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Sai Ganesh Chat Bhandar – Mouth Watering Chats and Snacks by Jagadevi

Smt. Jagadevi, a native of Yadlapur in Bidar District, completed her PUC and got married at a young age. Soon after marriage, she moved to Hyderabad, where her husband worked in a hotel. Life in a big city brought many challenges, but the couple worked hard to adjust. When her husband left his hotel job, they started a small footpath chaat vending centre in a busy Hyderabad market. In the initial days, they purchased ready-made chaat ingredients from other shops and only sold them at their stall. Over time, they learnt the preparation process and began making all items in their small rented house to reduce costs and increase profits.



For nearly eight years, they continued this business, and during that period, Jagadevi became a mother of three children. As the children grew older and started going to school, the family faced a major difficulty—the medium of instruction in Hyderabad schools was Telugu, which the children struggled to understand since their mother tongue was Kannada. Realising this challenge, Jagadevi and her husband decided to return to their native village, Yadlapur, where her parents lived. The children were admitted to a Kannada-medium school, and her husband started working as a labourer to support the family.

During this phase, Jagadevi attended the **Entrepreneurship Development Programme (EDP)** conducted by **SAHARDA**, which became a turning point in her life. The training helped her recognise her earlier experience in the chaat business and the potential for income generation in her hometown. Motivated by this insight, she decided to start her own enterprise – “**Sai Ganesh Chaat Bhandar**”.

She chose a strategic location at the entrance gate of the **Karnataka Veterinary, Animal Husbandry and Fisheries University**, where thousands of students reside in hostels. The demand was instant. Every evening, her stall attracted large numbers of students, and the chaat items sold “like hot cakes.” In the mornings, she and her husband prepared pooris and other items at home, while in the evenings they jointly ran the stall. They hired one helper at a monthly salary of ₹6,000 to manage the growing rush.

The couple began the business with a modest investment of only ₹30000, covering a gas stove, large frying pan, storage vessels, and essential working capital such as flour, oil, and spices. Today, “Sai Ganesh Chaat Bhandar” earns an average ₹3,000 per day, with a profit margin of nearly 45%, giving the family a stable and respectable monthly income. Jagadevi proudly acknowledges that SAHARDA’s training helped her identify the opportunity, boost her confidence, and professionally run her enterprise.

From a seasonal footpath vendor to a confident chaat entrepreneur, Jagadevi's journey is a remarkable example of resilience, skill, and determination. Her story motivates many rural women to believe that with guidance, hard work, and the right opportunity, financial independence is achievable.

Economics :

Investment

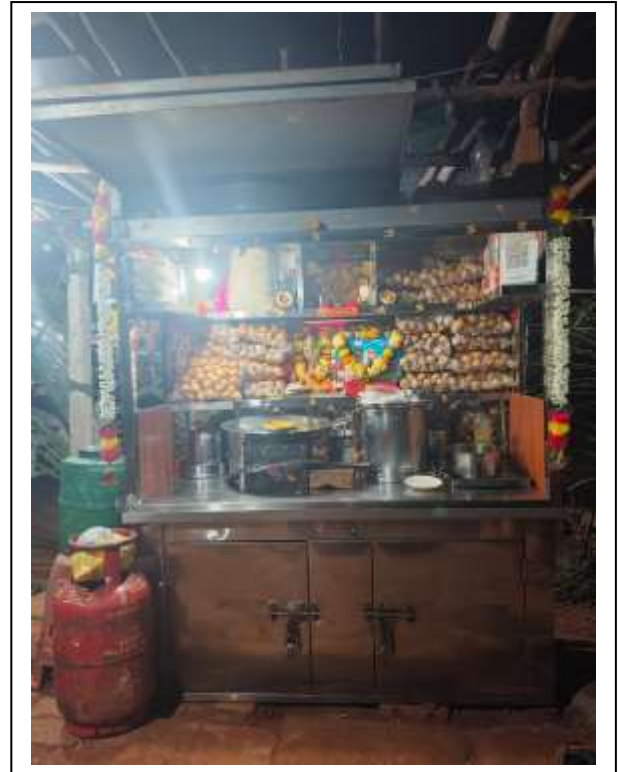
Vessels and Frying Pans Rs 30000.00
License Lighting etc Rs 05000.00

Income

Average Daily Business Rs 3000.00
Monthly Business Rs 90000.00

Expenses :

Salary for Worker	6000.00
Consumption Materials monthly	37500.00
Misc Exp	1000.00
Water Charges	50.00
Electricity Charges	300.00
GP Tax for Place of Shop	300.00
Total Monthly Expenses	45150.00
Net Profit	44850.00



Future Goals :

She gradually learnt the nuances and finer aspects of the hotel business and developed a strong desire to run the establishment independently while expanding it further. Along with strengthening their existing hotel, she also envisions opening another shop in the city dedicated to selling a variety of chat items. Her dream is to build this new outlet into a popular and trusted brand, known for its quality and taste, and to make it a well-recognized name among chat lovers in the area.

