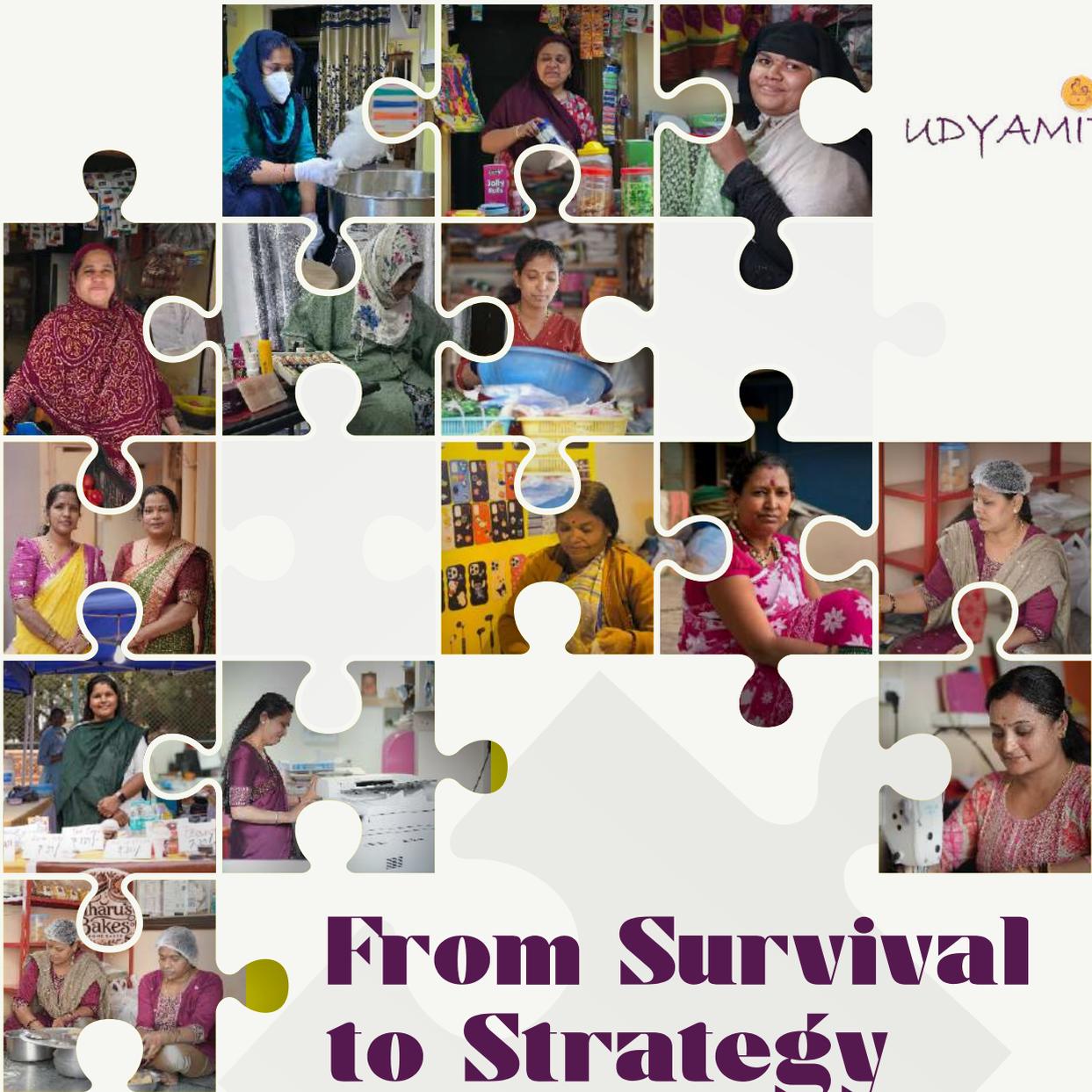


UDYAMITA



# From Survival to Strategy

**WOMEN ENTREPRENEURS WHO REDEFINED POSSIBILITIES**

# From Survival to Strategy

*Women Entrepreneurs Who Redefined Possibilities captures the journeys of women entrepreneurs who participated in the Udyamita programme, illustrating how enterprise development can transform livelihoods, decision-making, and long-term economic security. Moving beyond income generation alone, the programme enables women to understand markets, manage finances, improve productivity, and make informed business decisions.*

*Across diverse sectors — food processing, retail, beauty and wellness, textiles, and services — these narratives highlight a common shift: from reactive survival to intentional enterprise building. Through structured training, mentorship, seed support, and exposure to formal systems such as registration, licensing, and digital platforms, participants began to view their work as scalable, structured businesses rather than daily income activities.*

*More importantly, these stories document behavioural change. Women moved from informal, memory-based operations to data-driven planning, from silence to negotiation, and from uncertainty to financial preparedness. Together, these case studies demonstrate how capability building, when combined with access to resources and markets, can convert existing skills into resilient, growth-oriented enterprises.*

# Foreword

*Women's Economic Empowerment (WEE) is not a social add-on to growth; it is a structural driver of it. When women participate as capable, competitive, and growth-oriented economic actors, productivity rises, markets deepen, and resilience strengthens across value chains.*

