognized enterprise.



Achieving Financial Stability and Empowering Others

What began as a modest attempt to provide for her children has now turned into a successful business. **Today, she earns Rs. 2,00,000 per month, amounting to Rs. 24,00,000 annually. She has created employment opportunities for other women and has become an inspiration in her community.**

Her journey was not without challenges—many people told her she couldn't do it. But she proved them wrong with her determination, hard work, and strategic use of financial resources.



A Vision for the Future

Now financially secure, Rama Sita wants to help other women achieve independence just as she did. She believes that every woman should have the confidence to stand on her own feet and start a small business to gain financial freedom. Her dream is to expand her business further and create more employment opportunities, ensuring that more women benefit from SHGs and become self-reliant. Gottumukkala Rama Sita's story is a testament to the power of resilience, the impact of self-help groups, and the ability of women to transform their lives through entrepreneurship.





SURYA KALA: FROM A SMALL VILLAGE TO BIG WEDDINGS – HOW ONE WOMAN BUILT A RS. 7 LAKH EVENT BUSINESS

Surya Kala had always been surrounded by hard work. Growing up in a family engaged in furniture manufacturing, she watched her father build a small business from scratch. She learned early on that to survive, you needed to create your own opportunities.

But like many women in her village, her dreams took a backseat after marriage. By 22, she was a wife, a mother, and a homemaker in Achanta Village, West Godavari District. Her husband's farming and trade business brought in money, but it was never enough. Expenses kept piling up. Education for her two children, household needs, and unpredictable farming income made life financially unstable. She didn't just want to depend on her husband's earnings. She wanted to stand on her own feet, to contribute, to build something of her own.

That's when she heard about Self Help Groups—women coming together to save, invest, and grow their own businesses. She knew she had to take a chance.



An Investment That Changed Everything

In 2013, while finishing her BSc in Computers, Surya Kala joined an SHG and took her first loan of Rs. 40,000 under the Start-up Village Entrepreneurship Program.

But instead of starting a business she had no experience in, she played to her strengths. She had always loved weddings, decorations, and event planning. She had a keen eye for design, color, and creativity.

So she started a small event décor business, creating:

- ❖ Custom wedding decorations
- ❖ Handmade event accessories like gloves, scarves, and ties
- ❖ Small-stage decor for community functions



At first, business was slow. But she didn't give up. Surya Kala quickly realized that working from home wasn't enough—she needed a shop, better materials, and more workers. She opened a rented shop in Achanta Village, started sourcing high-quality materials from Vijayawada and hired SHG members to help with her enterprise. The business was no longer just a side hustle—it was a full-fledged enterprise.

Financial Success and Stability

Through sheer determination and strategic expansion, Surya Kala's business flourished, achieving an average monthly turnover of Rs. 50,000 to 80,000. Her initial fixed capital was Rs. 4,00,000, with an initial working capital of Rs. 70,000. Over time, she made additional investments of Rs. 6,00,000 to scale her enterprise.

Her operational expenses amount to Rs. 40,000 per month, and with a profit margin of 40%, she has successfully built a sustainable business model. Additionally, she provided employment to an SHG member, thereby contributing to community upliftment.

Overcoming Challenges and Inspiring Others

Despite her success, Surya Kala encountered challenges, including conflicts within the SHG and initial difficulty in attracting customers. SERP played a vital role in providing guidance on fund management, conflict resolution, and marketing linkages, helping her navigate these obstacles effectively.

Her entrepreneurial journey has not only provided financial stability for her family but has also earned her respect within her community. Aside from her business, her husband's family continues agricultural labor, contributing an additional annual income of Rs. 25,000.

Today, Surya Kala's story stands as a testament to resilience, strategic planning, and the power of self-reliance. Her commitment to learning, expanding her business offerings, and fostering community support exemplifies the transformative impact of initiatives like SVEP in empowering rural entrepreneurs. Through her journey, she serves as an inspiration to aspiring entrepreneurs, demonstrating that with the right support and determination, business success is achievable.





RAMANAMMA: FROM A VILLAGE KITCHEN TO INTERNATIONAL MARKETS – HOW A 63-YEAR-OLD WOMAN BUILT A SWEETS AND PICKLES EMPIRE

At 63, most people think about slowing down. But Ramanamma had other plans. For decades, she had been making traditional Andhra sweets and pickles, using recipes passed down through generations. Her kitchen was always filled with the aroma of simmering jaggery, tangy pickles, and freshly ground spices. Her neighbors loved her food. Her relatives praised her flavors.

But praise didn't pay the bills. Living in Achanta Village, West Godavari District, Ramanamma's family depended on her husband's daily wage earnings and farming income—which was often unpredictable. There were days when money was tight, and meeting household expenses was a struggle. She had the skill. She had the passion. But what she didn't have was the capital to turn her home kitchen into a real business.



A Step That Changed Everything

When she saw other women starting businesses—small tailoring shops, flour mills, food stalls—she wondered, what if I could do the same?

She recognized the power of entrepreneurship and took the first step toward financial independence in 2015. She started selling homemade sweets and pickles but faced multiple challenges, including low customer engagement and a lack of financial support. She received financial assistance—Rs. 40,000 from SVEP and Rs. 80,000 from Sreenidhi.



With that money, she scaled up her production. Instead of making sweets and pickles just for her neighbors, she started selling at local markets. Instead of producing in small batches, she bought better storage equipment and raw materials in bulk.

Over time, she invested an additional INR 70,000, achieving a monthly turnover of INR 40,000-60,000 and a profit margin of 40%. She employed four individuals, creating economic opportunities for her community.

Her market reach extended beyond her village, with supplies to countries like Australia, the United States of America, and Dubai through her family network. Though she operated from home without formal business registration, her dedication ensured steady growth, attracting 8-28 customers daily.

What started as a small village kitchen business was now reaching international customers.

From Local Markets to Rs. 7.2 Lakh in Annual Sales

The numbers spoke for themselves:

- ❖ **Her income jumped to Rs. 40,000–Rs. 60,000 per month. Annually she earned Rs. 7,20,000.**
- ❖ **She expanded her market beyond West Godavari, reaching cities and overseas.**
- ❖ **She built a strong reputation for authentic, homemade quality.**

For a woman who once worried about daily expenses, she was now running a business with an annual turnover of Rs 7.2 lakh.

Becoming a Role Model for Rural Entrepreneurs

Today, Ramanamma is more than a businesswoman—she is a mentor and an inspiration. She actively encourages other women in her village to join SHGs, and start their own ventures.

Ramanamma's entrepreneurial spirit and dedication to her community have made her a role model for others. Through her business, she has not only improved her financial situation but also created employment opportunities and garnered respect from her peers. Her journey showcases the transformative power of entrepreneurship and the support provided by SERP in empowering individuals like Ramanamma to achieve their dreams and uplift their communities.

From a struggling farmer to a businesswoman supplying products internationally, Ramanamma's story proves that age, background, and experience don't matter—only the willingness to take the first step does.



FROM A TEACHER'S PAYCHECK TO A ₹4 LAKH BUSINESS – HOW ONE WOMAN STITCHED HER WAY TO SUCCESS

Penmatsa Annapurna had always believed in education as a path to stability. As a teacher and a computer operator, she had a steady income, but she soon realized her salary wasn't enough to support her growing family's needs. Rising expenses, children's education costs, and household responsibilities kept piling up, and she knew she needed a second source of income.

She wanted to do something of her own, something that would bring in more financial security without compromising her responsibilities as a mother. But like most women in her village, she had no capital, no experience running a business, and no idea where to start.



A Sewing Machine, A Loan, and a Leap of Faith

At a time when she was searching for opportunities, a woman named Susheela introduced her to the concept of Self-Help Groups. She learned that by forming an SHG, women could access financial support to start small businesses.

Motivated by this, she gathered nine other women and formed the Annapurna SHG. Her first loan was used to purchase a sewing machine, with the intention of learning tailoring. However, tailoring did not work out for her. But she refused to give up.

Determined to start a business, she began a small cloth bag stitching unit in 2006, employing two other women. Over the next decade, she expanded the business to provide jobs for 20 women, steadily scaling up using multiple SHG loans—all without needing external financial guarantees.



Learning & Scaling the Business

In 2016, Annapurna attended a one-month jute bag-making training program at an event in Hyderabad. A year later, in 2017, she completed an entrepreneurship training program at RSETI, Andhra Bank.

Armed with knowledge and confidence, she applied for financial support through the PMEGP scheme and secured a loan of Rs. 10,00,000, which she fully repaid. She also received a subsidy of Rs. 3,50,000.

This funding allowed her to invest in 3 Juki sewing machines, 3 Jak sewing machines, cutting machines, and other necessary infrastructure, significantly increasing her production capacity.

Expanding to New Markets

To reach more customers, she started participating in exhibitions in cities like Kakinada, Vizag, Vijayawada, Hyderabad, and Delhi. **Her hard work and strategic approach paid off—her business, which once generated only Rs. 5,000 per month, now earns Rs. 35,000 per month after covering all expenses. Annually, she earns Rs.4,20,000.**

Initially, her family was skeptical about her business. But as time passed, they witnessed her success and began fully supporting her efforts. Her products have even reached international markets, including the USA, and her jute bags have become popular as return gifts for weddings and celebrations.

Financial Independence & Family Success

Annapurna's financial success has completely transformed her family's lifestyle. She has provided the best education for her children: her daughter completed a Ph.D. in Computer Science and is now a lecturer in Hyderabad and her son is pursuing a Ph.D. at IIT Mumbai. Through her determination, her family has achieved social and financial stability. Annapurna's journey is not just about her own success—she wants to uplift other women too. She has provided sewing machines to 20 women, allowing them to earn a livelihood from home. She envisions expanding her business further and creating more employment opportunities for women in her community.

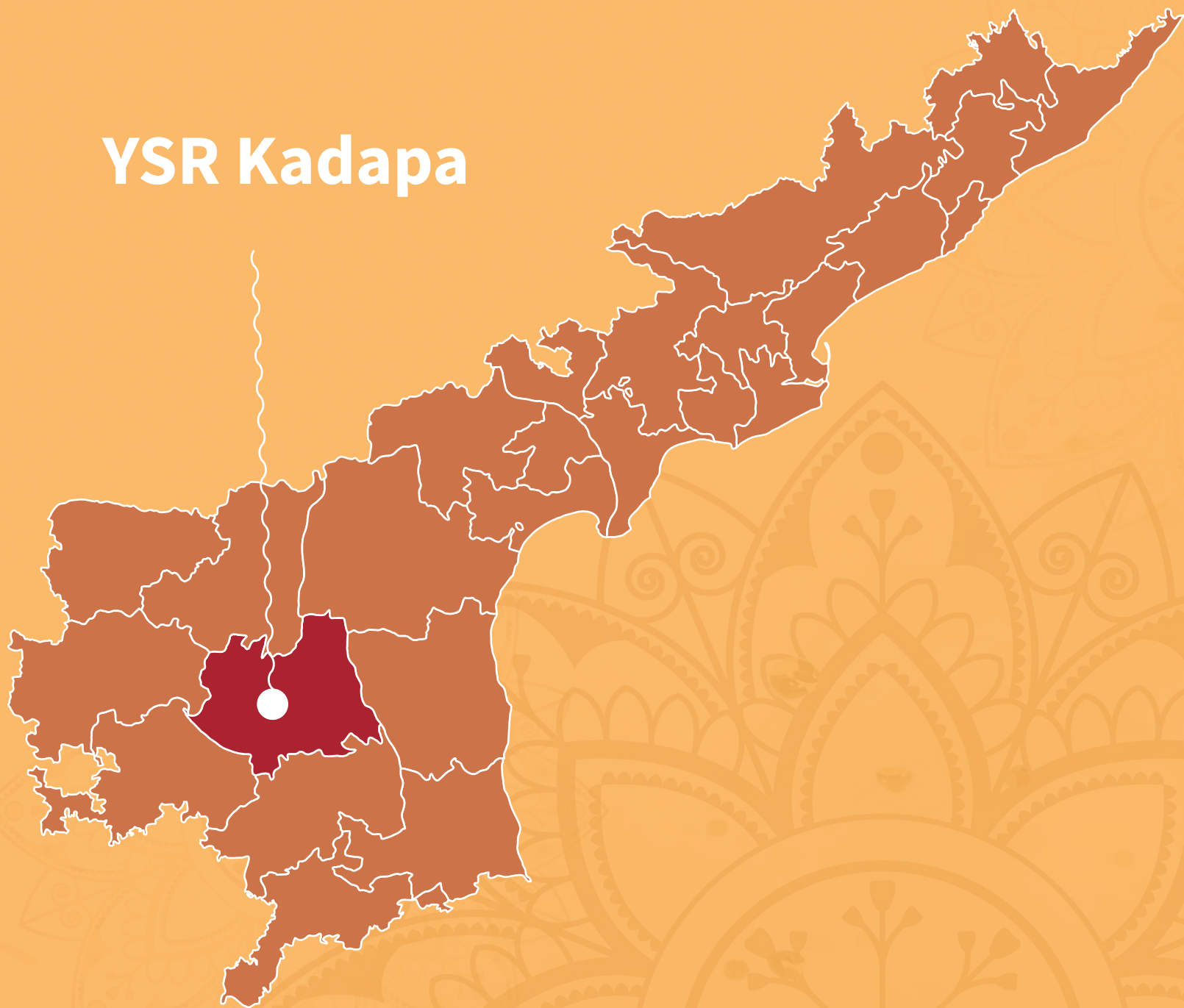


Her Message to Women

"Challenges will always come, but with strong determination and the right opportunities, women can achieve financial independence. Stand on your own feet, believe in your potential, and take charge of your future."



YSR Kadapa





FROM DAILY WAGE LABORER TO SUCCESSFUL ENTREPRENEUR: THE INSPIRING JOURNEY OF KATARI JYOTHI

In the quiet village of Kothapeta, Y.S.R. Kadapa district, Katari Jyothi's life was once defined by hardship. She worked as a daily wage laborer, earning just enough to survive. Every day was an uphill battle to make ends meet. Despite her determination, financial instability loomed over her family, making it difficult to provide a better future for her child.

In 2008, Jyothi took a small yet significant step—she joined the Venkata Rajya Lakshmi Self-Help Group. With every small savings contribution and timely loan repayment, she began laying the foundation for a brighter tomorrow.



A Constant Battle with Debt

Before receiving structured financial support, Jyothi tried running small-scale businesses with minimal investment. However, she had to depend on loans from external sources and SHG borrowings to sustain them. Most of her earnings went toward repaying debts, leaving little for household expenses or savings.

Despite these challenges, she remained determined to improve her family's situation.



A New Beginning: The Natural Oil Business

In 2017, a new opportunity emerged. Jyothi availed Rs. 40,000 as seed capital and later secured a Rs. 10,00,000 bank loan through her SHG to start a natural oil business.. She used these funds to purchase oil barrels and expand her business operations.

With dedication and hard work, her daily earnings increased from Rs. 2,000 to Rs. 3,000, and her monthly sales surged from Rs. 30,000 to Rs. 1,50,000. Today, her monthly income is Rs. 50,000, leading to a total yearly income of Rs. 6,00,000.



Growth and Business Expansion

Through her entrepreneurial journey, Jyothi has transformed her financial situation:

- ❖ Investment in Equipment: Purchased oil barrels and other necessary materials.
- ❖ Increased Profit Margins: Earlier, she earned Rs. 140 per kg of oil; now, she earns Rs. 230 per kg.
- ❖ Market Expansion: She sells her products across her village, mandal, and district.

Achieving Her Dreams and Inspiring Others

Jyothi's success is not just about financial growth; it is about empowerment. With her stable income, she pays off her loans on time and has ensured her child gets a higher education in MCA.

Her journey from a struggling laborer to a thriving entrepreneur has made her a Lakhpati Didi, an inspiration for many women in her community.

Looking back, Jyothi expresses her heartfelt thanks to the SHG, the government, and all those who supported her.

"This opportunity changed my life. I never imagined I could achieve this level of financial security."





AMARAVATHI: FROM DAILY WAGES TO BOUTIQUE OWNER: HOW A WOMAN BUILT A BUSINESS

J. Amaravathi's journey began in E. Kothapalli village, Pulivendula, where she and her husband, Mahesh, barely scraped by as daily wage laborers. Work was uncertain, wages were unreliable, and any illness meant borrowing money at high interest just to survive.



The Turning Point: A Rs. 50,000 Bet on Herself

In 2011, she joined Sri Durga Self-Help Group, learning about savings, loans, and financial independence. She started small, taking a Rs. 50,000 loan to open a tiny clothing store, selling sarees and ready-made garments.

With every sale, she learned the secrets of business—which fabrics customers loved, how to set prices, and how to manage stock.

The shop helped stabilize her finances, but she wanted more.



The Rs. 5 Lakh Investment That Changed Everything

Over the years, Amaravathi secured multiple loans through her SHG:

- ❖ Rs. 1.5 lakh CIF loan
- ❖ Rs. 1 lakh from Stree Nidhi
- ❖ Rs. 2 lakh bank loan
- ❖ Rs. 50,000 internal group loan

With Rs. 5 lakh capital, she expanded to Pulivendula town and launched SLV Sarees & Readymades, a full-fledged clothing shop.

Her husband joined the business, and as sales grew, she hired four employees, providing jobs for other women.



Lakhpati Didi and the Future

Amaravathi's daily income is now Rs. 1,100, giving her a monthly income of Rs. 33,000—adding up to Rs. 4 lakh annually.

With her earnings, she has elevated her family's lifestyle, ensuring her children can pursue higher education in B.Tech—a dream that once felt impossible.

She credits her success to the self-help group system, which gave her access to low-interest loans, financial guidance, and business mentorship.

From struggling for daily wages to becoming a respected businesswoman, J. Amaravathi has rewritten her story—one saree at a time.





GANGAMMA: FROM HARDSHIP TO HOPE - THE EMPOWERING JOURNEY OF A WOMAN

In the quiet village of Tummalapalli, nestled in YSR Kadapa district, Kovvuru Gangamma Mary and her family faced the relentless struggles of poverty. With her husband Yohan working as a tailor and their three children depending on them, survival was a daily battle. Gangamma ran a small grocery shop from her home, but limited funds meant she could only stock a handful of items, earning barely enough to make ends meet. Despite their hard work, the family's income was unstable and insufficient to cover basic needs like food, education, and healthcare.



A Ray of Hope: Joining the Self-Help Group

In 2009, Gangamma took a leap of faith and joined the Dayaamayudu Self-Help Group. This decision would change her life forever. Through the SHG, she availed a bank linkage loan of Rs. 2,00,000, her first step towards building a better future. Though hesitant at first, she knew this was an opportunity to break free from financial distress.

Gangamma's determination and business acumen caught the attention of the Lakhpati Didi program, a government initiative aimed at empowering rural women entrepreneurs. Once selected, she received additional financial support:

- ❖ Rs. 2,00,000 from bank linkage loans
- ❖ Rs. 1,00,000 under the SCSP scheme
- ❖ Rs. 50,000 from Stree Nidhi
- ❖ Rs. 50,000 from her Village Organization



Armed with training from the Mandal Samakhya, she expanded her small grocery shop into a full-fledged store and ventured into selling fresh vegetables. Gangamma learned how to manage finances, stock products strategically, and attract more customers—transforming her modest shop into a thriving business.

The Fruits of Hard Work: A Prosperous Future

With her newfound confidence, Gangamma didn't stop at just running a grocery store. With her husband's support, she started a kitchen garden, utilizing vegetable seeds from FPG to grow and sell fresh produce. Her earnings steadily increased, and today, she earns Rs. 20,000 to Rs. 25,000 per month, amounting to an impressive yearly income of Rs. 2,40,000 to Rs. 3,00,000.

A Family Transformed

Gangamma's success didn't just uplift her financially—it transformed her family's future. She ensured that her three children received quality education:

- ❖ Her son is now undergoing software training
- ❖ One daughter is happily married
- ❖ Another daughter is pursuing her education

From struggling to put food on the table to securing her children's futures, Gangamma's journey is nothing short of inspiring. Today, she stands tall as a proud entrepreneur, a supportive wife, and a devoted mother.

A Message of Gratitude and Hope

Looking back, Gangamma is filled with pride and gratitude. "If not for the Self-Help Group, the support of the government, and the guidance from the Lakhpati Didi program, I wouldn't be where I am today," she says with a smile. She extends her heartfelt thanks to the Honorable Chief Minister, SERP and all the officials who made this transformation possible.





GURAMMA: FROM DAILY WAGES TO FLOUR MILL ENTREPRENEUR—A JOURNEY OF DETERMINATION AND SUCCESS

Sakkala Guramma, a 36-year-old woman from Neelapuram village in Duvvuru Mandal, Kadapa district, lives with her husband, Sakkala Ramudu, and their two children—a daughter and a son. She dreamt of providing them with quality education and a bright future. However, her journey was far from easy.



Struggles and Challenges

Before joining the self-help group, Guramma worked as an agricultural laborer, earning just Rs. 300 per day. Managing household expenses and her children's education with this meager income was a constant struggle. To improve their financial condition, she and her husband started a fruit juice shop in Allagadda, Kurnool district, by taking a loan of Rs. 1,00,000. Unfortunately, the business did not yield the expected profits, forcing them to reconsider their options. Realizing the difficulties of running a business away from home, she decided to establish a stable livelihood in her own village.



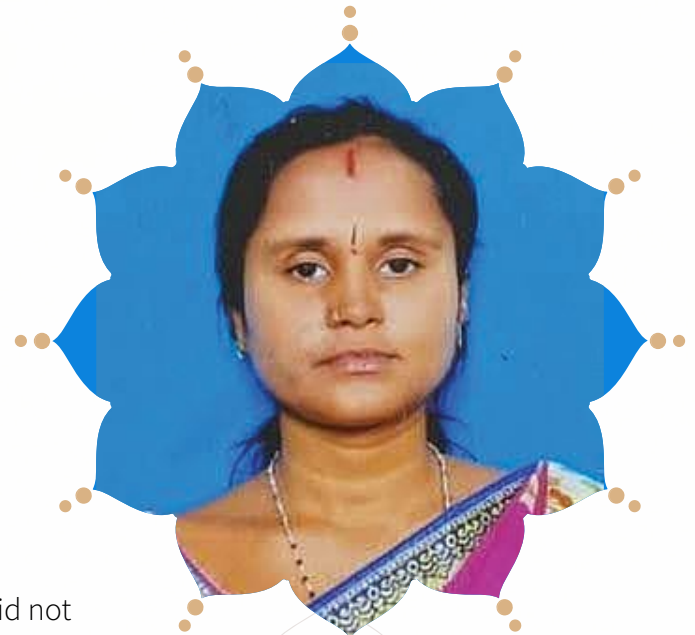
Steps Towards Change

In 2019, Guramma joined the 'Anjali' Self-Help Group (SHG) and secured a bank-linked loan of Rs. 1,50,000. Initially, she planned to use the funds to build a house, but after careful thought, she decided to start a flour mill business in the village. Though she faced initial hurdles, her determination kept her going.



A Story of Success

With the support of the SHG, Guramma established her flour mill unit, which gradually gained traction and became a stable source of income. Today, she earns between Rs. 20,000 and Rs. 30,000 per month. Additionally, she took a Rs. 50,000 loan from Stree Nidhi and started a cattle feed business. Running both businesses simultaneously significantly improved the family's financial stability.





Confidence and Stability

Now, Guramma no longer worries about her children's education. She has built a secure livelihood in her own village and has become an inspiration for other women in her community.

"Having a stable livelihood in my own village allows me to spend time with my family and ensure my children get a good education. I am grateful to SERP for supporting me on this journey!" says Guramma.

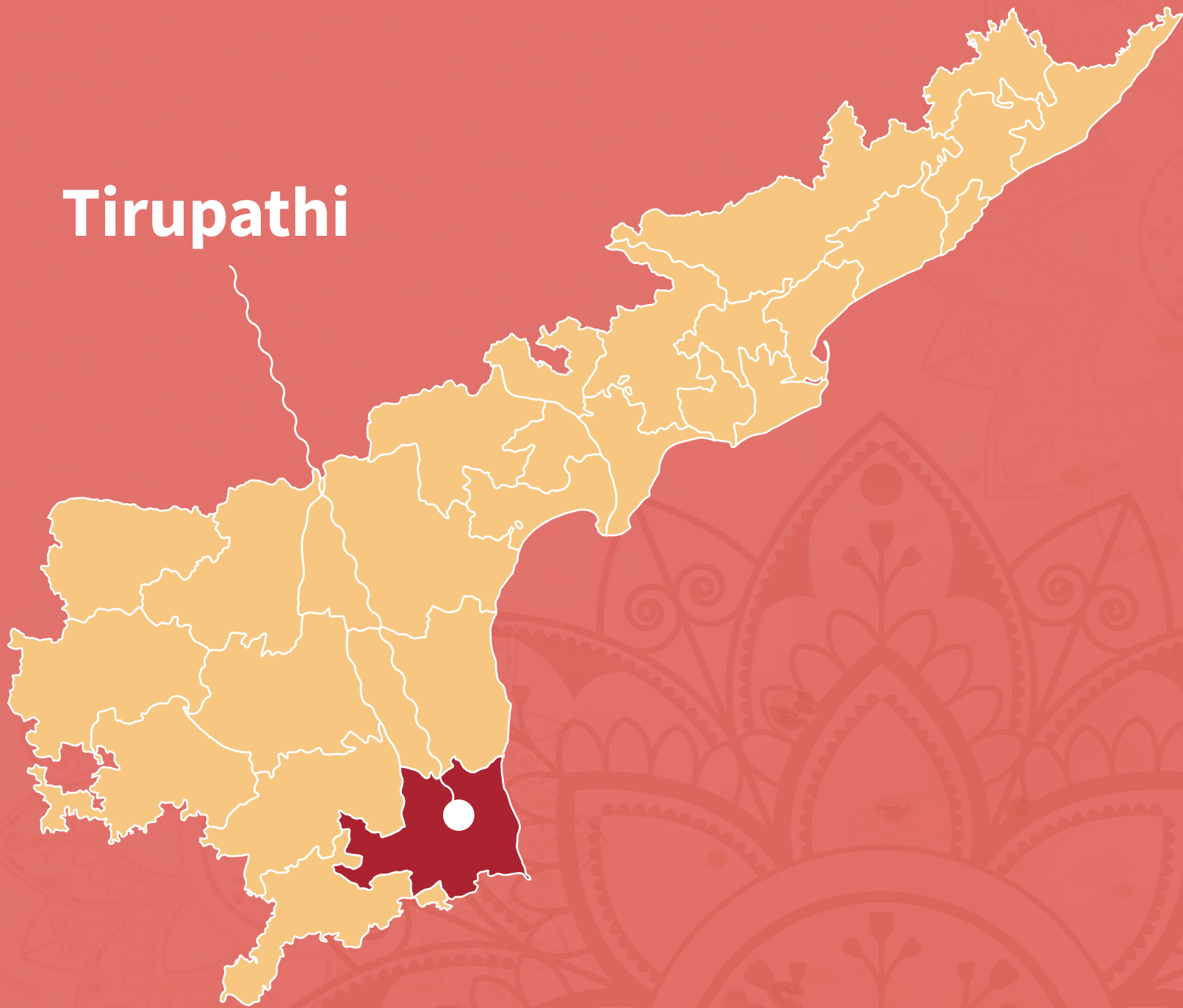


With an income of Rs. 1,000 per day, amounting to Rs. 30,000 per month, Guramma earns approximately Rs. 3.6 lakh annually. Her success story is a testament to the power of determination, government support, and the strength of self-help groups.





Tirupathi





RISING FROM ADVERSITY: THE INSPIRING JOURNEY OF M. CHANDRAKALA

M. Chandrakala's journey is one of resilience, determination, and triumph. Hailing from a modest background in Kuppam Mandal, Chittoor District, she had dreams of higher education and a stable career. However, financial constraints led to an early marriage in 1998, relocating her to Puttur in Tirupati District. Despite her aspirations, life's responsibilities took precedence, and she soon found herself a mother of two, assisting her husband in agriculture and wooden toy-making to make ends meet.



Struggles and the Search for Financial Independence

Agriculture proved to be a challenging venture for the family, with high investments and minimal returns. Chandrakala had ideas to expand their wooden toy business, but without financial resources or decision-making power in her household, her ambitions remained unfulfilled. She felt confined within the expectations of her family and society, unable to step out and explore opportunities.

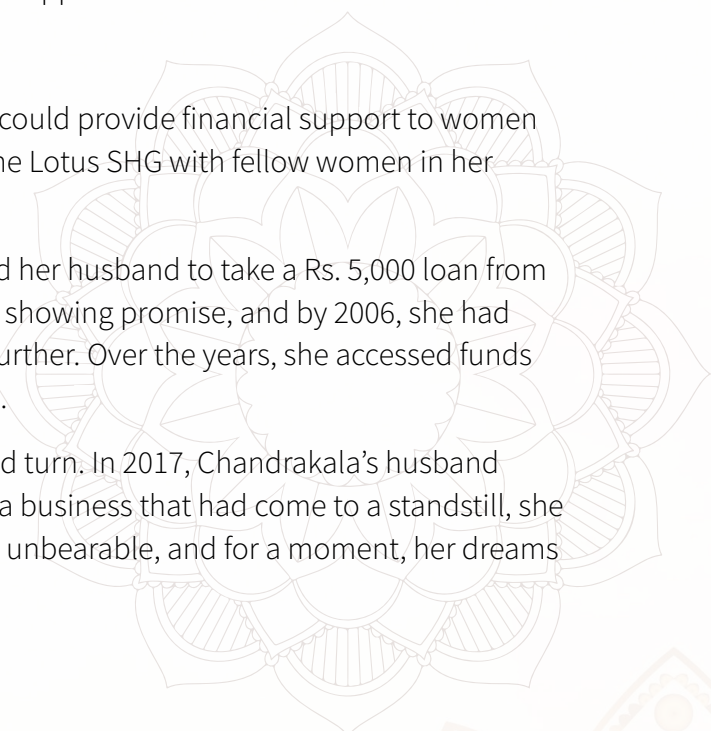


A Turning Point: Joining the Self-Help Group

In 2003, Chandrakala learned about Self-Help Groups and how they could provide financial support to women like her. Determined to change her circumstances, she established the Lotus SHG with fellow women in her village, each contributing Rs. 30 per month as savings.

Understanding that agriculture wasn't yielding results, she convinced her husband to take a Rs. 5,000 loan from the SHG to invest in wooden toy-making. The small business started showing promise, and by 2006, she had taken additional loans, including a Rs. 20,000 bank loan, to expand further. Over the years, she accessed funds from CIFand Stree Nidhi, which provided essential capital for growth.

Just as the business was gaining momentum, life took an unexpected turn. In 2017, Chandrakala's husband suffered a heart attack and passed away. With two sons to raise and a business that had come to a standstill, she found herself in deep despair. The weight of responsibilities seemed unbearable, and for a moment, her dreams appeared shattered.





Rising from the Ashes: A New Beginning

Determined to secure her children's future, Chandrakala gathered the courage to restart her business. She trained women in her village in the art of wooden toy-making and began expanding her operations. To support her growing enterprise, she took a Rs. 2 lakh loan from CIF, Stree Nidhi, and a bank loan, enabling her to purchase premium-quality teak wood, rosewood, and neem wood. She also introduced walnut and arctic black finishing techniques, adding a unique touch to her products.


Chandrakala pursued artisan training to refine her craftsmanship, experimenting with innovative designs and color painting techniques. As a result, her handcrafted wooden toys gained recognition, and she started selling them through Lepakshi, DWCRA Bazaars, and artisan markets.



National Recognition as a Master Artisan

Through SERP, Chandrakala participated in SARAS fairs across India, showcasing her products in cities like New Delhi, Kolkata, Chennai, Bengaluru, Visakhapatnam, Tirupati, and Vijayawada. Her work received national acclaim, boosting her confidence and business prospects. Today, she is not only financially independent but also an inspiration to countless women.

Her perseverance has enabled her to earn a monthly income of Rs. 55,000 –Rs. 1,04,000, with an annual revenue ranging from Rs. 5 lakh to Rs. 10 lakh. Since joining the SHG, she has availed loans worth Rs. 20 lakh and successfully repaid them. Her earnings have ensured a bright future for her children—her eldest son is pursuing an MBA and Ph.D., while her younger son is also enrolled in an MBA program.



Empowering Others: A Leader in the Community

Chandrakala's impact extends beyond her family. Today, she provides employment to 20 individuals, including her two sons, her daughter-in-law, 12 women, and 8 men. Her business offers 15 days of work per month, with daily wages ranging from Rs. 500 to Rs. 800 per person.

Her success is a testament to the transformative power of Self-Help Groups, DWCRA bazaars, and SERP programs, which have provided her with financial aid, training, and market access. Once confined by societal limitations, she is now recognized not just in her community but across the country as a skilled artisan and entrepreneur.

M. Chandrakala's journey—from financial struggles and personal loss to national recognition—is an inspiring example of how resilience, self-belief, and access to opportunities can transform lives. She has broken barriers, created employment, and carved a path for future generations of women artisans. Her story is a shining beacon of hope, proving that with determination and support, every challenge can be turned into a stepping stone toward success.



LAKSHMI: FROM RS. 100 A DAY TO RS. 14 LAKH A YEAR – HOW A DAILY WAGE WORKER BECAME A BUSINESSWOMAN

K. Lakshmi had spent years stretching every rupee to keep her family afloat.

Living in Thimmanayudupalem Village, Tirupati District, her family's survival depended on her husband's daily wage earnings of just Rs. 100 per day. It was barely enough to put food on the table, let alone provide for her four children's education or save for the future.

To make things worse, her in-laws were unsupportive. She had no financial independence, no decision-making power, and no way to break free from the endless cycle of poverty.

But Lakshmi had one thing that kept her going—a burning desire to change her fate. That chance finally came when she heard about Self-Help Groups. She took a leap of faith.



A Rs. 5,000 Loan That Started It All

In 2009, Lakshmi joined Muthyalamma SHG, and within months, she applied for her first loan of Rs. 5,000.

It wasn't much, but it gave her something she had never had before—control over money. She used it to meet some immediate family needs and repaid it on time. This built her confidence and credibility within the SHG, making her eligible for larger loans.

Determined to change her family's future, Lakshmi took a bank loan of Rs. 50,000 and set up a small photo frame work store in nearby Kota village. This decision freed her from daily labor and gave her an independent income source. As her business grew, she took another Rs. 40,000 loan from Unnati, followed by a Rs. 75,000 bank loan, expanding her store and increasing her earnings.



Seeing the success of her photo frame work store, Lakshmi dreamed bigger. She took another Rs. 1,50,000 bank loan to open a fancy store beside her shop, further increasing her revenue. This entrepreneurial journey allowed her to support her children's education, making sure that her daughters pursued degrees and her sons continued their studies.

Financial Transformation & Stability

Before joining the SHG, Lakshmi and her husband barely managed to earn Rs. 200 per day, leaving them financially insecure. Today, with daily sales of Rs. 4,000 and a net daily income of Rs. 1,500, she has transformed her family's financial situation. Her business transactions total Rs. 1,20,000 per month, generating a net profit of Rs. 45,000 monthly. Annually, she earns a net income of Rs. 5,40,000.

With her savings and increased earnings, Lakshmi purchased 0.30 cents of farmland and built a house, securing her family's future. For the first time in her life, she has full control over financial decisions. The same woman who once worried about affording school fees was now saving for her family's future.

Challenges and Overcoming Them

Lakshmi's journey was not without struggles. Her in-laws opposed her decision to join the SHG and pressured her to continue working as a laborer. Additionally, accessing money before meant turning to high-interest local lenders, trapping her in debt. By joining the SHG, she gained access to affordable credit and government schemes like PMEGP, which provided her with the support needed to build her business.

Today, Lakshmi stands as a respected entrepreneur and a role model in her community. She now sells products online through ONDC, aiming to scale her business further and reach an annual income of Rs. 10,00,000.

Her story is one of determination, financial empowerment, and transformation. She now mentors other women, encouraging them to join SHGs, take advantage of low-interest loans, and become financially independent.

Through resilience and smart financial planning, Kuresi Lakshmi has rewritten her destiny, proving that even the most challenging circumstances can be overcome with the right opportunities and determination.

From a daily wage earner's wife to a businesswoman with Rs. 14 lakh in revenue, Lakshmi's story proves that financial freedom is possible for any woman willing to take the first step.





PADMA: FROM BORROWING FOR SURVIVAL TO RUNNING A SUPERMARKET – HOW ONE WOMAN TOOK CHARGE OF HER FUTURE

For years, D. Padma knew only struggle. She and her husband, Dilli Babu, had left their hometown in Thiruvallur District, Tamil Nadu, and moved to Pichatur, Andhra Pradesh, in search of a better life. But reality hit hard. With no stable income, no savings, and two young sons to raise, every day was a battle for survival.

To support her family, Padma started a small grocery shop, selling essentials like rice, lentils, and cooking oil. But with limited stock and no working capital, the shop barely made enough to cover daily expenses.

She turned to local money lenders, borrowing at high-interest rates just to keep the shelves stocked. The cycle of debt was endless—the more she borrowed, the harder it became to repay. Every month, most of her income went toward repaying loans instead of growing the business.

Her dreams of financial independence seemed impossible.

The Turning Point: Joining the Self-Help Group

At this crucial juncture, local women advised Padma to join a Self-Help Group. However, she lacked essential identity documents like a ration card, Aadhaar card, and voter ID, which initially prevented her from enrolling. With the support of the Pichatur Mahila Samakhya, she obtained the necessary documents and officially joined the Sri Vinayaka Self-Help Group in 2009.

