



# अवगनि

Programme Navya

**#EkNaam...**

Stories of Women Entrepreneurs

# CHAIRMAN'S MESSAGE

I firmly believe in India's immense potential to achieve a \$5 trillion economy in the near future. This journey can be significantly accelerated by prioritising the advancement of women in the business landscape.

In line with this vision, I am proud to highlight Navya – the Livelihood for Rural Women Programme, an initiative supported by Apollo Tyres Foundation. This programme embodies our core value of 'One Family,' extending its positive impact to a wider community, particularly rural women. I firmly believe that empowering women to pursue entrepreneurship not only fosters their individual growth but also the upliftment of all women, symbolising unity (EK Naam).

I extend my heartfelt appreciation to all the women beneficiaries who have achieved success through entrepreneurship, thereby paving the way for increased investment in gender equality.

**ONKAR KANWAR**  
Chairman, Apollo Tyres Ltd.





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With half of the global population being women, they can be key drivers of development and societal progress. Empowering women in education, employment and decision-making processes helps break the cycle of poverty, improves health outcomes and positively impacts the well-being of families. Moreover, it contributes to building a more inclusive and innovative society as women bring unique perspectives and ideas to various sectors. Beyond the individual and family level, sustained efforts to empowering women plays a pivotal role in fostering political stability and strengthening societies worldwide.

Recognising this, Apollo has embraced the imperative to contribute to a world where empowering women to become financially independent isn't merely a corporate initiative but a responsibility we gladly shoulder.

In this book, we shine a spotlight on 24 women - the **'UDYOGINIS'** we have been able to influence to become self-reliant, who carved a prosperous future for their families and inspire communities. Today they stand tall and own their story, their EK NAAM!

From fostering financial literacy to providing entrepreneurial opportunities, each effort reflects our commitment to catalysing positive change on a broader, societal scale.

**#EkNaam**

# WHAT IT TAKES TO BE MYSELF

“ I am 35 years old. It took me 10 years of hardship to discover myself. When I discovered my purpose, I became humble like that tree loaded with fruits symbolic of abundance and generosity. My inspiration came from the good company of women in my village in Kottayam, who are homemakers in their truest form, contributing INR 10,000 per month towards their respective families by working in Mushroom cultivating unit run by Self Help Group (SHG) associated with Apollo Tyres Foundation (ATF). ”



**VALSALA NAIR**  
KERALA  
EK NAAM Awardee 2022



I embarked on my journey in this direction, joining them in 2018 and receiving livelihood and entrepreneurship training in Mushroom cultivation. I discovered my strength in contributing financially to running the house.

I set up my first Mushroom unit named 'Nivedhyam' with 10 community women in 2020. The unit also received INR 25,000 fund support under Kudumbashree, Agri-Business Venture scheme (Kerala Govt). I received the Best Community Resource Personnel award from the Panchayat as a token of appreciation for the year 2020.



Till date, I have trained 55 women and through my continuous sensitisation efforts, 60 more women have started their entrepreneurial journey through 3 SHGs in Mushroom cultivation.

Since the time I have received the EK Naam Award in 2022, the world around me has changed. I am the President of the Mushroom unit and have been successful in integrating allied businesses such as organic farming, aquaculture, medicinal plants and cow rearing.

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# MANIFESTING DREAMS

“ Tailoring is my passion and a purpose that I didn’t realise until I opened my tailoring unit. I was born in a village called Vazhoor in Kerala, married, and have 2 sons. I always dreamt of starting a tailoring shop, but like any woman in the community, I had apprehensions to share my dream with my husband and family. ”



**MOLAMMA SHAJI**  
KERALA  
EK NAAM Awardee 2021



My motivation came from my grandmother, who used to admire my work and always encouraged me to start a business. I was fortunate to come across ATF's livelihood programme. In 2021, I enrolled for the training in tailoring and started a unit with 14 women from the community in the same year.

Our skills in the unit came to great use during Covid phase, when the demand for Personal Protection Equipment (PPE Kit) rocketed. I realised that my dream had a purpose, a purpose that earned us accolades from the Panchayat and established our business during a very difficult period.

Our unit earned INR 7.5 lakhs supplying PPE Kit to hospitals, government organisation and community.