*Inclusive economic growth, therefore, is not achieved by increasing participation alone; it is achieved by strengthening capability.*

*Across India's informal economy, millions of women work tirelessly to sustain their households. Yet effort without structure often keeps enterprises confined to survival. The difference between subsistence and scale lies in systems — access to knowledge, capital, markets, and institutional confidence.*

*From Survival to Strategy: Women Entrepreneurs Who Redefined Possibilities captures what happens when those systems are intentionally built.*

*The stories in this volume reflect a decisive shift, from reactive income generation to deliberate enterprise building. Across sectors, food processing, retail, textiles, services, beauty and wellness, and e-waste management - women moved from daily cash cycles to reinvestment and growth.*

*The Udyamita program was designed around a simple conviction: entrepreneurship is a discipline.*

*By combining structured training, mentorship, seed support, financial and digital literacy, and exposure to formal mechanisms such as registration and compliance, the programme enabled women to see their work not as small activities, but as scalable enterprises.*

*At PCI India, we believe women's economic empowerment is central to strengthening local economies and building resilient markets. When women-led enterprises become structured and growth-oriented, the benefits extend beyond individual incomes to households, communities, and value chains.*

*We extend our sincere appreciation to ZEE for their strategic partnership and commitment to enabling this vision. Their collaboration has been instrumental in helping women transition from survival-led livelihoods to strategy-driven enterprises.*

*This book is both documentation and direction. It affirms that when capability meets opportunity, women redefine what is possible.*

## **Indrajit Chaudhuri**

*Chief Executive Officer and Country Director  
PCI India*





## More Than a Breakfast Stall

For years, Mohseena Taj lived one medical emergency away from financial collapse. Her tailoring work brought in just enough to feed the family, but when her husband suffered a heart stroke seven years ago, the burden of earning and decision making fell entirely on her. Stability became survival.

She set up a small breakfast stall outside her home to keep income flowing. Each morning, batter was mixed, idlis were sold, and the day's earnings were spent by night. As competition grew, profits thinned. There were no savings, no cushion only repetition.

When Mohseena joined the Udyamita programme, she encountered a new idea: her business could be understood, not just endured. Through simple expense tracking, she realised that outsourcing batter preparation was quietly draining her income. With seed funding, she bought a batter-making machine cutting costs and opening a new possibility. Soon, she was supplying batter to nearby hotels as well. Training sessions on time use revealed something else she had never noticed before three to four idle hours each afternoon. Instead of waiting for the next morning's sales, Mohseena opened a small provision store beside her stall, turning empty time into steady income.

Today, Mohseena manages her money with intention. She sets aside funds for health needs, business reinvestment, and emergencies, things she once feared to name. Her customer base has grown by two to three people a day, but the deeper change is in her thinking. Learning about Udyam registration and food licensing shifted her dream from "getting by" to becoming a formal hotel owner.

For the first time in years, Mohseena is not reacting to crisis. She is planning for the future, and believing that it can be shaped.

**Mohseena Taj**

**MANUFACTURE OF FOOD PRODUCTS**

# Consistency as capital

Meenakshi did not plan to become a wig entrepreneur. Her entry into the business came through observing her mother-in-law run a small wig unit and learning the craft over time. Five years ago, she began making customised, high-quality hairpieces for clients who sought dignity and confidence after hair loss. She had skill in her hands, but her business lacked shape.

Though she owned an Instagram page, her posts were irregular. Shop timings shifted with daily pressures. Services remained limited. Enquiries came in, but many never became customers. Income reached a ceiling she could not breakthrough, and growth felt distant despite her effort.

When Meenakshi joined the Udyamita programme, she learned that discipline itself could be a business tool. Fixed working hours made her visible and reliable. Mentoring helped her see how small investments could open new doors. With seed funding, she purchased an air conditioner something that seemed minor but changed everything. It allowed her to introduce ice-gum wig services, a higher-value offering she had long known about but could not afford to provide.

At the same time, structured use of social media and WhatsApp customer groups strengthened her connection with clients. Her audience became organised, her communication clearer, and her business easier to access. Within months, monthly customers grew from one or two to six or seven. Her income doubled to ₹2–2.5 lakh. Registering under Udyam gave her enterprise formal identity and future possibility.

Meenakshi's growth reveals a quiet truth of micro-enterprises: skill alone is not enough. When consistency is added to talent, it becomes invisible capital turning effort into stability, and work into a future.

## Meenakshi K

BEAUTY AND WELLNESS





## From Quiet Skill to Valued Business

Raziya Sultana grew up as the only daughter in a Muslim household and entered marriage as the eldest daughter-in-law roles that came with unspoken expectations of responsibility and restraint. Tailoring was always her skill, but for more than ten years, it remained confined to stitching clothes for relatives. Not because she lacked ability, but because she lacked visibility and the confidence to step outside familiar circles. Working from her home, Raziya quietly outsourced zig-zag stitching, paying for it each time without questioning its cost. Her monthly earnings rarely crossed ₹2,000. Over time, this reinforced a painful belief: that tailoring could never become a real livelihood.