By regularly saving through the SHG, she was able to access financial support: a Rs. 50,000 loan through a bank linkage program, which she diligently repaid, and another Rs. 50,000 from Stree Nidhi, which helped her clear debts.



Recognizing her commitment and potential, the Mandal Mahila Samakhya selected her for the “Lakshapati Didhi” program, which supports women entrepreneurs. With their backing, she secured a Rs. 5 lakh loan from Union Bank, which allowed her to scale up her small shop into a supermarket.

Achieving Financial Independence

Padma’s supermarket is now a well-established business in Pichatur, providing a stable income for her family. **Today, she earns an annual income of Rs. 5,04,000, ensuring financial security and a better quality of life.** Beyond financial security, her success has enabled her to provide quality education for her children—her elder son is pursuing an MBA, while her younger son is studying B.Com Computer Science.

Looking back, Padma credits her journey to the unwavering support of self-help groups and the government’s financial inclusion initiatives. Padma’s story is an inspiration for countless women, proving that with the right support and determination, financial independence is within reach.





MAMATHA: FROM A THATCHED HUT TO A THRIVING DAIRY FARM – JOURNEY OF FINANCIAL INDEPENDENCE

M. Mamatha, a resident of Pallipadu village in Balayapalli Mandal, had always dreamed of a better life for her family. Born into financial hardship, she and her husband struggled to make ends meet. Their income was unpredictable, and they often had to rely on daily wages, barely managing household expenses. With no financial stability, they were frequently caught in a cycle of debt, borrowing from moneylenders at high interest rates. The burden of financial insecurity weighed heavily on them, limiting their ability to build a secure future.



A New Beginning with Self-Help Groups

In 2008, Mamatha heard about Self-Help Groups from the women in her community. Inspired by their stories of financial support and empowerment, she joined the Siri SHG, contributing Rs. 50 per month as savings. This small step marked the beginning of her transformation. Through the SHG, she accessed her first loan of Rs. 7,000, which helped her meet immediate needs. As her confidence grew, she availed larger loans—Rs. 30,000 from the Gram Samakhya and another Rs. 30,000 from the bank. With a total financial support of Rs. 67,000, she made a bold decision to invest in two cows and start a small dairy business.



Gaining Financial Independence

Before joining the SHG, Mamatha had little control over financial decisions, which were largely made by her husband. However, as her business grew, they started making decisions together. She also found new ways to expand her earnings by selling milk and ghee from home. This additional income improved their financial condition and gave her a sense of independence. Over time, Mamatha's efforts paid off. Their income increased, their debts reduced, and they were able to save money for a better future.





Expanding the Dairy Business

In January 2025, Mamatha took a significant leap in her entrepreneurial journey. With support from SERP, she secured a Rs. 10,00,000 loan from Canara Bank under the PMFME scheme, which included a 35% subsidy. This funding enabled her to expand her dairy business further. She used the loan to build a cow shed, improve cattle management, and purchase 20 additional cows. **Today, her monthly business revenue ranges between Rs. 50,000 and Rs. 70,000, with a monthly income of Rs. 14,000 to Rs. 36,000 after expenses. Her annual income goes up to Rs. 4,32,000.**



Transforming Family and Community

Beyond financial success, the impact on her personal life has been equally profound. Her husband, once struggling with alcohol addiction, has now quit drinking and actively supports her in the business. They have built their own house, and their children are enrolled in good schools. Mamatha's transformation is not just about financial growth—it is about reclaiming dignity, stability, and hope.



Inspiring Others

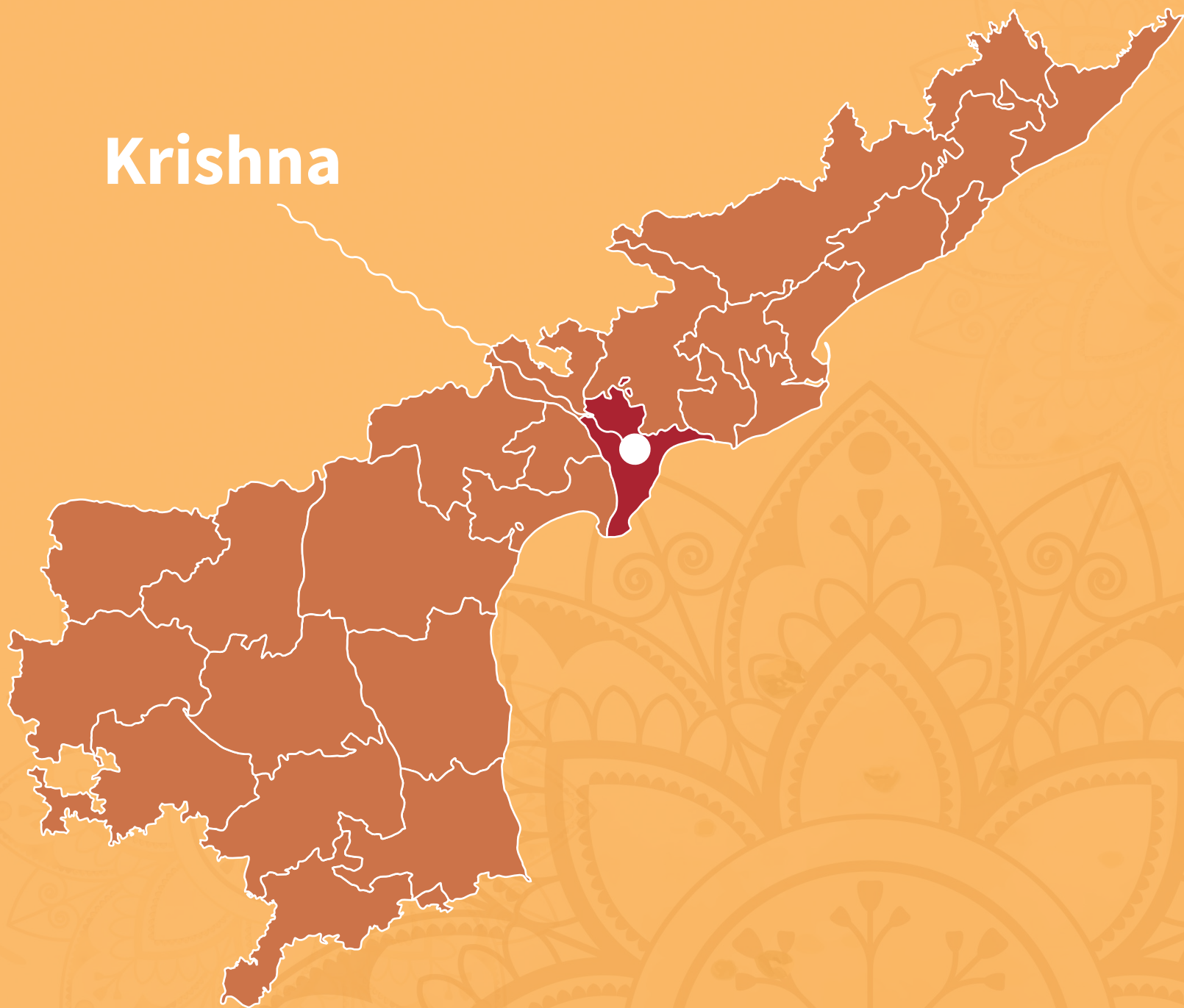
Mamatha is now a mentor to other SHG women, guiding them toward financial independence. Her dream is to provide employment to at least 20 people through her growing dairy enterprise. From living in a small hut burdened by debt to becoming a successful entrepreneur, Mamatha's journey is a testament to the power of self-reliance, determination, and the support of SHGs.

“Joining the SHG changed my life. It gave me the strength to stand on my own feet and build a future I once thought was impossible.” – M. Mamatha





Krishna





KALYANI: FROM SMALL BEGINNINGS TO FINANCIAL STABILITY - HOW A WOMAN VENTURED INTO A JEWELLERY BUSINESS

Mulleti Kalyani, a resident of Nujella village in Krishna district, always had an entrepreneurial spirit. Along with her husband, she had been running a small-scale gold covering business for over eight years. The family depended on fulfilling customer orders in Gudivada and surrounding areas. However, due to limited working capital, their operations remained small, restricting their income and growth potential.

Despite her dedication, Kalyani faced financial challenges, and expansion seemed like a distant dream. That was until she learned about government loan schemes through District Rural Development Agency (DRDA) officials. With their guidance, she applied for a loan under the Prime Minister's Employment Generation Programme (PMEGP). By investing Rs 50,000 from her own savings and securing a Rs. 9,50,000 loan, she took a leap of faith toward expanding her business.



Scaling Up the Business

With the loan amount, Kalyani built a new production shed and invested in modern machinery for gold covering. This transformation enabled her business to operate throughout the year, significantly increasing production capacity. More importantly, she was able to generate employment for two workers, paying them a daily wage of Rs. 1,000 to Rs. 2,000.

Her business model evolved to a contract-based approach, ensuring a steady flow of orders and income. **While annual turnover amounted to Rs. 7,20,000, the business now generates an impressive Rs. 6,00,000 in net income per year—a remarkable improvement from their earlier financial struggles.**



A Life Transformed

What once seemed impossible is now a reality. The PMEGP loan not only helped Kalyani grow her business but also uplifted her family's financial stability. Today, she proudly supports her two daughters' education, secures a comfortable livelihood, and contributes to employment generation in her village.

Reflecting on her journey, Kalyani expresses heartfelt gratitude to the state and central governments for introducing such impactful schemes. “This support has changed our lives. From running a small business with limited means, we now have a thriving enterprise and a stable income. I am proud that we are also providing work opportunities for others in our community,” she shares.

Kalyani's success story is a testament to the power of government schemes in empowering rural entrepreneurs. With the right support, vision, and determination, small business owners like her can break barriers, achieve financial independence, and contribute to the local economy.





UMA PADMA: FROM STRUGGLING HOMEMAKER TO SAREE BUSINESS QUEEN – HOW ONE WOMAN ROLLED HER WAY TO SUCCESS

In the small village of Vakkalagadda, Krishna district, Valluri Uma Padma's story is one of resilience, hard work, and transformation. For over 25 years, she and her family have been making traditional food items and pickles, running a small business with their own resources. Their products reached markets in Chennai, Hyderabad, and various exhibition stalls, ensuring a steady income. Even during the COVID-19 pandemic, when many businesses struggled, Uma Padma and her family continued operations, managing daily expenses of Rs. 10,000 while earning Rs. 3,000 per day.

However, Uma Padma had bigger dreams. As a member of the Kranti Self-Help Group (SHG) under the Sri Lakshmi Mahila Village Organization, she actively participated in group meetings. Recognizing her dedication, the SERP officials in her Mandal encouraged her to apply for financial support under the Prime Minister's Employment Generation Programme. With their guidance, she secured a loan of Rs. 3,00,000 to invest in a Saree Rolling Machine.



Expanding the Business and Creating Livelihoods

With the new Saree Rolling Machine, Uma Padma's business evolved, requiring essential raw materials like gas, starch powder, dry wash chemicals, soap water, and white petrol. What started as a family-run enterprise soon expanded, providing employment to three more women, each earning a monthly salary of Rs. 6,000.

Her business now incurs Rs. 8,000 per month in expenses, including raw materials and wages. The financial stability brought by this venture has improved the quality of life for her family, allowing them to dream bigger.

A Role Model for Women Entrepreneurs

Uma Padma's journey is not just about financial success—it's about empowerment. **With an annual income of Rs. 7,80,000, she has not only secured financial stability for her family but has also created employment opportunities for other women in her village.** Through the Prime Minister's Employment Generation Programme (PMEGP) scheme, she not only transformed her livelihood but also created job opportunities for others in her village. Her story serves as an inspiration for many women entrepreneurs who aspire to start or scale their businesses.

Expressing her gratitude, Uma Padma says,

"This scheme has changed my life. My family is financially stable, and I am proud to provide employment to others. I sincerely thank SERP, DRDA, and both the State and Central Governments for introducing such beneficial programs."



With unwavering determination and the right support, Valluri Uma Padma has proven that small businesses can thrive, bringing prosperity not just to individuals but to entire communities.



VARSHA: FROM STRUGGLE TO SAMOSAS: HOW A WOMAN FRIED HER WAY OUT OF POVERTY

Nekkala Pudi Varsha never imagined that samosas—those golden, crispy, deep-fried triangles of delight—would be the reason she turned her life around. For years, she had struggled, juggling household responsibilities while battling financial uncertainty. Her husband, Chaitanya, did what he could, but their income was barely enough to sustain the family and their two children.

The village of Mantena, nestled in Kankipadu Mandal of Andhra Pradesh's Krishna district, had seen many women like her—resilient, hardworking, but trapped in cycles of poverty. But something was changing. Women in the village were forming Self-Help Group (SHG), pooling resources, and finding ways to uplift each other. When Varsha joined Teja Self-Help Group, she wasn't sure if it would make a difference in her life.



A Small Start with Big Aspirations: A Loan, A Fryer, And A Dream

Varsha had always been good at making samosas. Her neighbors loved them, and whenever there was a festival or a wedding, they would ask her to prepare them by the dozen. “Why don't you sell these?” someone asked her one day. The idea stuck. With a passion for cooking, she decided to turn her skills into a livelihood and started a samosa-making unit with an initial investment of Rs. 5,00,000.

Initially, Varsha could produce only 6 kg of samosas per day, selling them in the local market. While the demand was encouraging, limited working capital restricted her ability to scale up. She soon realized that to expand her business, she needed financial support.

That's when she learned about the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme through SERP-DRDA officials. With their guidance, she applied for a loan and received Rs. 50,000, which she invested in purchasing additional raw materials.



Frying Up A Future

With the financial assistance, Varsha's production jumped from 6 kg of samosas per day to 13 kg. But it wasn't just about making more samosas—it was about what they represented. Each crispy bite was a symbol of her determination, her fight against poverty, and her newfound ability to provide for her family.

She wasn't alone in this journey. As her business grew, she hired two women from the village, paying them a daily wage of Rs. 500. They, too, had once struggled, and now they were part of something bigger—an enterprise that was expanding beyond the local shops of Kankipadu.

The Taste of Success

The math was simple but powerful. Before the loan, her monthly income barely touched Rs. 50,000. Now, after deducting expenses, she was making Rs. 60,000 per month—money that went into her children's education, household improvements, and reinvesting in her business. **By the end of the year, her total earnings had touched Rs. 7,20,000.**

But the biggest reward wasn't just financial. It was confidence.

The PMFME Scheme didn't just give her a loan; it gave her the power to shape her future.

Now, her samosas are known across the mandal, and orders keep coming in from different parts of the district. She dreams of expanding further—maybe even opening a small shop one day. But for now, she is happy to see her business thrive, her family secure, and her hands busy frying up not just samosas, but a future she never thought possible.



"I never imagined I could do this," she says, smiling as she packs another batch of fresh samosas. "But here I am, proving myself wrong every single day. I am proud to be an entrepreneur."





MANJULA: FROM KITCHEN STRUGGLES TO A SWEETS BUSINESS – HOW ONE WOMAN TURNED TRADITION INTO PROFIT

Sinde Manjula never thought she would be anything more than a homemaker. For years, she managed her family's daily expenses with whatever little her husband, Rama Rao, earned as a daily wage laborer. Their children's education, household costs, and unexpected medical expenses made every month a financial tightrope walk.

But Manjula had a skill—one that had been passed down through generations in her family. She made the best traditional sweets in her village.

During festivals, neighbors would flock to her home, requesting sweets for their celebrations. But making sweets in small batches wasn't enough to sustain a family.

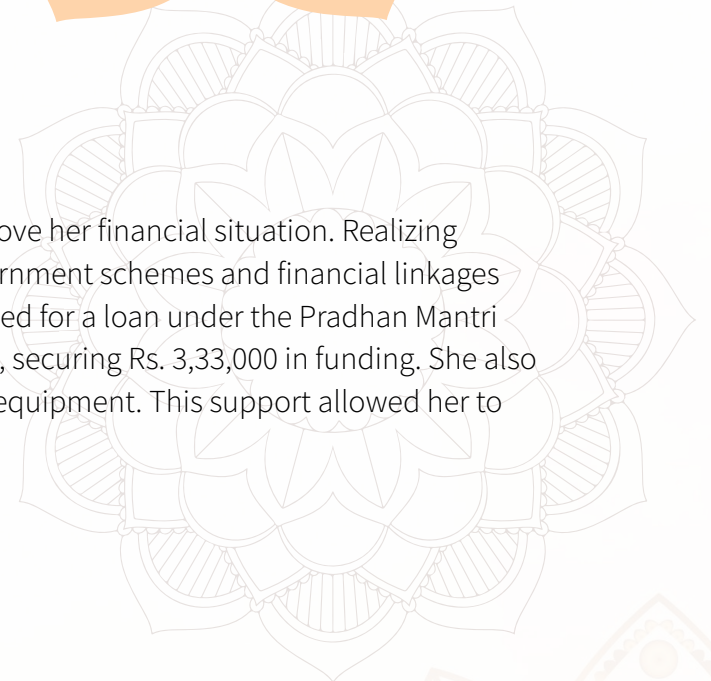
She often wondered:

"What if I could turn my cooking into a real business?"



A Modest Start

In 2007, Manjula joined Srivalli SHG, hoping to find some way to improve her financial situation. Realizing the need for financial assistance, Manjula learned about various government schemes and financial linkages through the SHG. With guidance from SERP - DRDA officials, she applied for a loan under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme, securing Rs. 3,33,000 in funding. She also contributed ₹30,000 from her savings to purchase raw materials and equipment. This support allowed her to scale up production significantly.



Growth and Employment Generation

With the loan, Manjula invested in new equipment, which enabled her to increase production capacity and enhance the quality of her products. What started as a small household business gradually turned into a full-fledged sweets manufacturing unit. As the demand for her products grew, she employed eight people, offering them a daily wage of Rs. 500. Her business now supplies sweets to multiple shops across different regions throughout the year.

Financial Stability and Impact

Annually, total turnover amounts to approximately Rs. 7,50,000. After deducting all expenses, the net income is around Rs. 2,20,000 per year. This financial stability has transformed her family's life. Her husband no longer has to rely on daily labor, and their two children—Sai Kiran, studying in his second year of intermediate, and Aishwarya, pursuing her second year of engineering—are receiving quality education.

A Role Model for Women Entrepreneurs

Manjula's journey is an inspiring example of how women can leverage government support and financial aid to achieve self-reliance and create employment opportunities for others in her community.

With her business on a growth trajectory, Manjula aspires to further expand her operations, improve product variety, and explore larger markets. She expresses her gratitude to the state and central governments for introducing these beneficial schemes, which have changed her life and the lives of many others in her village.

Manjula's story is a testament to the power of determination, financial inclusion, and the right support systems in enabling rural entrepreneurs to thrive.





VIJAYALAKSHMI: FROM KITCHEN EXPERIMENTS TO A PICKLE EMPIRE – HOW ONE WOMAN TURNED A FAMILY RECIPE INTO A THRIVING BUSINESS

For Ramishetti Vijayalakshmi, pickles were never just food—they were memories, traditions, and the taste of home.

Growing up in Prasadam Padu Village, Vijayawada Rural, she had watched her grandmother carefully sun-dry mango slices, blend spices, and store pickles in large jars. Every meal in her home was incomplete without the rich, tangy flavor of a homemade pickle.

But making pickles for the family was one thing—turning it into a business was another.

For years, Vijayalakshmi and her husband struggled to make ends meet. With her husband working as a school teacher, their household income was just enough to cover basic needs but left no room for savings or emergencies.



The First Steps: Building a Foundation

A small dream took root in 1999. Vijayalakshmi, with an initial investment of Rs. 2 lakhs, started a homemade pickle business. While Vijayalakshmi had the skills and determination, scaling up required financial support. In 2012, she joined the Suraksha Self-Help Group (SHG), a move that proved to be a turning point. She availed her first loan of Rs. 8,000, which helped her expand production. Over time, with the guidance and encouragement of her SHG, she accessed bank linkage loans amounting to Rs. 1,50,000, as well as additional financial support through Stree Nidhi and Mudra loans.

Vijayalakshmi's approach to pickle-making remained deeply traditional, setting her business apart in a market dominated by mechanized production. Her team of ten women—all from her SHG—handcrafts each batch of pickles without any artificial preservatives or machinery. The process ensures that every jar carries the authentic flavors of homemade pickles, just as they were made generations ago.



Her business produces an impressive 20 varieties of pickles and 15 varieties of spice powders, all made using traditional methods without any machinery or chemicals. Today, the business proudly produces: 1,500 kg of red chili pickle, 1000 kg of tomato pickle and 1000 kg of gongura pickle.

These pickles are no longer just a local favorite; they are shipped across India and internationally, earning Vijayalakshmi a reputation for quality and authenticity.

Scaling Impact: Empowering Women Through Livelihoods

What started as a two-member venture has now become a source of livelihood for ten women, providing them with financial independence and stability. **Vijayalakshmi's business has not only expanded in scale but has also become a sustainable source of income. Today, she earns Rs. 4 lakhs per annum, a significant achievement that reflects her hard work and strategic growth.**

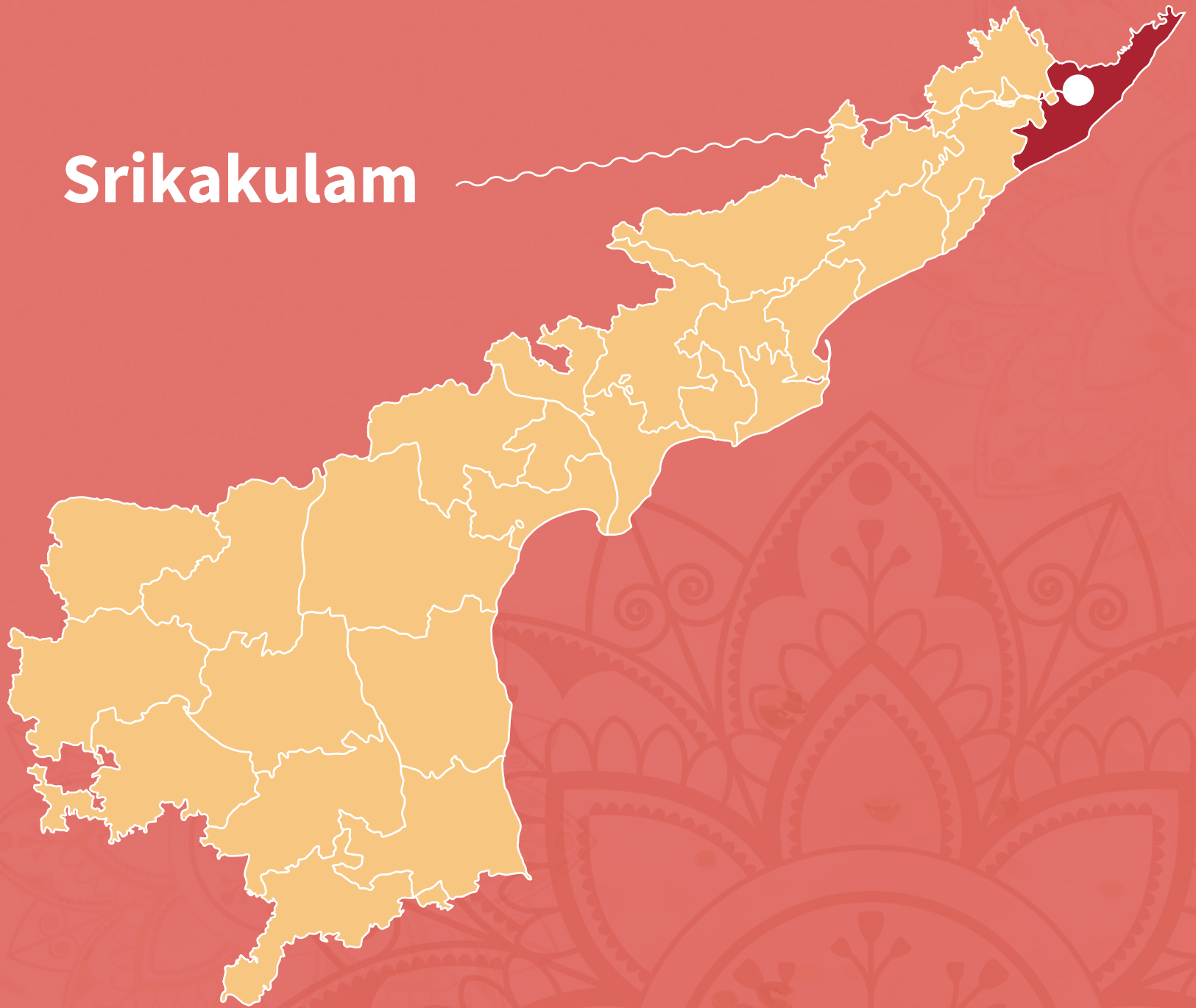
Looking Ahead

From a Rs. 2 lakh startup to a Rs. 15 lakh enterprise in investment, her journey is a testament to resilience, community support, and the power of women's entrepreneurship. Vijayalakshmi continues to dream bigger, envisioning further expansion while staying true to the traditional methods that define her brand.

With the unwavering support of her husband, SHG, and village organization, she stands as an inspiration to countless other women—proving that with the right support and determination, small beginnings can lead to extraordinary success.



Srikakulam





SARASWATI: FROM BICYCLE SALES TO 15 LAKH IN PICKLES – HOW ONE WOMAN SPICED UP HER FUTURE

In the quiet village of Gorlepet, nestled in the Ranasthalam Mandal of Srikakulam district, lives Mahanti Saraswati, a determined woman who turned adversity into opportunity. Married to Govinda Naidu, she faced numerous social and financial hardships. With no children and little formal education, she and her husband often felt the weight of societal judgment. Despite these challenges, Saraswati never lost hope. She had a passion for making traditional pickles, a skill passed down through generations.



The Struggles of an Aspiring Entrepreneur

Saraswati took a loan of Rs. 1,40,000 through the bank linkage program. With this amount, she started making pickles and selling them in nearby villages. She and her husband traveled on a bicycle, carrying jars of homemade pickles, trying to make a living. As they aged, traveling long distances became difficult, and they began searching for a way to continue their business from home.



A Game-Changer: The PMFME Loan Assistance

Saraswati's breakthrough came through the PM Formalization of Micro Food Enterprises (PMFME) Scheme. Initially, securing a loan was not easy. Banks were hesitant, questioning their financial stability. However, with the persistent support of SERP Velugu staff, Saraswati was able to secure a Rs. 2,50,000 loan from UBI, Ranasthalam. This funding allowed her to purchase essential equipment, including a pulverizer, grinder, flour mill, weighing machine, and packaging materials. With these resources, she could now prepare pickles in larger quantities without the physical strain of traveling for sales.



Scaling Up the Business

With her newly acquired machinery and raw materials, Saraswati's production skyrocketed. She expanded her product line to 18 varieties of vegetarian and non-vegetarian pickles, catering to a growing customer base. Her business model shifted from door-to-door sales to a more structured setup, where customers visited her home to buy directly.

Her business statistics speak volumes:

- ❖ **Total Monthly Production: 3,000 KG of pickles**
- ❖ **Annual Turnover: Rs. 15,00,000**

Breaking Barriers in Marketing

Marketing was another challenge that Saraswati tackled with resilience. She began selling her pickles at local markets, DWCRAs bazaars, district-level events, and festivals. Recently, she leveraged digital platforms by registering on ONDC through SERP, which allowed her to expand her reach beyond her village. This decision proved to be a turning point—within just two days, she received 1,100 online orders, significantly boosting her income.



A Vision for the Future

Today, Saraswati is not just a small-scale pickle maker; she is an inspiring entrepreneur. Her vision is to expand her business to a Rs. 25,00,000 turnover enterprise and provide employment to at least 10 people in her village. She has proven that with the right support and determination, financial independence is achievable, even in the most challenging circumstances.

Saraswati attributes her success to the PMFME Scheme, SERP-DRDA, and the unwavering support of the SERP teams. The very people who once dismissed her now admire her entrepreneurial journey and purchase her pickles. Her story is a testament to how empowerment programs can transform lives, giving individuals the chance to reclaim their dignity and financial independence.



ADHILAXMI: FROM UNCERTAIN HARVESTS TO DAIRY SALES – HOW ONE WOMAN MADE MILK HER MONEY MAKER

Nowkotla Adhilaxmi knew struggle better than most. For years, she and her husband, Bheemudu, worked on their small farmland in Arjunavalasa Village, Srikakulam District, hoping for good harvests. But agriculture was unpredictable—droughts, debts, and fluctuating market prices meant that one bad season could wipe out their entire income.

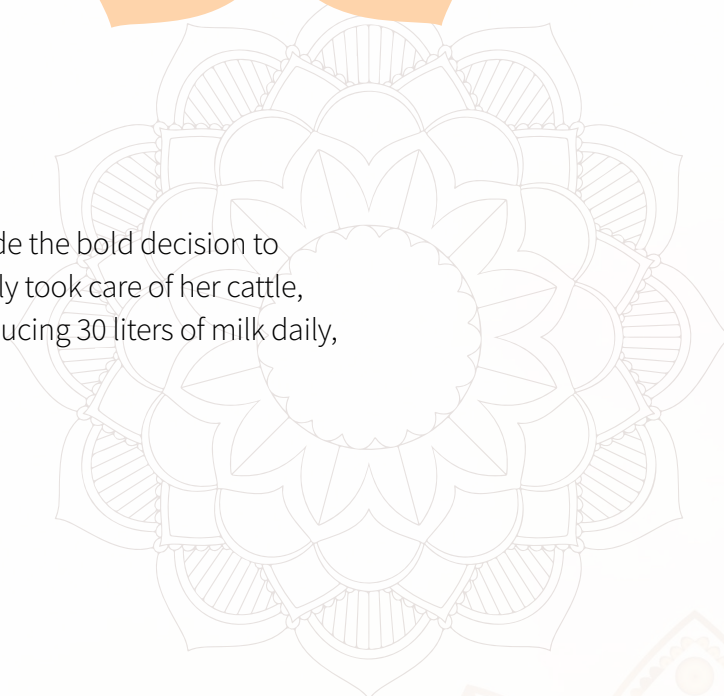
With two daughters to raise, Adhilaxmi worried constantly. How long could they survive on hope alone? She wanted stability—a business that would provide consistent income, no matter the season. That's when she heard about Self-Help Group (SHG) and financial assistance for women entrepreneurs.

She had no experience running a business, but she had determination. And sometimes, that's enough to change everything.



A Leap of Faith: Investing in Dairy Farming

With a loan of Rs. 5,00,000 from the PMEGP scheme, Adilakshmi made the bold decision to purchase cows and set up a small dairy farm. Every day, she diligently took care of her cattle, ensuring they were healthy and well-fed. As a result, she began producing 30 liters of milk daily, which she sold to a local milk collection center at Rs. 30 per liter.





Positive Impact: Financial Growth and Family Stability

Her hard work began to bear fruit. Adilakshmi now earns Rs. 27,000 per month from milk sales, which helps cover all household expenses. After accounting for fodder costs of Rs. 10,000, she is left with a net monthly income of Rs. 17,000. This additional income has significantly improved her family's quality of life. **With a steady net yearly income of ₹2,04,000, Adilakshmi can now comfortably manage her household expenses, invest in her daughters' education, and plan for the future.**



Empowering the Community: A Beacon of Hope

Beyond securing her own livelihood, Adilakshmi's success has made her a role model in her village. She is now a source of inspiration, showing others how government schemes like PMEGP can lead to self-sufficiency and growth. Her story highlights how rural women can uplift themselves and their families through entrepreneurship.

Her journey from financial struggles to economic independence is a testament to the power of perseverance and opportunity.





RENUKA: FROM STITCHING TO SURVIVING

In the small village of Thotada in Srikakulam district, Moharana Renuka, 48-year-old entrepreneur, has built a thriving tailoring business, transforming her life and inspiring others in her community. But her journey to success was not an easy one.



The Struggles Before Support

Renuka always had a passion for tailoring. She started by renting a small shop, taking up stitching work to support her family. However, the challenges were immense—she lacked capital to buy materials and often had to take high-interest loans just to keep her business running. Managing household expenses was a daily struggle, and ensuring her children's education was even harder.

Despite her hard work, the income she generated was barely enough to make ends meet. She knew that with better financial support, she could expand her business, improve her income, and provide a better future for her family.



A Turning Point with PMEGP

Renuka's turning point came when she learned about the Prime Minister's Employment Generation Programme (PMEGP). Through this scheme, she secured a loan of Rs. 5,00,000, which allowed her to expand her tailoring unit and start selling sarees. With this financial backing, she could now purchase raw materials in bulk, invest in better stitching machines, and increase her production capacity.

Her business took off, and she began earning a steady income. Today, she generates around Rs. 800 per day, amounting to nearly Rs. 20,000 per month and Rs 2,40,000 of annual income.





Building a Sustainable Future

With her improved financial stability, Renuka has been able to support her children's education without difficulty. She no longer has to rely on high-interest loans, and she has even been able to provide work opportunities for others in her village.

Renuka's journey from financial struggle to stability is a testament to how government schemes can transform lives when accessed at the right time.



A Message of Gratitude

Renuka expresses her heartfelt gratitude to SERP-DRDA for their support in making financial aid accessible to rural women like her. She believes that initiatives like PMEGP not only empower individuals but also strengthen entire communities by creating livelihood opportunities.



"I never imagined that one day I would be financially independent and able to help others. This support has changed my life, and I hope more women like me take advantage of such opportunities to build their future." – *Moharana Renuka*





SHRAVANI: A JOURNEY FROM STRUGGLE TO STABILITY OF A DAIRY QUEEN

Pedimina Shravani Sandhya and her husband hail from a modest farming family in Palavalasa village in Srikakulam. With two children to educate and a household to run, they relied on agriculture for their livelihood. However, farming posed constant challenges—high investment costs, unpredictable yields, and fluctuating income. Financial stability seemed out of reach.

Determined to create a better future, Shravani sought opportunities beyond traditional farming.



Seizing an Opportunity with PMEGP

Through her Sriramulu Farmer Producer Group (FPG) and Sri Vighneswara Self-Help Group (SHG), Shravani learned about the PMEGP scheme. Seeing the potential in dairy farming, she applied for and secured a loan of Rs. 2,00,000. With this, she purchased cows and set up a small dairy unit.

What started as an alternative income source soon turned into a game-changer.



From Struggle to Success – The Impact of Dairy Farming

Today, Shravani's dairy farm produces 20 liters of milk per day, which she sells to the local milk collection center at Rs. 30 per liter. **This translates to a daily income of Rs. 600, which is a monthly income of Rs. 18,000 and a yearly income of Rs. 2,16,000.**

After covering fodder and operational costs of Rs. 8,000 per month, Shravani's net monthly income stands at Rs. 10,000, amounting to Rs. 1,20,000 annually.

With this steady income, she now comfortably manages household expenses, ensures quality education for her children, and has achieved financial independence.

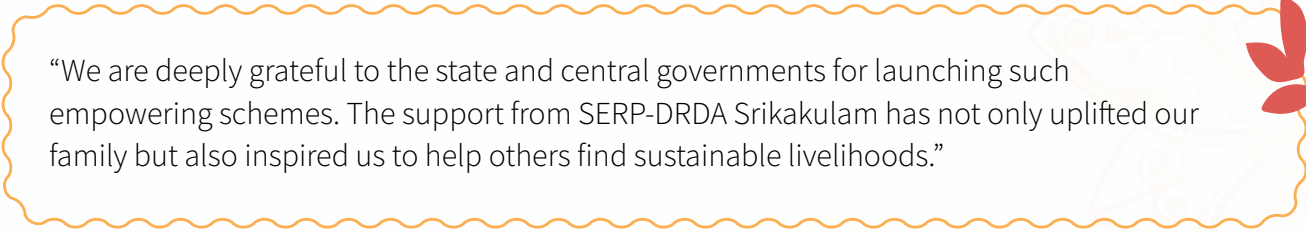




Inspiring Change in the Community

Shravani's journey from financial uncertainty to stability has made her a role model for other women in her village. Seeing her success, many have gained confidence in exploring similar opportunities. She now actively encourages others to leverage government schemes for livelihood enhancement.

Reflecting on her transformation, she shares:



“We are deeply grateful to the state and central governments for launching such empowering schemes. The support from SERP-DRDA Srikakulam has not only uplifted our family but also inspired us to help others find sustainable livelihoods.”