Solar-Powered Success- Roti to Riches- Kavita’s Journey.

Smt. Kavita Ashok, a resident of Yelalrling Colony Naubad, Bidar District, had always dreamt of supporting her family financially, but circumstances never favored her. She got married soon after completing her PUC and became a mother of three children. Her husband, Ashok, worked in a private company and earned only a meagre salary, barely sufficient to meet the daily needs of their family. The increasing financial burdens pushed Kavita into a state of worry, and she constantly searched for ways to contribute to the household income.

Her turning point came when she enrolled in the **Entrepreneurship Development Programme (EDP)** at **SAHARDA**. The training opened her eyes to various livelihood opportunities and helped her discover her strengths. Inspired and motivated, Kavita identified that there was a consistent demand for healthy, homemade Jowar rotis and traditional food items in her locality. With confidence gained from the training, she decided to establish “**Basaveswara Food Products**”.

Kavita began her journey by preparing handmade Jowar rotis, groundnut chutney powder, and traditional pickles at home. The response from customers was extremely positive, and soon she realized that her small idea had great business potential. To expand her production, with the support of **SELCO Solar Systems**, she acquired a high-capacity solar roti-making machine valued at **₹2 lakh**, provided to her at a subsidised price of **₹65,000**. This drastically improved her production efficiency. Along with this the Packing Machine and Dove Mixing machine also been purchased for **₹45,000**. She arranged the investment through her personal savings and a **₹50,000 loan from her Self Help Group (SHG)**.

Today, Kavita produces almost **1,000 rotis per day** with the solar machine. Her exceptional commitment to hygiene, quality, timely delivery, and attractive packaging has earned her a loyal customer base. Many customers now place regular pre-orders, and Kavita ensures she never compromises on quality or punctuality. As demand increased, she employed **two workers**, each costs **₹6,000 per month**, helping her with packing and door-delivery services.

Her monthly net income now ranges between **₹20,000 and ₹25,000**, marking a remarkable transformation from a homemaker to a confident, successful entrepreneur. Kavita acknowledges that SAHARDA’s training played a crucial role in shaping her entrepreneurial journey. Today, **Basaveswara Food Products** stands as an inspiring example of how skill development, proper guidance, and determination can completely change a life.

Economics of the Enterprise – Basaveswara Food Products

Particulars	Amount (₹)	Current Monthly Operations	
Initial Investment		Production capacity	1,000 rotis/day
Solar roti-making (subsidised)	65,000.00	Wages for 2 labourers	12,000/month
Other machineries	45,000.00	(materials, packing, transport)	50000.00
Raw materials &	24,000.00	Total Monthly Sales	
Total Investment	1,34,000.00	500 X 25=12500 roti X Rs 7	87500.00
Source of Funds		Net Monthly Profit	25500.00
SHG Loan	50,000.00	Less Loan Interest 24%	1000.00
Personal Savings	84,000.00	Less personal Exp	1500.00
		Net Monthly Income	23000.00

Empowering Women Entrepreneurs: The Impact of SAHARDA

Rukmini, a mother of two daughters, ran a small general store in Manhalli Village in Basavakalyan, while her husband worked as a car driver. Together, they earned about 7,000 Rupees per month, with Rukmini contributing around 2,000 Rupees from her store. Their family relied solely on these modest earnings.

In 2022-23, when the **SAHARDA Training Programme** was conducted in Manhalli Village, Rukmini saw an opportunity to strengthen and expand her livelihood.

A field trainer connected with the SAHARDA approached Rukmini and encouraged her to participate in the Entrepreneurship Development Programme (EDP). Motivated to enhance her skills, she attended the training held in Bidar SAHARDA, where she gained valuable insights into business development, management, and growth strategies.

Through the training, Rukmini developed confidence and decided to expand her business. Naturally shy at first, she gradually became more active in interacting with other women entrepreneurs in the village. The monthly meetings organised by her SHG provided her with learning on financial planning, budgeting, customer communication, and running a business sustainably.