Her experience with the Udyamita programme challenged that belief. Through cost analysis and value-based pricing, she began to see her work differently. Seeing how interlock stitching drained her earnings, she chose to bring the work in-house by investing in an interlock machine. This decision reduced her production costs and allowed her to expand the range of services she could offer from home.

At home, another change was taking shape. Wanting to stitch special dresses for her daughter, Raziya began learning new designs through YouTube. The outfits drew attention in her neighbourhood, and soon other parents began asking her to stitch clothes for their children. What started as a mother's effort quietly became a new stream of orders.

Communication sessions under Udyamita encouraged her to engage with customers directly. A simple banner outside her house became a turning point, increasing footfall without paid marketing. Learning to track her finances was intimidating at first, but it revealed something she had never seen before: savings. Her monthly income rose steadily to ₹6,000–₹7,000, without increasing her working hours.

Beyond income, the transformation was social. Raziya learned to negotiate, to name her prices, and to value her work. For a woman who once stayed silent, confidence grew alongside her earnings.

**Raziya Sultana**

**TEXTILE AND GARMENT MANUFACTURING**

# Stitching Identity into Enterprise

Savitha's journey into entrepreneurship began not as a choice, but as a necessity. Born into a family with three daughters, financial constraints forced her to discontinue her education at an early age. She moved to Bengaluru with her father and sister in search of livelihood opportunities. The family's survival depended on long hours in garment factories and construction sites.

Amid these responsibilities, Savitha developed a quiet but persistent interest in stitching. Determined to build a skill of her own, she enrolled in a tailoring course, paying an annual fee equivalent to her mother's monthly earnings at the time. The investment proved worthwhile—her finishing quality quickly distinguished her from peers. Clients and colleagues began specifically seeking her work. With encouragement from her husband, Savitha established a small tailoring shop, marking her first step toward independent enterprise.

Seeking to expand her business, Savitha enrolled in the Udyamita program. The training enabled her to view her work not just as a service, but as a brand. She realized that while her garments were appreciated, her identity as the creator remained invisible.

Through the program, Savitha introduced a stitched clothing label carrying her name—transforming anonymous output into branded craftsmanship. This simple yet powerful shift resulted in new customers arriving through referrals. She also made several improvements ranging from offering door-step delivery services, revising pricing structures and communicating the value of her craft with her clients. All these efforts have helped her observe a 60% increase in her income, with further aspirations to diversify and enhance market reach.

Today, Savitha's enterprise reflects not only her technical expertise but also her identity as a business owner. What began as a survival strategy has evolved into a growing, branded enterprise that carries both her craftsmanship and her name.

**Savitha KL**

**TEXTILE AND GARMENT MANUFACTURING**





## Conversation created loyalty

For nearly three decades, Bhagyamma's ironing shop served a steady flow of neighbourhood customers. The business met a basic need, but it remained static. Customer interaction was minimal, service offerings were undifferentiated, and retention was low. "I never used to look at customers' faces when they came in," she says. "After Udyamita, I understood that customer engagement itself can drive growth."

Through the Udyamita programme, Bhagyamma learned how small behavioural shifts could improve enterprise performance. Training on customer relations prompted her to begin remembering regular customers' preferences and prioritising timely delivery. These simple changes strengthened trust and repeat business.

She further expanded customer engagement by introducing WhatsApp communication for order updates and door-delivery services for working clients. These additions reduced friction for customers while increasing accessibility to her service. Seed funding enabled the purchase of an additional steam iron, improving operational efficiency and garment finish quality.

Post-training, Bhagyamma's customer base increased by approximately 50 customers per month, while service time reduced by 20 percent. The combined effect of improved communication and upgraded equipment shifted the enterprise from a transactional model to a relationship-based service.

Bhagyamma's experience demonstrates how micro-enterprises can grow not only through physical assets but through improved service practices. In her case, communication functioned as a productivity tool—multiplying the impact of a small capital investment. By aligning customer care with operational improvements, her business moved beyond survival toward stability and growth.

**Bhagyamma**  
HOUSEKEEPING AND LAUNDRY

# Choosing the market, not the habit.

Rajeshwari and Shilpakala joined the Udyamita programme with a familiar plan: to return to tailoring, a skill they had learned years earlier. It felt safe and known. But when they were introduced to simple market analysis tools, that certainty began to shift. The exercises revealed what they had never measured before too many tailors in their area and too little room to earn well.

Instead of continuing out of habit, they paused and reassessed their strengths. Training sessions, especially the SWOT analysis, helped them look at what they already did well inside their homes. Cooking, preserving, and preparing traditional foods were everyday skills. Combined with local demand, these became business opportunities.

They began with small batches of homemade spices and snacks, sharing samples within their community. Orders followed. What started informally soon became organised: WhatsApp groups helped track customers, and feedback shaped new products. Seed funding allowed them to invest in packaging, branding, and raw materials for transforming home recipes into market-ready goods.

Within three months, their enterprise grew from just two products to more than twenty, including spice powders, pickles, and festive snacks. For the first time, they began tracking money systematically which neither of them had done even in their households. This discipline enabled steady reinvestment.

Today, their monthly income has risen from zero to nearly ₹30,000. Yet the deeper change lies in how decisions are made. Rajeshwari and Shilpakala now choose based on demand, not familiarity. They negotiate within their families, defend their business choices, and take calculated risks.