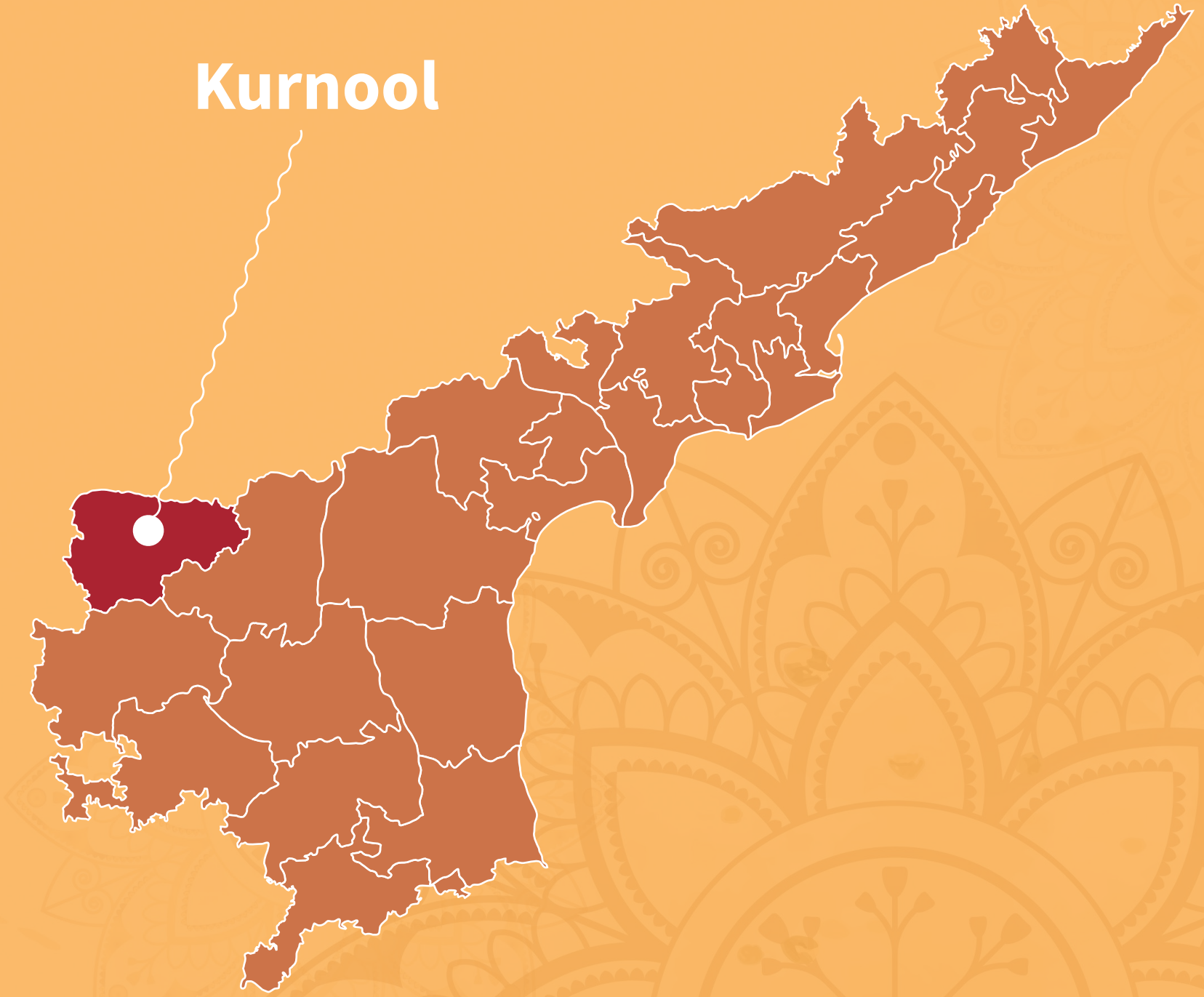
A Future Full of Possibilities

With dreams of expanding her dairy business, Shravani is now exploring ways to increase milk production, improve cattle management, and generate more employment in her community.

Her story stands as a powerful testament to how the right support, combined with determination, can change lives—turning challenges into opportunities and aspirations into achievements.



Kurnool





GOURAMMA: FROM A BICYCLE CART TO A RS. 19 LAKH ICE CREAM EMPIRE – HOW ONE WOMAN BUILT A BUSINESS FROM SCRATCH

For two decades, Besta Gouramma and her husband, Mallikarjuna, had the same routine—waking up at dawn, setting off on a bicycle to sell ice cream in nearby villages.

Under the blazing summer sun, they pushed their ice cream cart from street to street, hoping to sell enough to make it through the day. Some days were good, some weren't. But one thing remained the same—they never made enough to escape poverty.

With an income of just Rs. 3,000–Rs. 5,000 per month, providing for their children and saving for the future was a daily struggle.



An Investment That Changed Everything

As the business started to grow, Gouramma and her family made a strategic decision to upgrade their operations. They shifted to selling ice creams in cups and, over time, began making the ice creams themselves. Their entrepreneurial spirit led them to wholesale ice cream production, where they started buying advanced machinery, including refrigerators and cooling machines, to improve their production capacity. Soon, their ice creams were being sold to areas like Adoni, Pattikonda, Don, and Guthi.

However, as their business grew, so did their need for more sophisticated machinery and better infrastructure. At this point, Gouramma learned about the PMEGP loan scheme from her village's SERP staff. This opened a new door for her family to scale their operations.



Securing the Loan

With the help of the DRDA officials and thorough planning, Gouramma applied for the PMEGP loan. Her family contributed Rs. 150,000, and the bank provided a loan of Rs. 1,350,000, totaling Rs. 1,500,000 for business expansion. The loan was used to purchase advanced machinery, milk mixing machines, cooling units, refrigerators, and to construct an air-conditioned room for ice cream production.





Business Transformation and Growth

With the new machinery in place, Gouramma's business saw a remarkable transformation. For the past 10 months, they have been producing high-quality ice creams, packing them, and distributing them to wholesale shops across the region. They have expanded their customer base to include not only local markets in the Mandal but also surrounding districts. The success of their business has not only brought financial stability to their family but has also created employment opportunities for others. Four people, including members of the family, now work in the business, earning a daily wage of Rs. 300.

In addition, they have expanded their product offerings, producing chips worth Rs. 51,250 every week. Despite the costs, which amount to Rs. 40,000 per week, the business continues to generate a monthly income of Rs. 160,000, with a steady profit.



Journey to Financial Independence

Looking back, Gouramma reflects on the significant change the PMEGP loan has brought to her family's life.

What was once a struggle to make ends meet is now a successful business with an annual income of Rs. 1,920,000. The family is financially stable, and Gouramma feels immense pride in not only transforming her own life but also in creating livelihoods for others.

The family is deeply grateful for the support they received from the community staff and the government. Gouramma expresses her gratitude to the state and central governments for providing such schemes that empower people to create sustainable livelihoods.

From humble beginnings to running a successful wholesale ice cream business, her journey exemplifies how small enterprises can grow with the right financial support, and how one family's success can ripple through a community, offering hope and opportunity to others.





SALEEMA: FROM STRUGGLES TO SUCCESS - THE INSPIRING JOURNEY OF LAKHPATI DIDI

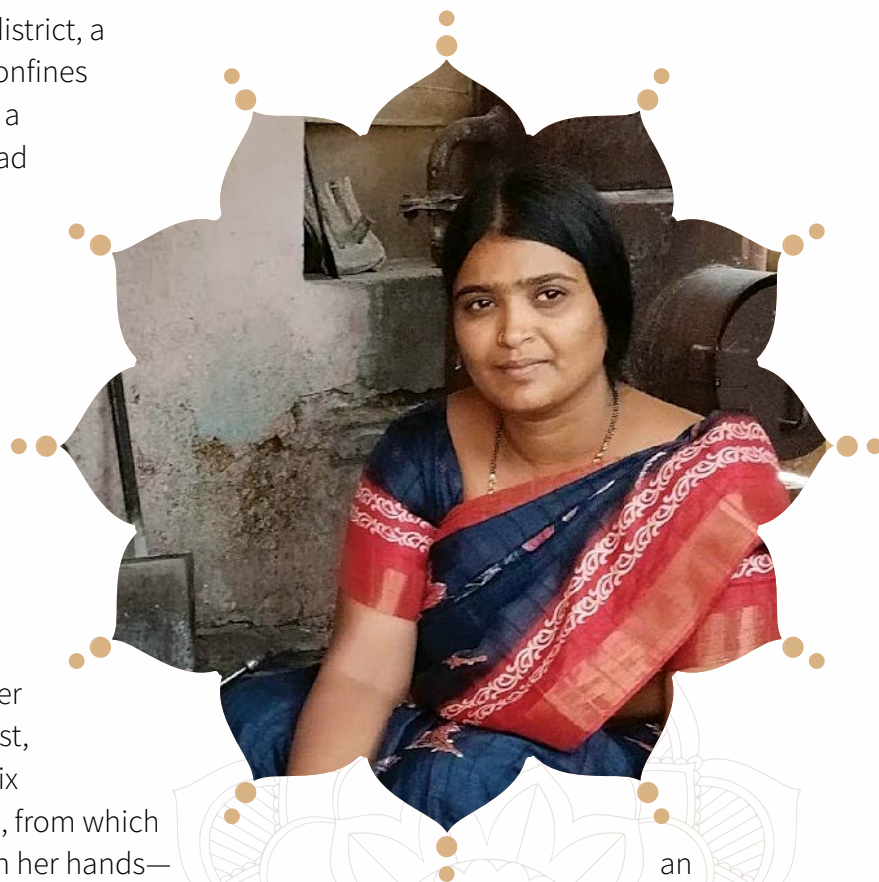
In the quiet village of Tadakanapalle, nestled in Kurnool district, a woman named S. Saleema dared to dream beyond the confines of her home. At 34, she was a wife, a mother of three, and a farmer's daughter. Like many women in her village, she had spent years battling financial hardships, relying solely on agriculture. The fluctuating market prices and high-interest loans from private moneylenders had left her family struggling to make ends meet. With three children to raise, Saleema found herself trapped in a cycle of financial distress, unable to step outside her home or even converse with outsiders.



The First Step: Joining the Mubarak Self-Help Group (SHG)

Saleema's journey toward financial independence began when she joined the Mubarak Self-Help Group (SHG) under the Sai Mahila Village Organization. Though hesitant at first, she started with a small savings contribution of Rs. 100. Six months later, her group secured a bank loan of Rs. 50,000, from which she received Rs. 5,000. For the first time, she had capital in her hands—opportunity to invest in her family's agricultural needs.

As the SHG gained credibility, they secured another loan of Rs. 1,50,000, of which Saleema received Rs. 15,000. With careful planning, she invested in farming. The real turning point, however, came when the group obtained Rs. 3,00,000 in loans. Recognizing the potential for growth beyond farming, Saleema took a bold step—she invested Rs. 30,000 in a small Palkova (milk sweet) business, purchasing 10 liters of milk to start production.



an

Building a Business: Palkova and Sarees

The response to her homemade Palkova was overwhelming. Encouraged by initial success, she reinvested her earnings and took an additional loan of Rs. 3,00,000. This allowed her to purchase essential machinery and raw materials, scaling up production. Today, Saleema earns Rs. 60,000 per month from Palkova, with a net monthly income of Rs. 45,000 after expenses. Her annual income from this business alone stands at Rs. 5,40,000.

Determined to diversify, Saleema took another loan of Rs. 75,000 from Stree Nidhi to start a saree business. Though smaller in scale, this venture adds Rs. 3,000 to her monthly income, contributing Rs. 36,000 annually.



Breaking Barriers, Inspiring Others

From a woman who once feared speaking to strangers, Saleema has transformed into a confident entrepreneur. She now interacts freely, supports fellow women in her village, and serves as a guiding force for others looking to break free from financial constraints. Her husband has been a pillar of support, and together, they have built a stable and prosperous future for their family.

With her newfound financial stability, Saleema is providing quality education for her three children in Kurnool. Her eldest daughter is in 10th grade, her second daughter in 7th, and her youngest son in 5th.

A Role Model for Many

Saleema's journey from a struggling farmer's wife to a successful entrepreneur earning Rs. 5,76,000 annually is a testament to resilience, hard work, and the power of collective support through SHGs.

Today, she stands tall as a Lakhpati Didi, proving that with determination and the right opportunities, financial independence is within reach for every woman.

Her story is not just her own—it is an inspiration for countless women who dream of stepping out, making their mark, and transforming their lives.



PRAMEELA: FROM RS. 6,000 A MONTH TO RS. 3.6 LAKH A YEAR – HOW ONE WOMAN FRIED HER WAY TO SUCCESS

In the small village of Aspari, nestled in Kurnool district, Kamma Prameela and her family once struggled to make ends meet. She had spent years watching money slip through her fingers like sand. Her husband worked as an agriculture laborer, earning a meager Rs. 6,000 a month. No matter how hard they tried, it was never enough. Bills piled up, groceries felt like a luxury, and their children's future seemed uncertain.

She had always been good at making crispy, golden chips for her family, but turning that into a business? That felt impossible.



A New Beginning with "Eating Chips"

Determined to change their circumstances, Prameela decided to start her own business. In 2019, with support from the PMFME (Prime Minister's Formalization of Micro Food Processing Enterprises) Scheme, she launched her small-scale Eating Chips manufacturing unit. She began by making chips at home, carefully packaging them in containers, and selling them in local and wholesale markets across the mandal.



Overcoming Challenges & Scaling Up

Starting with limited resources, Prameela and her husband worked tirelessly to grow their business. With an initial Seed Capital Loan of Rs. 40,000, they invested in essential machinery and raw materials, allowing them to increase production. **Over time, they expanded their customer base, supplying packaged chips to nearby villages and wholesale buyers.**

The transformation was remarkable:

- ❖ **Production doubled from 250 to 500 packets per day**
- ❖ **Sales increased from 25 to 50 packets daily**
- ❖ **Monthly revenue soared to Rs. 45,000, with net earnings of Rs. 30,000 after expenses. And an annual net earning of Rs.3,60,000.**

A Thriving Business & A Brighter Future

With the steady income from her business, Prameela's family is now financially stable. No longer dependent on daily wage labor, her husband actively supports the business, making it a true family enterprise. The income boost has not only improved their quality of life but also given them the confidence to dream bigger.

Today, Prameela is a role model for many women in her village, proving that with the right support and determination, financial independence is within reach. Prameela's story is an inspiration—one that showcases the impact of micro-enterprise programs in transforming lives, one woman at a time.





ARUNA: FROM DAILY WAGE EARNER TO LAKHPATI DIDI: THE INSPIRING JOURNEY OF A WOMAN

In the small village of Dinnedivarapadu in Kurnool district, Golla Aruna's life was once defined by financial struggles. Born into an agricultural family, Aruna and her husband relied on leased farmland for their livelihood. However, with irregular income, mounting debts, and the responsibility of raising a family, making ends meet was a constant challenge.

Like many women in her community, Aruna had little say in household decisions. With no stable source of income, she was dependent on her husband and in-laws. But everything changed in 2007 when she, along with a group of women from her village, formed a Self-Help Group (SHG) called Shiva Balaji.



Taking the First Step Towards Financial Independence

Through regular savings and small loans from the SHG, Aruna started exploring opportunities for income generation. Her first breakthrough came when she borrowed Rs. 3,000 from a Rs. 30,000 bank loan received by the SHG. She used this amount to buy goats, which she later sold for Rs. 10,000, making a small but significant profit of Rs. 7,000.

Encouraged by this success, Aruna decided to venture into dairy farming. In 2012, her SHG secured a Rs. 1,00,000 loan from the bank. She invested Rs. 52,000—partly from the loan and partly from her savings—to buy her first buffalo. With this, she began selling milk, initially earning Rs. 4,000 per month.

Determined to expand, she secured an additional loan from the Mandal Samakhya to purchase another buffalo. This increased her income to Rs. 6,000 per month. However, she soon realized that selling milk to the local dairy at Rs. 15 per liter was not profitable. Seeking a better market, she started supplying milk directly to hotels in Kurnool, fetching Rs. 20 per liter and improving her earnings.



Scaling Up and Overcoming Challenges

Aruna's real breakthrough came when she took the advice of a veterinary doctor and availed a government scheme in 2012. With this support, she purchased five more buffaloes. Her milk production surged to 30 liters per day, allowing her to sell at Rs. 30 per liter. After covering expenses, her net monthly income reached Rs. 10,000—a significant leap from her earlier struggles.

Despite these achievements, Aruna faced numerous challenges. Finding enough fodder for her growing herd was a daily struggle, often requiring her to travel to nearby villages. She also encountered losses when some of her buffaloes fell ill and died. Learning from these experiences, she started insuring her livestock, ensuring financial security against unexpected losses.

Becoming a Lakhpati Didi and a Leader in Her Community

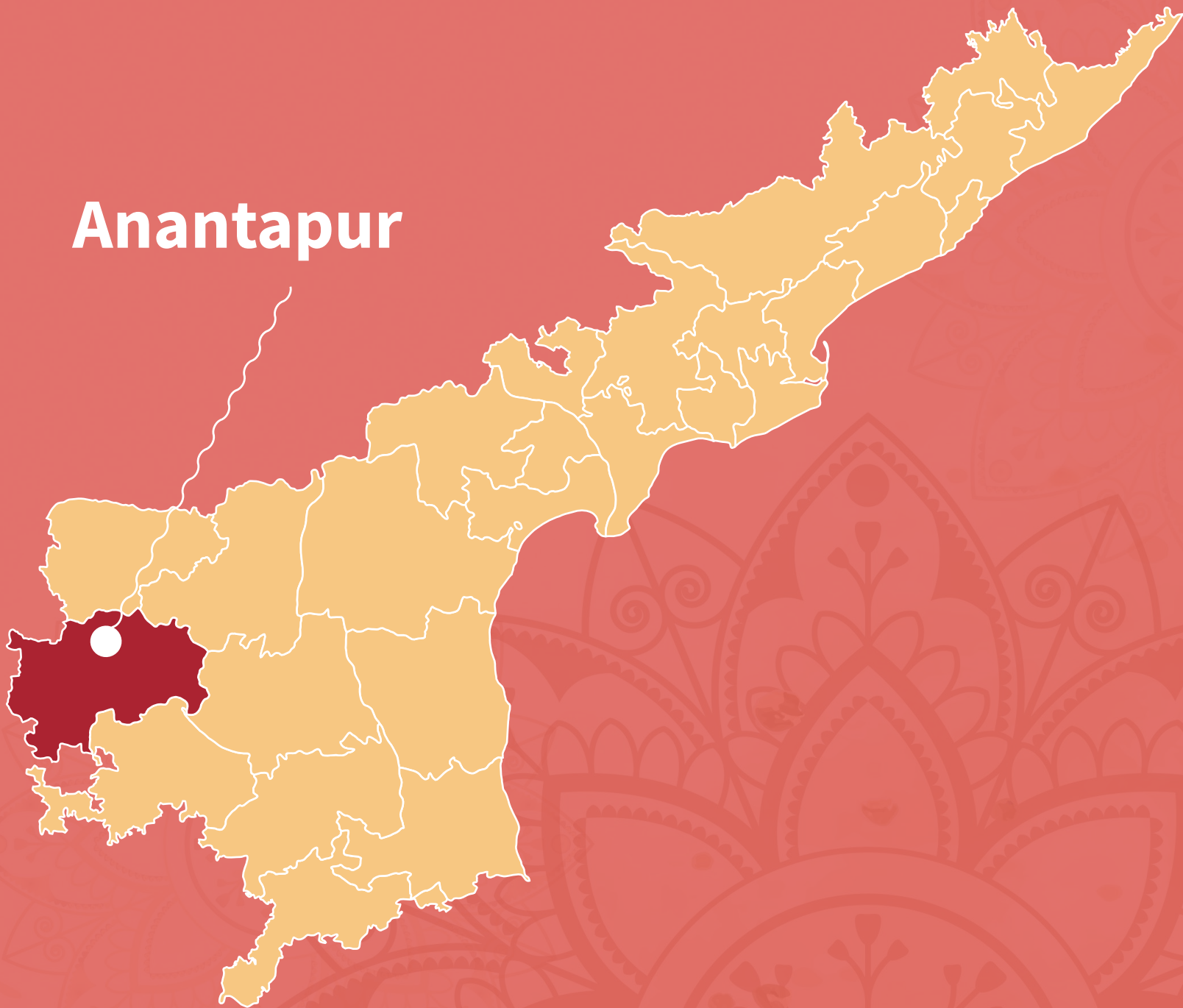
Through resilience and hard work, Aruna transformed her small dairy business into a thriving enterprise. Today, she earns a net income of Rs. 15,000 per month, becoming a Lakhpati Didi—a woman entrepreneur earning over Rs. 1.8 lakh annually.

But Aruna's journey didn't just change her life; it inspired many others. From being a quiet homemaker with no financial independence, she emerged as a leader. She started as an SHG group leader, later became the president of her village organization, then the Mandal Samakhya president, and is now the treasurer of the Zilla Samakhya.





Anantapur





RAJESHWARI: HOW ONE WOMAN BUILT A MILLET BUSINESS

R. Rajeshwari's story is one of perseverance, determination, and the drive to create a better future for her family. Despite financial challenges, she transformed her circumstances by starting her own business in millet-based food products. Today, she not only supports her household but also provides employment to others in her community.



Early Life and Challenges

Rajeshwari lives in P. Kottalapalli village, Garladinne Mandal, Anantapur District. Coming from a financially constrained background, she faced difficulties in managing household expenses. Her husband worked hard to provide for their family, while their eight-year-old son attended school in Class 3.

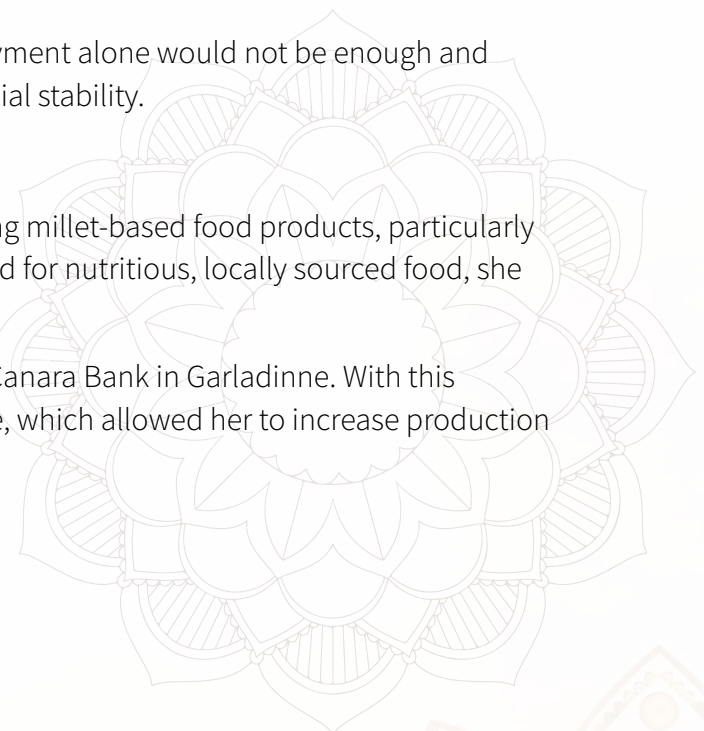
Despite these challenges, Rajeshwari was determined to contribute to her family's income. She realized that relying on traditional employment alone would not be enough and began exploring entrepreneurial opportunities that could offer financial stability.



Entering the Millet Processing Business

In 2020, Rajeshwari identified a business opportunity in manufacturing millet-based food products, particularly millet rotis and millet malt powders. Recognizing the growing demand for nutritious, locally sourced food, she decided to invest in this venture.

She secured a loan of Rs. 6,50,000 through the PMEGP scheme from Canara Bank in Garladinne. With this financial support, she purchased a millet roti manufacturing machine, which allowed her to increase production and scale her business efficiently.



Business Growth and Impact

Before acquiring the machine, Rajeshwari's production capacity was limited to 20 to 50 kilograms of millet rotis per day. With improved equipment, she was able to produce between 50 and 100 kgs daily.

Her business now generates an annual net income of Rs. 9 lakh rupees, significantly improving her family's financial stability. More importantly, her success has had a ripple effect in the community. She has created employment opportunities by hiring two additional workers, enabling them to earn a livelihood.

Expanding Market Reach

Rajeshwari's millet products, including finger millet roti, pearl millet roti, and millet malt powder, have gained popularity beyond her village. She sells her products in multiple towns across Anantapur District, including Uravakonda, Tadipatri, Kalyanadurgam, Gutti, and Guntakal. Her reach has expanded further to Kadapa and Vijayawada, allowing her to cater to a growing customer base.

A Path to Financial Independence

Rajeshwari's journey from financial struggle to entrepreneurship highlights the power of resilience and opportunity. With determination and the right support, she built a sustainable business that not only transformed her own life but also positively impacted her community.

Her success serves as an inspiration to many women who aspire to achieve financial independence. As she continues to expand her business, she remains committed to supporting others in their entrepreneurial journeys, proving that with hard work and perseverance, success is within reach.





MANJULA: INSPIRING JOURNEY OF A WOMAN TO FINANCIAL INDEPENDENCE

In the quiet village of Vadiyampeta, nestled in Bukkarayasamudram Mandal, lived Chinta Manjula—a woman burdened by hardships yet determined to build a better life. Born into a humble background, Manjula depended on her husband who toiled as a daily wage worker in weaving sarees. Their income was meager, barely enough to feed their family. As their two sons grew, so did their financial struggles, leaving them drowning in debt and despair.

Every day was a battle for survival, and hope seemed like a distant dream. The weight of unpaid loans, the constant worry about their children's future, and the relentless pressure of poverty had nearly broken her spirit. It was in these darkest moments that Manjula overheard a conversation among village women about a Self-Help Group (SHG). They spoke of financial support, training, and opportunities. Encouraged by their words, she decided to take a leap of faith and joined the Vennelamma SHG in 2007.



A Ray of Hope: The Power of Community

Joining the SHG was a turning point. For the first time, Manjula was not alone in her struggles—she had a community of strong women by her side. With guidance and training, she secured her first internal loan of Rs. 10,000, which she used to repay high-interest debts. This small yet significant step gave her confidence. She then took a bank loan of Rs. 50,000 and invested in a handloom machine, hoping to generate a stable income. To support her efforts, she borrowed another Rs. 10,000 from Stree Nidhi to buy raw materials.

Though the income from weaving sarees helped her manage household expenses and educate her children, it wasn't enough to sustain the family. Undeterred, she and her husband explored alternative livelihoods. Taking inspiration from successful entrepreneurs in her community, they invested in a tissue paper manufacturing machine, setting the foundation for a new business.

Breaking Barriers, Building a Future

Manjula's determination only grew stronger. With financial support from multiple sources—Rs. 1,50,000 from a bank loan, Rs. 50,000 from Stree Nidhi, and Rs. 1,50,000 from internal loans and the Community Investment Fund (CIF)—she boldly established a silk saree shop and a ladies' corner store. The businesses flourished, and for the first time, the family experienced financial stability.

Her sons, once at risk of dropping out due to financial constraints, completed their education and secured jobs as software engineers. The pride in their success fueled Manjula's ambition further. With their growing income, she reinvested in her venture, securing another SHG loan of Rs. 4,00,000 and using their savings to upgrade the tissue paper manufacturing unit. They even opened a tea café, ensuring multiple income streams for their household.

From Poverty to Prosperity

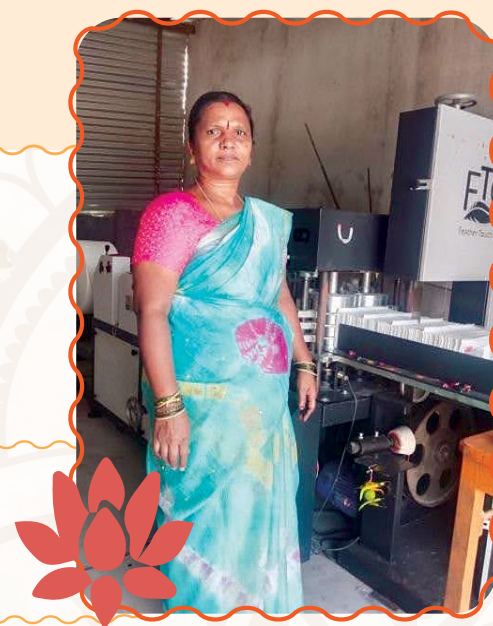
Years of perseverance transformed Manjula's life. The woman who once struggled to afford daily meals had now built an empire of self-reliance. **The family's monthly income soared to Rs. 75,000, translating to an annual income of Rs. 9,00,000.** With their earnings, they secured a brighter future:

- ❖ Purchased a house and a shop worth Rs. 25,00,000
- ❖ Bought 20 tolas (200 grams) of gold
- ❖ Acquired 5 cents of land worth Rs. 15,00,000

A Legacy of Inspiration

Today, Manjula stands as a Lakhpati Didi, an embodiment of resilience and empowerment. Her journey from poverty to prosperity serves as a beacon of hope for countless women facing similar struggles. When asked about her transformation, she smiles with pride and says:

"After joining the SHG, I have grown both financially and socially. My SHG didn't just give me loans; it gave me courage, strength, and the belief that I could change my destiny. Today, I stand tall because of it."



Her story is not just about financial success—it's about breaking barriers, redefining possibilities, and proving that when a woman rises, an entire family thrives.



ANNAPURNA: HOW ONE WOMAN BUILT A SNACK EMPIRE

Annapurna, a resident of Kanekal village in Anantapur district, Andhra Pradesh, comes from a family that migrated from Madurai, Tamil Nadu, over two decades ago. Her family worked as daily wage laborers, struggling to make ends meet. With limited education and no formal employment opportunities, Annapurna found herself in a constant battle against financial insecurity.

Her family's income was barely enough to cover basic needs, and despite her husband's support, their financial situation remained unstable. She knew that depending on daily wages would not help them break free from the cycle of poverty. The need for a steady income pushed her to think about alternative ways to support her family.



Finding an Opportunity

Annapurna's breakthrough came when she learned about the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme. She realized that this financial support could be the key to starting a small business. With determination, she approached the District Rural Development Agency (DRDA) officials and applied for the scheme. Her application was approved, and she received a total loan of two lakh forty thousand rupees, consisting of two lakh rupees from the bank and an additional forty thousand rupees as Seed Capital.

This financial assistance allowed her to invest in machinery for making traditional snacks like chakli and sondiga. Entering the food production business seemed like a promising opportunity, as these snacks had a steady demand in local markets.



Building a Business

Starting with just her own efforts, Annapurna gradually expanded her small venture. As the demand for her products grew, she was able to employ five other women from her community, providing them with a stable source of income. Today, her business operates efficiently, with monthly expenses of twenty thousand rupees and a net profit of forty thousand rupees.



Her snacks are now sold across the district, gaining popularity among local kirana stores due to their consistent quality and taste. This steady stream of income has helped her family transition from financial instability to stability, offering them a better quality of life.

Overcoming Challenges and Growing Stronger

Running a business came with its own set of challenges. Annapurna had no prior experience in managing finances, handling production, or marketing her products. However, she was determined to learn. Through practical experience and guidance from DRDA officials, she developed the necessary skills to run her business efficiently.

Her commitment to maintaining high product quality helped build trust with customers, ensuring that her products continued to sell well. The financial discipline she maintained allowed her to manage expenses wisely and reinvest in her business.

Transforming Lives

Annapurna's success is not just her own; it has created a ripple effect in her community. By employing other women, she has contributed to their financial independence, enabling them to support their own families. Her journey has inspired others in her village to explore entrepreneurship as a means to improve their livelihoods.

From struggling to make ends meet to earning an annual income of Rs. 4,80,000, Annapurna's transformation has been remarkable. Her family, once caught in the cycle of poverty, now enjoys financial security and a sense of hope for the future.

Looking Ahead

With her business now stable, Annapurna dreams of further expansion. She hopes to scale up production, reach larger markets, and create more employment opportunities for women in her village.

“Women have the strength to build something of their own. Do not hesitate to take that first step. Believe in yourself, seek support, and work hard.”

Her story stands as a testament to the power of resilience, self-reliance, and the impact of financial support programs.





LAKSHMI DEVI: FROM STRUGGLING VENDOR TO MILLET QUEEN

In the heart of Vidyaranya Nagar, Anantapur, Lakshmi Devi, a 52-year-old entrepreneur, has built a thriving business producing Jowar (Jonna), Finger Millet (Ragi), and Broken Rice (Sadda) Rotis. What started as a small home-based venture has now grown into a structured business supplying high-quality traditional food products across districts. With the support of the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, she has successfully scaled her operations, increased her income, and even generated employment opportunities.



The Early Struggles

Lakshmi Devi and her husband initially relied on dairy farming, selling milk and curd from a rented shop. To supplement their income, she started making rotis in a small-scale setup. However, with limited resources and manual processes, expansion was a challenge. The business had potential, but scaling up required better equipment and financial support.



A Turning Point

In 2023, under the National Rural Livelihoods Mission (NRLM), Lakshmi Devi learned about the Prime Minister's Formalization of Micro Food Processing Enterprises (PMFME) Seed Capital Loan. With the help of DRDA officials and her Parvati Self-Help Group (SHG), she secured a Rs. 40,000 loan. This funding enabled her to purchase:

- ❖ A flour mixing machine – speeding up the dough preparation process
- ❖ A roti-making machine – increasing production capacity from manual to semi-automatic

With this upgrade, her daily production jumped to 300 rotis, allowing her to meet growing demand in local markets and nearby districts.





Financial Growth & Business Expansion

With enhanced production, Lakshmi Devi's business saw significant financial growth with an annual revenue of Rs. 3,60,000 and a profit of Rs. 2,20,000.

Her high-quality rotis started attracting bulk orders from markets in Tirupati, Kadapa, and Kurnool. She now supplies to multiple retailers and ensures timely deliveries using RTC Cargo Services.

On days with bulk orders, she hires additional labor, providing income opportunities to two local women.

To further strengthen her business, she obtained

- ❖ FSSAI Certification – ensuring food safety compliance and
- ❖ Udyog Aadhaar – formalizing her micro-enterprise



Future Plans: Scaling Up Further

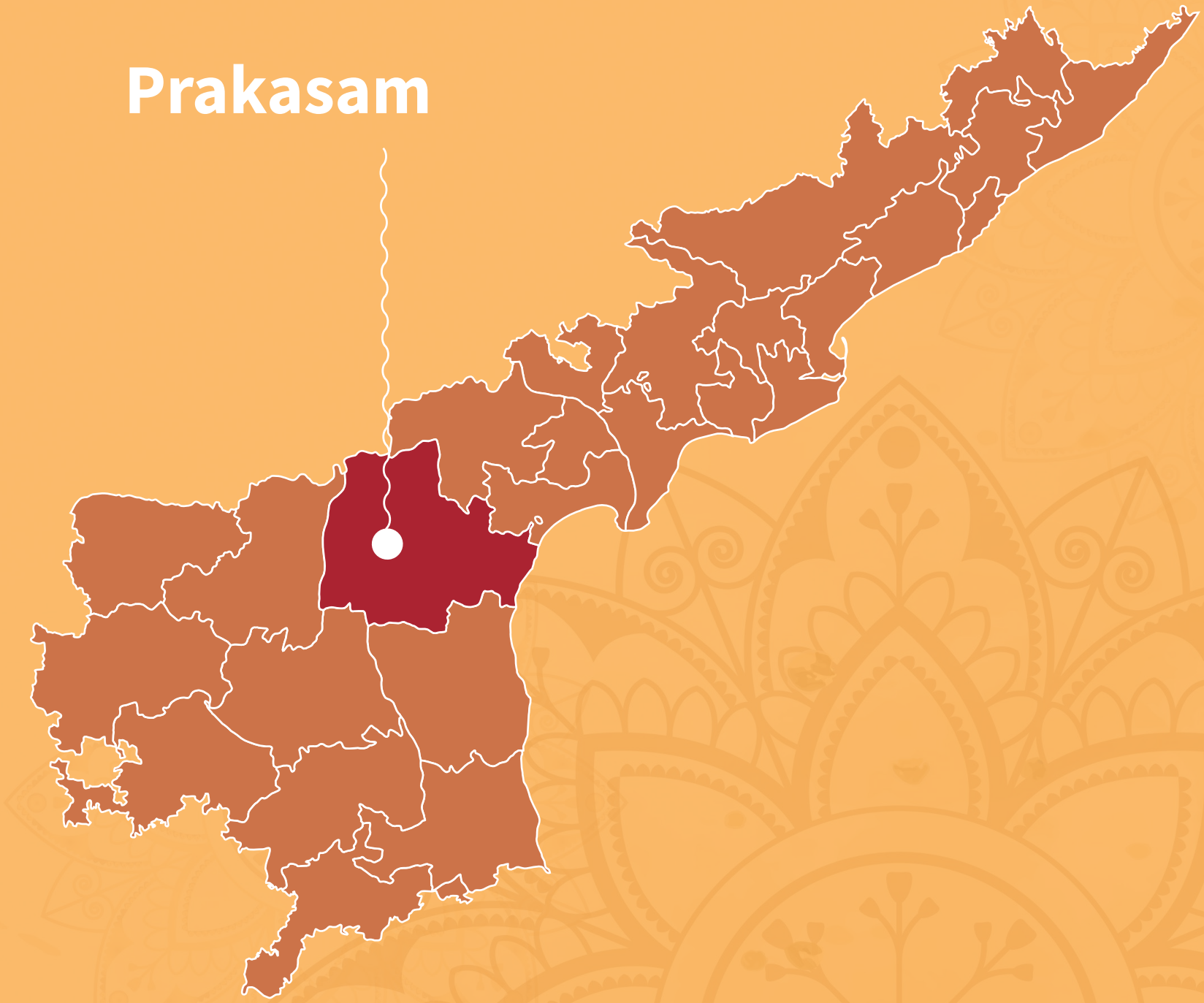
Encouraged by her success, Lakshmi Devi has applied for a higher-order loan under PMFME. Her vision is to expand production, automate more processes, and enter larger markets. With increasing demand, she plans to set up a bigger unit and explore e-commerce platforms for wider reach.

Lakshmi Devi's journey from a small home-based roti maker to a successful micro-entrepreneur showcases the power of financial inclusion and government support programs. Through her determination and strategic use of the PMFME Seed Capital Scheme, she has built a sustainable business, improved her family's livelihood, and contributed to the local economy.