With regular guidance from the SAHARDA, Rukmini shifted her business from her home to a roadside shop with better visibility. At this juncture SAHARDA –ALF Digital Sakhees trained her in better use of smartphone for digital transactions. She learned to operate UPI payments, and maintained proper accounts including a cashbook. Understanding the significance of banking habits, credit discipline, and CIBIL scores, she started depositing her earnings regularly and even installed a Business QR Code for customers.

When Rukmini wished to expand her venture further, financial limitations became a challenge. With the assistance of the SHG Loan from DCCB, she successfully availed a loan of Rs. 40,000 from SHG which she was the member having saving account at PACS through DCCB. This support enabled her to convert her small grocery outlet into a full-fledged Kirana shop.

The impact of the **DCC Bank SAHARDA Training** on Rukmini's life has been remarkable. From earning just Rs. 2,000 per month earlier, she now earns between Rs. 15,000 and Rs. 20,000 monthly – a substantial improvement that has strengthened her family's financial stability.

Reflecting on her journey, Rukmini expresses her gratitude to the DCC Bank SAHARDA ALF initiative for providing a meaningful platform to learn, grow, and transform her business.

Rukmini's story highlights the powerful role that capacity-building initiatives like the SAHARDA Training can play in empowering rural women entrepreneurs. With the right guidance, training, and continued support, women like her can achieve economic independence and realise their entrepreneurial dreams.



Name: Rukmini W/o Ganesh Fulbane,
Bidar Age: 35 Years

Village: Manhalli, Taluka: Basvakalyan, District:
Contact No.: 8208490854,

Sulochana's Journey from Exclusion to Empowerment through Financial Literacy

A daily wage Labourer Ms. Sulochana, 73 years old, lives in Holesamudra village of Kamalnagar Taluk in Bidar district. She and her husband work as daily wage labourers, earning just enough to meet their basic needs. She has four children—two sons and two daughters—all married and unable to support her.



Despite having no land and facing many hardships, Sulochana was determined to open a bank account. She sought help from her children, but they declined, and even the community questioned her need for an account, leaving her without support. During a household community training session conducted under the Financial Literacy training by Digital Sakhee trained by SAHARDA, Ms. Eramma, explained the importance of financial security and savings. Listening to this, Sulochana shared her difficulties and requested assistance in opening a bank account.



The SAHARDA trainer collected Sulochana's KYC documents and visited the bank on her behalf. She submitted the application and necessary proofs. Within a week, Sulochana received her passbook and account number. Filled with happiness, she shared with neighbours how the awareness creation by digital sakhee support had helped her.

Sulochana's experience encouraged other community members to come forward and seek help in opening their bank accounts which is already opened through SHG but falls dormant.

As a result of the sakhees efforts, many previously excluded villagers were able to access formal financial services as usual and now aware on how to kept their bank accounts live. Sulochana expressed her heartfelt gratitude, saying that this support brought light into her life and enabled her to safely deposit her old-age pension in her own bank account.

Sulochana supported her younger daughter in law to purchase a Sewing machine to start her own tailoring shop in the village by utilizing her old age pension and her individual savings available in her bank account.

Her daughter in law Vijayalaxmi is now running a tailoring shop successfully by earning Rs 300 to 750/- per day by stitching blouses, school uniforms, children dresses etc. her son a agriculture labour also happy with his mothers support and now living with her.

<i>Investment</i>	<i>Amount</i>	<i>Monthly Income & Expenditures</i>	
Sewing Machine	12500.00	Shop Rent	1000.00
Small Embroidery Machine	15000.00	Stitching Accessories	2500.00
Other related items	04500.00	Electricity	0750.00
Wooden Table and shelf	06500.00	Other	0750.00
Shop Advance	05000.00		
Iron Box	01250.00		
Board & Misc.	05000.00		
Total Investment	49750.00	Total	5000.00
		Monthly Income	15000.00
		Net Profit (Less Exp)	10000.00

From Tailor to Trainer: Shilpa's Journey of Growth and Empowerment

Shilpa, wife of Basweswara, lives in the village of Yernalli in Bidar District. For the past ten years, she has worked as a tailor, earning a modest income that supported her family. Shilpa had always dreamed of expanding her tailoring business but lacked the guidance and confidence to do so. One day, a Digital Sakhi trained by SAHARDA mentored by Access Livelihood Foundation visited her home during a community training session. The Digital Sakhi introduced Shilpa to the four modules on digital and financial inclusion provided by the project. During their discussion, the Digital Sakhi recognised Shilpa's passion for her business and selected her for Entrepreneur Development Program (EDP) aimed at helping existing women entrepreneurs.