Their story shows that entrepreneurship is not only about starting something new it is about learning when to change direction and trusting oneself to do so.

## Rajeshwari & Shilpakala KN, Swadishta Foods

FOOD PROCESSING





## Cooking with Purpose: Building a Business

Jayalakshmi never imagined that food would shape her future. She had no special interest in cooking, no formal training, and no ambition to build a life around it. Growing up in a large family in Bengaluru, she was the only one among seven siblings to study until Class 10 and even that education had to stop early. After marriage, she worked in garment factories for nearly five years. The income was steady, but money was never planned or tracked.

Cooking entered her life slowly, more from necessity than choice. She began preparing small batches of health mixes at home, sharing and selling them informally. There was effort, but no structure or direction. Her turning point came through entrepreneurship intervention under the Udyamita programme. Mentoring helped Jayalakshmi see that consistency, quality, and discipline could turn everyday cooking into a viable enterprise. With structured guidance, she moved into cloud kitchen services, named her venture Namma Mane Oota, and began tracking expenses for the first time. Sample-based customer feedback helped her refine her menu and standardise portions.

She did not build the business alone. Jayalakshmi partnered with her sister's daughter, turning family support into a business partnership and sharing both responsibility and growth. Together, they organised operations and expanded their reach. Today, Namma Mane Oota supplies meals to corporate offices, employs people, and generates nearly ₹3,00,000 per month. Her son, an auto driver, now supports the business by handling deliveries. With PCI's support, she formalised the enterprise through Udyam and FSSAI registrations and shifted her kitchen closer to the city to meet growing demand.

"I used to feel small staying at home," Jayalakshmi says. "Today, I feed people with education and I pay salaries. That confidence came after Udyamita and PCI believed in my business."

Jayalakshmi's story shows how structured support can turn routine work into a recognised enterprise and family effort into shared success.

**Jayalakshmi, Namma Mane Oota**

**FOOD & BEVERAGE SERVICES**

# When teaching paused, enterprise spoke.

Shilpa KL joined PCI's entrepreneurship intervention under the Udyamita programme without any plan to start a business. She came mainly to support her neighbours in translating, listening, and observing the training sessions. But as enterprise stories and training modules unfolded around her, she began to recognise something she had not seen for years: a way back into earning.

Before this shift, Shilpa had spent nearly twenty years as a teacher. Health complications forced her to leave formal employment, and while she continued offering tuition at home, the income was small and uncertain. Over time, she slipped out of regular work altogether. What she missed most was not only stability, but the sense of contributing financially again.

During the programme, Shilpa identified affordable saree resale as a viable opportunity. Many women in her locality wanted good-quality sarees but could not afford original market prices. With seed funding support, she purchased her first stock and began reaching customers through WhatsApp groups. She named her venture Princess Sarees, because she wanted every woman who wore her sarees to feel like a princess. Training on sourcing and pricing helped her keep sarees affordable while ensuring sustainable margins.

Today, Shilpa sells nearly 80 sarees each month. More importantly, her enterprise has brought her back into income generation after years of financial inactivity. From depending on irregular tuition fees, she has built a steady stream of earnings rooted in her community.

"It's difficult for people in my locality to buy sarees at their original prices," she says. "So I make sure to sell them at an affordable rate."

Shilpa's journey shows how entrepreneurship can reopen doors to work restoring income, confidence, and purpose for women whose careers were interrupted by circumstances beyond their control.

## Shilpa AM

TEXTILE AND GARMENT TRADING





## Escaping debt through quality.

Gowamma believed that the only way to earn more was to sell more flowers. No one had ever shown her how to think about quality, spoilage, or loss it was only about daily sales. Buying cheaper flowers felt practical, even when they wilted quickly and had to be sold at throwaway prices. To manage the shortfall, she borrowed at interest. Over time, this routine locked her business into a cycle of debt.

When Gowamma joined the Udyamita programme, she expected tips on increasing income. Instead, she learned how her business functioned. Training sessions on procurement and reinvestment helped her see that poor-quality stock was costing her more than it saved. Spoilage was not bad luck, but it was a business variable.

With this understanding, and supported by seed funding, Gowamma made a critical shift. She began sourcing better-quality flowers with longer shelf life. The change reduced daily losses and improved her margins. More importantly, seed funding allowed her to stop depending on high-interest borrowing for stock purchases.

For the first time, profits were not immediately absorbed by debt. They could be reinvested back into the business. Selling flowers stopped being about surviving the day and started becoming about managing an enterprise.

Today, Gowamma is planning her next step: purchasing a wheel cart to increase her reach and serve more customers. What changed was not her product, but her approach.

Her journey shows how entrepreneurship training combined with small capital support can disrupt long-standing debt patterns. By replacing instinct with insight, and borrowing with reinvestment, Gowamma's flower business has begun moving toward stability rather than repetition.

**Gowamma**

**RETAIL TRADE**

# When a forgotten skill found its market.

Mane Abhiruchi began not as a business idea, but as a shared skill. Sangeetha, originally from Bidar in North Karnataka, had grown up making hand-rolled rotis as an everyday practice in her village but increasingly rare in urban kitchens. After moving to Bengaluru, she began preparing rotis informally for neighbours, often without charging. Asha, from South Karnataka, learned the technique from her. Their connection deepened through their children's school, and over time, through structured Udyamita Programme.