Her story is an inspiration for women entrepreneurs, demonstrating that with the right support, even small ventures can grow into thriving enterprises.



Prakasam





KOMALI: FROM HOMEMADE ROTIS TO A RS. 20 LAKH BUSINESS – HOW ONE WOMAN TURNED A SMALL KITCHEN INTO A FOOD EMPIRE

In the quiet village of Koppolu, Prakasam district, Andhra Pradesh, a small kitchen bustled with the warmth of tradition and the aroma of freshly made chapatis. This was where Komali, a passionate home cook and member of the Venugopala Self-Help Group (SHG), nurtured a dream—to turn her love for food into something bigger.

Back in 2016, Komali started Jaya Shankar Home Foods, selling traditional food products like multi-grain flour, jowar and ragi chapatis, and homemade rotis. With every batch she made, word spread, and orders began pouring in. But soon, she found herself at a crossroads.



Challenges on the Path to Growth

As demand soared, Komali struggled to keep up. Her production process was completely manual—kneading dough by hand, rolling out chapatis one by one, and packaging them in simple plastic wraps. She needed better equipment, working capital, and a way to scale up without compromising quality.



The biggest challenge? Funding.

She had the skills, the customers, and the vision—but without financial support, expansion seemed impossible. That's when she discovered the PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, a government initiative designed to support small food entrepreneurs like her.



The Turning Point: A Helping Hand

Through DRDA-VELUGU, Komali applied for Seed Capital and a Credit-Linked Subsidy under PMFME. The process wasn't easy—paperwork, approvals, and long waiting periods tested her patience. But when the approval finally came, it changed everything.



With a financial boost of Rs. 20 lakhs, she invested in:

- ❖ Chapati-making machines to speed up production
- ❖ Dough mixers for consistent quality
- ❖ Flour mills to process fresh ingredients
- ❖ Sealing and packaging machines to maintain hygiene and shelf life

From Small-Scale to Large-Scale Success

The impact was immediate and remarkable. Production jumped from 70 kg to 200 kg per day, allowing Komali to meet rising demand without compromising quality. Profits surged from Rs. 1,400 to Rs. 4,000 per day, giving her the financial stability to expand further.

But perhaps the biggest win was market expansion.

With improved efficiency and better packaging, Jaya Shankar Home Foods moved beyond the village and reached:

- ❖ Local retail stores
- ❖ Wholesale markets
- ❖ Online platforms and social media

The digital leap played a crucial role—by marketing her products online, Komali tapped into a new customer base beyond her district. **By the 2024-25 financial year, her turnover had grown to Rs. 20 lakhs, making her one of the most successful women entrepreneurs in her community.**

More Than Just Business—A Story of Empowerment

Komali's journey is about more than just financial success. It's about resilience, adaptability, and the courage to dream big. Today, her business not only supports her family but also creates employment opportunities for other women in the village.

Her story is proof that with the right support, a small kitchen in a remote village can turn into a thriving business. Jaya Shankar Home Foods is no longer just a brand—it's a testament to the power of women entrepreneurs, government support, and the spirit of never giving up.





SUHASINI: THE WOMAN WHO TURNED UP THE VOLUME ON SUCCESS

In the quiet village of Thimmasamudram, Prakasam District, Devathoti Parimala Suhasini and her family led a simple life. With her husband and their young son, she managed a small tent house business, renting out cooking utensils, chairs, and tables for local functions. Their earnings barely crossed Rs. 10,000 per month, just enough to get by.

But Suhasini dreamed of something bigger. She saw an opportunity to expand her business—not just renting out basic event supplies but providing DJ sound systems, lighting decorations, and a full-fledged event setup. She knew this could change not only her family's fortune but also create jobs for others in her community.



Taking the Leap

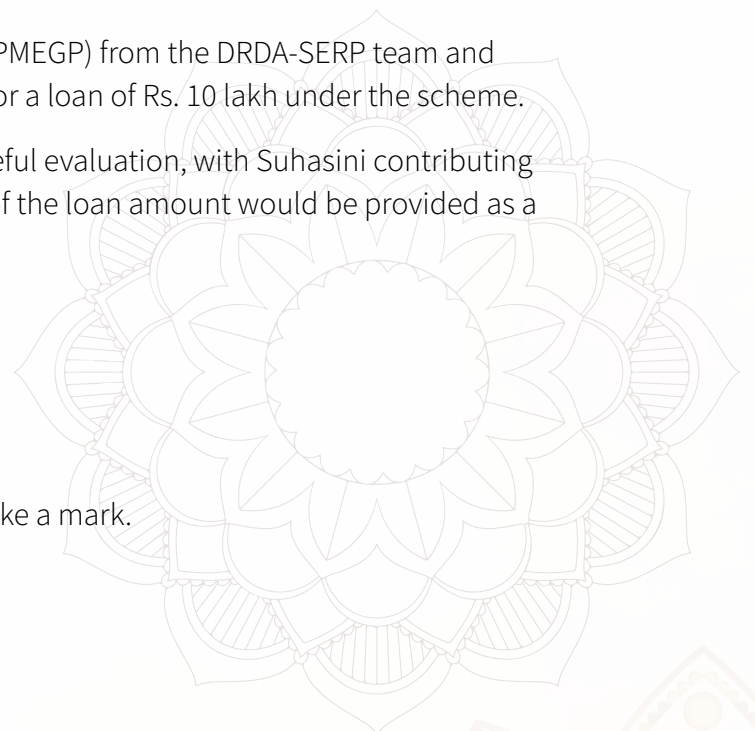
Just when she was looking for ways to grow, Suhasini learned about the Prime Minister's Employment Generation Programme (PMEGP) from the DRDA-SERP team and Durgabai Self-Help Group (SHG). With their support, she applied for a loan of Rs. 10 lakh under the scheme.

The Union Bank of India in her village approved the loan after careful evaluation, with Suhasini contributing Rs. 47,000 of her own savings. The best part? Under PMEGP, 35% of the loan amount would be provided as a subsidy.

With this financial boost, she purchased:

- ❖ High-quality DJ sound systems and amplifier
- ❖ Electronic equipment for music and event management
- ❖ Lighting decorations and LED lamps

Her business, DJ Sound System & Suppliers, was now ready to make a mark.



Growing Beyond Boundaries

With her new equipment, Suhasini's business transformed overnight. Earlier, she only catered to her village. Now, she was supplying DJ sound and event setups for weddings, celebrations, and processions in multiple villages.

She also created employment for others in her community. She hired husbands of fellow Self-Help Group (SHG) members, providing them with Rs. 6,000 per month in wages.

Her monthly income skyrocketed to Rs. 1,00,000. With stable profits and a growing customer base, Suhasini and her family finally achieved financial security with an annual income of Rs.12,00,000.

Inspiring Others

Suhasini's journey is a testament to the power of hard work and opportunity. Through the PMEGP scheme, she didn't just uplift her own family—she created livelihoods for others and became a successful entrepreneur in her village.

Her story is an inspiration to countless women who dream of breaking barriers and building their own businesses. She remains grateful to DRDA-SERP and the government for introducing schemes like PMEGP that empower small entrepreneurs.





KAVITHA: HOW ONE WOMAN STITCHED HER WAY TO SUCCESS

In the heart of Maddipadu Mandal, Prakasam District, Gadila Kavitha—a visionary woman with unshakable determination—turned adversity into opportunity. From struggling to make ends meet through a small tailoring business, she built a thriving embroidery enterprise, proving that the right mix of passion, perseverance, and financial support can lead to transformative success.



The Challenge: A Family Striving for Stability

Kavitha and her husband, parents to two school-going children, lived a life of constant financial struggle. Their home-based tailoring business brought in a modest monthly income of Rs. 5,000-7,000, barely enough to sustain their family's needs. Despite their tireless efforts, Kavitha recognized that without expansion, their financial limitations would persist. She needed a breakthrough to secure a stable future for her children and herself.



The Vision: Turning a Dream into Reality

Determined to scale up, Kavitha envisioned incorporating computer embroidery into her tailoring services to enhance productivity and profitability. However, the lack of capital was a significant barrier. Undeterred, she sought support from Kavya SHG, her Self-Help Group, and connected with key stakeholders who could help her access funding opportunities.

With guidance from her SHG, and Village Organization, Kavitha applied for the Prime Minister's Employment Generation Programme (PMEGP) loan. Her dedication and perseverance bore fruit when she was sanctioned a loan of Rs. 9,00,000, with a 35% subsidy. This financial backing enabled her to procure advanced embroidery machinery, transforming her small business into a fully operational embroidery unit.



The Impact: A Thriving Enterprise and Community Upliftment

The expansion brought more than just financial gains. It provided employment to four other SHG women in her village, each earning a daily wage of Rs. 300, thus fostering economic independence within the community.

From struggling to make ends meet, Kavitha's business now generates a net monthly income of Rs. 52,000 and annual income of Rs. 6,24,000. Her children receive quality education, her family enjoys financial security, and she has become a source of inspiration for other women in her village.

Beyond Success: A Ripple Effect of Empowerment

Kavitha's transformation from a struggling tailor to a successful entrepreneur exemplifies the power of opportunity and self-belief. Her story showcases how government schemes like PMEGP, when combined with unwavering determination, can catalyze change at both personal and community levels.

With a clear roadmap ahead, Kavitha aims to further modernize her business by adopting cutting-edge embroidery techniques and expanding her workforce. She envisions empowering more women by providing training and employment opportunities in her growing enterprise.





KOMATI RAMALAKSHMI: A SWEET JOURNEY TO ENTREPRENEURSHIP

Komati Ramalakshmi never imagined that she would one day run a successful sweets and snacks business, providing employment to others and earning a steady income. Born and raised in Maddipadu village, Prakasam district, she and her husband struggled to make ends meet. With a young child to support and limited financial resources, survival was difficult. However, Ramalakshmi refused to accept her circumstances and sought a way to improve her family's situation. Her breakthrough came when she joined the Sai Krishi Self-Help Group (SHG).



The Leap of Faith

On November 12, 2019, Ramalakshmi became a member of the Sai Krishi SHG. Through this group, she learned about financial support options available for small businesses. She and her husband had been preparing and selling homemade sweets and snacks in small quantities for years, producing only 20-25 kg per day and earning around Rs. 6,000 daily. However, after deducting expenses, their net savings were minimal.

Seeing the potential in expanding her business, Ramalakshmi applied for financial assistance through the SHG and secured a small loan. With this initial support, she increased production and improved the quality of her products. Yet, to truly scale up, she needed larger financial backing.



Scaling Up with PMEGP Support

During an SHG meeting, she shared her financial struggles, prompting her group leader to escalate her case to the Mandal Samakhya. Recognizing her dedication, the federation presented her case to the authorities, resulting in her application for a PMEGP loan of Rs. 5,00,000 through Canara Bank, Maddipadu. She was delighted to learn that 35% of the loan was a subsidy, reducing her repayment burden significantly.



With this financial support, she made strategic investments in her business:

- ❖ Increased production capacity: She scaled up her daily production to 50 kg of sweets and snacks.
- ❖ Quality enhancement: She purchased high-quality raw materials to improve taste and hygiene.
- ❖ Market expansion: She set competitive prices, selling products at Rs. 220-Rs. 250 per kg, generating daily sales of Rs. 11,500.



Turning Growth into Opportunity

With her expanded operations, Ramalakshmi's net monthly income grew to Rs. 40,000-Rs. 45,000 and annual income of Rs. 540,000. More importantly, her business provided employment opportunities for two other women, empowering them financially. Hygiene remained a top priority—she ensured that all utensils were cleaned thoroughly with hot water and Vim gel, and the production space was kept sanitary.



A Vision for the Future

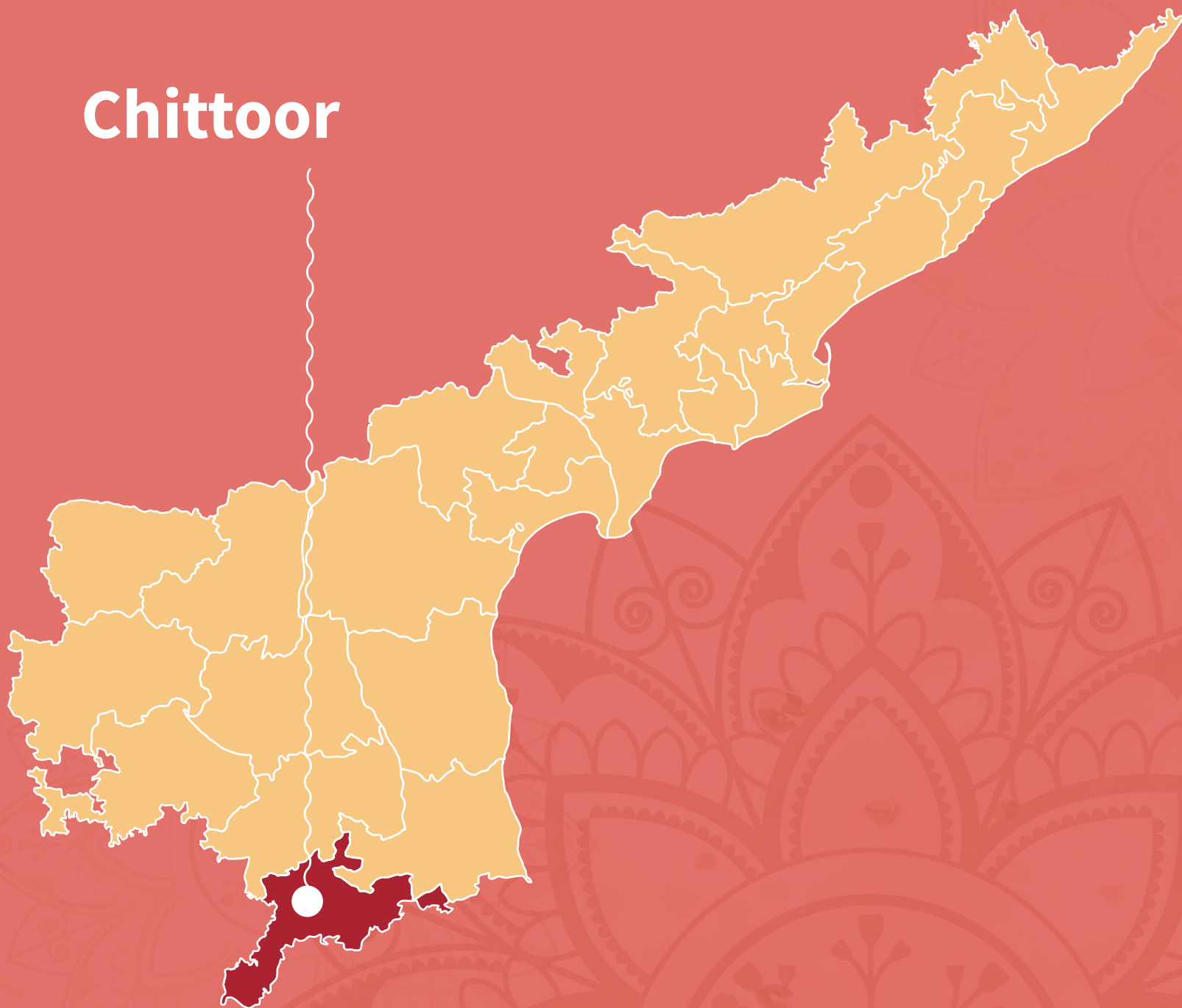
Her success didn't stop there. With the PMEGP loan, she invested in modern equipment, enhancing efficiency and reducing costs. This allowed her to further increase profitability and aim for higher market penetration. She also took steps towards obtaining FSSAI certification, ensuring compliance with food safety standards and opening doors for future expansion.

Ramalakshmi's journey is one of perseverance, hard work, and strategic decision-making. What started as a small-scale home business has now transformed into a thriving enterprise. More than just securing her family's financial stability, she has been able to create sustainable livelihoods for others.





Chittoor





D. YALLAMMA: FROM STRUGGLES TO SUCCESS – HOW A WOMAN TRANSFORMED A SMALL RICE MILL INTO A THRIVING BUSINESS

D. Yallamma never imagined that she would one day run a successful rice milling business, providing employment to others and earning in lakhs. Born and raised in Nelapalli village, Pedda Panjani Mandal, Chittoor District, she grew up in a family dependent on agriculture. Her family had been running a small rice mill for generations, but financial struggles often made it difficult to sustain and grow the business.

Despite working hard, purchasing modern machinery and expanding the unit seemed impossible due to a lack of funds. Yallamma's family faced frequent financial challenges, and without external support, their rice mill risked stagnation. But she refused to give up—she needed a way to upgrade the mill, and she found her solution in the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme.



A Turning Point: The PMFME Scheme

Yallamma learned about the PMFME (Prime Minister's Formalization of Micro Food Processing Enterprises) scheme through DRDA. Encouraged by her Self-Help Group (SHG) named Srilakshmi SHG, she applied online, despite initial hesitation. Soon, she secured a loan of Rs. 4,25,000, of which she contributed Rs. 45,000 (10%), and the rest was financed through a bank.

With this funding, she purchased new milling machines and upgraded her existing infrastructure. This marked the beginning of a major transformation in her business.



Scaling Up – The Power of Smart Investments

With the upgraded mill, Yallamma expanded her product range beyond rice milling. Today, her unit produces:

- ❖ Rice powder
- ❖ Ragi powder
- ❖ Coriander powder
- ❖ Chili powder

Her production capacity now stands at 150 kg per day, and her products are marketed across different regions.

Her monthly expenses amount to Rs. 25,000, but her business now generates an impressive net yearly income of Rs. 5,50,000. Even after accounting for all costs, her earnings provide a stable financial future.

Creating Opportunities for Others

The expansion of her rice mill has not only secured her family's future but has also created employment for four people, providing 25 days of work per month.

Additionally, she ensures that the locally produced goods reach larger markets, selling in district-level and mandal-level markets. Her efforts have made high-quality, locally processed products accessible beyond her village.

A Journey of Gratitude and Growth

Yallamma expresses heartfelt gratitude to DRDA and PMFME for their support. The financial assistance provided through the scheme has transformed her business and improved her family's quality of life.

Her journey from struggling with financial constraints to running a profitable rice mill is a testament to determination, resilience, and the impact of well-implemented government schemes. She now dreams of further expanding her unit, employing more people, and inspiring other rural women to step into entrepreneurship.



"With the right support and the courage to take risks, any woman can build a sustainable livelihood." – D. Yallamma





BHUVANESHWARI: FROM FINANCIAL STRUGGLES TO SWEET SUCCESS – A WOMAN’S JOURNEY IN JAGGERY MANUFACTURING

J. Bhuvaneshwari, a resilient woman from Vejudipalli village in Chittoor District, transformed her life through sheer grit and smart financial decisions. Living in a modest farming household with her husband and three children, Bhuvaneshwari's family depended on their two acres of farmland for a living. However, inconsistent agricultural income and high-interest loans from private lenders made financial stability a distant dream.



Discovering a Path Forward

Her turning point came when she joined the Iragalamma Self-Help Group (SHG). The SHG not only offered financial resources but also provided a sense of community and support. Bhuvaneshwari quickly understood the potential of leveraging the SHG's opportunities. With guidance and encouragement, she applied for the Prime Minister's Formalization of Micro Food Processing Enterprises (PMFME) scheme.

Through this scheme, Bhuvaneshwari secured a loan of Rs. 3.5 lakh with a 35% subsidy. She invested the funds wisely into setting up her jaggery manufacturing business, purchasing essential equipment like a crusher, electric motor, production shed, and self-use instruments.



Building a Business – One Sweet Step at a Time

She began by utilizing sugarcane from her own farm, reducing her input costs significantly. To refine her techniques, Bhuvaneshwari underwent advanced training in Anapapalli, learning best practices in jaggery production. The training helped her improve the quality of her product and increase efficiency.

Her business metrics showcased her rapid growth:

- ❖ Daily Expenses: Rs. 6,500
- ❖ Daily Revenue: Rs. 8,750
- ❖ Daily Profit: Rs. 2,250



Her production capabilities also saw a boost:

- ❖ **Previous Production: 200 kg per batch**
- ❖ **Current Production: 250 kg per batch**
- ❖ **Annual Sales Volume: 15,000 kg**
- ❖ **Annual Income: Rs. 3,00,000**

Bhuvaneshwari's jaggery gained popularity in local markets, wholesale channels, and district-level buyer networks, ensuring a steady stream of revenue.

Creating Opportunities for Others

Her success not only improved her family's financial situation but also created employment for five workers in her village. Each worker earns a daily wage of Rs. 480, providing them with a reliable livelihood.

Bhuvaneshwari is now focused on expanding her business further. Her plans include enhancing production capacity, improving packaging and branding, and mentoring other women in her community to start their own ventures. Her vision is to create a larger jaggery production unit, offering more employment opportunities and contributing to the local economy.

A Story of Empowerment and Resilience

Bhuvaneshwari's journey from financial struggles to becoming a successful entrepreneur is a testament to her resilience and the power of community support. She credits her achievements to the backing of SHGs, the PMFME scheme, and her unwavering determination.





VAHEEDA BEGAM: TRANSFORMING CHALLENGES INTO SUCCESS THROUGH TAMARIND PROCESSING

S. Vaheeda Begam never imagined that she would one day run a successful tamarind processing business, doubling her production and creating a stable livelihood for her family. Born and raised in Rayalapeta village, Peddapanjani Mandal, Chittoor District, she studied up to the 10th grade before getting married to S. Hassan Basha. With two children—one pursuing a degree and another in school—she and her husband struggled to make ends meet. Their primary source of income was small-scale farm and dairy farming, but inconsistent water supply and increasing debts left them in a constant financial crisis.

With no stable income and mounting loans, Vaheeda felt trapped. She knew she had to find a way out, not just for herself but for her children's future. That's when she discovered the power of a Self-Help Group (SHG).



A Bold Step Towards Change

Vaheeda joined the Sai Baba Self-Help Group in her village, seeking financial stability. Initially, she was hesitant—borrowing money had always felt like a risky decision. But with no other option, she took her first bank linkage loan of Rs. 1,50,000 and additional financial support from Stree Nidhi (Rs. 50,000), Gram Samakhya (Rs. 40,000), and her personal savings (Rs. 40,000) to launch a small tamarind processing unit in 2019.

With this investment, she purchased a tamarind processing machine, enabling her to scale up production. What started as a small operation soon began to show promising results.



Scaling Up with Smart Investments

The business began with a modest production of 10 kg of tamarind per day, but as demand grew, she reinvested in better equipment and working capital. Today, her unit processes 20 kg of tamarind per day, doubling her daily output.



Her sales also saw a significant boost:

- ❖ **Previous daily sales: Rs. 400**
- ❖ **Current daily sales: Rs. 800**
- ❖ **Annual revenue: Rs. 2,10,000**

Realizing the need to expand her reach, Vaheeda started selling her processed tamarind in wholesale and retail markets across Chittoor, Punganur, Palamaner, Bangarupalyam, and Kuppam Mandals, establishing a strong customer base.



Turning Crisis into Opportunity

The biggest turning point in Vaheeda's journey was securing additional funds through the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme, which allowed her to upgrade her business operations. Instead of merely selling raw tamarind, she began processing and packaging it, increasing its market value.

By strategically investing in:

- ❖ A tamarind processing machine – increasing efficiency
- ❖ Improved packaging – enhancing marketability
- ❖ A larger working capital of Rs. 20,000 – ensuring smooth operations

She successfully transformed a struggling household into a financially stable one.



A Future of Possibilities

With the earnings from her business, Vaheeda has significantly improved her family's living conditions. From struggling to afford basic needs, she now provides quality education for her children and has built a stronger financial foundation.

Her journey showcases how the right support system—Self-Help Groups, government schemes, and financial inclusion—can change lives. Today, she is an inspiration for other women in her community, proving that financial independence is possible with determination and the right opportunities.





SABANA: FROM STRUGGLING HOMEMAKER TO FOOD ENTREPRENEUR – HOW ONE WOMAN TURNED A SMALL IDEA INTO A THRIVING BUSINESS

In the quiet village of Shanthinagar, nestled in Bheemaganipalli Panchayat, Punganur Mandal, Chittoor district, lives Y. Sabana—a determined woman who turned her life around with resilience and the right support.

Sabana, a 44-year-old mother of two, had always dreamed of providing a better future for her family. Married to Y. Basha, she had studied up to the 9th grade but found herself trapped in financial distress. Relying on tailoring as her primary source of income, she struggled to make ends meet. The burden of high-interest loans loomed over the family, making it difficult to invest in their children's education or secure their future.



A New Beginning with PMFME

Everything changed when Sabana joined the Sri Lakshmi Self-Help Group (SHG). Through the PMFME (Prime Minister's Formalization of Micro Food Processing Enterprises) Seed Capital scheme, she saw an opportunity to transform her life. With an initial investment of Rs. 2,62,000, she was able to establish her own Tamarind Processing Unit on May 8, 2022.

The funding came from multiple sources:

- ❖ Bank Linkage Loan – Rs. 1,00,000
- ❖ Stree Nidhi Loan – Rs. 40,000
- ❖ Village Organization Loan – Rs. 50,000
- ❖ Savings Loan – Rs. 70,000
- ❖ Personal Contribution – Rs. 2,000



Overcoming Barriers & Learning New Skills

Before the scheme, Sabana lacked exposure to essential business skills like marketing, machinery operations, and packaging techniques. However, with training provided by the Mandal Samakhya, she quickly adapted. She learned the art of tamarind processing, acquired machinery worth Rs. 40,000, and streamlined production to enhance efficiency.

From Small-Scale to Success

The impact of these changes was remarkable:

- ❖ **Tamarind Processed:**
 - » **Before: 7,200 KG ; After: 12,000 KG**
- ❖ **Total Sales Revenue:**
 - » **Before: Rs. 43,200; After: Rs. 5,18,400**
- ❖ **Annual Income: Rs. 2,25,000**

Her products now reach not only local markets in Palamaner and Punganur but also urban centers like Bengaluru, expanding her customer base significantly.

A Brighter Future

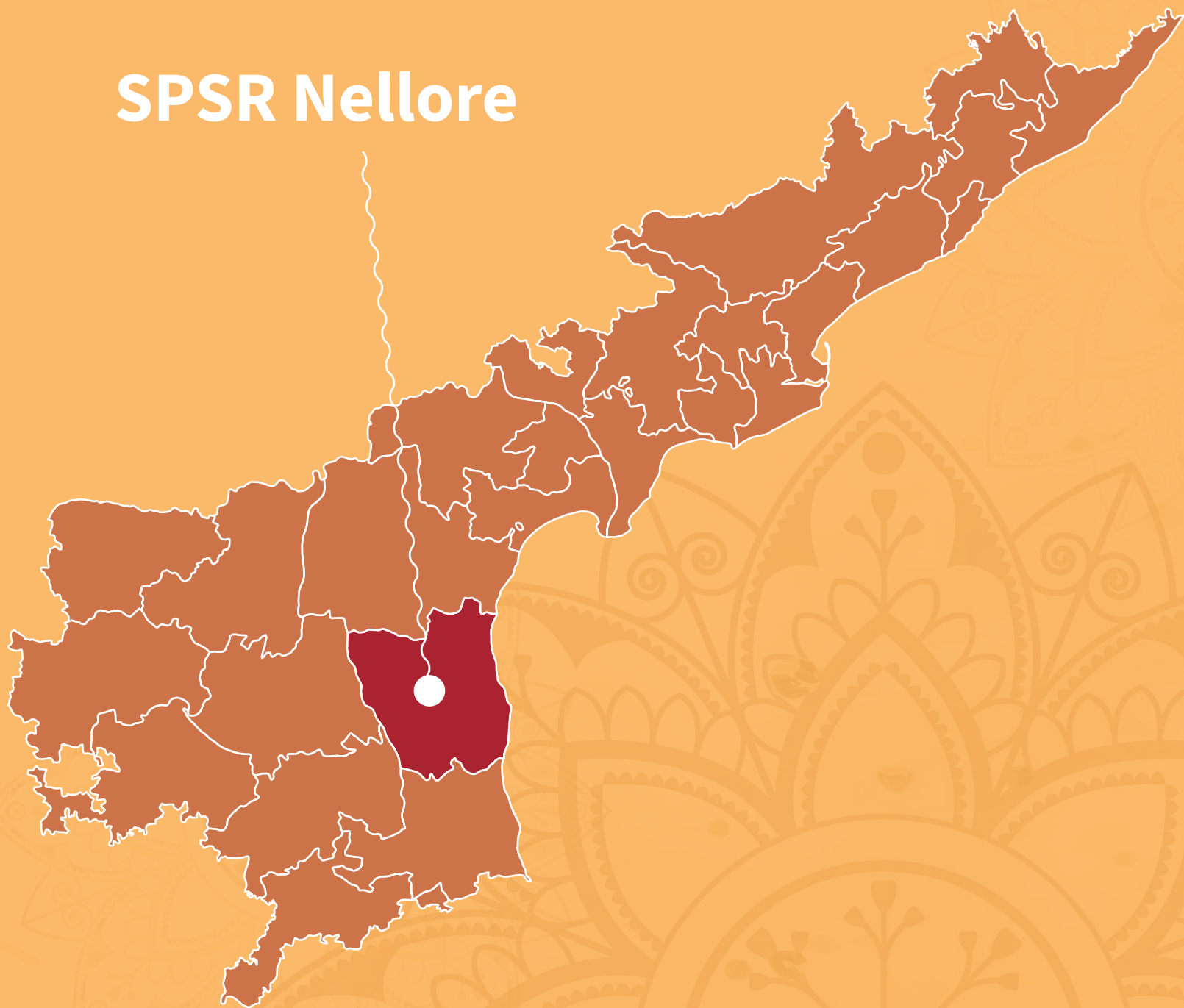
Sabana's journey is more than just financial success—it is a story of empowerment. Today, she has not only built a thriving enterprise but also ensured quality education for her sons, one pursuing an MBA and the other a degree. She has even secured a home for her family through a housing loan, a dream she never imagined possible.

Through resilience, community support, and access to the right resources, Sabana has emerged as an inspiring entrepreneur. Her story serves as a testament to how initiatives like PMFME can change lives, one determined individual at a time.





SPSR Nellore





SHAIK SHABEENA: FROM HOME KITCHEN TO THRIVING PICKLE BUSINESS

Shaik Shabeena never imagined that her passion for making pickles would turn into a successful business, providing financial stability for her family and creating employment opportunities for others. Born and raised in T. Thalupuru village, Sydapuram Mandal, SPS Nellore district, Andhra Pradesh, she always had a knack for making delicious homemade pickles. However, limited financial resources kept her dreams small—until she discovered the power of Self-Help Group (SHG) and government support schemes.



Overcoming Challenges: A Leap of Faith

Before starting her venture, Shabeena faced financial struggles. With a family to support and no steady income, she relied on small orders from friends and neighbors to sustain her household. She aspired to scale up her pickle-making business but lacked the capital to invest in production tools and raw materials. She often felt stuck, unable to expand despite demand for her products.

One day, through SHG and Grama Samakhya meetings conducted by the SERP Velugu Department, she learned about the PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme. This was the turning point in her journey. Encouraged by fellow SHG members, she decided to take the leap and applied for financial support.



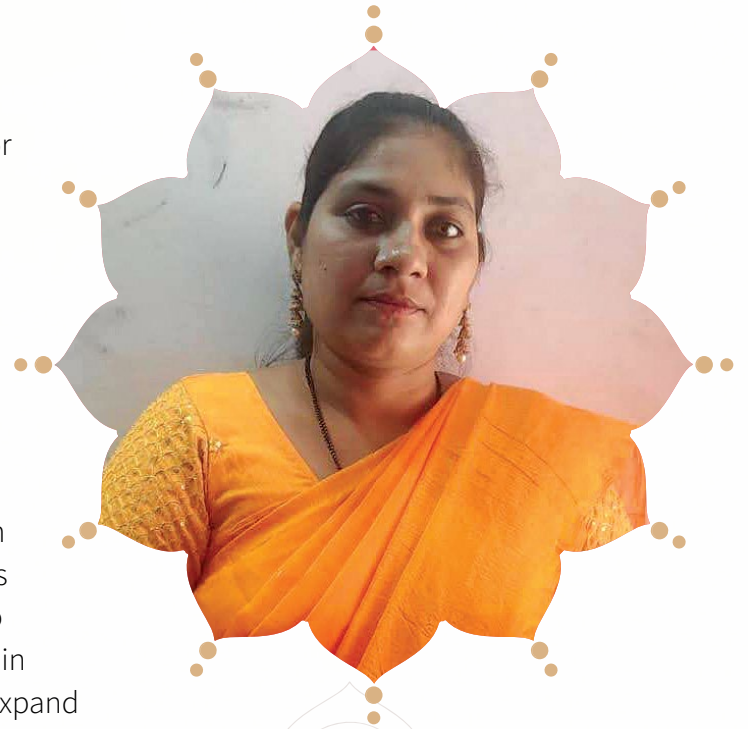
Investing in Growth: The Game Changer

With assistance from SERP, Shabeena successfully secured Rs. 10,00,000 under the Credit Linked Subsidy of the PMFME Scheme. This funding allowed her to purchase essential machinery and expand her business operations.

Machinery Purchased:

- ❖ Powder Making Machine
- ❖ Oil Extractor
- ❖ Large Vessels, Stove, Bandali, Kadaayi, Jars, and Ladles

Previously, she had to rely on manual processes, limiting her production capacity. With the new equipment, she could significantly boost efficiency and increase her daily output.



Scaling Up: Turning Small Steps into Big Gains

The installation of new machinery transformed her business:

- ❖ Production Capacity: Increased from 150 kg/day to 375 kg/day
- ❖ **Growth: Annual earnings jumped from Rs. 10,80,000 to Rs. 18,00,000**
- ❖ Operational Efficiency: Manual cutting was replaced with machine-based processes, improving speed and consistency.

Her upgraded production capabilities allowed her to introduce a wider range of pickles and spice powders. She now offers:

- ❖ Vegetarian Pickles: Lemon, Mango, Mirchi, Amla, Garlic, Tomato, Tamarind Thokku
- ❖ Non-Vegetarian Pickles: Chicken, Mutton, Fish, Prawn
- ❖ Spice Powders: Groundnut, Idly Kaara, Kobbari Kaaram, Vellulli Kaaram



Expanding Market Reach: From Local to Digital

With improved production, Shabeena began exploring different sales channels. Initially, she relied on word-of-mouth and local stores, but she soon expanded to:

- ❖ Retail outlets and wholesale markets at SARAS fairs
- ❖ ONDC platform to reach a broader customer base
- ❖ Social media marketing to build brand awareness and increase direct sales

These strategic moves not only helped increase her sales but also connected her with customers beyond her district.

Financial Stability and Community Impact

With her business flourishing, Shabeena has been able to reinvest in her venture and support her family comfortably. Her story is an inspiration to other women in her community who aspire to be financially independent. She is now an active participant in SHG meetings, encouraging other women to take advantage of government support schemes.

Looking ahead, she aims to further expand her brand, establish a larger production unit, and create more employment opportunities for women in her village. She believes that with the right guidance and support, any woman can transform her passion into a sustainable business.



YANAMADALA SUNEETHA: FROM STRUGGLES TO SUCCESS – HOW A WOMAN BUILT A THRIVING DAIRY BUSINESS

Yanamadala Suneetha, a resident of Yanamadala village, Chejerla Mandal in SPSR Nellore district, never imagined she would one day run a successful dairy business. Coming from a respectable farming family, she was educated up to a degree level but lacked financial independence. With her husband, son, and daughter relying solely on seasonal agriculture, financial struggles were a constant challenge. Educating her children and managing household expenses often felt like an uphill battle. However, she refused to accept defeat. Her journey to success began when she joined a Self-Help Group (SHG).



The First Step Towards Change

Suneetha joined the Ayyappa Self Help Group on March 18, 2014. Despite her education, she had never experienced financial decision-making. However, seeing other women in her community take charge of their lives inspired her. The SHG gave her access to her first bank loan, which would become the stepping stone to financial independence.



From Struggles to Stability - The Growth of a Business

With the initial financial support, Suneetha decided to invest in dairy farming and agriculture. She began with a small-scale dairy business but soon realized that with more investment, she could scale up operations. Encouraged by the SHG, she took additional loans from various sources such as through bank linkage, Stree Nidhi, PMEGP.

With a total financial assistance of Rs. 10,50,000, she expanded her dairy business by purchasing four buffaloes and constructing a proper shed. Setting up a dairy collection point allowed her to reach a larger market, and with strategic promotion among local farmers, her business grew steadily.





Overcoming Challenges and Achieving Stability

Like any entrepreneur, Suneetha faced significant challenges. Initially, she struggled with market access and lacked knowledge on how to get the best price for her products. However, she tackled these issues by networking with local farmers and dairy processors.

The SHG and SERP played a crucial role in providing her with market linkages and training opportunities. Through these programs, she gained financial literacy and learned better business management skills.



A Remarkable Financial Transformation

Before joining the SHG, Suneetha's monthly income was less than Rs. 10,000. Today, her business generates a monthly revenue of Rs. 35,000, with a net income of Rs. 20,000 after expenses. This translates to an annual turnover of Rs. 4,20,000, with a net annual income of Rs. 2,40,000.

With her improved financial stability, she has been able to make significant changes:

- ❖ Purchased household essentials and improved her family's standard of living.
- ❖ Managed financial crises without external support.
- ❖ Increased her savings and invested in further business expansion.



Becoming a Role Model

Suneetha's transformation from a financially struggling homemaker to a successful entrepreneur has made her an inspiration to other women in her community. She actively participates in SHG meetings and encourages other women to take control of their finances. Her story proves that with the right support, financial independence is within reach for every woman.