Shilpa attended the Seven-day EDP training SAHARDA, which included a day of exposure to successful women entrepreneurs. During the training, she learned various strategies to scale up her business from resource persons and fellow trainees. Inspired and empowered by the new knowledge, Shilpa immediately purchased an additional sewing machine to expand her business. She also began conducting tailoring coaching classes for village girls interested in learning the skill. Her six-month course started with four students, providing her with a steady monthly income through the fees collected. In addition to training, she started designing blouses and undertaking PICO and FALL work, further increasing her earnings and strengthening her livelihood. Shilpa adopted UPI to receive customer payments and diligently maintained her accounts in the provided workbook.

She expresses deep gratitude for the training undergone, and Thanks to this initiative, Shilpa has significantly improved her family's financial situation and continues to support them with her increased income.

Own Investment	Rs 15000.00
SHG Loan Obtained	Rs 50000.00
Total Investment	Rs 65000.00
<i>Expenses P/M</i>	
Loan Interest 2%	Rs 1000.00
Materials	Rs 5000.00
Electricity bill	Rs 700.00
Total Exp	Rs 6700.00
Income	
Fees from 4 Trainees	Rs 2000.00
Stitching Charges	Rs 15500.00
Total Income per month	Rs 17500.00
Monthly Net Income	Rs 10800.00



Afreena ka Kamal....

The fluently kannada speaking Girl Afreen Begum, wonders you in an Urdu laden mohallas of Bidar District. Afreen had been in Mumbai for several years with her parents. Her father lost his job & returned Bidar. Sudden loss of job created a vacuum in their family. She could not continue her education and thought to help her parents. Fortunately one day she came to Know about EDP training. She visited the institute & applied for a program being organized by the Institute on ED.



During the training she realized that she can set the higher goals in her life and achieve them. She learnt that she is not utilizing her known skill of Rexene Bag making which she learnt in Mumbai. The EDP inputs the setting of business unit, goal setting & systematic planning sessions changed her way of thinking. At the end of the training she decided to prepare variety of Rexene items and supply the shops in her locality. She is also learnt the skill of Zari Zadosi work and included along with her unit.

Soon after the completion of training she hired a sewing machine from her neighbor and started the work, she purchased raw materials from Hyderabad and sells stitched Bags purses, School Bags in local market.

After 8 months of her own hard work she approached nearby SHG and inducted as member for that group. As per their advice she joined and availed a loan of Rs. 50000/- used to purchase of 2 sewing Machines, table & other items. Now she is earning a decent income through her "AFRINA Bags" unit leading happy life. She have the plans to expand her business further & feels that no problems in life can beat her confidence. She thanks SAHARDA Bidar for increasing her confidence and skills which gives her a respectful life.



Lalitha's – reason for SANTOSHA (Happiness)

Vastrachitrakala udyama (Fabric Embroidery) business embroidered lalitha's life with colours & designs. It gives her life, increased confidence and hope.

Lalitha's poverty ridden family could not allow her pursue more than 2nd PUC education. She got married with a young poor boy **Santosha**. Her husband Santosha was a driver. She entered new life with crazy dreams but soon she realized that challenges are ahead. Her husband lost his job and started working as labour. Her husband's name is Santosha, which means "happiness" in Kannada, but due to their poverty, there was very little true santosha in her life.

To support the family Lalitha also want to do something. One day she attended the Entrepreneurship Awareness Program EAP conducted by SAHARDA in her locality. She applied for tailoring training, got selected & trained in a skill development training conducted by KKRDB Board at their village. During the training she realizes that she had the ability to reach her goals. The stitching & designing skills she learnt in the training boost her confidence. The calculated risk taking behavior, systematic planning, launching formalities of a business venture changed her thinking & motivated her deeply.

After completing the training without a second thought she started a tailoring shop in humnabad city with her own investment of Rs 15000.00, which she saved to purchase a TV to her home. She availed loan of Rs 30000/- from her SHG and started a shop in her loacality. Her entrepreneurial skills, hard work and creativity made her a successful entrepreneur. Now she is earning more than Rs 12000.00 per month by increasing the elegances of saris with her embroidery designs. She has opened a Bank A/C and saving money as per the advise received during the training. Lalitha santosh now living happily never fails to express her gratitude to SAHARDA & KKRDB which makes her dreams true. Now Santosh again started his Auto Driver Job with a rented auto and have the goal to purchase a own auto and withstand on his own feet.