They entered the training with the intention of returning to tailoring. However, the business exercises prompted them to examine which of their abilities had demand and earning potential. While tailoring was familiar, it did not set them apart in a crowded market. Handmade rotis, on the other hand, emerged as a clear strength which is an offering that few could produce consistently and many customers were willing to pay for. This shift helped them move from restarting old work to building on what customers already valued.

They formalised this activity as Mane Abhiruchi. Orders increased steadily, confirming market interest. The main constraint was not demand or raw materials, but the limited availability of skilled labour capable of producing rotis at the required quality and volume. With seed support, they focused on stabilising operations through planned production, organised sourcing, and regular delivery schedules. This allowed them to manage recurring orders without compromising quality.

Today, Mane Abhiruchi earns around ₹10,000 per month. While both women continue tailoring for supplementary income, this enterprise has become the business they aim to grow. They are now exploring ways to expand production while maintaining the consistency that defines their product.

Their journey demonstrates how training can surface value in everyday skills and how targeted capital can help convert informal effort into a structured livelihood. By building on a traditional practice rather than defaulting to familiar work, Asha and Sangeetha have created a business shaped by both cultural knowledge and market demand.

**Asha BS, Sangeeta, Mane Abhiruchi**

**FOOD & BEVERAGE SERVICES**





## Turning Scrap into a sustainable Enterprise.

For much of her life, Jaya Bai's work was shaped by necessity. Scrap picking began in her childhood and continued into adulthood—a means of survival that provided daily income, but little stability or recognition. Alongside her husband and son, she worked tirelessly in the scrap trade yet remained on the margins of decision-making. Market discussions, pricing negotiations, and buyer interactions were handled by others. Her labor sustained the household, but her voice remained unheard.

Participation in the Udyamita program marked a turning point. Through structured training and mentorship, Jaya was introduced to a new way of thinking, seeing scrap not merely as waste to collect, but as a commodity within a value chain. Sessions on market comparison, collective bargaining, and communication expanded her understanding of pricing dynamics and buyer behavior.

Together with other women participants, she co-established Kunti E-care Hub, a women-led e-waste collection enterprise. The group began visiting multiple scrap yards to compare rates, identify better buyers, and negotiate collectively. What was once informal labor evolved into structured enterprise activity.

Her efforts and intentions enabled stable incomes, but the impact extended beyond financial gains. Within her neighbourhood, she began to be recognized not as a waste picker, but as an entrepreneur who is part of a formal enterprise. She speaks with pride about paying her own son for scrap purchases, symbolizing economic independence and dignity.

For Jaya, the shift from invisible labor into a respectable livelihood was not only a shift from survival to sustainability, it was from being part of the background as a participant, to standing at the forefront of her enterprise, as a changemaker!

**Jaya Bai, Kunti E-Care Hub**

**WASTE MANAGEMENT**

# A Late Start, A Strong Business

Lakshmi had spent most of her adult life working, yet security always remained out of reach. For nearly four decades, she moved between housekeeping, garment factories, and informal vending, earning continuously but never building savings. Whatever she earned went straight into running the household. Work was constant; stability was not.

When Lakshmi entered the Udyamita training, she was already engaged in garment trading, but without structure or long-term direction. Sessions on sourcing, pricing, and reinvestment reshaped how she looked at her business. She began comparing suppliers, calculating margins, and understanding how garment quality influenced both demand and profit. Instead of purchasing large volumes of low-cost stock, she shifted to fewer, better-quality garments that offered steadier returns.

Seed support enabled her to expand her garment inventory without depending on high-interest borrowing. She also introduced doorstep sales, reaching customers who could not easily travel to markets. These changes helped her diversify her customer base while reducing dependence on walk-in sales alone.

Alongside building her enterprise, Lakshmi emerged as a leader within her community. As an ALF leader, she now supports other women in understanding basic business practices and savings habits, drawing from her own experience of trial and learning.

Over time, Lakshmi began setting aside small but consistent savings something she had never achieved despite decades of labour. Her goal of opening a permanent garment shop grew from the realization that sustainability mattered as much as daily earnings.

The intervention transformed Lakshmi's garment trading from survival-based selling into purposeful enterprise building, restoring agency over her livelihood and positioning her as both an entrepreneur and a community leader.

**Lakshmi R**

**TEXTILE AND GARMENT TRADING**





## From Pickles to Pink Clouds

For years, Sadiqa Banu's hands knew exactly what to do. The careful layering of spices into pickle jars, the precise pressure of rolling papad, these were rhythms passed down and perfected. Her skill was never in question. But every year, without fail, the off-season hollowed out her income just when she needed it most. The business survived, but it didn't grow.

That pattern began to break when Sadiqa joined Udyamita. What changed wasn't just knowledge, but perspective. A market analysis exercise enabled her to look at her locality not through the lens of what she already made, but through what her neighbours couldn't yet find. That shift in thinking led her somewhere unexpected: cotton candy. A product completely absent from her community. No competition. No seasonality. Just opportunity, waiting to be spun.