Looking Ahead

Suneetha is not stopping here. Her future goal is to expand her dairy business further and create employment opportunities for other women in her village. She believes that challenges are inevitable, but with determination and support, success is always possible. Her message to other women is simple yet powerful: "Face challenges with courage, and success will follow."

Suneetha's story is a testament to the power of Self Help Groups and the impact they can have on women's lives.





SWETHASRI: FROM HOMEMAKER TO ENTREPRENEUR – HOW ONE WOMAN’S PICKLE BUSINESS TRANSFORMED HER LIFE

Akumalli Swethasri never imagined that one day she would own a thriving food business, generating employment for others and securing her family’s future. Born and raised in Gummalladibba village, Kovur Mandal, SPSR Nellore District, Swethasri was a homemaker managing her household with her husband's income. However, financial struggles loomed over them—her husband’s earnings were barely enough to cover basic expenses, and paying school fees for their children became a constant challenge. Without a permanent home, they moved frequently between rented houses, living in uncertainty.

Determined to change her family’s future, Swethasri sought an opportunity for financial independence. She found her answer in a Self-Help Group (SHG).



The Turning Point: A Small Step Towards Entrepreneurship

In 2007, Swethasri joined the Sri Ramalinga Chamundeswari SHG in Kovur. The group introduced her to financial support, training, and a network of women who encouraged her to explore business opportunities. Initially, she tried selling sarees, but due to a lack of marketing knowledge, the business did not succeed.

However, she did not give up. Recognizing her skills in cooking, she decided to start a home-based food business, focusing on making pickles and traditional food products. With guidance from SHG meetings and training programs, she refined her business idea and set the foundation for her venture.



Overcoming Challenges and Scaling Up

Like any entrepreneur, Swethasri faced multiple hurdles:

- ❖ Limited Marketing Knowledge – She struggled to reach a broader customer base.
- ❖ Product Visibility – Introducing new products to the market was challenging.
- ❖ Financial Constraints – Initial capital for raw materials and packaging was a concern.
- ❖ Licensing and Government Approvals – She had no knowledge of required permits.



To overcome these challenges, she actively participated in Kisan Melas organized by Krishi Vigyan Kendra, where she set up stalls to showcase her products. This helped her build connections and gain valuable business insights.

She also attended various SERP (Society for Elimination of Rural Poverty) meetings, where she learned about government schemes and financial assistance available for SHG women. With the support of her SHG, she secured loans to expand her business.



Building a Successful Business: Shivayya Home Foods

With financial assistance from her SHG, Swethasri established her brand, Shivayya Home Foods, specializing in:

- ❖ Vegetarian and Non-Vegetarian Pickles
- ❖ Fish Pickles
- ❖ Traditional Flour-Based Food Products

She strategically leveraged social media and SHG meetings to promote her products. Additionally, she distributed pamphlets in local markets to increase visibility.



Financial Growth and Business Expansion

- ❖ Secured Rs. 2,65,000 through bank linkage loans in four phases.
- ❖ Received Rs. 1,00,000 through VRF (Vulnerability Reduction Fund) in two phases.
- ❖ Total Investment: Rs. 3,65,000, leading to substantial business growth.

Today, Swethasri's business is thriving with a yearly income of Rs. 1,68,000, and she has provided employment to two other SHG women, empowering them to earn a stable income.



A Vision for the Future

Swethasri now plans to scale up her business by introducing millet-based preserved foods and expanding her production capacity. Her goal is to create more employment opportunities for SHG women and ensure that traditional food products reach a wider market.

Her journey—from financial struggles to becoming a successful entrepreneur—demonstrates the power of Self-Help Group (SHG), perseverance, and smart investments. She stands as an inspiration to many rural women, proving that with the right support, financial independence is within reach.



M. SUJATHA: FROM HOMEMAKER TO SUCCESSFUL ENTREPRENEUR

Born and raised in Saipeta village, Kondapuram Mandal, SPSR Nellore District, Sujatha came from a traditional farming family. Though she completed her intermediate education, her life revolved around household responsibilities and supporting her family's seasonal agricultural work. Financial struggles were a constant challenge, and without any alternative source of income, the family's situation remained uncertain.

However, Sujatha refused to accept financial hardship as her fate. She knew she needed a way to secure her family's future, and she found her opportunity.



Taking the First Step

In 2001, Sujatha joined the Chaitanya Self-Help Group (SHG). Initially, she had little knowledge about business, but her active participation in SHG meetings, training programs, and exposure visits helped her gain confidence. She realized that entrepreneurship was the key to financial independence.

Sujatha decided to start a small saree business from her home, but she lacked knowledge of the textile industry. She took part in various training sessions and visited textile hubs to learn about fabric sourcing, pricing, and customer preferences. With determination and the support of her SHG, she took her first step toward building a business.



Scaling Up - The Power of Financial Support

Seeing her commitment, the SHG encouraged her to apply for financial assistance. Though she was initially hesitant about taking loans, she understood that investment was necessary for growth. Over time, she secured multiple loans:

- ❖ Bank Linkage (5 phases): Rs. 4,10,000
- ❖ Mudra Loan: Rs. 2,00,000
- ❖ Stree Nidhi Loan: Rs. 1,50,000
- ❖ Village Organization Loan: Rs. 1,00,000
- ❖ SHG Loan: Rs. 50,000



With a total financial support of Rs. 9,10,000, Sujatha expanded her business significantly. She started importing high-quality saris from Surat, Kolkata, Mumbai, and Kanchipuram and established her brand, “CS Sarees”, in Kavali town. Her unique collection attracted a loyal customer base, leading to consistent business growth.

Turning Challenges into Opportunities

Like any entrepreneur, Sujatha faced challenges. Initially, she struggled with sourcing fabrics, managing finances, and building a customer base. However, her persistence paid off. She leveraged her network within the SHG and the local community to promote her business. By maintaining strong relationships with suppliers and understanding customer preferences, she ensured the steady growth of CS Sarees.

Success and Financial Stability

Today, Sujatha is a successful businesswoman, providing for her family and inspiring other women in her village. Her sari business is thriving with an annual income of Rs. 2,40,000 , and she has transformed her financial situation. Customers trust her brand for high-quality, stylish saris, and her business continues to grow.

For her future plans, Sujatha aims to expand her business through online platforms to reach a broader audience and enhance her market presence. She is also committed to supporting and mentoring other SHG women who aspire to start their own businesses, sharing her experiences and providing guidance to help them achieve financial independence.

A Role Model for Women Entrepreneurs

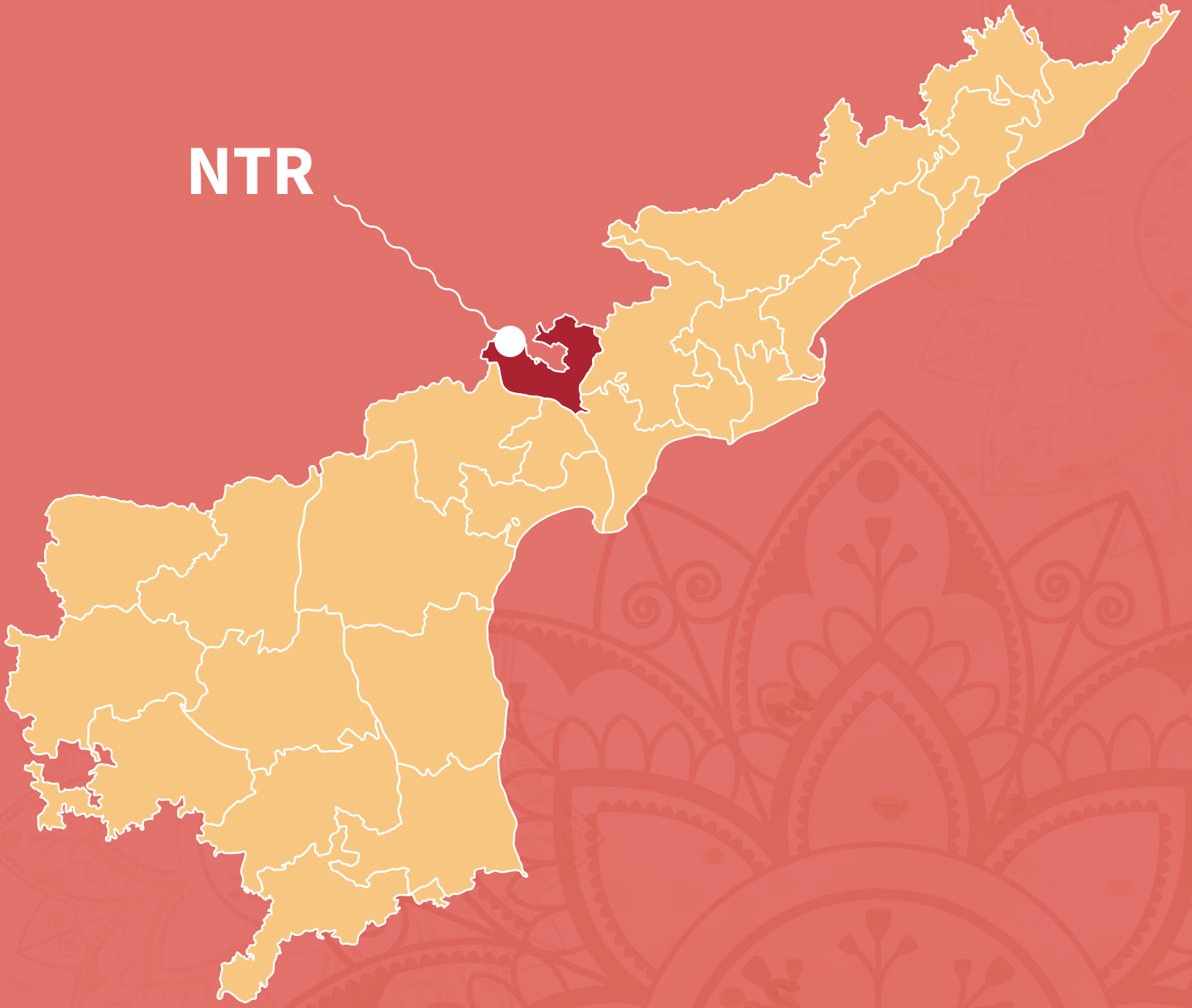
Sujatha’s journey from a homemaker to a businesswoman is a testament to the power of Self-Help Group (SHG), financial inclusion, and determination. She has not only improved her family's economic status but has also become a role model for other SHG women. Her story is an inspiration, proving that with the right support and mindset, financial independence is achievable for every woman.

Her journey serves as a beacon of hope, showing that no woman should feel helpless due to financial struggles.





NTR





ANITHA: FROM SELLING SWEETS ON A BICYCLE TO RUNNING A BAKERY EMPIRE

Chilla Anitha always knew how to make magic in the kitchen. Her sweets were famous in her neighborhood—fluffy cakes, crispy biscuits, rich laddus. But fame didn't pay the bills.

For years, she and her husband scraped by, running a tiny, home-based bakery. She baked, and he cycled from village to village selling whatever they could make. On a good month, they earned Rs. 10,000—barely enough to feed their growing family.

She dreamed of something bigger. But how do you build a business with no money?



The Turning Point: PMFME Scheme

Anitha joined the Amrutha SHG in 2000, actively participating in all government schemes and programs. Anitha's life took a significant turn when she learned about the PMFME (Prime Minister Formalization of Micro Food Processing Enterprises) scheme. She invested Rs.30,000 of her savings and secured a Rs.5,00,000 loan. This financial boost allowed her to purchase raw materials and machinery, dramatically increasing her production capacity.



Scaling Up the Bakery Business

With the new machinery, Anitha was able to produce more bakery items in less time. Her business expanded, and she began supplying orders to nearby villages for events and programs. The increased production and sales tripled her family's monthly income to Rs. 30,000, bringing newfound financial stability and joy to her household.





Impact and Growth

Before the PMFME scheme, Anitha's bakery had limited reach and lower sales. **The support from the loan not only enhanced her business capacity but also helped her generate an annual income of Rs.3,60,000.**

The financial stability allowed Anitha to create employment for two other members of her community, providing them with a sustainable livelihood.



A Role Model for Others

Anitha's story is a shining example of how government initiatives, when combined with personal dedication, can lead to remarkable success. She remains grateful to the staff and the SHG for their support and continues to inspire others in her community to pursue their entrepreneurial dreams.

Anitha's journey from a small-scale home-based business to a thriving enterprise showcases the transformative power of the PMFME scheme. Her success not only uplifted her own family but also created economic opportunities for others in her village. Anitha's story is a powerful reminder that with the right support and a determined spirit, anything is possible.



PAVANI: FROM BARE LAND TO ORGANIC GOLD – HOW ONE WOMAN TRANSFORMED HER FAMILY’S FUTURE

Pallabothula Pavani never thought she would become a farmer.

Born into a modest household, she completed her degree, got married, and stepped into a joint family of nine in A Konduru, NTR District, Andhra Pradesh. Life was already expensive, but when her husband’s small mobile repair shop struggled to bring in enough income, money became even tighter.

She had no job prospects nearby. Commuting to work was impossible. And the thought of running a business? That seemed out of reach.

Until one day, she realized the answer was right outside her doorstep.



A Leap of Faith into Farming

Life took a positive turn when Pavani joined the Srivalli Mahila Sangham Self-Help Group (SHG) in 2020. With guidance from the SERP, she began saving Rs. 200 per month and actively participated in group meetings. Initially hesitant, she soon discovered the benefits of the SHG system—not just as a source of financial aid but also as a platform for learning and growth.

Pavani’s journey was not without setbacks. A kidney-related health issue in her family led to the closure of her husband’s shop, putting even more pressure on their finances. Determined to find a way forward, she took loans through the SHG to cover medical expenses and invested in small-scale natural farming on their modest land. She learned to make organic fertilizers and adopted sustainable agricultural practices.

She leased 9 acres of land, and with SHG support, took a loan of Rs. 70,000 and an additional Rs. 50,000 from Stree Nidhi to buy more cows. Pavani became a strong advocate for natural farming, educating fellow farmers on the benefits of organic fertilizers and sustainable practices.



Financial Turnaround Through Natural Farming

Switching to natural farming brought remarkable financial benefits. While chemical farming incurred costs of Rs. 35,000–Rs. 50,000 per acre with a profit of just Rs. 10,000, natural farming reduced costs to Rs. 20,000–Rs. 35,000 and boosted profits to Rs. 50,000 per acre. Pavani's innovative use of solar energy and natural methods not only increased their income but also ensured chemical-free produce for consumers.

Creating Impact and Employment

With perseverance, Pavani expanded their operations to 18 acres of leased land, producing organic food and generating employment for rural laborers. **Given a profit of Rs. 50,000 per acre, their total income from 18 acres now amounts to Rs. 9,00,000 annually.** Her contributions to the community and her success as a natural farmer have made her a role model in the village. She attributes much of her success to the continuous support from the Velugu organization and the SHG network.

A Role Model for Rural Women

Pavani's journey is one of determination and perseverance. Through the SHG and government support, she transformed her financial struggles into a thriving livelihood. Today, she actively mentors other women, sharing her knowledge of organic farming and encouraging them to explore sustainable agricultural practices.

Her success story highlights the power of Self Help Groups and community support in empowering women. From facing financial hardships to becoming a leader in her field, Pavani has paved the way for many others to follow.





FROM FINANCIAL STRUGGLES TO SUCCESS: HOW SAMPOORNA BUILT A THRIVING BUSINESS

In the village of Kanchikacherla, nestled in NTR District, Manabolu Sampoorna was a woman with a dream—to build a stable income and support her family. Married to Satyanarayana, she faced financial struggles like many others in her community. With a monthly income of just Rs. 10,000, making ends meet was a daily challenge. But Sampoorna was determined to change her family's future.



A Life-Changing Opportunity

Her turning point came when she learned about the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) (Seed Capital) Scheme. Through her Self-Help Group (SHG), Venkataramana SHG, she, along with M. Mahalakshmi, SK. Karimjan, and K. Vijayalakshmi, secured a Rs. 1,60,000 loan, with each member receiving Rs. 40,000. With this funding, they established the Venkataramana Nutrition Food Shop, an initiative that would not only transform their lives but also uplift their community.



Growth and Expansion

Before launching the business, Sampoorna's family struggled with limited financial resources. However, the nutrition food shop quickly became a success, increasing her monthly income from Rs. 10,000 to Rs. 15,000. This additional income provided much-needed financial relief and stability.

Their investment in the business was well-planned, ensuring both sustainability and growth. With a daily production cost of Rs. 2,000, they generated a daily revenue of Rs. 2,500. Initially producing 10 kg, they successfully increased their capacity to 15–20 kg. **This expansion led to a rise in monthly sales from Rs. 60,000 to Rs. 90,000, ultimately contributing to an annual income growth of Rs. 1,50,000.**





Expanding Reach and Looking Ahead

Beyond benefiting her own family, Sampoorna's venture provided employment to three local women, each earning Rs. 250 per day. This initiative not only supported her financially but also empowered other women by giving them stable job opportunities.

The Venkataramana Nutrition Food Shop has now become a well-known business, expanding its reach from the village to other parts of the state. What started as a small initiative with financial aid has now become a sustainable source of income for multiple families.

Sampoorna's story is a powerful example of how access to financial resources, determination, and community support can change lives. Through the PMFME scheme, she transformed from a woman struggling with financial uncertainty to a successful entrepreneur.





KANAKAPARAMWESWARI: FROM DAILY LABOR TO ENTREPRENEUR – A WOMAN’S JOURNEY TO FINANCIAL INDEPENDENCE

Challa Kanakaparamweswari never imagined she would one day run her own business, provide for her family and secure a stable income. Living in Peddavaram village, Tiruvuru Mandal, NTR District, she studied up to the 8th class and was married into a joint family. As the second daughter-in-law in a household of nine members, financial struggles were a daily reality.

With a small house and high expenses, her family barely managed to make ends meet. With limited education, she relied on agricultural labor for income. However, she always desired to learn a skill that would help her earn a steady income. But societal expectations and financial hardships forced her into a cycle of daily labor with no escape.



The Turning Point: A Step Towards Change

Kanakaparamweswari’s life changed when Velugu (SERP) staff conducted meetings in her village to encourage women to form Self-Help Groups (SHGs). She saw an opportunity and decided to join the Shivaganga Self-Help Group on February 26, 2004. Initially, she started saving Rs. 30 per month, which gradually increased to Rs. 200 as she became more financially stable.

Joining the SHG wasn’t just about savings—it was the beginning of financial literacy, empowerment, and exposure to government schemes that could transform her life.



From Survival to Stability – The First Business Steps

After becoming an active member of the SHG, Kanakaparamweswari took responsibility for maintaining the group’s financial records. With access to internal loans, she took her first step towards financial independence. She used the loan to support her children’s education and family expenses.

Eager to explore new opportunities, she learned tailoring and began stitching mosquito nets. This small step marked her transition from a laborer to a businesswoman, earning additional income while managing household responsibilities.





Scaling Up – The Power of Investment

Encouraged by her SHG, Kanakaparamweswari took a bank linkage loan of Rs. 91,000 and an additional Rs. 50,000 from Stree Nidhi. Instead of just relying on tailoring, she expanded her business portfolio:

- ❖ Purchased a flour mill to generate a steady income
- ❖ Set up a small grocery store to supplement her earnings
- ❖ Continued tailoring work, increasing her orders and customer base

These strategic investments turned her financial situation around, allowing her to provide a better future for her family. Her earnings grew to more than Rs. 1,40,000 per annum, and for the first time, she could envision a life without financial insecurity.

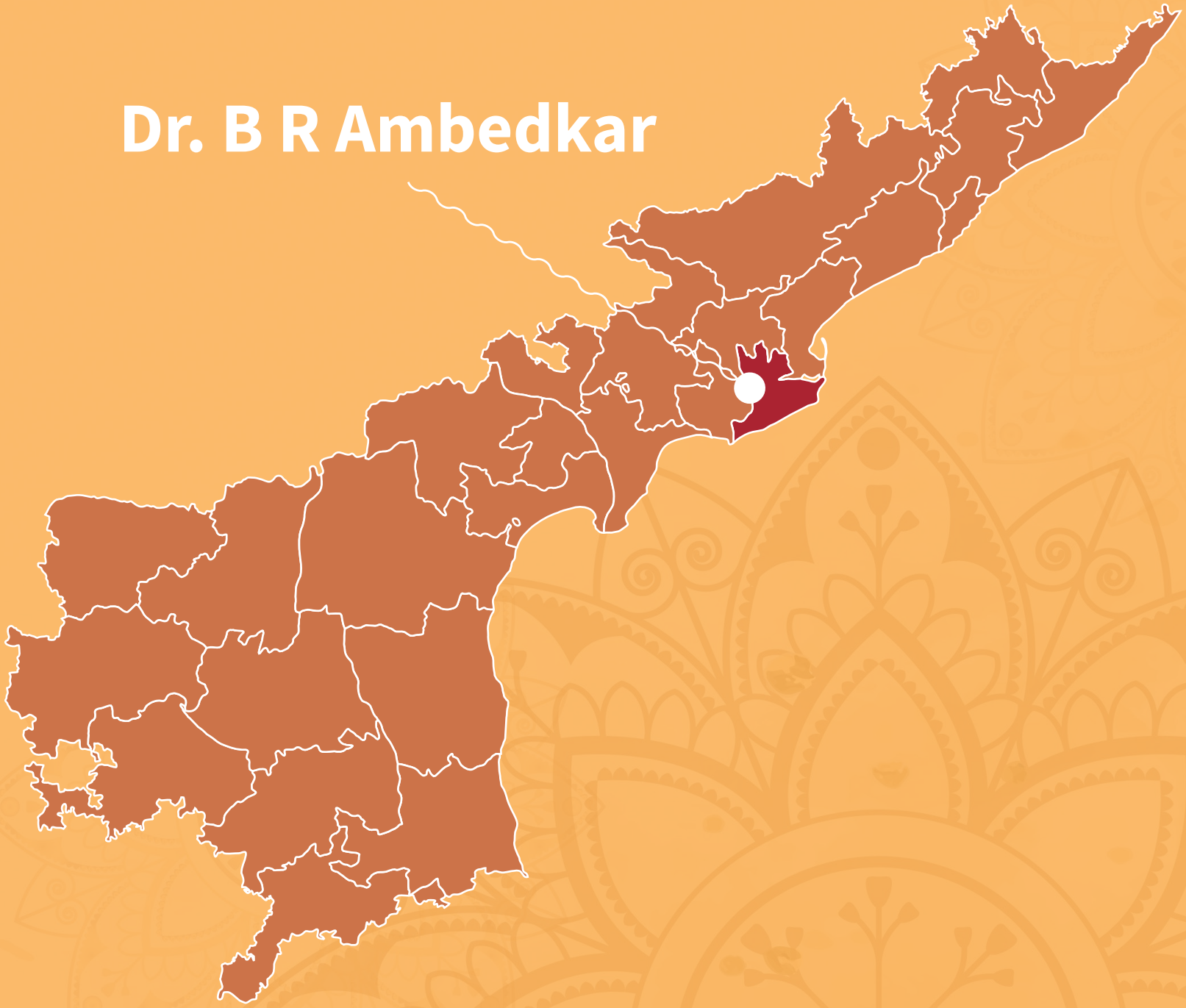


A Role Model for Women Entrepreneurs

Today, Kanakaparamweswari has gained financial independence and social respect through her entrepreneurial journey. Her association with the SHG not only improved her family's financial stability but also inspired other women in her village to take control of their futures. She actively participates in SHG activities, mentoring new members and sharing her experience on how financial literacy and group support can change lives.



Dr. B R Ambedkar





CHAPPIDI LAKSHMI DURGA: CRAFTING SUCCESS WITH NATURE ICE CREAM

Chappidi Lakshmi Durga never imagined that she would one day own a thriving ice cream business, providing high-quality products and supporting her community. Born and raised in Gollavilli, Uppalaguptam Mandal, Dr. B R Ambedkar Konaseema District, Andhra Pradesh, Lakshmi Durga managed her household responsibilities for most of her life. However, her entrepreneurial spirit was ignited when she realized the potential of starting her own business.



The Turning Point

In March 2021, at the age of 47, Lakshmi Durga decided to take a leap of faith and start Nature Ice Cream. With no prior business experience, the journey was daunting. However, she saw the demand for high-quality, locally made ice cream and believed that she could turn this opportunity into a sustainable business.

Her journey began with the support of the Self-Help Groups (SHGs) she was part of. Through SHG Bank Linkage, she secured initial funding, but it was the PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme that gave her the boost she needed.



Taking the Risk – Credit Linked Subsidy

Lakshmi Durga applied for the Credit Linked Subsidy under the PMFME Scheme with the guidance of SERP. With the approved loan of Rs. 10,00,000, she invested in essential machinery such as:

- ❖ Mixing and Blending Equipment
- ❖ Walk-in Freezers
- ❖ Scooping Tools
- ❖ Dipping Cabinets

This investment increased her production capacity from 60 kg/day to 450 kg/day, significantly enhancing her business operations.





Building the Business – Quality and Innovation

Nature Ice Cream became known for its rich, creamy texture made from high-quality milk, natural ingredients, and unique flavors. The brand's commitment to quality control and hygiene practices helped it gain a loyal customer base.



Scaling New Heights – Financial Growth

With the increase in production capacity and product quality, Nature Ice Cream expanded its market reach through local stores and e-commerce platforms like MyStore and ONDC.

The business's financial turnover for 2024-25 reached Rs. 34,00,000, a remarkable achievement in just three years.



Vision for the Future

Lakshmi Durga's enterprise has not only transformed her own life but also provided livelihoods to several women in her community. The business now employs three women, offering them financial independence and a better quality of life.

Lakshmi Durga dreams of establishing a large-scale ice cream processing unit that will provide more employment opportunities to women in her village. She plans to introduce innovative frozen desserts and expand her brand's reach across Andhra Pradesh.

Lakshmi Durga credits her success to the unwavering support of SERP, SHGs, and the PMFME Scheme. These initiatives not only provided financial assistance but also instilled confidence in her to pursue her dreams. Her story stands as a testament to the power of women's entrepreneurship and the impact of government schemes in empowering rural communities.





UMA MAHESHWARI: WEAVING A NEW FUTURE WITH JUTE BAGS

A resident of Kesanapalli village in Malkipuram Mandal, Dr. B.R. Ambedkar Konaseema District, Uma's journey from financial distress to self-reliance is nothing short of inspiring.

Life was extremely difficult for Uma before she joined a Self-Help Groups (SHGs). Her husband had abandoned her 15 years ago, leaving her solely responsible for raising her two children. Without a steady income, she struggled to meet daily expenses, let alone provide education for her children. She had no choice but to take high-interest loans, which only pushed her deeper into financial troubles. Desperation grew as she searched for odd jobs but found little success.

She knew she had to find a way out—but where would she start?



A Risk That Changed Everything

In 2017, Uma heard about the Raja Rajeswari SHG from women in her village. They spoke about financial security and loan support, which gave her hope. Without hesitation, she joined the group and began saving Rs. 100 per month. Soon, she secured a loan of Rs. 10,000, which she used to start a small business selling flour in plastic bags. However, she was unhappy with plastic packaging, as it was harmful to the environment. She wanted to do something different—something sustainable. That's when she decided to venture into jute bag manufacturing.



Scaling Up – Smart Investments and Growth

With determination, Uma applied for financial support and secured loans totaling Rs. 1,30,000 from the SHG, banks, and personal sources. This capital allowed her to purchase a machine and start her jute bag manufacturing unit. Initially, she worked alone, producing and selling bags in her spare time. But as demand grew, she set up stalls and started selling at local markets. Encouraged by the response, she expanded her business and hired two workers.



Her income grew steadily, allowing her to provide for her children's education. Today, her elder daughter is pursuing an MBA, and her younger daughter is in the 10th grade. **From struggling to make ends meet, she transformed into a successful entrepreneur, earning between Rs. 50,000 to Rs. 80,000 per month which amounts to an annual income of Rs. 6,00,000 to Rs. 9,60,000.**

Turning Obstacles into Opportunities

Recognizing the need to expand, Uma underwent a three-month training program in Guntur and received support from DRDA and NABARD. She trained 90 women across three villages, empowering them with the skills to start their own businesses. Additionally, she leveraged the ONDC online platform to sell her jute bags, further boosting her sales and reach.

Investing in the Future

With the financial stability gained through her business, Uma is now focusing on expansion. Her vision is to create employment for 50 to 100 women in her village, providing them with sustainable livelihoods. She actively mentors other SHG members, guiding them on financial management and business development.

Uma Maheshwari's story is not just about financial success—it is about leadership, empowerment, and resilience. Her impact extends beyond her family, as she encourages other women to break societal barriers and achieve self-sufficiency.

A Vision for Growth

Uma aims to establish a large-scale jute bag manufacturing unit, creating more employment opportunities for women. She firmly believes that no woman should feel helpless due to financial struggles. With the support of government initiatives like SERP and SHGs, she has built a business that not only secures her family's future but also inspires countless others to dream big.





ANJANI KUMARI: FROM DEBT TO EMPOWERMENT – HOW ONE WOMAN BUILT A THRIVING COIR BUSINESS

Mutha Bathula Om Anjani Kumari never imagined that she would one day be the owner of a successful coir manufacturing business, creating employment and financial stability for her family. Born and raised in Peruru village, Amalapuram Mandal, Dr. B.R. Ambedkar Konaseema District, Anjani's life before joining a Self-Help Groups (SHGs) was filled with financial struggles.

Her husband worked as a daily wage laborer, and his earnings were barely enough to sustain their family. She, too, searched for jobs, attending multiple interviews, but opportunities never materialized. With mounting debts and no stable source of income, survival became an everyday battle.

But Anjani refused to accept defeat. She needed a way out—and she found it in an SHG.



The Leap of Faith That Changed Her Life

In 2008, after hearing from other women in her village about the benefits of joining a Self-Help Group, Anjani became a member of the Anjani SHG. She started by saving Rs. 100 per month and soon availed her first Rs. 5,000 loan from the group.

Realizing the potential of financial support, she continued accessing loans. In total, she secured Rs. 2,65,000 in loans, which she used to purchase a coir manufacturing machine and start her own business.



Scaling Up – From Small Steps to a Thriving Business

With limited resources, Anjani initially worked in her free time, producing small batches of coir and selling them. As demand grew, she set up a stall to sell her products, reinvesting her earnings to expand production.

With steady growth, she eventually hired two additional workers and brought her husband into the business.

This shift marked a turning point, as they started earning a monthly income of Rs. 18,000 - Rs. 25,000, with a business turnover of Rs. 65,000 - Rs. 87,000 per month. Her annual income became Rs. 3,00,000.

Financial Independence and Social Empowerment

Before joining the SHG, financial decisions were entirely in her husband's hands. Today, she and her husband share decision-making, leading to a more stable and prosperous life.

Anjani's success has inspired many SHG women to follow in her footsteps and start their own businesses. She actively educates fellow members on budgeting, financial planning, and income diversification, helping them achieve financial stability.

With plans to expand her coir business, she envisions creating employment opportunities for at least seven women in the near future. Beyond business, she is deeply involved in community development, contributing to healthcare, education, and environmental initiatives in her village.

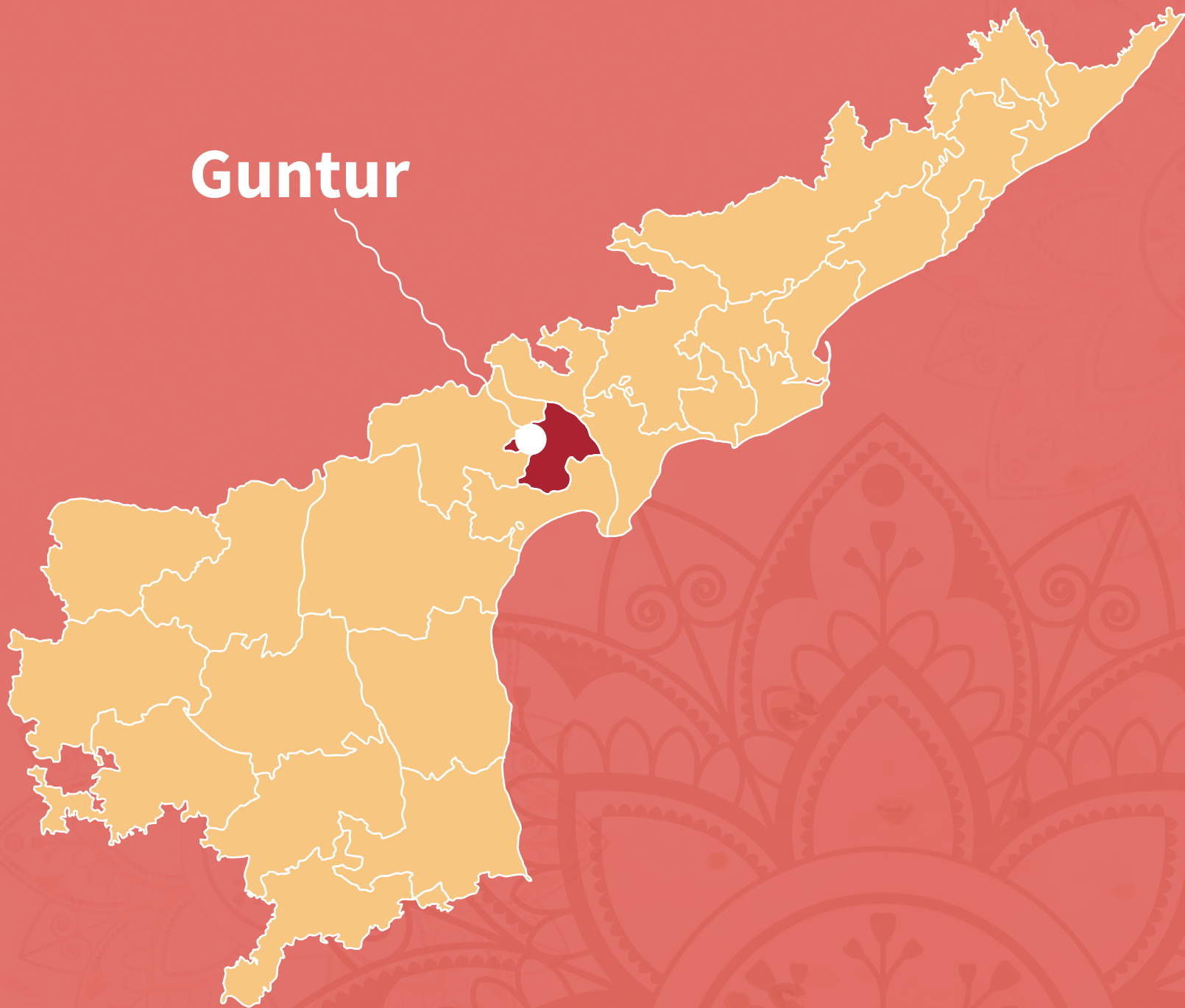
A Vision for Growth

Anjani's journey is a testament to the power of determination, financial support, and self-reliance. Her goal is to expand her business further, creating more job opportunities for women in her community. She credits much of her success to SERP and SHG initiatives, which provided her with the necessary financial and training resources.





Guntur





DASARI SAI LAKSHMI: FROM SELLING DOOR-TO-DOOR TO OWNING A THRIVING BUSINESS

Dasari Sai Lakshmi never imagined that she would one day be a successful entrepreneur, running multiple businesses and generating employment for others. Born and raised in Katevaram village, Tenali Mandal, she started her journey with nothing but determination and the support of a Self-Help Group (SHG). Today, she owns a garment store, a fashion boutique, a mineral water supply business, a photocopy center, and a footwear shop—all under one roof. But the road to success wasn't easy.



A Small Step with a Big Dream

In 2000, Sai Lakshmi, along with ten other women from her village, formed the Sri Shiva Krishna Sai Self-Help Group. With no house of her own and no source of income, she was struggling to make ends meet. The SHG gave her the opportunity to access financial support, and she received her first revolving fund of Rs. 10,000. Soon after, the group secured a Rs. 50,000 bank linkage loan, from which she received Rs. 6,000. With this amount, she started selling sarees and blouse pieces by going door-to-door in her village.

The earnings were modest—only Rs. 2,000 per month—but they gave her hope. She knew she had to scale up.



Scaling Up – The Power of Smart Investments

Seeing her dedication, the SHG encouraged her to apply for additional financial support. In 2002, her group secured another Rs. 1,00,000 loan, and Sai Lakshmi took Rs. 10,000 from it to rent a small shop. This was a turning point—her business had a permanent space, and sales started improving.

Over the years, she strategically reinvested her earnings and took additional SHG loans:

- ❖ 2006: Rs. 50,000
- ❖ 2015: Rs. 1,50,000
- ❖ 2020: Rs. 2,00,000
- ❖ Stree Nidhi Loan: Rs. 10,000



With each financial boost, she expanded her business. She moved into a larger rented shop and diversified her business portfolio. Along with clothing, she started selling fashion accessories, mineral water, photocopy services, and footwear—all in a single commercial space. **Today, her monthly earnings exceed Rs. 40,000, and she has created employment for another person. Annually, her earning is now over Rs.4,80,000.**

Investing in the Future

In 2024, she took another leap by securing a Rs. 5,00,000 loan through the Swayam Siddha Scheme to start a ready-made clothing business. This new addition has further strengthened her income sources.