The seed funding helped her but a cotton candy machine arrived, and with it, the single biggest barrier to entry disappeared. Sadiqa named her venture Royal Cotton Candy, developed her branding, took samples to the street, and let the product speak for itself. The response was swift, early B2B orders followed, and with revenue, came confidence.

Sadiqa moved from tradition-based production to market-driven decision-making. Digital literacy sessions opened channels she hadn't considered before, letting Royal Cotton Candy reach customers beyond her immediate circle. Pricing modules replaced the informal, intuition-based selling she had always relied on, giving her business the structure it had lacked. And as the months passed, Sadiqa began to talk about a standalone candy shop — not as a distant dream, but as a logical next step. She had learned, through experience, that diversification stabilizes income more effectively than doubling down on something the calendar controls.

Sadiqa's did not abandon what she knew. She only refused to be limited by a craft she mastered and chose entrepreneurial discipline to take her skills beyond what seasonality allowed for. While the pickles and papads taught her precision, cotton candy is teaching her possibility.

**Sadiqa Banu**

**FOOD PROCESSING**

# Work Was Always Enough- Until It Could Be More

Mallika has been working for as long as she can remember. As the eldest of seven siblings, she started helping with housekeeping alongside her mother from a young age, a pattern that continued into her marriage and beyond. Work was simply what life required, and she met that requirement without question.

Her reliability opened doors over time. One of them led her to Singapore, where she spent two years as a domestic worker. The income she brought back went toward her children's education, and for a moment, she felt she had earned some stability.

That stability didn't last. The sudden loss of her daughter-in-law during childbirth brought new responsibilities, a grandchild to care for, no savings to fall back on. Mallika returned to what she knew. She began making spice powders, quietly sharing them with whoever asked. She didn't frame it as a business or speak about it much. It was, like everything else in her life, just something she did.

Udyamita changed how she saw that work. Through the training and handholding support, she started talking openly about what she made, built a referral network, and connected with cloud kitchens for consistent orders. Income steadied. But the more significant shift was internally. Mallika began thinking about the future in a way she hadn't before. She started saving deliberately, both for herself and for her granddaughter. Learning about the Sukanya Samriddhi Yojana through the program gave her a concrete way to act on that intention, and she envisioned a stable future for her grand-daughter.

She sums up her experience plainly: "I have started earning steadily now. Udyamita taught me why saving matters."

For someone who spent decades working without pause or plan, that shift in perspective is perhaps the most meaningful outcome of all.

**Mallika**

**FOOD PROCESSING**





# Cutting Losses, Building Growth

Mubeen Taj ran a vegetable business with steady customers but unpredictable earnings on account of spoilage. Perishable items — milk, curd — regularly went to waste before they could be sold, eating into margins that were already thin. Demand wasn't the problem. Losses were.

The Udyamita training reframed how she looked at this problem. Rather than focusing solely on selling more, she identified loss reduction as a path to growth. Using seed funding alongside her own savings, she purchased a refrigerator. The spoilage problem, which had quietly drained her income for years, was solved.

The impact was tangible with her income growing by 10–15%, not because her customer base expanded, but because less was being lost. Financial literacy sessions helped her track expenses more carefully, and communication modules gave her more confidence in her customer interactions.

With the business on steadier ground, Mubeen began looking ahead. She started planning to diversify into cold beverages, a natural extension given her new storage capacity. The training had also left a less visible mark - when problems arise now, her first instinct is now to think them through rather than be overwhelmed by them.

For Mubeen, growth didn't come from doing more. It came from losing less.

**Mubeen Taj**

**RETAIL TRADE**

# Stability built through diversification.

Mohanakumari's Amul franchise was holding the household together, but only just. After losing her husband during the COVID-19 pandemic, the financial responsibility for her family fell entirely on her. The business had customers, but it also had seasons as her primary products were icecreams and sweets with a few daily essentials like milk and curd. However, higher price in comparison with alternate brands, made cash flow unpredictable and stability out of reach.

The Udyamita training shifted how she approached that problem. Instead of relying on instinct to manage fluctuating sales, she learned to read demand patterns and plan around them. That analysis pointed toward a practical solution: adding a Nandini milk franchise, a brand that was locally trusted by most customers. Unlike seasonal products, daily essentials move consistently, and a second income stream meant the slow months she faced with Amul, were no longer a crisis.

Financial tracking, introduced during the program, gave her a clearer picture of where money was going and where it could go instead. For the first time, she was categorising expenses, setting aside savings, and thinking about reinvestment in a structured way.

The results followed as she diversified her inventory, strengthened customer relationships, and identified bulk-order opportunities through the programme's networks. Monthly revenue grew from roughly ₹1.5 lakh to ₹2.5 lakh. Alongside that, she began directing savings toward her daughter's education, family needs, and a contingency fund, priorities that had always mattered but previously had no room in the numbers.

What began as a single outlet held together by effort has become a more deliberate, multi-stream business. The difference, as Mohanakumari sees it, is planning.

## Mohana Kumari

RETAIL TRADE (FMCG)





## From Small Services to Multiple Incomes

Samreen Taj turned a family financial setback into a new beginning. With limited education and experience confined to household work, she took a short mehndi and basic beautician course and began offering services from home. Brides came, her designs were appreciated, and payments were accepted ₹2,000 per bridal booking though she had no clear sense of market rates or customer expectations. The work provided initial income, but she realized that growth required more than skill alone.

Training through the Udyamita programme transformed that understanding. She learned to price her services based on market demand, segment clients effectively, and calculate costs. Revising her pricing, she found that clients returned, confirming both her talent and her confidence. Encouraged, Samreen expanded into bridal makeup, travelled to venues, and strengthened client communication. Visibility increased further through a small banner outside her home and WhatsApp marketing.

Entrepreneurship also gave Samreen the flexibility to add new income streams without disrupting her existing work. She began teaching mehndi and basic makeup locally and later invested in a printing machine through seed support, meeting another unmet need in her community. Each addition complemented the core business, allowing her to grow gradually while maintaining quality and control.

Today, Samreen contributes equally to household loan repayments. More importantly, she sees her work as more than earnings it represents perspective, independence, and the confidence to step beyond the limits that once defined her life.

**Samreen Taj**

**BEAUTY AND WELLNESS**

# Inventory decisions, not intuition

Vasantha had been running her provision store with determination, but beneath the surface, the business operated under constant uncertainty. Fear of unsold stock led her to purchase conservatively, which often resulted in empty shelves and customers turning to nearby competitors. With only cash transactions and no formal records, it was difficult for her to truly understand whether the business was growing or merely surviving. Decisions were guided more by caution than clarity.

When Vasantha joined the Udyamita program, she was introduced to simple tools—daily sales tracking, inventory planning, and basic financial management. For the first time, she began recording what was selling, how quickly items moved, and where procurement gaps existed. The numbers gave her visibility, and visibility gave her confidence. With seed support, she increased her inventory strategically, stocking fast-moving goods in appropriate quantities rather than limiting purchases out of fear.

She understood digital payments and overcome hesitation around online transactions. She introduced QR-based payments, making transactions smoother and faster, especially during busy hours. Small operational improvements began creating noticeable shifts. She also started reinvesting profits back into the store, gradually strengthening its foundation.

Today, Vasantha stocks goods based on customer demand patterns, ensuring availability even in smaller quantities to retain loyal footfall. With clearer insights into sales and margins, she now plans procurement cycles with assurance rather than anxiety. More importantly, she has begun setting aside savings toward her long-term aspiration of establishing a wholesale provision store.

The most meaningful transformation, however, has been internal. Vasantha no longer makes decisions driven by fear of loss; she plans with data, intention, and ambition – turning her small neighbourhood shop into an intentional business.

**Vasantha**

**RETAIL TRADE**





## Finding voice before finding business.

Roopa stepped into the Udyamita program with a modest intention at 31, to better support her husband's bookstore. She did not come with a business idea of her own; she came as a quiet contributor who had long placed family responsibilities above personal ambition. Years of emotional suppression and limited mobility had gradually dimmed her confidence, and she had grown accustomed to staying in the background.

But within the training space, something began to shift. As she engaged with sessions on marketing, customer engagement, and delivery systems, Roopa realized she was capable of far more than she had allowed herself to believe. She began applying these learnings to the bookstore, streamlining deliveries, strengthening school outreach, and improving service responsiveness. What started as small operational improvements soon became visible impact. Schools began responding positively, logistics became smoother, and the business benefited from her structured approach. More importantly, Roopa's role evolved. She moved from being a silent supporter to an active representative. Each interaction strengthened her belief in her own abilities.

The most profound transformation, however, was personal. Roopa rediscovered her voice. She began to see herself not just as someone who supports a business, but as someone who can lead one. Today, she speaks with clarity about starting an independent enterprise of her own. As she reflects, "After Udyamita, I crave my own identity, something I had lost amidst household work."

Her journey is not only about business growth; it is about reclaiming self-worth – reminding us that entrepreneurship can be as much about finding one's identity as it is about building an enterprise.

**Roopa**  
PROFESSIONAL SERVICES

# When visibility becomes an important asset

At 30, Akshatha, a commerce graduate, had already spent five years running her pooja items store in Bengaluru. She entered the business with curiosity, determination, and personal savings. Like many first-generation entrepreneurs, her early years were guided more by instinct and experimentation. Her store carried a wide variety of pooja essentials, yet sales fluctuated significantly. Business peaked during festival seasons, but footfall dipped during regular months. Despite having the right products, consistent growth remained elusive.

Udyamita helped Akshatha take a step back and examine her business strategically. Through structured planning exercises, she understood that her constraint was not product availability, but visibility. Marketing sessions highlighted how passive in-store displays limited impulse purchases and reduced walk-in conversions. Customers often passed by without fully noticing what the shop offered.

With seed support, Akshatha invested in a wheel cart to extend her shop's presence onto the street. During festivals, she displayed colourful diyas and seasonal pooja items prominently on the cart, drawing attention from passersby. On regular days, she stocked fast-moving essentials such as vegetables alongside pooja products—creating everyday reasons for customers to stop and explore. Within months, the store began attracting approximately 50 additional customers per month. Curiosity became consistent business.