With the income from her ventures, Sai Lakshmi achieved milestones she never thought possible:

- ❖ Educated her two children—her daughter works at Infosys and her son is a software engineer at Wipro.
- ❖ Purchased a 100-square-yard plot(gajam) and built her own house.
- ❖ Bought half an acre of farmland.

A Vision for Growth

Sai Lakshmi's journey is a testament to the power of perseverance and community support. Through SHG loans and strategic investments, she transformed her life from financial struggle to stability and success. Today, she aspires to expand her businesses further and create more employment opportunities in her village.

She extends her heartfelt gratitude to the Honorable Chief Minister, Mr. Nara Chandrababu Naidu, whose initiatives empowered women like her to achieve financial independence.





VIJAYA LAKSHMI: FROM FAILING CROPS TO FARMING PROFIT – HOW ONE WOMAN DITCHED CHEMICALS AND BUILT A THRIVING NATURAL FARM

For years, T Vijaya Lakshmi watched her farm struggle.

No matter how hard she worked, no matter how much fertilizer she used, the soil became weaker, pests kept coming back, and her profits kept shrinking. Like many farmers in Kattevaram village, Guntur, she was stuck in a cycle of high investment, low returns, and mounting debt.

Until she took a radical step—she gave up chemical farming.



A Bold Shift Towards Natural Farming

Her turning point came when she learned about natural farming from the APCNF (Andhra Pradesh Community Managed Natural Farming) staff. Intrigued by the idea of farming without chemical inputs, she took the leap and converted her three-acre land into a natural farm. The transition wasn't easy—controlling weeds without chemicals and finding the right market for her produce were major challenges. But she was determined.



Building a Sustainable Farm

Vijaya Lakshmi adopted various natural farming techniques, including:

- ❖ Pre-monsoon dry sowing of 30 crop varieties to enrich soil fertility.
- ❖ Ghana Jeevamrutam (400 kg) as a soil application to boost microbial activity.
- ❖ Beejamrutam for seed treatment, ensuring strong and healthy plants.
- ❖ Drava Jeevamrutam (applied thrice per season) for natural crop nutrition.
- ❖ Natural pest control solutions like Neemastram, Bramhastram, Egg Amino Acid, and Fish Amino Acid.
- ❖ Non-chemical pest management using sticky plates, pheromone traps, and bird perches.

Her farm, enriched by these practices, flourished. The soil became healthier, beneficial insects increased, and pest attacks reduced significantly.



Higher Yields, Lower Costs, Bigger Profits

The impact of natural farming was clear when she compared it with her previous chemical farming methods:

- ❖ **Cost of cultivation per acre: Reduced from Rs. 35,000 (chemical farming) to Rs. 25,000 (natural farming).**
- ❖ **Paddy yield per acre: Increased from 2,400 kg to 2,550 kg.**
- ❖ **Net returns per acre: Soared from just Rs. 10,600 to Rs. 1,00,000.**
- ❖ **Benefit-Cost Ratio: Improved from 0.3 in conventional farming to 4.0 in natural farming.**

With these impressive results, she became a role model for other farmers.

Inspiring Others to Follow

Seeing her success, 11 farmers in her village have already adopted natural farming, encouraged by the visible benefits. She also manages her own marketing, ensuring better prices and independence in selling her produce.

A Future Rooted in Sustainability

T Vijaya Lakshmi's journey is a testament to the power of sustainable farming. She has not only secured a profitable future for herself but has also contributed to soil health and environmental conservation. Her dream is to see more farmers embrace natural farming, ensuring a healthier and more prosperous agricultural future.

Her story proves that with knowledge, perseverance, and the right farming practices, farmers can break free from financial struggles and create a thriving future—naturally.



SABIRA: THE INSPIRING JOURNEY OF A WOMAN WHO TURNED GRIEF INTO GROWTH

In the quiet village of Perecherla, nestled in Medikonduru Mandal, Guntur District, a woman named Sheikh Sabira has rewritten her destiny against all odds. Born into a humble family, Sabira's childhood was defined by hardship. Her parents, who ran a small tiffin cart business, believed that education was unnecessary for girls. As a result, her schooling ended at 5th grade, and she was trained, instead, in household chores.

At just 16 years old, Sabira's life took a drastic turn when she was married off to a widower with three children. By the time she turned 17, she gave birth to her son, after which she underwent family planning surgery. Her husband worked as a car driver, earning just enough to sustain their growing family. Sabira, devoted to her four children, managed the home while her husband provided.



A Storm of Uncertainty

In 2010, the world she knew began to crumble. Her husband's health deteriorated, and after several medical tests, the devastating diagnosis arrived—bone cancer in the spine. The weight of this reality was unbearable. The medical expenses piled up rapidly, forcing Sabira to sell everything they owned—gold, a car, and all their assets, amounting to Rs. 40 lakhs. Despite the sacrifices, her husband's condition worsened. The financial strain was suffocating, and to make ends meet, she had to withdraw her two sons from school and send them to work at a shop.

Unable to cope, Sabira fell into deep depression and at one point, even slipped into a coma. But amidst the darkness, she found a spark of resilience. "If I collapse, who will take care of my children?" she thought. With renewed determination, she decided to step into a world she had never known—earning a livelihood herself.





Taking the First Step

Sabira knew only one skill—cooking. Clinging to this ability, she set up a small Biryani stall in 2017, renting a tiny space near her home. It was her first step towards independence. For three years, she worked tirelessly, serving customers while tending to her sick husband and children.

During this time, her house owner suggested that she join a women's self-help group for support. Initially hesitant, she ignored the advice—until her husband, despite his deteriorating condition, urged her to join. In 2019, she became a member of Bharati Mahila Group, a decision that would change her life forever.



Loss, Grief, and a New Beginning

The greatest blow came in August 2020, when her husband passed away. Just days later, she received Rs. 5,000 from her SHG group loan, which she used for his funeral expenses. Heartbroken but determined, she vowed to stand on her own feet for the sake of her children.

In 2023, Sabira took a Rs. 70,000 loan, which she invested into expanding her business. She diversified into selling homemade pickles—both vegetarian and non-vegetarian. As word spread, her pickles gained popularity, bringing in steady income.

Recognizing her potential, the Grama Samakhya introduced her to Open Network for Digital Commerce (ONDC). With their support, Sabira launched her business online, opening doors to a wider market.



From Despair to Success

Today, Sabira earns between Rs. 1,000 to Rs. 1,500 per day, accumulating an annual income of approximately Rs. 1.5 lakhs. No longer dependent on anyone, she provides for her children with dignity and pride.

Looking back, she realizes that her journey was never about survival—it was about transformation. She went from being a helpless widow to a thriving entrepreneur, proving that with determination, resilience, and the right support system, no obstacle is too great.

Sabira's story is not just hers—it is the story of countless women who rise from adversity, turning pain into power and struggle into success.



MENDEM MARY: FROM STRUGGLE TO STABILITY – HOW ONE WOMAN TRANSFORMED HER LIFE THROUGH FARMING

Mendem Mary's life was never easy. Born into a family of agricultural laborers, she knew only one thing—hard work that barely paid enough to survive.

She had no formal education beyond the third grade. By the time she was 19, she was married, working as a daily wage laborer alongside her husband in the fields of Borupalem, Guntur District.

With six children to feed, life became a constant struggle of debt, uncertainty, and exhausting labor under the scorching sun.

She believed poverty was her fate—until she decided to fight back.



The First Step: Joining an SHG and Breaking the Cycle

In 2010, Mendem Mary took a leap of faith and joined the Sri Sri Lakshmi Mahila Self-Help Group.

At first, she could only save Rs. 100 per month, a small amount but a huge shift in mindset—she was no longer just surviving; she was building toward something bigger.

Through the SHG, she learned about financial planning, group lending, and investment opportunities.

For the first time in her life, she had access to credit.



The Turning Point: Investing in Herself

With the help of SHG loans, Mendem Mary:

- ❖ Secured Rs. 10,000 in her first loan and leased one acre of farm land to cultivate paddy.
- ❖ Took a second loan of Rs. 20,000 to expand into cotton and paddy farming.
- ❖ Invested Rs. 25,000 in improving soil quality and buying better seeds.
- ❖ Received Rs. 50,000 through Stree nidhi Loan to buy modern farming equipment.
- ❖ Secured Rs. 2,80,000 in bank loans and bought her own tractor.





From a Laborer to a Leader

Mendem Mary was no longer at the mercy of unpredictable daily wages.

With her smart investments, she:

- ❖ Expanded her farm operations to multiple acres.
- ❖ Diversified her crops, increasing profits every season.
- ❖ Purchased a tractor, reducing dependency on expensive labor costs.

What started as a Rs. 100 monthly saving had grown into a sustainable agricultural business.



From Survival to Success

Her income skyrocketed to more than Rs. 2,50,000 and for the first time:

- ❖ **She could afford her children's education without worry.**
- ❖ **Her family lived in a house she built, not in a rented one.**
- ❖ **She was financially independent, with full control over her future.**

She went from barely scraping by to doubling her profits with high-yield farming techniques and better market access.



What's Next? Expanding and Empowering Others

Mendem Mary isn't stopping here.

Her future plans include:

- ❖ Leasing more land and further scaling her farming business.
- ❖ Investing in irrigation technology to increase productivity.
- ❖ Mentoring other SHG women, teaching them how to break free from poverty just like she did.



A Story of Transformation

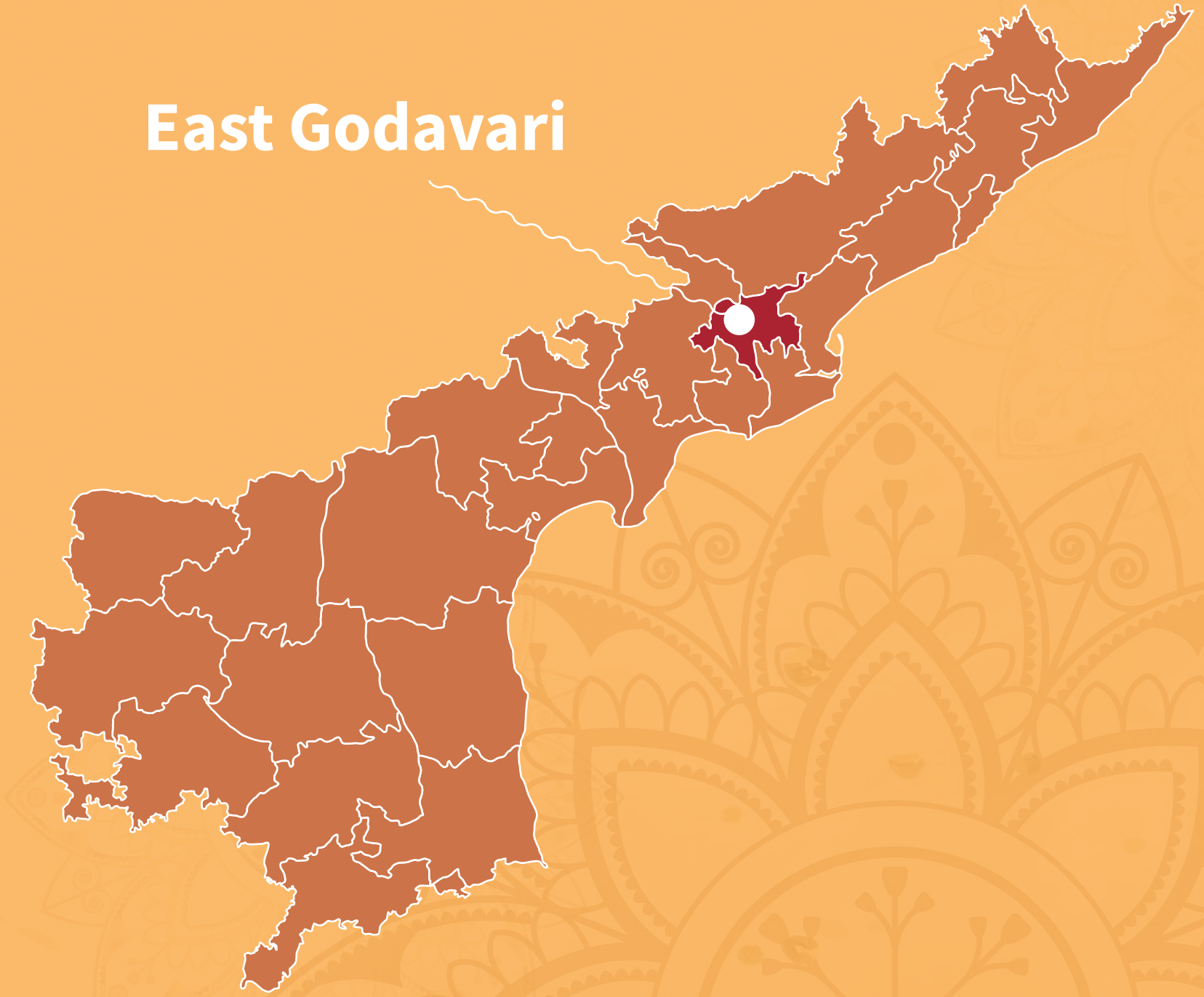
She was once a barefoot farm laborer with no land, no savings, and no hope.

Today, she is a landowner, an entrepreneur, and a mentor to other women in her village.

Mendem Mary's story proves that poverty is not a life sentence—with the right support, financial assistance, and unwavering determination, any woman can rewrite her future.



East Godavari





LAVETI LAKSHMI: FROM EMPTY POCKETS TO SWEET SUCCESS – HOW ONE WOMAN BUILT A HONEY BUSINESS

For years, Laveti Lakshmi's life was a daily struggle.

Her husband worked as a farm laborer, earning just enough to survive. She had no source of income, no savings, and no idea how she would ever break free from a life of constant financial stress.

With only a 5th-grade education, she felt like she had no options.

From Kanavaram village, Rajanagaram Mandal, East Godavari District, she had limited education, having studied only up to the 5th grade.

Trapped in financial struggles, Lakshmi felt helpless, with no access to credit or the freedom to make independent financial decisions.



The First Step Towards Change

Determined to change her circumstances, Lakshmi decided to join the Sri Venkateswara Self-Help Group on March 13, 2013, after learning about the financial support and training provided by SERP-Velugu. She, along with nine other women, formed the SHG and started saving regularly. Through her group's first bank linkage, they secured a loan of Rs. 50,000, from which Lakshmi took Rs. 5,000 to start a honey business. Though small, this investment was her first step towards financial independence. Initially, she made a modest profit of Rs. 1,000 per month, but it was a sign that things were changing.



Scaling Up – Investing in Growth

As her honey business gained traction, word spread, and more customers started approaching her. Encouraged by her initial success, she sought additional financial support. Through the SHG's bank linkage, she secured a loan of Rs. 1,00,000 and reinvested her earnings into expanding her business. Through the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme, she availed a loan of Rs. 5,00,000, which allowed her to significantly scale up production. This expansion not only increased her income but also created employment opportunities for others in her community.

Overcoming Challenges with Determination

Lakshmi faced numerous challenges along the way. Initially, her family was reluctant to support her participation in SHG meetings and business activities. They doubted her ability to succeed and even mocked her efforts. However, she remained steadfast, proving them wrong through her hard work and perseverance. She learned to communicate confidently, acquire business knowledge, and share her experiences with others, which further strengthened her position within the community.

Becoming a Lakhpati Didi and a Role Model

Through years of dedication and strategic investments, Lakshmi transformed her small honey business into a thriving enterprise. **Today, she earns a net monthly income of Rs. 60,000 which amounts to Rs. 7,20,000 of annual income, achieving the prestigious title of Lakhpati Didi (a woman earning over Rs. 1 lakh annually).** Her success has not only improved her family's financial situation but has also inspired many other women in her village to pursue economic independence.

A Vision for the Future

Lakshmi now dreams of building her own house and further expanding her business. She continues to mentor and support other women, proving that financial empowerment is possible with determination and the right support system. Her journey serves as a testament to the power of SHGs and government initiatives like Velugu (SERP), which provided her with the necessary financial and training resources to break the cycle of poverty and create a sustainable livelihood.





SATYAVENI: FROM A TINY KITCHEN TO A THRIVING FOOD BUSINESS – HOW ONE WOMAN COOKED UP SUCCESS

Satyaveni's business Hanu Foods didn't start in a factory.

It didn't begin with big investors or a massive production unit.

It started with one woman, a small kitchen, and a dream to build something of her own.

For years, she struggled to support her family, relying on irregular income and small savings. The idea of running a food business seemed too big, too expensive, too risky.

Until she heard about Self-Help Groups and the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme—a game changer that turned her passion for food into a full-fledged business.



A Ray of Hope: The SHG That Changed Everything

Everything changed when she learned about the Self-Help Group movement through SERP-Velugu. Encouraged by the Village Organization Assistant (VOA), she took a bold step—joining the "Lalitha Devi" SHG on May 27, 2016. For the first time, she sat among women who believed in financial independence. She began saving, attending regular meetings, and learning about financial opportunities.

Her turning point came when she secured her first loan of Rs. 90,000 through the SHG. With careful planning, she started a small sweet stall in her village. What began as a humble setup soon turned into a thriving business, earning her a net profit of Rs. 10,000 per month. Her annual income rose to Rs. 1,20,000.



Growth Against the Odds

Determined to scale her business, Satyaveni expanded her product line to attract a wider customer base. Seeing her dedication, the SHG supported her in securing additional funds—Rs. 1,80,000 through Bank Linkage and Rs. 50,000 from Stree Nidhi. This financial backing allowed her to increase production and cater to bulk orders from nearby villages. Her monthly income soon doubled to Rs. 20,000, and her annual income grew to Rs. 2,40,000.

Despite her progress, challenges remained. Family members questioned her choices, and skeptical villagers doubted whether a woman could succeed in business. Yet, with unwavering resolve, she pushed forward.

Breaking Barriers: Becoming a True Entrepreneur

As her confidence grew, she explored government schemes to further strengthen her enterprise. Under PMFME, she secured a Rs. 5,00,000 loan, allowing her to invest in modern equipment, raw materials, and machinery. With better tools at her disposal, her production scaled up significantly, leading to an increased monthly profit of Rs. 25,000. Her annual income now stood at Rs. 3,00,000.

Her business had now become a symbol of empowerment. The same community that once doubted her began seeking her advice. Encouraged by her success, she took another bold step—hiring 10 employees and expanding her business beyond her village. **With smart reinvestments and strategic business decisions, her monthly net income soared to Rs. 60,000, and her annual income reached Rs. 7,20,000.**

More Than Just Profit: A Legacy of Inspiration

From a financially struggling homemaker to a successful entrepreneur employing 10 others, Satyaveni's journey is a testament to perseverance, resilience, and the power of self-belief. She is now recognized as a Lakhpati Didi, inspiring countless women to break free from societal norms and pursue their dreams.

Her ultimate goal? Building her own house and empowering more women to achieve financial independence.

Satyaveni's story is more than just a business success—it's a beacon of hope for every woman who dares to dream beyond her circumstances.





RADHAKUMARI: FROM STRUGGLES TO LAKHS – THE RISE OF A CASHEW ENTREPRENEUR

Vetha Radhakumari never imagined that she would one day be a successful entrepreneur, earning in lakhs and providing employment to others. A resident of Devarapalli village, East Godavari district, she lived a simple life with her husband and two children. She worked as a tailor to support her family, but everything changed when tragedy struck—her husband passed away due to a heart attack.

With no stable income and two children to care for, she faced immense financial hardship. The weight of responsibilities pushed her into a deep crisis, leaving her emotionally and economically vulnerable. Without a steady source of income, even securing small loans became a challenge. She had no financial independence and no decision-making power. But Radhakumari refused to give up.



The Turning Point – Joining the SHG

Her breakthrough came when she attended a meeting organized by the Velugu District Rural Development Agency (DRDA) team, where she learned about the benefits of joining a Self-Help Group. Encouraged by the SERP-DRDA staff, she formed an SHG named Pravalika with ten other women in 2007.

Determined to take control of her life, she started saving Rs. 100 per month in their group account with SBI Bank. Through these meetings, she gained confidence in socializing and communicating with others, which was the first step towards her transformation.



Building a Business – From Grocery to Cashew Trading

Six months into joining the SHG, her group secured a loan of Rs. 50,000, out of which she borrowed Rs. 5,000 to start a small kirana (grocery) store. Though the profits were modest, it was a steady income, helping her manage daily expenses. Her monthly earnings rose to Rs. 3,000 after covering costs. However, she knew she needed to scale up to achieve financial stability.

Seeing her dedication, the SHG encouraged her to seek more financial assistance. She availed a Rs. 40,000 seed capital loan and an additional Rs. 2,00,000 loan through bank linkages. With this funding, she took a bold step and ventured into cashew trading, a business with higher profit margins.

Her risk paid off. Within months, her monthly income grew to Rs. 30,000. As demand increased, she reinvested her profits and expanded her business, ensuring continuous growth.

Overcoming Challenges and Scaling New Heights

As a single woman entrepreneur, she faced multiple challenges—from sourcing raw materials to managing finances. However, she actively participated in SHG activities, sought guidance, and worked tirelessly to overcome every hurdle. **Her perseverance bore fruit—today, she earns over Rs. 1,00,000 per month and has provided employment to three other women, empowering them in the process.**

A Lakhpati Didi and an Inspiration to Others

From a struggling widow with no financial security to becoming a Lakhpati Didi, Radhakumari's journey is nothing short of inspiring. She has proved that with the right support and determination, financial independence is achievable.

Her success has made her a role model in her village. She now mentors other women, encouraging them to take charge of their lives, face challenges with courage, and strive for economic empowerment. Her future goal is to provide employment to more women and continue expanding her cashew business.

Radhakumari's story is a testament to the power of SHGs and government initiatives like Velugu (SERP) and NRLM, which help women break free from financial hardships and build sustainable livelihoods.





VENKATA RAMA LAKSHMI: FROM STRUGGLE TO SUCCESS – A JOURNEY OF EMPOWERMENT

Venkata Rama Lakshmi Geeta Kranti had everything society told her was enough—a degree, a husband, and a home.

But what she didn't have was financial independence.

Her husband, a farm laborer, worked hard to support the family, but his earnings were barely enough. Every expense was calculated, every emergency was a crisis, and every dream she had of building something of her own seemed out of reach.

Until she decided to take control of her life.



Taking the First Step Towards Change

The turning point in her life came when she learned about Self-Help Group. Determined to break free from financial instability, she joined the Hari Dhwarayana SHG on May 27, 2016. Encouraged by the financial assistance and training provided by SERP-Velugu, she actively participated in the group's meetings and savings initiatives.

Her first breakthrough came when her SHG secured a group loan of Rs. 2,50,000, from which she borrowed Rs. 25,000 to start a matching blouse and lining material business. Although the profits were modest in the beginning, she was determined to grow her venture.



Scaling Up – Turning Passion into Profit

Recognizing the potential for expansion, she reinvested her earnings and secured additional financial support. Through four bank linkages, she took advantage of loans and government schemes, including National Rural Livelihood Mission's (NRLM) Startup Village Entrepreneur Programme (SVEP). She borrowed Rs. 90,000 twice, allowing her to launch a boutique specializing in handmade and machine embroidery.

With increased demand, she expanded her operations and hired five assistants, ensuring fair wages for them while increasing her net income to Rs. 25,000 per month. As her business flourished, she gained confidence and recognition within her community.



Overcoming Challenges and Proving Herself

Despite her progress, Venkata Rama Lakshmi faced resistance from her family. Initially, they discouraged her participation in SHG activities and doubted her ability to earn an income. However, through perseverance and dedication, she proved them wrong.

In addition to running her boutique, she encouraged her husband to start an iron welding fabrication business, further strengthening their financial stability. With newfound confidence, she began actively networking and educating others about financial independence and SHG opportunities.

Becoming a Lakhpati Didi – A Symbol of Success

With her growing success, she sought to further expand her business. Under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, she secured a Rs. 5,00,000 loan, enabling her to invest in three JUKI sewing machines and beauty parlor equipment. This strategic investment helped her establish a full-fledged boutique and beauty parlor, creating employment for five more women. **Her monthly income skyrocketed to Rs. 50,000, totaling an impressive Rs. 6 lakh annually.**

A Role Model for Women Entrepreneurs

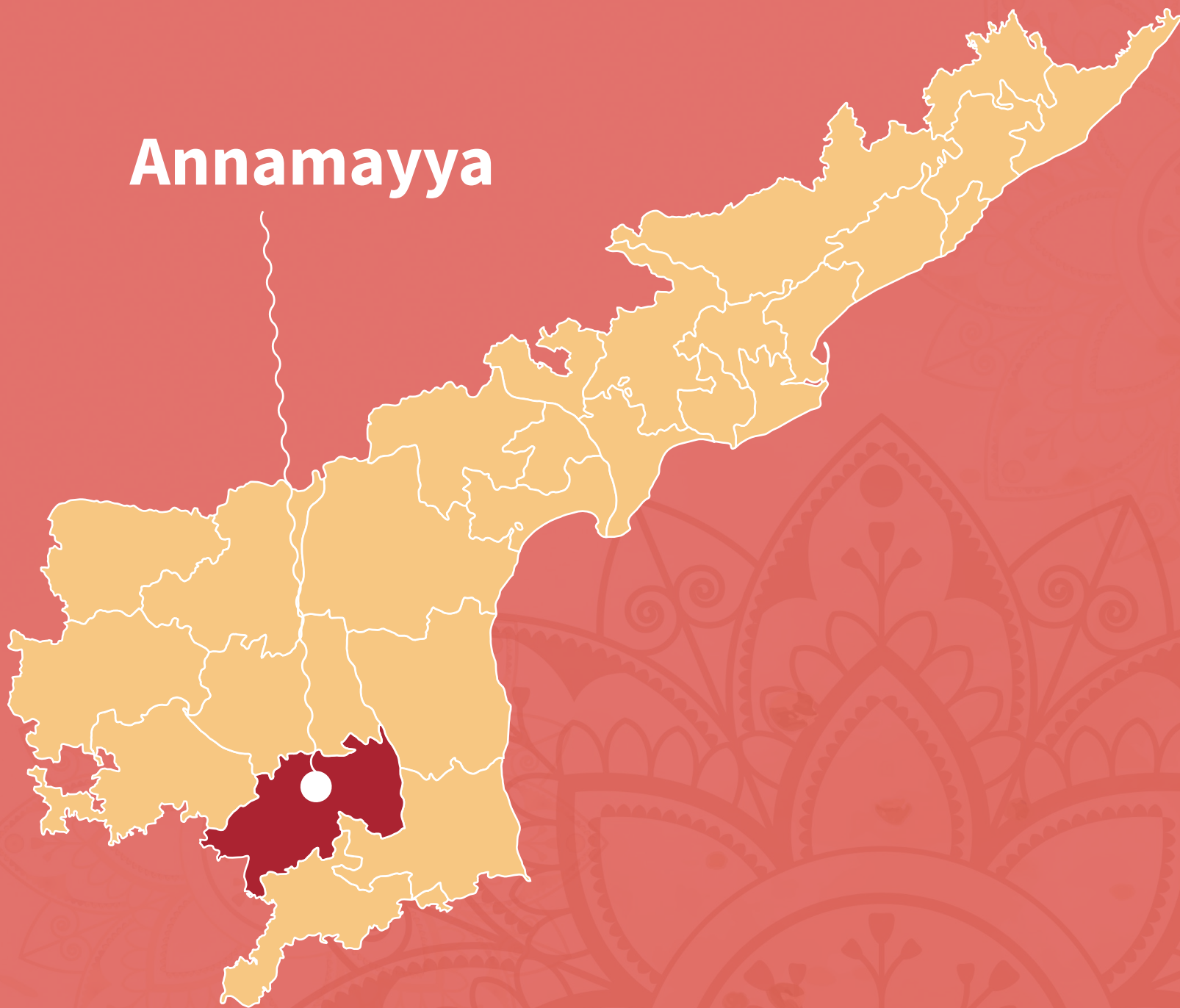
Today, Venkata Rama Lakshmi is not just a successful entrepreneur but a mentor and inspiration for other women in her village. She has shattered societal norms, proving that women can achieve financial independence with the right support and determination.

Her next goal is to build her own house, ensuring long-term financial security for her family. She continues to encourage other women facing economic struggles, emphasizing the power of self-reliance and perseverance.





Annamayya





MARIYAMMA: FROM SMALL SAVINGS TO SUCCESS – HOW ONE WOMAN BUILT A THRIVING PAPER PLATE BUSINESS

Aamuri Mariamma never imagined she would one day be a successful entrepreneur, employing others and creating a sustainable business. Living in Vangimalla village, Veeraballi Mandal, Annamayya District, she belonged to a poor family. With limited financial resources, managing household expenses became increasingly difficult, especially with her husband's modest earnings as a salesman in a private company. Raising two daughters on a single income was a challenge, and financial struggles became a daily reality.

But Mariamma was determined to change her fate. She found a way out through a Self-Help Group (SHG), which became the stepping stone to her transformation.



A Bold Step Towards Change

Seeing other women in her community thrive through Self-Help Group (SHG), Mariamma was inspired to join Devi Mahila Sangham in 2009. She observed how women saved money, accessed loans, and improved their financial standing. Encouraged by the training and support from Velugu-DRDA staff, she actively participated in group meetings and consistently contributed to savings.

Her first breakthrough came through the bank linkage program, where she secured a loan of Rs. 5,000. Soon after, she availed another Rs. 25,000 from the Unnathi scheme. With this financial support, she started a small grocery store, marking the beginning of her entrepreneurial journey.



Scaling Up – From Small Business to Industry

Her dedication and keen business sense did not go unnoticed. She was given an opportunity to work as a Cluster Resource Person (CRP) at the Mandal Samakhya, earning a steady income. The honorarium she received helped her take a bold decision—setting up a paper plate manufacturing business. With her family's full support, she invested Rs. 80,000 to purchase a second-hand machine.

This venture changed her life. The additional income helped her family build a better home and improve their living standards. But she didn't stop there.

With the confidence gained through SHG support, she applied for the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme and secured a Rs. 10 lakh loan. This time, she expanded her business further, purchasing an advanced machine and setting up a warehouse. Her efforts paid off—her business grew significantly, allowing her to provide employment to ten people.



Financial Independence and Future Aspirations

Thanks to her business success, Mariyamma was able to provide quality education to her daughters by enrolling them in reputed colleges. She also gained a respected position in her village and within the SHG community.

From a small grocery store to running a thriving paper plate manufacturing business, Mariyamma has come a long way. **Today, she earns a net income of Rs. 60,000 per month and annual income of Rs. 720,000 and has achieved the status of a 'Lakhpati Didi'—a woman entrepreneur earning over a lakh rupees annually.**

But her vision doesn't stop here. She plans to expand her business further by setting up another manufacturing unit, creating employment for ten more people. Additionally, she wants to support and mentor other SHG women in achieving financial independence, just as she did.



A Journey of Empowerment

Mariyamma's story is one of resilience, determination, and self-empowerment. She credits much of her success to the support of government initiatives like Velugu (SERP) and SHGs, which provided her with the necessary financial and training resources.

She believes that no woman should feel powerless due to financial struggles. With the right support, guidance, and determination, every woman can achieve financial independence and create a better future for themselves and their families.



SHIVAKALA: FROM WASHING DISHES TO RUNNING A HOTEL – HOW ONE WOMAN SERVED UP SUCCESS

Kandukuri Shivakala is a resident of Suddamalla village, Ramapuram Mandal, Annamayya District. She studied up to the 9th grade. She watched her husband work long hours in a hotel kitchen, earning just enough to keep the family afloat but never enough to escape poverty.

Their two children were growing, school fees kept rising, and every month felt like a battle between paying for food, education, or basic necessities.

She knew she had to take control of her future—but with no capital and no experience running a business, how could she?

Then she found her way out—through an SHG loan that changed everything.



Taking the First Step Towards Change

Observing the women around her benefiting from self-help groups, saving money, and securing loans, Shivakala learned about these opportunities through Velugu-DRDA staff. Encouraged by their guidance, she joined the Self Help Group on January 4, 2011. She actively participated in meetings and maintained her savings diligently.

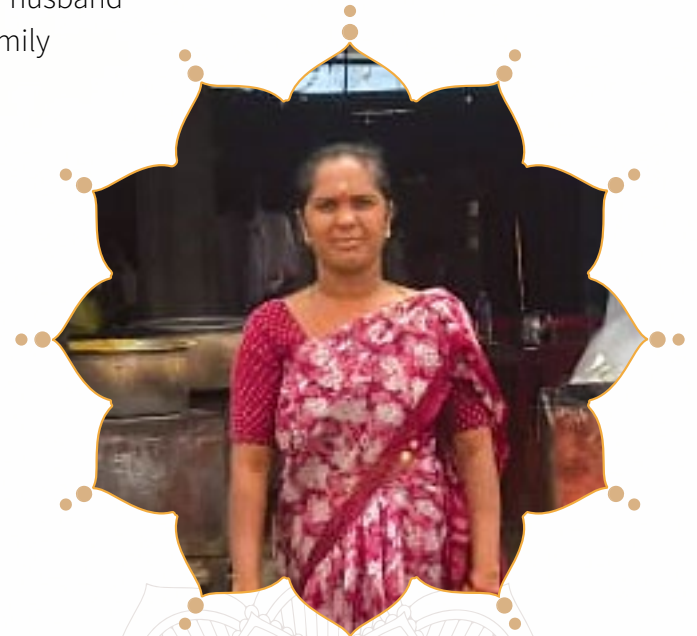
Her dedication soon paid off. Through the bank linkage program, she secured her first loan of Rs. 50,000. With this, she invested in purchasing hotel materials and started a small catering service, preparing food for village events. The business began to generate income, and she reinvested the profits to expand her services.



Scaling Up – Smart Investments for Growth

Seeing her progress, the Village Organization encouraged her to apply for additional financial support. Though she was initially hesitant, she understood that growth required calculated risks. She took another Rs. 50,000 loan and made a bold move—she set up a hotel near Rayachoti Ring Road.

To optimize her business operations, she sourced hotel materials from Kadapa and purchased vegetables and rice from Rayachoti. This strategic decision significantly improved profitability and efficiency.





Turning a Small Business into a Flourishing Enterprise

As her hotel gained popularity, her income steadily increased. From barely making ends meet, she transformed her financial situation and began repaying her past debts. With consistent profits, she hired two additional workers, apart from herself and her husband, to manage the growing demand.

Today, her hotel earns around Rs. 50,000 per month, even after covering all expenses. Annually her earning from the hotel is around Rs.6,00,000. The woman who once struggled to afford daily necessities now provides employment to others, ensuring financial security not just for her family but for multiple households.



Investing in the Future

With a stable income, Shivakala has made significant investments for her family's future:

- ❖ She ensures her children receive a quality education—one is pursuing B.Tech, while the other is completing a degree.
- ❖ She continues to expand her hotel, improving facilities and service quality.
- ❖ She remains an active leader in her SHG, guiding and inspiring other women to achieve financial independence.



A Vision for Growth and Empowerment

Shivakala's journey is one of determination, resilience, and empowerment. From working in someone else's hotel to becoming a successful entrepreneur, she has proved that financial struggles can be overcome with the right support and perseverance.

She aspires to help more women in her Self-Help Group (SHG) achieve independence and financial stability. With the continuous support of government initiatives like Velugu (SERP) and SHGs, she believes that many more women can rise above poverty and build successful businesses.



JAMEELA: HOW ONE WOMAN TRANSFORMED HER FAMILY'S FUTURE

For years, Bodhanapu Jameela watched her small kirana (shop) struggle to bring in enough money. Every day, she worried about the same things: Would there be enough money to restock the shop? Could she afford her children's school fees? What if an emergency came up?

Her husband's irregular income didn't help either. They were barely surviving, let alone growing.

That's when she heard about the Alisha Mahila Shakti Self-Help Group (SHG).

She had seen other women gain financial support, start businesses, and turn their lives around.

Could she do the same?

She is from Pullampeta village, Annamayya District, and had studied up to the 9th grade. Like many women in her community, she struggled with financial instability, but she refused to let circumstances dictate her future.

Before joining a Self-Help Group (SHG), Jameela's family relied on their small kirana (shop) for income. However, the shop was barely enough to make ends meet. She knew she had to find a way to improve her family's situation—but she wasn't sure how.



The Turning Point

In 2008, Jameela noticed that a few women in her village were attending meetings and saving money through a Self-Help Group. She learned that these groups provided financial assistance and training for women who wanted to start or expand their businesses. Inspired by their progress, she decided to take a chance and joined the Alisha Mahila Shakti Sangham.

Her first step was to start saving regularly, and soon, she took her first loan of Rs. 5,000 from the bank and Rs. 50,000 from Grama Samakhya. She used the funds to stock more goods in her store, increasing her sales and improving her financial condition.





Scaling Up – From a Small Kirana to a General Store

Encouraged by the SHG's support, Jameela took a bold step—she applied for a larger loan. With Rs. 4,00,000 from the bank, she expanded her small grocery shop into a full-fledged general store. This allowed her to offer a wider variety of products at affordable prices, making her store a popular choice in the village.

But her success was not just about growing a business—it was about lifting her family out of financial insecurity. With increased earnings, she ensured that her children received a good education, securing their future.



Turning Challenges into Opportunities

Before joining the SHG, Jameela also struggled with health issues and had taken loans at high-interest rates, which only worsened her financial stress. However, with the low-interest loans and training provided by the SHG, she was able to clear her debts and run her business more efficiently.

Her dedication and hard work paid off. Today, she has taken and repaid loans worth Rs. 6,00,000, all while steadily growing her business. **Her general store is now a well-established business with annual earnings of more than Rs. 1,35,000, providing her family with a stable income and security.**



Empowering Others, Creating a Legacy

Jameela's journey is not just about her success—it's about showing other women that financial independence is possible. She now actively participates in SHG activities, encouraging other women in her village to take control of their financial futures.

She believes that every woman, regardless of her background, can achieve financial stability with the right support. Thanks to SHGs, she has not only transformed her own life but has also become an inspiration for other women in Pullampeta.



PASUPULETI PADMAVATHI: FROM FORGOTTEN GRAINS TO BIG GAINS – HOW ONE WOMAN BUILT A MILLET EMPIRE

For years, Pasupuleti Padmavathi watched as traditional millet foods disappeared from people's diets, replaced by processed meals with little nutrition.

She knew millets were nutrient-rich, affordable, and perfect for a healthier lifestyle.

But knowing wasn't enough—she had to convince people to bring them back to their plates.

She had the passion, the recipes, and the vision. What she didn't have was money to start.

That's when she found her answer through SHG. Hailing from Poojarivaripalli village in Kurabalakota Mandal, Annamayya District, Andhra Pradesh, she had always been passionate about healthy food.



The Turning Point: Access to Financial Support

With the support of SERP, Padmavathi successfully applied for Seed Capital under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme and received Rs. 40,000 to manage working capital and purchase essential equipment. Additionally, she secured a loan through the Credit Linked Subsidy, which enabled her to buy key machinery, including:

- ❖ A flour mill to process millets efficiently
- ❖ A sealing machine to package products hygienically

These investments significantly improved her production capacity and efficiency.



Scaling Up: From Small Batch Processing to a Thriving Business

The impact of the new machinery was immediate:

- ❖ Production Doubled – From 50 kg per day to 100 kg per day
- ❖ Increased Profits – Daily earnings grew from Rs. 18,000 to Rs. 24,000
- ❖ Market Expansion – Her millet products reached local stores, wholesale shops, and digital platforms like MyStore



Realizing the growing demand, Padmavathi didn't stop there. She took another bold step by launching Vidyanands Millets Restaurant near Rishivalley Cross on the Hyderabad highway. The restaurant serves a variety of millet-based dishes, including: Millet malt, millet dosa, millet idly, Millet pongal, millet upma, ragi mudda, Millet noodles and curd rice

This new venture attracted health-conscious customers and travelers, further boosting her brand.



A Model of Success and Empowerment

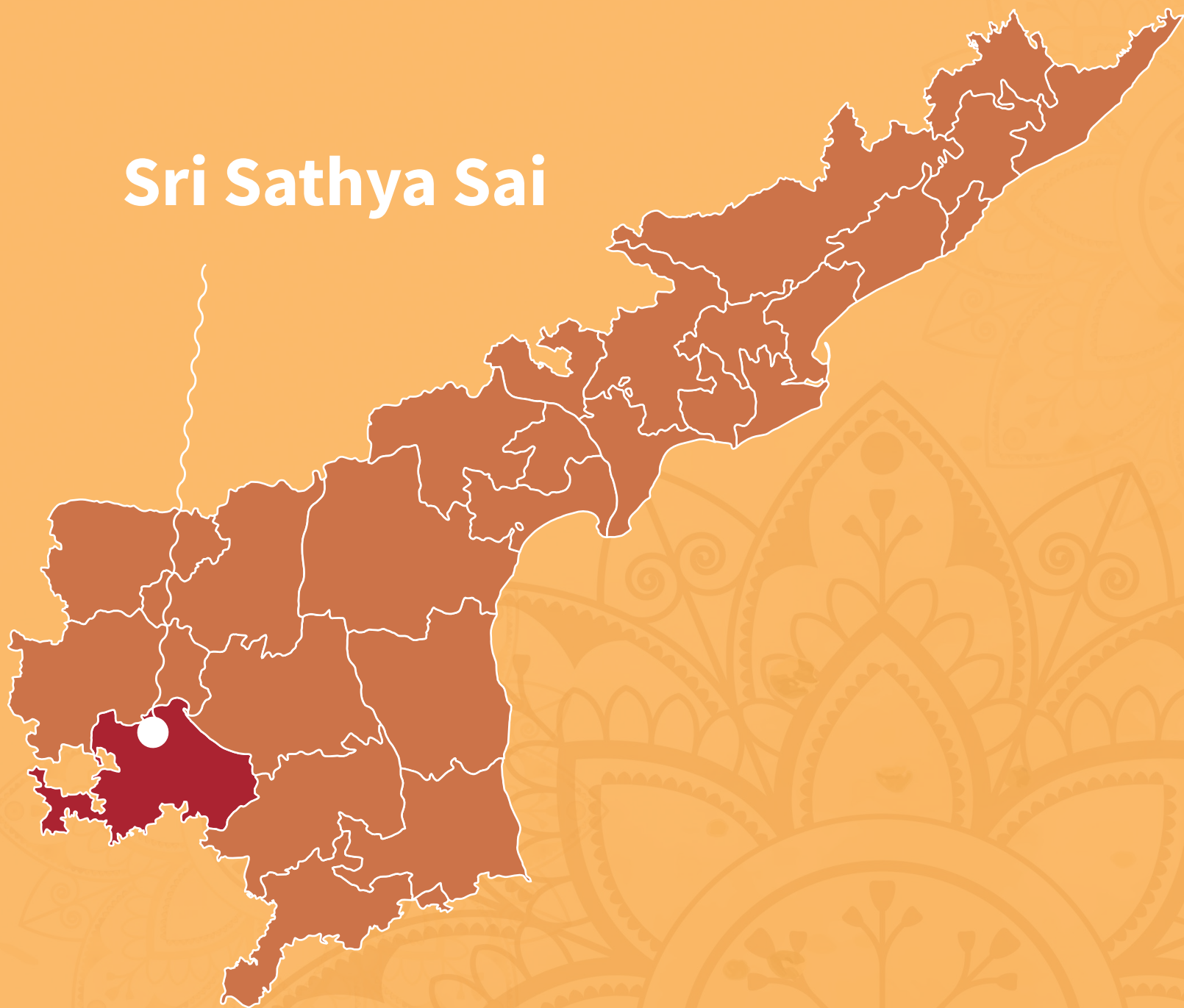
Padmavathi's annual earnings now stands at Rs. 2,40,000, and she continues to expand her reach. Her journey showcases how government initiatives like PMFME and SHGs can empower rural entrepreneurs to build sustainable businesses.

From a small millet-processing unit to a full-fledged enterprise, Pasupuleti Padmavathi has turned her vision into reality—one grain at a time.

Her next goal? Expanding her product line and inspiring more women to embrace entrepreneurship in the food processing industry.



Sri Sathya Sai





FROM STRUGGLE TO SUCCESS: HOW SREELATHA TRANSFORMED HER LIFE WITH RAGI MALT AND RESILIENCE

Sreelatha never imagined that a handful of millet could change the course of her life. Born into a humble farming family and residing in Utukuru Village, Parigi Mandal in Sri Sathya Sai District, she grew up understanding the weight of financial instability. The fields her family tilled provided food but little security. Education was a privilege, but opportunities were scarce.

Like many women in her village, she followed the traditional path—marriage, children, and a life tethered to household responsibilities. But something inside her refused to settle for survival alone. She wanted more, not just for herself but for her children.

It started small. A self-help group meeting changed everything. When she joined Mailara SHG in 2003, she had no idea that it would set her on a path to financial independence. The women in the group shared stories of micro-businesses they had started—tailoring, dairy farming, spice grinding. Could she do it too?



From Kitchen Experiments to a Thriving Business

Sreelatha had always loved experimenting in the kitchen. Her family swore by her homemade ragi malt, a nutritious drink made from millets. She had seen firsthand how it helped keep children strong and elders healthy. What if she could sell it?

But dreams need money. And she had none.

The first challenge was capital—how would she buy ingredients in bulk? How would she package her product? Would people even buy it?

That's when she learned about financial assistance under the PM Formalisation of Micro Food Processing Enterprises Scheme. Through SERP, she applied for seed capital and received Rs. 40,000 to set up her small enterprise. With this, she purchased essential machinery, high-quality ingredients, and packaging materials.



Building a Brand, One Packet at a Time

Her kitchen became a workshop. Mornings were spent roasting and grinding millets, afternoons filling packets, and evenings delivering orders. She started with simple ragi malt powder but soon introduced flavored variants—Diabetic-friendly Ragi, Ragi Vanilla, and Ragi Chocolate.

Word spread. Hospitals, residential schools, and even urban households began placing bulk orders.

A Business Rooted in Tradition and Nutrition

What made her business stand out? Authenticity and quality. Unlike mass-produced alternatives, her ragi malt was handcrafted using locally sourced millets, ensuring high nutritional value. She secured certifications from FSSAI and IIMR, giving her credibility in the market.

To expand her reach, she embraced digital platforms. Her children helped her create a social media presence, and soon, online orders started rolling in.

Breaking the Poverty Cycle

For Sreelatha, this wasn't just about running a business—it was about breaking a generational cycle of poverty. With increased income, she was able to:

- ❖ Support her children's education
- ❖ Improve her family's standard of living
- ❖ Empower other women in her SHG to start their own ventures

Today, Sreelatha's Good Life Foods is a recognized name in Sri Sathya Sai District, Andhra Pradesh. Her products are stocked in local stores, hospitals, and schools, and her financial turnover for 2024-25 is an impressive Rs. 29,40,000.

From Housewife to Entrepreneur: A Lesson in Resilience

Looking back, Sreelatha doesn't see herself as just a businesswoman. She sees herself as a symbol of resilience and possibility.

"I started with nothing," she says, "just a recipe and a desire to change my fate. The SHG gave me courage, and the PMFME scheme gave me wings."

She is now mentoring other SHG women, encouraging them to apply for funding, improve their and take control of their financial futures.

Her next dream? Setting up a Mini Food Park dedicated to millet-based, ready-to-eat products, ensuring that women-led businesses continue to thrive.



BREAKING BARRIERS: PARVATI'S JOURNEY FROM SURVIVAL TO SUCCESS

In ODC SC colony, nestled in Sri Sathya Sai district, lives P. Parvati, a determined woman with big dreams but limited means. She and her husband worked tirelessly to make ends meet—Parvati as a tailor and her husband as a painter. Their combined earnings were barely enough, with Parvati making just Rs.80 a day and her husband earning Rs.200 on days he found work. The struggle was relentless, and financial insecurity loomed large. When emergencies arose, borrowing money was nearly impossible.



A Turning Point: Joining the SHG

Parvati's journey took a decisive turn in October 2003 when she joined the Lakshmi Mahila Sangham, a self-help group under the Vishalakshi Grama Samakhya and Pallavi Mandal Samakhya. This decision would become the foundation for her transformation.

The SHG provided her with access to her first loan of Rs.5,000, which she invested in expanding her tailoring work. Encouraged by the initial improvement in income, she took additional loans—Rs.20,000 from a bank and Rs.30,000 from federation funds—totaling Rs.50,000. With this amount, she boldly started a small clothing shop, marking the beginning of a new entrepreneurial chapter.



Scaling Up: From Tailoring to Business Leadership

With hard work and business acumen, Parvati's earnings saw a remarkable increase to Rs.2,000–Rs.4,000 per day. No longer just a tailor, she became a successful businesswoman, managing both tailoring and a thriving clothing shop.

Her journey wasn't just about financial growth; it was about leadership and community impact. Parvati stepped into pivotal roles within her SHG network, becoming: Leader of her SHG, President of the Grama Samakhya, President of the Mandal Samakhya, Community Resource Person (CRP) and IB Committee Member.

Through these leadership roles, she not only empowered herself but also inspired and uplifted other women in her community. Her involvement in federations and SHG committees also brought in additional income, further strengthening her financial independence.



Achieving Milestones

With her increasing earnings and financial stability, Parvati was able to:

- ❖ Purchase three cents of land
- ❖ Build a house worth Rs.10 lakhs (after years of living in rented or makeshift housing)
- ❖ Provide quality education for her children in reputed schools
- ❖ Expand her business with an investment of Rs.5,000 in her clothing shop
- ❖ **Achieve a monthly income of Rs.60,000–Rs.80,000**
- ❖ **Total annual income: Rs.7.2–Rs.9.6 lakhs**

A Role Model for Women's Empowerment

Today, Parvati stands as a symbol of resilience and empowerment, proving that financial struggles can be overcome with the right support systems. Her success story is not just her own—it serves as an inspiration for countless women in self-help groups across rural India, showing them that economic independence is within reach.

With unwavering determination and the power of collective support, Parvati transformed her life from a daily struggle for survival to a journey of financial stability, leadership, and self-respect.





SUPRAJA: FROM STRUGGLES TO SNAPSHOTS: HOW A WOMAN CLICKED HER WAY OUT OF POVERTY

Puli Supraja never thought she would own a business. For years, she watched her husband work at a local photo studio, barely earning enough to cover their family's needs. Rent, school fees, groceries—every month felt like a battle. Some days, the money simply wasn't enough.

Their village of Obulavaripalli, in Andhra Pradesh's Annamayya district, was full of stories like hers—families struggling to break free from the cycle of poverty. She wanted more, but without money, even dreams felt out of reach.

Then came a whisper of change. The women in her neighborhood spoke of a secret weapon: Self-Help Groups. These groups weren't just about saving money; they were a gateway to financial independence.



A Leap of Faith: Joining the SHG

When Supraja joined Bismillah SHG, she wasn't sure what to expect. The first step was simple—saving small amounts regularly. It felt almost impossible at first, but slowly, she got the hang of it. She attended meetings, learned about loans, and heard success stories from women just like her.

The real breakthrough came when she discovered the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme. With encouragement from SHG members and Velugu-DRDA staff, she applied for a loan.

The funds changed everything.



From Employee to Entrepreneur

With the Rs. 1,00,000 loan through Bank Linkage, Supraja took a bold step: She purchased her own photography equipment—a professional camera, lighting gear, and a computer for editing.

She and her husband started freelancing, covering small weddings and village events. Their income doubled almost overnight.



But Supraja wasn't done.

She applied for additional funding:

- ❖ Rs. 50,000 from Gram Samakhya – Used to rent a small shop in Obulavaripalli's Main Bazaar.
- ❖ Rs. 50,000 from Stree Nidhi – Helped her invest in better lenses and high-quality photo paper.
- ❖ Rs. 5,00,000 from PMEGP Scheme – Allowed her to fully establish her own studio.

Now, instead of working for someone else, she owned her own business. People in the village stopped seeing her as just a housewife. She is now "Madam Supraja"—the woman who could capture their happiest moments.



Lights, Camera, Success!

With each passing month, the business grew.

- ❖ **Production Capacity: They went from covering 2-3 events per month to 10+ bookings.**
- ❖ **Profit Growth: Monthly earnings shot up to Rs. 20,000, more than they ever thought possible totalling to annual earnings of Rs. 240,000.**
- ❖ **Job Creation: Supraja's studio now employs two additional photographers.**

She wasn't just earning; she was changing lives. The village girls who once thought they had no future now saw an example of what was possible.



Breaking the Poverty Cycle

For the first time, Supraja could think beyond survival.

She paid off old debts, started saving for her children's education, and even helped her SHG members access funding.

Looking back, Supraja can hardly believe how far she has come.

"I was once a woman who couldn't afford basic things for my family. Now, I run a business, create jobs, and inspire other women to do the same," she says.





LAKSHMIDEVI: FROM DAILY WAGES TO FINANCIAL INDEPENDENCE – A WOMAN’S JOURNEY TO SUCCESS

B. Lakshmidēvi never imagined that one day she would be a successful entrepreneur, earning a steady income and securing her family’s future. Born and raised in Dharmavaram, Sri Sathya Sai District, she studied until the 8th grade before getting married. Like many women in her village, she had no financial independence and relied on daily wage labor for survival. With two children to educate and a household to manage, she struggled to make ends meet.



Breaking the Cycle of Poverty

With her husband also working as a daily wage laborer, their combined income was never enough to secure their family’s future. Though she dreamt of providing a good education for her children, financial constraints left her feeling helpless. That’s when she heard about a Self-Help Group in her village and decided to take a step towards change. In 2010, she joined the Gayatri SHG, contributing Rs. 100 per month as savings.

At first, she took small, interest-free loans from the group to meet immediate household needs. These loans helped her avoid borrowing from external lenders who charged high interest rates. Over time, she understood the power of financial planning and began accessing larger loans through the SHG network.



Investing in a Better Future

Lakshmidēvi’s financial journey took a significant turn when she received Rs. 50,000 through Community Investment Fund (CIF) and a Rs. 1,00,000 loan from Stree Nidhi. With the first loan, she set up a small shop, which became her family’s primary source of income. Encouraged by her initial success, she took another loan to expand her business, improving her earnings steadily.



Seeing the potential for growth, she made a bold move—taking a Rs. 1,50,000 loan from the bank to invest in dairy farming. She purchased cows, which provided her with a stable monthly income of Rs. 15,000. This financial stability allowed her to provide quality education for her children and break free from the cycle of poverty.



Leadership and Growth

Lakshmidēvi didn't just stop at improving her own life—she took on leadership roles within the SHG and community. She became a group leader, then a village organization leader, and later an Executive Committee member of the federation. Her contributions and dedication made her a role model for other women in her village.

Over the years, she has:

- ❖ Attended 180 SHG meetings
- ❖ Saved Rs. 15,000 through the SHG
- ❖ Created multiple sources of income for her family



A Future of Possibilities

With financial independence and stability, Lakshmidēvi has transformed her life and that of her family. She now earns a steady income from her shop and dairy business while continuing to mentor and support other women in her community. She attributes her success to the support of the SHG, government initiatives, and her unwavering determination to build a better future.

Her journey is a testament to the power of self-help groups and financial inclusion. Lakshmidēvi's story inspires many women to take control of their lives, proving that with the right support and determination, financial independence is within reach for every woman.



DIGGING FOR WATER, FINDING FREEDOM – HOW ONE WOMAN TURNED DRY LAND INTO A THRIVING FARM

For years, P. Laila Bai and her family lived hand to mouth, working as daily wage laborers. They owned land, but without a water source, it was as good as useless.

Each morning, she and her husband hunted for farm jobs, praying for work. Some days, they earned just enough for a meal. Other days, there was nothing.

The rain was unreliable, wages were unstable, and hope was running out.

Until one day, she made a decision that changed everything.



The First Step: A Rs. 20,000 Loan That Started It All

One day, Lailabai noticed that many women in her village were joining a Self-Help Group. Initially, she hesitated, worried about her ability to save money every month. However, with the encouragement of her neighbors, she decided to join the Anantha Lakshmi SHG in 2006. At first, she was hesitant.

She had never taken a loan before. What if she couldn't repay it? What if it only made things worse?

But desperation pushed her forward. She borrowed Rs. 20,000 through the SHG and used it for household needs. It wasn't life-changing, but it gave her a taste of what was possible.

She started saving every rupee she could.



Breaking the Cycle: A Well That Opened Doors

The real turning point came when she secured a Rs. 70,000 SHG loan and Rs. 30,000 from the Village Organisation (Grama Samaakhya).

Instead of spending it on immediate needs, she invested in boring a well—the first step toward self-sufficiency.





Overcoming Challenges & Achieving Stability

The borewell transformed her fortunes. Lailabai stopped working as a daily laborer and focused on cultivating crops on her land. The income from farming enabled her to repay loans, educate her children, and manage household expenses more comfortably.

However, challenges persisted. When crop yields declined, she faced financial strain again. But the SHG came to her aid once more. In the fourth phase of assistance, she received a loan of Rs. 1,00,000. She used this amount to purchase an auto-rickshaw for her husband. This decision added a steady income stream of Rs. 8,000 to Rs. 10,000 per month. **Annually, her earnings went up to 1,20,000.** Meanwhile, she continued farming, combining income from both sources to improve her family's financial stability.



A Future Full of Opportunities

Thanks to her perseverance and wise financial decisions, Lailabai was able to educate her children well. One of her sons completed B.Tech, another pursued B.Pharmacy, and the third completed a degree. Today, her eldest son earns Rs. 30,000 per month in a private job, while her youngest son earns Rs. 40,000 per month with an annual earnings of 10 lakhs.

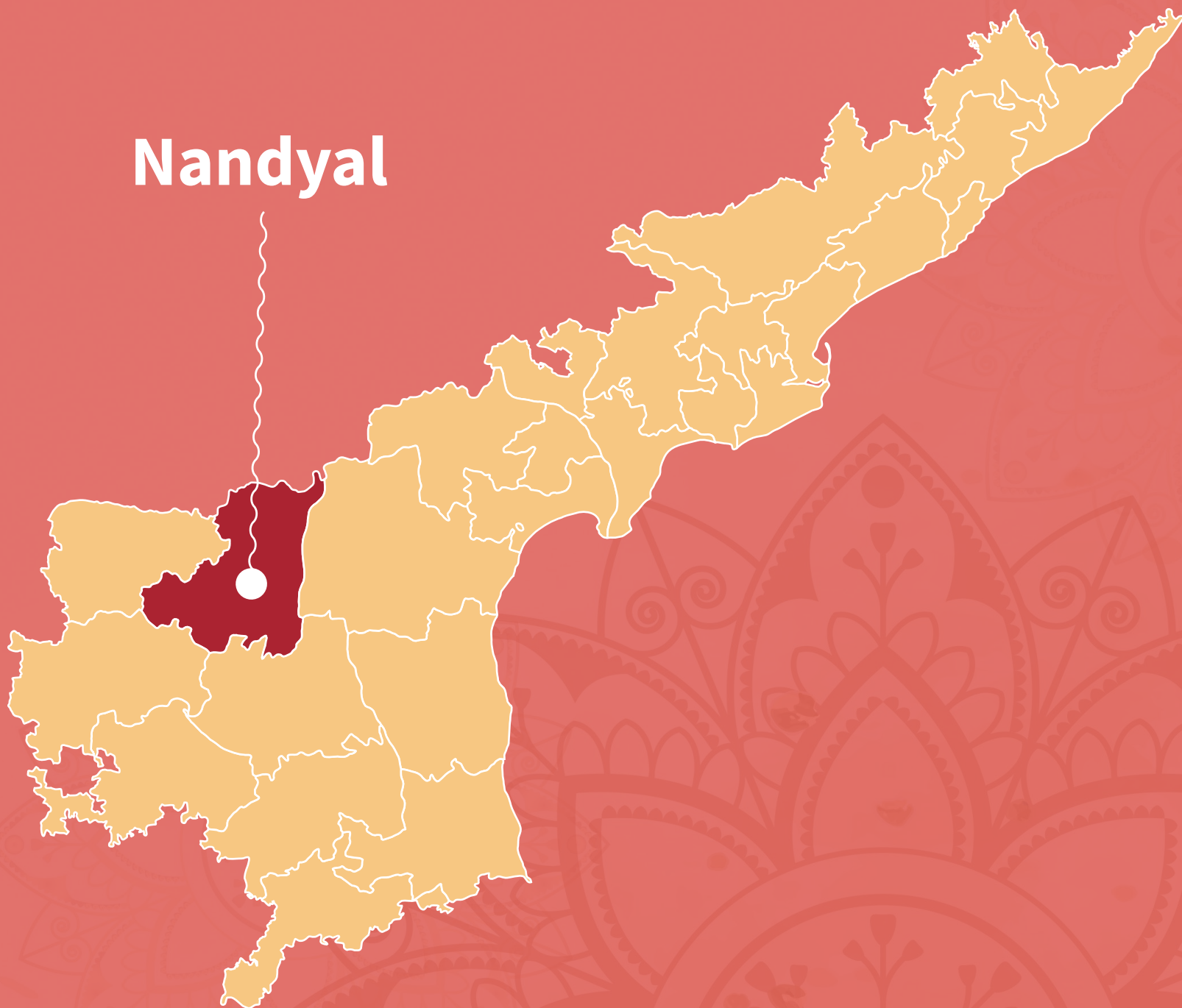
Her story does not end here. Lailabai managed to build a home for her family and now dreams of expanding their farming activities. She is a shining example of how resilience, financial planning, and the support of a community can transform lives.

Her message to others is clear: “With the right support and a bit of courage, anyone can change their destiny.”





Nandyal





AMEENA: FROM POVERTY TO PROSPERITY - A JOURNEY OF STRENGTH AND FINANCIAL INDEPENDENCE

Ameena spent most of her life watching money slip through her fingers like water. Every rupee her husband earned as an agricultural laborer barely covered their daily needs. Their home in Nehru Nagar, Nandyal District, was filled with big dreams but empty pockets.

The struggle wasn't just about money—it was about power, respect, and independence. As a housewife from a minority community, Ameena had no voice in financial decisions. The idea of her earning was never even discussed.



A Ray of Hope: Discovering the SHG Movement

Everything changed when Ameena attended an awareness meeting conducted by the SERP staff in her village. She learned about Self-Help Groups and how they empower women through collective action, microcredit, savings, and skill development. For the first time, she saw a path toward financial independence. With hope in her heart, she joined the Sri Sai Ganesh SHG in 2012.



Taking the First Step Towards Empowerment

Equipped with training from SERP on SHG management, financial literacy, and microcredit access, Ameena took a bold step—she secured a Bank Linkage Loan to purchase fishing nets. Living near the Krishna backwaters and KC canal, she saw an opportunity in the fishing business. Starting small, she began selling fish locally, and soon her enterprise grew, reaching villages and districts beyond her own.

The road to success wasn't easy. Not everyone was thrilled about Ameena's new venture. In her community, selling fish wasn't considered 'respectable' for a woman. The smell, the handling, the daily market hustle—it was looked down upon. Even her own family hesitated. But Ameena refused to back down.





Rising from the Depths: The Numbers Don't Lie

Determined to grow, Ameena accessed multiple loans, including SHG Savings Loans, Stree Nidhi, and a significant Rs. 5 lakh Mudra Loan. These funds fueled her expansion, allowing her to transition from a small village vendor to a wholesale supplier reaching different districts.

What was once a family struggling to earn Rs. 6,000–8,000 per agricultural season now thrives with a stable monthly income of Rs. 35,000. Annually, her income has gone up to Rs. 4,20,000.

The fish business has become their primary livelihood, enabling them to purchase 2 acres of agricultural land and build an independent home—securing their future like never before.

A Vision for the Future: Inspiring Others

Ameena isn't stopping here. She has her eyes set on bigger markets—Kolkata, West Bengal, where she dreams of exporting fish.

She is now a mentor to other women in her SHG, proving that financial freedom isn't just for the privileged—it's for the determined.

Ameena's story isn't just about money. It's about respect, resilience, and rewriting destiny.

"I once depended on my husband's wages. Now, I am the reason my family thrives. The SHG didn't just give me loans—it gave me confidence."

Her story proves one thing: A woman with financial independence is unstoppable.





SIDDAM ESHWARAMMA'S JOURNEY TO FINANCIAL INDEPENDENCE

Siddam Eshwaramma, a resident of Koyalakuntla village in Nandyal district, was once solely dependent on a sewing machine for her livelihood. Through her perseverance and support from government schemes and self-help groups, she transformed her small business into a profitable venture.

Before joining the self-help group, Eshwaramma worked as a tailor, stitching clothes to earn a living. However, her income was limited, and financial constraints made it difficult for her to expand her business.



Joining the Self-Help Group and Initial Growth

Upon joining the Sai Ram Self-Help Group, she took an internal loan of Rs. 20,000 and a bank loan of Rs. 50,000. With this total amount of Rs. 70,000, she started a saree business alongside her tailoring work, improving her income and learning new skills.



Business Expansion with Government Support

Recognizing the potential of her business, Eshwaramma applied for financial assistance under the Prime Minister's Employment Generation Programme (PMEGP). She secured a loan of Rs. 5,00,000 from the bank and an additional Rs. 1,00,000 from the Stree Nidhi, making it a total investment of Rs. 6,00,000. With this support, she purchased an embroidery machine, allowing her to take on more work and increase her income.





Financial Growth and Stability

Before expanding her business, Eshwamma's monthly savings were around Rs. 3,000. However, after acquiring the embroidery machine and growing her saree business, her savings increased to Rs. 7,000 - 8,000 per month with annual net income totalling to Rs. 1,00,000

With financial stability and an expanding business, Eshwamma has become a successful entrepreneur. She credits her growth to the Self-Help Group, government schemes, and the support of banking officials.



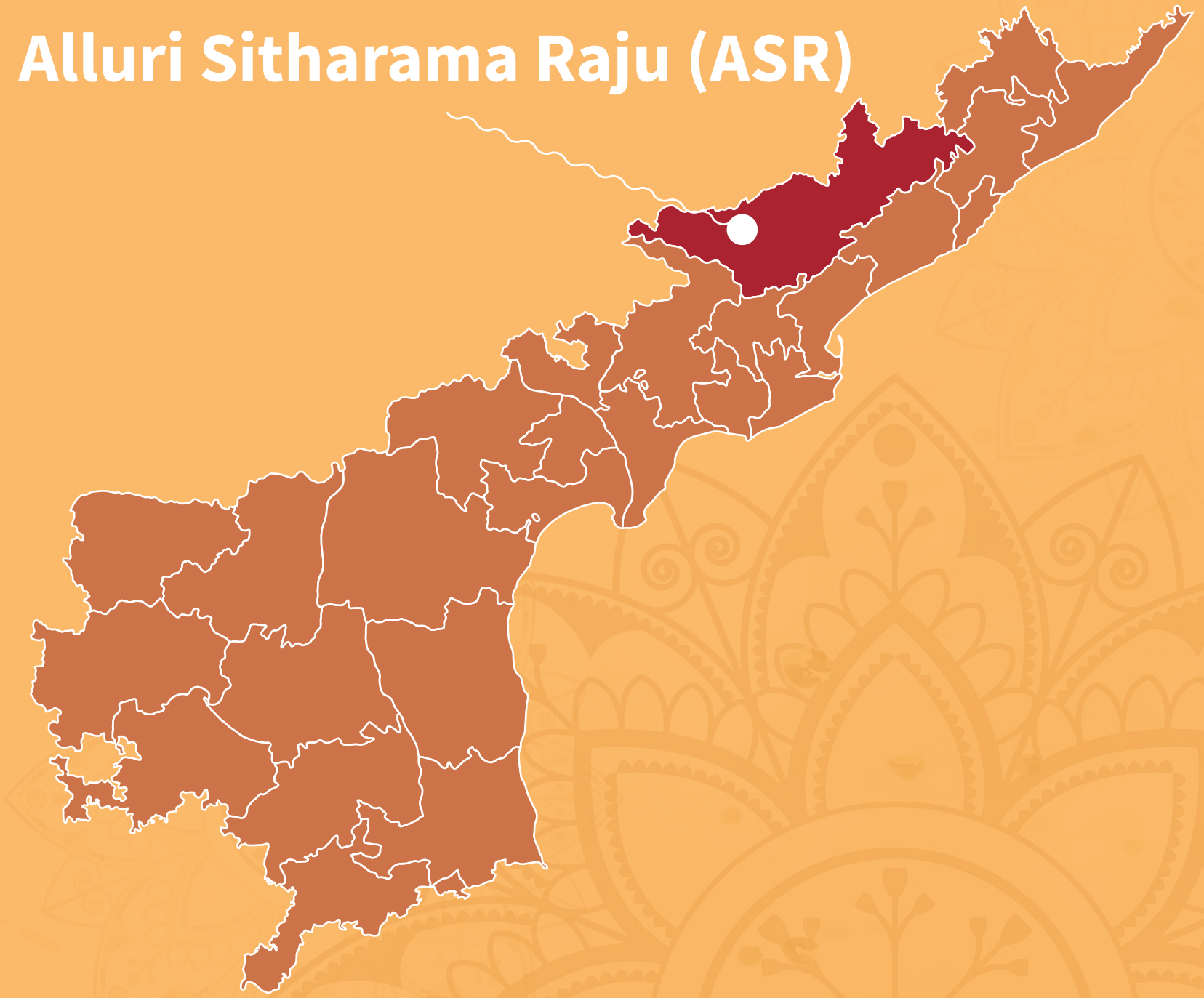
Gratitude and Future Aspirations

Eshwamma expresses her heartfelt gratitude to the bank officials, her self-help group members, government officers, and the Central and State Governments for providing opportunities that changed her life. She now aspires to further expand her business and support other women in achieving financial independence.





Alluri Sitharama Raju (ASR)





ACHUTAMANI: FROM HOMEMADE BAKES TO BUSINESS BREAKTHROUGH: HOW KARUNA BAKERY BECAME A VILLAGE SENSATION

Miriyala Achutamani baked bread, biscuits, and cakes in her small kitchen in Rajavommangi Village in ASR District, selling them to neighbors to make a little extra money. Her husband's earnings weren't enough to support their family, and every month was a struggle.

She had passion, skill, and recipes people loved, but without proper equipment or a steady supply of ingredients, her dream of running a full-fledged bakery seemed out of reach.

Then came the opportunity that changed everything.



The Rs. 50 Investment That Sparked a Transformation

Everything began when Achutamani heard about the Krishnaveni Self-Help Group in 2021. Women in her village were saving small amounts, accessing loans, and growing their businesses.

At first, she was skeptical. But she took the leap and joined the SHG in 2021. That single decision set her on a path she never imagined possible.

In 2023, Achutamani secured Rs. 1,38,600 under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme.

She used the funds to purchase a Bread Rotary Oven (Deluxe Model, Full Stainless Steel Body)—a machine that transformed her small home-based setup into a real bakery.

With this upgrade:

- ❖ Her production increased from 30 kg/day to 40 kg/day
- ❖ She could meet rising demand without overworking herself
- ❖ She reduced baking time, improved quality, and expanded her menu

Her bakery was no longer just a side hustle—it was a profitable business.



From Kitchen Struggles to a Bakery Empire

Achutmani's monthly earnings skyrocketed.

- ❖ **Daily profits jumped from Rs. 18,000 to Rs. 24,000 translating into an annual turnover of Rs. 11,76,000.**
- ❖ **More retail stores and wholesale distributors started placing bulk orders**
- ❖ **Her bakery's online sales picked up through social media**

She was no longer just a woman baking at home—she was now a recognized entrepreneur in her village.

A Role Model for the Community

Achutmani's story is not just about financial success but also about empowerment. She is now a role model, inspiring other women in her community to pursue financial independence.

Her advice to aspiring entrepreneurs is clear:

"Use loans wisely, prioritize savings, and make informed financial decisions."





BHAVANI: FROM SCRAPS TO SHOWROOM - HOW PANGI BHAVANI BUILT A FURNITURE BUSINESS

For years, Pangi Bhavani's life was measured in daily wages and uncertainty. Her husband worked as a carpenter, but without proper tools, his earnings were barely enough to cover their family's expenses. Some days, they could afford three meals. Other days, they made do with two.

Living in Konteli village, Hukumpeta Mandal, in ASR District, their house was falling apart, and their dreams were even more fragile. Bhavani was tired of watching her children grow up in poverty. She wanted a way out—but with no savings, no assets, and no idea where to start, hope seemed far away.



The Power of Rs. 50: A Woman's First Step to Financial Freedom

The turning point came when Bhavani heard about the Geethanjali Self-Help Group (SHG). Other women in her village had joined, pooling their savings, getting loans, and starting businesses.

At first, she hesitated. "How can saving Rs. 50 a month change my life?" she thought. But she had nothing to lose.

So, in 2014, she took a leap of faith. She joined the SHG and started saving Rs. 50 every month.

It was a small step, but it was the first time she had money that belonged to her.



From Pocket Change to Power Tools

A year later, Bhavani took her first micro-loan of Rs. 15,000.

She didn't spend it on household expenses. She invested it—buying better carpentry. With improved efficiency, he was able to take on more work, finish faster, and earn more money.

For the first time, Bhavani saw what financial independence could do.

Encouraged by her success, she applied for a Rs. 40,000 loan under the TSP Unnathi Scheme. This time, she bought a small carpentry machine. It doubled their income.

She was no longer just a carpenter's wife. She was a businesswoman, making financial decisions that changed her family's future.



The Rs. 6.5 Lakh Leap: Turning a Small Business into a Thriving Enterprise

By 2023, Bhavani knew it was time to think bigger. With the support of her SHG and Village Organization, Bhavani took a bold step and applied for a Prime Minister's Employment Generation Programme loan. She secured Rs. 6,50,000—Rs. 1,50,000 from her own savings and a Rs. 5,00,000 loan from the Bank of Baroda, Hukumpeta.

With this, she didn't just upgrade her tools—she built an entire carpentry unit.

- ❖ She hired two additional workers
- ❖ She started designing custom furniture for homes, schools, and offices
- ❖ She expanded beyond her village, supplying furniture to multiple districts

Her business was no longer about survival. It was about growth.

Breaking the Cycle of Poverty

What once seemed impossible is now her reality—her business generates a revenue of Rs. 70,000 per month, and after covering expenses and loan repayments, she earns a net income of Rs. 24,700 per month, totaling an annual income of Rs. 2,96,400. She is no longer just making ends meet—she is building wealth.

A Future She Never Thought Possible

With her earnings, Bhavani has:

- ❖ Built a secure home for her family
- ❖ Ensured her children's education
- ❖ Created jobs for others in her village
- ❖ Gained the respect and recognition of her community

Her husband, once skeptical of her decisions, now treats her as an equal partner in their growing business.

The Road Ahead: Bigger Dreams, Bigger Success

Bhavani's journey doesn't end here.

She is now working to secure government contracts to supply furniture to schools and government offices. She wants to hire more workers, train young carpenters, and expand her business even further.