Beyond sales, she was exposed to digital tools and opportunities for financing, with her preparing to be onboarded on marketplaces too. Akshatha reminded us that growth doesn't always require a large-scale change, but just enhancing visibility, and stepping out with confidence!

**Akshatha**

**RETAIL TRADE**





## Learning to Count, Learning to Lead

For much of her life, Shama Bee stood at the heart of her family's burqa retail shop, welcoming customers, understanding preferences, and ensuring smooth daily operations. She worked long hours and knew the rhythm of the business instinctively. But there was one part of the enterprise she could not access: the numbers.

Pricing decisions, stock calculations, and profit margins were handled by others. Without confidence in basic calculations, Shama remained distanced from the financial core of the business. She contributed deeply, but without authority.

The Udyamita program enabled her to access something simple, yet transformative – the power of counting with clarity. Sessions on basic arithmetic, cost calculations, and financial tracking gave her tools she had never formally held before. She learned to calculate margins, track daily sales, and understand how inventory translated into revenue. For the first time, numbers spoke to her, and she understood them. The seed fund enabled her to invest in additional stock – but this time, she participated actively in sourcing decisions and price negotiations. She could now assess which designs sold quickly, which tied up capital, and how pricing influenced profit. The shop was no longer just a workplace; it became a space where her voice carried weight.

Shama began maintaining a simple financial tracker. Small daily entries added up to an increase in confidence and reshaped her identity within the enterprise. She started allocating a portion of her income toward her youngest daughter's education. Shama stands not only as a contributor to her family business, but a decision maker within it.

Her journey is a reminder that entrepreneurship does not always begin with expansion or equipment, it can begin with understanding. For Shama, learning to count changed what she could claim: her place at the table, her voice in decisions, and her belief in her own capability.

**Shama Bee**

**TEXTILE AND GARMENTS MANUFACTURING**

# Reimagining a Neighbourhood Cyber Centre

For over 15 years, Uma ML has been running a cyber centre in Kurubarahalli, serving her local community with essential services such as photocopying and printing. Over time, however, the business faced increasing competition and declining margins.

While customers visited regularly for basic requirements, interactions remained largely transactional. Repeat visits were limited, and growth plateaued. The enterprise sustained itself through Uma's persistence and consistency, but service uniformity and limited customer engagement constrained its potential.

Participation in the Udyamita, prompted Uma to rethink her business model. The training emphasized that long-term sustainability depends not only on footfall, but on building relationships and offering differentiated values.

Through the program, Uma identified a recurring service gap, customers frequently requested color printing, a facility she did not have. With access to seed funding, she is now investing in a color printing machine, ensuring that potential customers are no longer lost to competitors.

Post-training, Uma began implementing engagement strategies like student discounts, bundled pricing, building rapport to encourage repeat visits. Exposure to information on formal business registrations and loan options also expanded her perspective on long-term planning and structured growth. Her monthly revenue has stabilized at approximately ₹70,000. More importantly, the cyber center has evolved from being a basic utility shop to a dependable neighborhood service hub with predictable demand and loyal customers.

Uma's success was on account of a shift in approach, a service-oriented business rooted in community trust. Every customer interaction has now an opportunity to build continuity and credibility. Her journey demonstrates that long-standing enterprises can rediscover momentum when supported with relevant tools, transforming familiarity into sustained opportunities!

**Uma ML**

**PROFESSIONAL SERVICES**





## Turning a home skill into a scalable venture

Priyanka's baking journey began in her home kitchen, driven by passion and appreciation from family and friends. While there was steady demand for her products, the venture remained informal. Limited clarity around pricing, licensing requirements, and product positioning meant that her sales were restricted to pre-orders, constraining both growth and visibility.

Through Udyamita, Priyanka began to view baking as a structured commercial enterprise rather than a supplementary income activity. The programme supported her in developing a detailed business plan, which helped her analyse product performance and profitability. She identified brownies as a high margin offering, now contributing nearly 30% of her revenue.

Seed funding enabled her to invest in essential equipment and inventory, strengthening production capacity and consistency. Marketing modules introduced her to digital customer acquisition strategies, including the effective use of WhatsApp and Instagram to expand her reach beyond her immediate network.

Recognising that a pre-order-only model limited spontaneous purchases and wider market access, Priyanka initiated the process of obtaining an FSSAI license to enter quick-commerce platforms. This strategic shift positioned her business for higher visibility and greater scalability. Within four months of implementing these changes, her monthly income increased from ₹20,000–₹40,000 to nearly ₹1,00,000. Branding her products under "Tharu's Bakes", she differentiated herself through a health-conscious positioning, appealing to customers seeking mindful indulgence.

The most significant transformation has been in Priyanka's mindset. What began as an income-generating activity has evolved into a growth-oriented enterprise with clear direction and ambition. Today, every order that leaves her kitchen carries more than flavour. It carries confidence, clarity, and a growing sense of possibility. With a clear vision of opening her own bakery café in the future, Priyanka is building a brand with purpose and is showing us the power of translating structured support into a thriving enterprise - one brownie batch at a time!

**Priyanka**  
FOOD PROCESSING

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# UDYAMITA