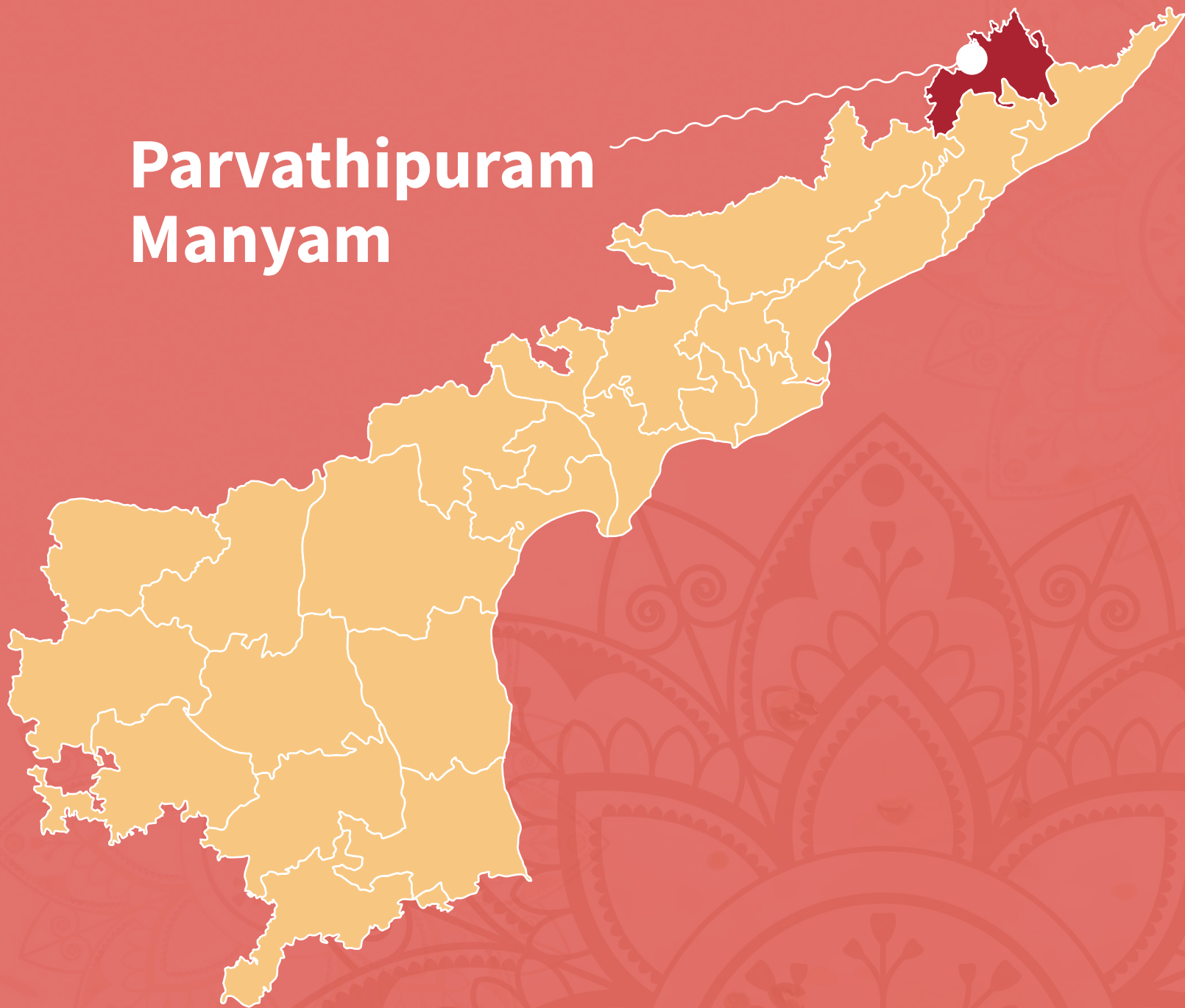
Her message to other women?

"Poverty isn't permanent. But waiting for someone to change your life is. Take the first step—join an SHG, save, and invest in yourself."





Parvathipuram Manyam





LAKSHMI: FROM A BICYCLE TO BIG PROFITS: HOW SINGUPURAM LAKSHMI TURNED OIL EXTRACTION INTO A THRIVING BUSINESS

Singupuram Lakshmi and her husband worked tirelessly to make ends meet. They dried the gingelly seeds under the sun, extracted gingelly oil using traditional method, and sold their products in nearby villages—all from the back of a bicycle.

Every day, they cycled through dusty roads, earning Rs. 500–Rs. 600 a day, just enough to survive. Expansion seemed impossible—they lacked machinery, proper packaging, and most importantly, capital.

Lakshmi knew that their oil had demand, but without funds, they were stuck in a cycle of hard work with little growth.

Then came the breakthrough that changed everything.



A Meeting That Changed Everything

Lakshmi heard about the Sridevi Self-Help Group through other women in her village. She learned that women like her were getting financial help to start and expand their businesses.

She joined the SHG and attended a convergence meeting with officials from Canara Bank, Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME), and Prime Minister's Employment Generation Programme (PMEGP). That was when she realized that her small business had the potential to grow—if she got the right financial support.

With encouragement from SHG members and district officials, she applied for funding under the PMEGP scheme.



From Small-Time Seller to Factory Owner

Lakshmi secured a Rs. 50,00,000 loan from Canara Bank under the PMFME Scheme.

She used the money to:

- ❖ Buy a modern oil extraction machine
- ❖ Upgrade to high-quality packaging
- ❖ Increase production to meet rising demand

Now, instead of manually extracting oil, her machines do the work efficiently. The result? More production, better quality, and higher profits.

The Transformation: A Business That Runs on Success

With new machinery, Lakshmi's business exploded:

- ❖ **Monthly earnings increased to Rs. 1,20,000, profits grew to Rs. 30,000 per month and her annual income now stands at Rs. 14,40,000.**
- ❖ **Production increased, allowing her to sell in bulk to wholesalers and retailers**
- ❖ **Her products gained recognition beyond her village**

For the first time, Lakshmi and her husband weren't just surviving—they were thriving.

Breaking Barriers and Setting New Goals

Lakshmi's journey wasn't just about making money—it was about changing mindsets.

- ❖ She is now a leader in her SHG, guiding other women to financial independence.
- ❖ She has plans to expand her business to online markets.
- ❖ She no longer depends on seasonal sales—her business is stable and growing.

Her message to women in rural India?

“Opportunities are out there—you just have to take the first step. If I can build a business from a bicycle, so can you.”





PARVATHI: FROM SCRAPS TO SUCCESS: HOW A WOMAN BUILT A THRIVING PAPER PLATE BUSINESS

Parvathi's days were once filled with uncertainty. She and her husband worked tirelessly to provide for their two children, but financial hardships loomed over them. With limited education and no stable income, every meal felt like a victory. Borrowing money from neighbors had become a dead end, as no one was willing to take the risk. The burden of financial instability weighed heavily on her shoulders.



A Small Beginning

Determined to break free from the cycle of struggle, Parvathi took a leap of faith. She secured a bank-linkage loan of Rs. 1,40,000 with the support of her SHG, Nagadevatha SHG, to start a small-scale paper plate manufacturing unit. Together with her husband, she cycled from village to village, selling the plates door-to-door. The business brought in some income, but it wasn't enough. As they grew older, the physically demanding nature of this work made it unsustainable. Parvathi needed a way to grow her business without having to travel long distances.



The Game-Changer: A PMEGP Subsidy Loan

This year, hope arrived in the form of a Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) subsidy loan of Rs. 2,60,000. With the support of SERP Velugu staff, Parvathi secured the funds, despite initial hesitations from the bank. This loan allowed her to purchase paper plate manufacturing machines, enabling her to scale production from home. No longer did she need to travel—customers now came to her doorstep. **Her annual turnover now stands at Rs. 15,00,000 and her annual income is Rs. 6,96,000.**

Parvathi no longer had to chase customers; instead, local shops, marts, and Development of Women and Children in Rural Areas (DWCRA) bazaars began placing bulk orders. With support from SERP, she also registered on the Open Network for Digital Commerce (ONDC) platform, expanding her reach through online orders. A proud moment for her was receiving 10 orders in a single day, a testament to how far she had come.





A Vision for the Future

Parvathi now dreams of scaling her business to a turnover of Rs. 25,00,000, employing 10 people, and providing a stable income to others like her. She feels immense pride in knowing that those who once doubted her now come to purchase from her.

She extends her heartfelt gratitude to SERP for their unwavering support in transforming her life.

Parvathi's story is proof that resilience, hard work, and the right financial support can change lives. She urges others to make use of available government schemes, plan finances wisely, and never give up on their dreams. From struggling to afford daily meals to running a successful business, Parvathi's journey is an inspiration for all aspiring entrepreneurs.



PILLI VIJAYA: DRIVING CHANGE, ONE RIDE AT A TIME

Pilli Vijaya's story is not just one of survival but of triumph against all odds. Hailing from the Simalavani Valasa village in Garugubilli Mandal in Parvathipuram Manyam district, Vijaya was a woman burdened by the harsh realities of poverty. Married and a mother to two young daughters, she often found herself wondering how to make ends meet. Her family's income was dependent on agriculture and daily wage labor, but unpredictable earnings made life incredibly difficult.

Life before joining the Ramulu Mahila Sangham in 2004 was nothing short of a struggle. With no stable income, Vijaya had to rely on high-interest loans from local moneylenders just to put food on the table. Every day was a battle to meet basic needs, and sending her daughters to school seemed like an unattainable dream.



A New Beginning: Joining the SHG

In 2004, everything changed when Vijaya decided to join the Ramulu Mahila Sangham. It was a decision fueled by desperation and a faint hope for a better life. She started saving diligently every month and was eventually able to secure a loan of Rs. 50,000 from the bank through the SHG. With this money, Vijaya invested in a tailoring machine, hoping to generate a steady income.

Her first attempts were humble—earning just Rs. 200 to Rs. 300 per day. Yet, this was more than she had ever imagined. The income, though small, brought a sense of stability and hope into her household.





From Tailoring to Driving Towards Dreams

Seeing her dedication and ability to repay loans on time, the SHG extended further support. Vijaya received an additional loan of Rs. 3,00,000, which allowed her to purchase an auto-rickshaw. **The auto became a symbol of their new life. With a steady income ranging from Rs. 800 to Rs. 1,000 per day, Vijaya now earns approximately Rs. 3.24 lakh annually, providing her family with much-needed financial stability**

Her children's education, once a distant hope, now became a reality. The family not only met their daily needs but also began saving for a brighter future. The loans, used wisely, transformed their lives. Vijaya managed to repay both the bank and informal loans, lifting a massive weight off her shoulders.



A Beacon of Hope and Inspiration

Pilli Vijaya's journey is not just about financial independence; it's about breaking barriers in a male-dominated profession. In a world where auto-rickshaw drivers are mostly men, she stands out—not just as a driver, but as a symbol of resilience and determination. Once hesitant to step out of her comfort zone, she now confidently navigates the streets, proving that women, too, can take the driver's seat—literally and figuratively. Her success challenges societal norms and inspires countless other women to take control of their own destinies. Vijaya is not just driving an auto; she is driving change.



VIJAYA: FROM EMPTY SHELVES TO A THRIVING STORE: HOW P. VIJAYA BUILT A BUSINESS FROM SCRATCH

P. Vijaya never imagined she would run a business.

For years, she and her family survived on her husband's small income, barely making ends meet. Every month was a struggle—rationing groceries, delaying school fees, and borrowing money just to get by.

Living in Kannayyaguda, Gummalakshmpuram Mandal, she often wondered: "How can I change this? How do I build something for my family?"

She didn't have savings. She didn't have experience.

But she had one thing—a desire to break free from financial instability.



ARs. 50 Decision That Changed Everything

Vijaya's turning point came when she heard about the Jananirman Self-Help Group (SHG). Women in her village were saving small amounts and taking loans.

At first, she hesitated. But she took the first step—she joined the SHG.

That single decision set her on a path to entrepreneurship.



From a Small Idea to a Big Business

With her first SHG loan of Rs. 50,000, Vijaya set up a small Kirana shop from her home, selling basic groceries.

It was modest at first—just a few shelves stocked with essentials. But she quickly realized the demand was higher than she could supply.

Her neighbors and villagers preferred buying from her instead of traveling far for essentials. She saw an opportunity—if she expanded, she could earn more and serve more customers.





Investing in Growth: The Game-Changing Loans

As her sales increased, Vijaya took bold financial steps taking loans:

- ❖ Rs. 50,000 from Stree Nidhi – Added more stock to her shop.
- ❖ Rs. 50,000 from Unnathi – Purchased bulk grocery supplies at lower costs.
- ❖ Rs. 30,000 from CIF – Expanded product variety, including packaged snacks and personal care items.
- ❖ Rs. 1,00,000 from Bank Linkage– Invested in a photocopier machine to offer document printing services.
- ❖ Rs. 75,000 from a Government Scheme – Constructed a proper storefront, moving her business out of her home.

Her small home-run shop had now transformed into a full-fledged store.



From Barely Surviving to Financially Thriving

With her investments paying off, Vijaya's income skyrocketed.

- ❖ Her monthly sales increased from Rs. 10,000–Rs. 15,000 to Rs. 30,000 per month.
- ❖ She could stock a wider range of products, bringing in more customers.
- ❖ Her shop became the go-to store in the village, eliminating the need for locals to travel far.
- ❖ Her financial independence allowed her to support her family and plan for her children's future.

Looking back, she can't believe how far she has come. She now has an annual income ranging from Rs. 216,000 to 260,000.

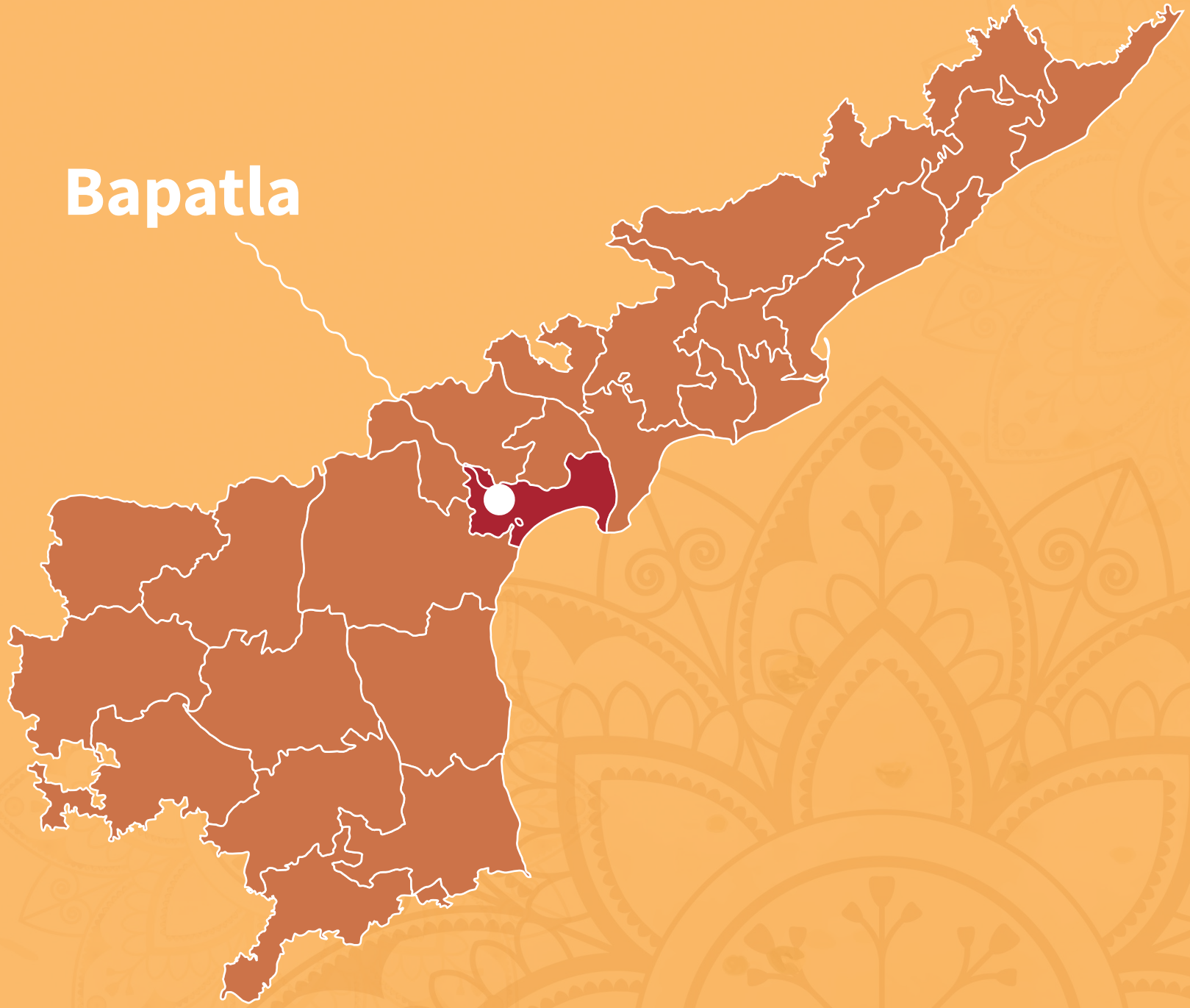
"I started with nothing—just an idea and determination. Today, I have my own store, a stable income, and a secure future for my family."



Her story is proof that with the right support, the right opportunities, and the courage to take the first step, any woman can build her own success story.



Bapatla





KANAKA RATNAM: A WOMAN'S DETERMINATION TO BUILD A BETTER FUTURE

In the quiet village of Pedapulivarru, nestled in Bapatla District, Andhra Pradesh, lives Garikipati Kanaka Rathnam—a woman with big dreams but limited means. Life was a daily struggle, where every rupee counted.

Her husband worked as a cook for weddings and functions, while she took on tailoring work at home. Despite their efforts, their income barely covered their household expenses and their children's education. Every passing day brought a new challenge, but they never let go of their dream—to break free from financial uncertainty and build a stable future.



A New Beginning with the Self-Help Group

One day, a ray of hope emerged. A Self-Help Group named Kripamayi Mahila SHG was being formed in her village. Kanaka Rathnam saw an opportunity—not just for financial support, but for empowerment. With hope in her heart, she joined.

She started small. With an initial Rs. 5,000 loan, she set up a Curry Point (food stall), where she sold home-cooked meals. The response was encouraging, and soon, she expanded into catering by taking another Rs. 20,000 loan through the SHG's bank linkage program.

With growing confidence, she reinvested in her business. A Rs. 50,000 loan helped her upgrade her equipment and services. As she repaid each loan with discipline, new opportunities unfolded.



Scaling New Heights

Kanaka Rathnam was no longer just a small-time food vendor—she was an entrepreneur in the making. With another Rs. 80,000 loan, she set up a larger shop on the main road, making her catering business more accessible. The success of her venture encouraged her to dream bigger.

When she learned about the Prime Minister's Employment Generation Programme (PMEGP), she took a bold step and secured an Rs. 8 lakh subsidy loan. With this, she invested in machines for making disposable plates (Vistharakulu), paper plates, and steel scrubbers—diversifying her income sources.



Transforming Her Life and Community

Today, Kanaka Rathnam earns approximately Rs. 45,000 per month, translating to an annual income of Rs. 5.4 lakh. She proudly repays Rs. 20,000 in loans every month, while also ensuring her children receive a quality engineering education at reputed universities.

From a woman struggling to make ends meet to a respected entrepreneur, her journey is a testament to the power of determination, self-reliance, and the support of SHGs. She now supplies disposable plates to shops and functions, ensuring a steady income and continued growth.

An Inspiration for Many

Kanaka Rathnam's story is not just about financial success—it's about breaking barriers, believing in oneself, and lifting others along the way. She stands tall as a role model for women in her community, proving that with the right support and unwavering determination, anything is possible.

Her dream now is to inspire and support other women in SHGs to achieve financial independence, just as she did. And with each passing day, she continues to write her success story—one step at a time.





FROM KITCHEN FIRES TO FINANCIAL FREEDOM: HOW KUMBA BHANU KALYANI BUILT A BUSINESS WITH PUFFED RICE

For years, Kumba Bhanu Kalyani's life revolved around daily survival. Living in Narasayapalem, Bapatla Mandal, she and her family depended on small-scale puffed rice (Maramaralu) production. Every morning, she would light the fire, roast the rice, and package the snacks by hand.

Her husband helped her transport the goods to nearby villages, selling them at local grocery stores and weekly markets. But despite their hard work, they earned barely enough to cover expenses.

With the rising cost of raw materials, gas cylinders, and packaging, expansion felt like an impossible dream.

Then, an opportunity arrived that changed everything.



The Rs. 50 Investment That Changed Her Life

Kalyani had heard about Self-Help Groups but never considered joining one. Then, at a village meeting, she learned about Jyothi SHG—a community of women saving money together and getting loans.

She decided to take a chance. She started saving Rs. 50 per month.

This small step opened doors she never knew existed.



From Struggle to Stability: The First Loan

With support from the SHG, Kalyani took her first small loan of Rs. 10,000.

She used it to buy better-quality puffed rice and jaggery, ensuring a tastier, more marketable product.

Soon, demand grew. But manual production was too slow—she could only make 100 packets a day, and she needed capital to scale up.



The Rs. 40,000 Breakthrough Loan

Kalyani's big break came when she applied for Seed Capital under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme and received Rs. 40,000.

She invested every rupee wisely:

- ❖ Purchased high-quality raw materials in bulk
- ❖ Bought a packaging machine to increase efficiency

With these upgrades, her daily production jumped from 100 to 140 packets.



Beyond Puffed Rice: Expanding the Business

While her puffed rice sales grew, Kalyani saw another opportunity—broom-making.

With her profits, she expanded into producing 30 brooms per day, selling them for Rs. 65 each, with a profit margin of Rs. 20 per broom.

This extra Rs. 6,000 per month helped her business become financially stable for the first time.



From Barely Earning to Thriving

With her expanded production, Kalyani's income skyrocketed:

- ❖ Her monthly income increased to Rs. 28,000 totalling to annual income of Rs. 3.36 lakhs.
- ❖ She paid off debts and reduced financial stress
- ❖ Her business became the go-to supplier for local grocery stores

She no longer had to worry about feeding her family—she was now planning for a bigger future.



What's Next? Bigger Dreams, Bigger Goals

Now that her business is self-sustaining, Kalyani has new goals:

- ❖ Further expand her puffed rice business by reaching larger markets
- ❖ Invest in bigger cooking equipment for bulk production
- ❖ Mentor other SHG women to help them start businesses

Looking back, she can't believe how far she has come.

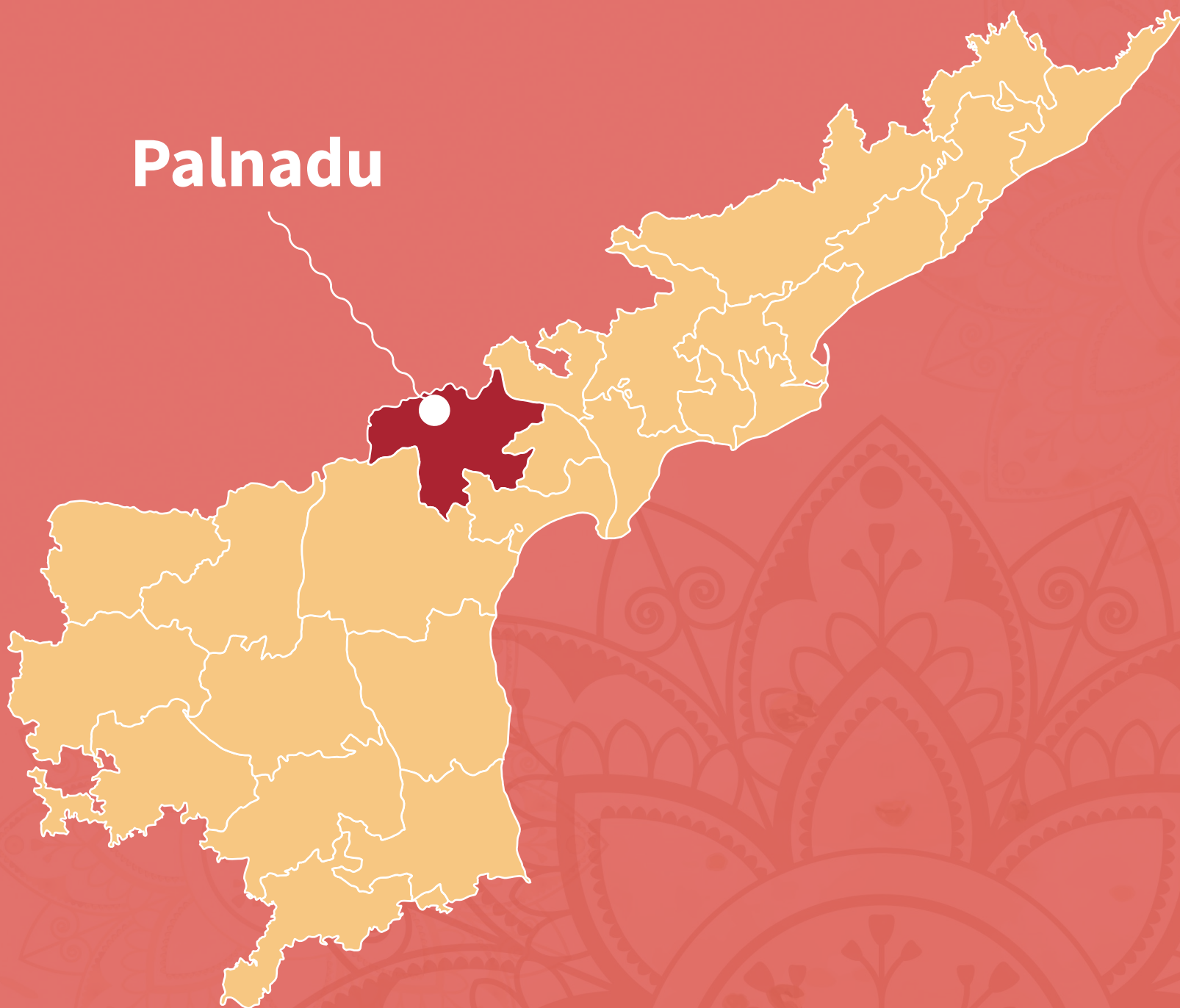
"I once thought I'd always struggle to make ends meet. Today, I have a business, a stable income, and a future I never imagined."



Her story proves that no business is too small to succeed—with the right support, determination, and financial aid, any woman can transform her life.



Palnadu





CHITTEMA: FROM DAILY STRUGGLES TO ENTREPRENEURIAL SUCCESS: THE INSPIRING JOURNEY OF A WOMAN

Bondi Chittemma's life was a constant battle for survival. Living in Vijayapuri South, Palnadu District, she and her husband worked as daily wage laborers. Their earnings barely covered their household expenses, children's education, and medical needs. The weight of financial instability was overwhelming, and Chittemma longed for a way to break free from the cycle of hardship.



A Small Step That Changed Everything

In 2008, everything changed when she joined the Bala Yesu Self-Help Group. Encouraged by the SERP Velugu team's efforts to mobilize women, she started saving Rs. 50 per month—an amount that later increased to Rs. 100. Attending SHG meetings regularly, she gained valuable knowledge about savings, loans, and government support schemes. She didn't just learn for herself but also helped others in her community by sharing this information.



The Power of Financial Support

Determined to improve her family's situation, Chittemma took her first loan of Rs. 5,000 from the SHG through a bank linkage. She used it to clear high-interest debts, freeing herself from financial burdens. Gradually, she borrowed Rs. 10,000 for her children's education and another Rs. 10,000 from the group's internal funds to start a small grocery shop. This modest venture was the beginning of a new chapter.

With dedication and perseverance, she expanded her shop over time, securing loans up to Rs. 1,00,000. When she learned about government bank linkage loans under the Lakpati Didi scheme, she saw another opportunity. With Rs. 1,00,000, she ventured into the fish trade, diversifying her income sources.





A Thriving Business and a Brighter Future

Today, Chittemma's business is flourishing. Her grocery store now generates daily sales of Rs. 7,000, and she earns a steady monthly profit of Rs. 50,000. With an annual income exceeding Rs. 6,00,000, she has achieved financial stability that once seemed impossible.

Her success has allowed her to build a house, support her children's higher education. More importantly, she has gained confidence, independence, and respect in her community.



A Message of Hope and Inspiration

Looking back, Chittemma is deeply grateful to her SHG, the supporting government initiatives, and the Velugu team that guided her. She is now a role model for other women, proving that with determination and the right support, financial struggles can be transformed into success stories.

Her message to other women is simple: "If I can do it, so can you. Take the first step, believe in yourself, and success will follow."





LAKSHMI: FROM DAILY WAGES TO BUILDING A THRIVING CHILLI BUSINESS

Gorijavolu Lakshmi Devi endured the weight of financial hardship for many years. Every morning, she stepped into the fields, working tirelessly under the scorching sun, while her husband labored in daily wage work, both struggling to make ends meet. Their meager earnings barely covered household expenses, and with two children to raise, every day felt like a battle for survival.

There were nights when Lakshmi lay awake, wondering how she would afford her children's education. She dreamed of a life where she wouldn't have to borrow small amounts just to put food on the table. But dreams alone weren't enough—she needed a way out of the cycle of poverty.



A Ray of Hope

Then, a glimmer of hope emerged. With the support of women in her village, Lakshmi helped establish the Amala Mary Women's Group and it was the first step toward transformation. Encouraged by her fellow members, she took her first loan—Rs. 3,000—a small amount, yet it brought immense relief. With careful planning, she managed to meet her family's urgent needs.



The First Steps to Entrepreneurship

As the months passed, the group's trust in her grew, and so did her aspirations. She secured another loan of Rs. 5,000, followed by Rs. 50,000—a sum she never imagined holding in her hands. With determination in her heart, Lakshmi took a leap of faith and started a flour mill business.

The initial days were tough. Setting up the mill, sourcing raw materials, and attracting customers—all of it felt overwhelming. But Lakshmi refused to give up. She worked day and night, ensuring that her business thrived.





Scaling Up the Business

Her perseverance paid off when she received a Rs. 1,00,000 loan—enough to expand her venture further. This time, she started a chilli mill, taking her small business to the next level. The turning point came when she secured Rs. 2,00,000, allowing her to scale up production.

Her hard work was finally bearing fruit. No longer just a struggling worker, she had become a businesswoman, someone who could not only support her family but also inspire others.



A Life Transformed

Today, Lakshmi's life is a testament to resilience and determination. She has built her own house, arranged her daughter's wedding, and proudly watches her son work after completing his B.Tech degree. **Her business generates a steady income ranging from Rs. 1.2 lakh to Rs. 3 lakh per year, with monthly earnings of minimum Rs. 10,000, occasionally reaching Rs. 25,000 during peak seasons.**

But she didn't stop there. She seized the opportunity under the PMFME scheme and availed Rs. 5,00,000 to invest in high-capacity machinery, making her business even more profitable.



An Inspiration to Many

From someone who once worried about survival, Lakshmi has become a respected entrepreneur in her community. When she looks back at the years of struggle, she doesn't feel sorrow—she feels pride.

She has carved a path not just for herself but for many other women who now dare to dream.

Her story is not just about financial growth; it is about hope, courage, and the power of persistence.

Lakshmi Devi is no longer just a name in her village—she is an inspiration.



RAJIYA: FROM TRAGEDY TO TRIUMPH: HOW A WOMAN BUILT A BUSINESS FROM SCRATCH

Shaik Rajiya Sultana's life changed overnight.

One moment, she was a happily married woman with a secure life. Next, she was a widow with a young daughter to feed, no income, and no idea where her next meal would come from.

The year was 2012, and her husband's sudden death left her with no savings, no support, and no job.

With no financial backup and rising household expenses, survival became an everyday battle. But Rajiya was determined—she refused to let her daughter grow up in poverty.

She just needed a way to earn money.



The Spark: A Small Idea with Big Potential

One day, Rajiya noticed her neighbors making vadiyalu (fryums) and semiya (vermicelli) at home and selling them in the village.

She thought, "I can do this too."

With a few borrowed ingredients, she started making small batches and selling them. The response was better than she expected—people loved her products.

But there was a problem: manual production was slow and exhausting. She could only make a few kilos a day, and it wasn't enough to make a decent living.

She needed to scale up.



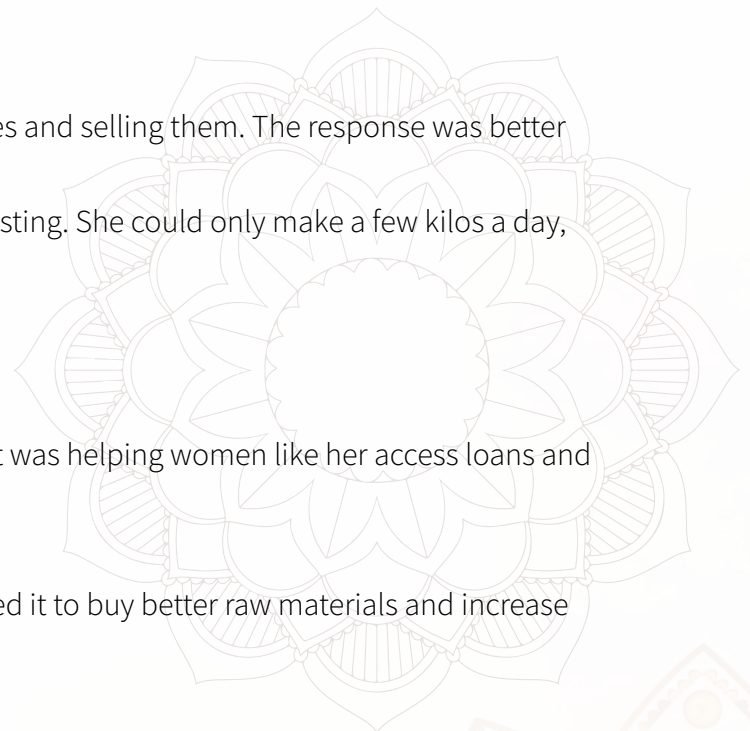
The SHG That Changed Everything

Rajiya joined the Gous Mahila Group, a Self-Help Group (SHG) that was helping women like her access loans and financial support.

For the first time, she realized she didn't have to struggle alone.

She took her first small loan of Rs. 40,000 from Stree Nidhi and used it to buy better raw materials and increase production.

It was a good start, but still not enough.





The Rs. 1 Lakh Loan That Transformed Her Business

Through her SHG connections, Rajiya learned about bank linkage loans.

She applied and secured Rs. 1,00,000—enough to buy her first flour mill and a vermicelli-making machine.

This was a game-changer.

With the new machines:

- ❖ She increased production from a few kilos a day to bulk quantities
- ❖ She started supplying to grocery stores and village markets
- ❖ Her daily earnings jumped to Rs. 500 –Rs. 700 per day



From Struggling Widow to Successful Entrepreneur

Within months, Rajiya's business was thriving.

- ❖ **Her monthly income grew from Rs. 5,000 to Rs. 15,000. Annually, her income went up to Rs. 1,80,000.**
- ❖ **She moved from financial insecurity to stability**
- ❖ **Her daughter was now studying in a private school**

She no longer worried about how to pay rent or buy groceries—she was now financially independent.



What's Next? Bigger Dreams, Bigger Success

Rajiya isn't stopping here.

- ❖ She wants to expand her business to more retail stores.
- ❖ She is exploring branding and better packaging to increase demand.
- ❖ She now mentors other women in her SHG, helping them start their own businesses.

Her message to other women?

“Life can change in an instant. But if you take control, seek help, and believe in yourself, you can rebuild it stronger than ever.”



From a grieving widow to a thriving entrepreneur, Rajiya's story is proof that with the right support, financial aid, and determination, any woman can rewrite her future.



RAVANAMMA: HOW A WOMAN TURNED HER KITCHEN INTO A SUCCESS STORY

Mekala Ravanamma never imagined she would one day run her own business.

Her life revolved around survival—a joint family of eight, a small plot of land, and a household income that barely covered expenses. With no formal education and multiple health issues including thyroid problems, diabetes, and high blood pressure, she felt trapped in a life of constant struggle.

The breaking point came when she could no longer work as an agricultural laborer. The daily wage work that once helped sustain her family was now impossible due to her health. She needed an alternative—a way to earn money without relying on physically demanding labor.



The Rs. 50 That Started It All

One day, Ravanamma attended a village meeting hosted by the SERP Velugu team promoting Self-Help Groups. She learned that other women in her village were saving small amounts and taking loans to start businesses.

With nothing to lose, she decided to join the Prasanna Anjaneya Mahila Sangham SHG in 2006 and began saving Rs. 50 per month. It was a tiny step, but it would change her life forever.



A Game-Changer: Starting Her Own Business

As age and health prevented her from continuing physical labor, Ravanamma found a new way forward. She secured a Rs. 1,00,000 loan from her SHG to start a small home-based business making traditional sweets like Ariselu and Boorelu. **What started as a simple venture soon turned into a profitable business, generating a steady income of Rs. 10,000 to Rs. 12,000 per month totalling to Rs. 1,44,000 a year.**



From Helpless to Independent: A Story of Transformation

Today, she stands tall—not just as a woman who survived struggles, but as one who overcame them. She is no longer dependent on others. She is a businesswoman, a homeowner, and an independent woman.

Joining the SHG didn't just change her life; it gave her an identity. It gave her the power to rewrite her story. And if she can do it, so can every woman who dares to dream.





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