This gave a momentum to women in the community to start many tailoring units. 10 more women got a loan of INR 1,50,000 from Kudumbashree for starting their business. After getting recognition as an EK Naam Awardee in 2021, I was elected President of the unit, based on my management skills and leadership. Today my unit has gained prominence in our Panchayat, with 10 women from my unit working on delivering orders beyond my village. I got opportunities to exhibit our work in Chennai. Recently I bought 5 brand new sewing machines.

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# SELF BELIEF IS AN ENABLER OF SUCCESS

“ A financial crisis is the crisis that can fragment a family. But for me, the crisis built resolve in the family and brought us together.

I have a family of 4 with my husband and 2 sons. We belong to Airapuram, Kerala. My husband was the sole bread earner in the family. ”



**SHERLY ELDHO**  
KERALA  
EK NAAM Awardee 2022



I often found myself helpless as I was confined to household chores. The income of my husband hardly sufficed for household needs and our children's education. It had become a priority for both of us, as parents, to explore income generating opportunities.

A turning point came in my life in 2022, when I joined ATF's organic farming project. I received training and mentoring support from them on organic farming. This led to a series of positive changes in my life.

I availed a bank loan to purchase 2 cows, that added an additional annual household income of INR 2.16 lakhs.



With this increased income, we ensured a better quality of life for our children and family. This self-belief did not stop here. I linked one group of 10 women with government scheme for livelihood support to start their own production units under poultry, small fishery, and tailoring.

The Ek Naam Award that I received in 2022 brought my confidence to a new high. I started a catering unit and providing employment opportunities to 5 more women. The quality ensured that we got great business. We started supplying for many events and exhibitions such as Saras Mela, Kolenchery Food Fest and Nellad Food Fest etc.

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# EXPERIENTIAL LEARNING A TESTIMONY OF SUCCESS

“ I am the eldest in the family and I had to take care of my siblings after the death of my father. My mother used to work as an agricultural labourer at a rubber farm in Airapuram, Kerala. My husband is a farmer and it was a continuous struggle for us to meet our family requirements through farming. ”



**SATHY RAJAN**  
KERALA  
EK NAAM Awardee 2020





With a meagre INR 2,000 per month as income, and a family of four to feed, we felt the need to explore other income sources. My husband supported me in my decision to venture out.

I got in touch with an aqua cultivation group called Naturals, started by ATF in Mazhuvanoor Panchayat. I enrolled for training in pisciculture supported by ATF, which enabled me to start my enterprise with a group of 10 women.

I played the role of an anchor of our group to increase production and income. This experiential learning led to success.

Many neighbour farmers came forth to learn from my experience, success and technical knowledge and requested for mentorship support.

After I received the EK Naam Award in 2020, my life has changed. Presently I am the President of Naturals, the fish farming unit at Ernakulam district. Currently the unit is producing 550 kg of fish per year and the women employed in the unit are earning INR 10,000 per month. Similarly, I started a new poultry farm with 5 women, who have received training in hi-tech broiler chicken farming and are now earning INR 12,000 per month. The chickens are sold through Kerala-Chicken initiative under Kudumbashree. I believe my perspective has changed with experiential learning.

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# FROM TAPPER TO TAPPING NEW BUSINESS

“ My husband is a rubber tapper from Kottayam, Kerala. I used to tap rubber with him. We don't have kids. Our day used to start very early in the morning, going to the rubber plantation for tapping work. Tapping was our main source of income, but unfortunately, seasonal. I was also grappling with my husband's health condition. ”



**SREEDEVI KARUNAKARAN**  
KERALA  
EK NAAM Awardee 2023



He was suffering from a heart problem and meeting those medical expenses was difficult for me. As they say, "necessity is the mother of innovation", I started looking for other income opportunities, and did few regular jobs.

I came across ATF's livelihood initiative for tappers' dependents in Vazhoor village and enrolled myself for training in poultry farming in 2017. The training enabled me to start a unit of my own, which eventually taught me a lot about how to grade, clean and package chicken and eggs to fetch a higher price in the market. We gradually succeeded in producing over 40,000 kgs of chicken per annum, which was sold in all neighbouring markets.



Recently I built another farm close to my house and reared Kadaknath chicken for their eggs and meat which are in high demand in the region.

When I received the EK Naam Award in 2023, I was 56 years old. I am a proud woman entrepreneur with 9 women as part of my unit and 20 more trained in poultry farming. My success has motivated them to rear poultry as a new business opportunity earning INR 12,000 per month. I recently received recognition from the Panchayat as an "Excellent Entrepreneur".

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# BREAKING THE BARRIERS

“ What is the quintessential part of a woman’s life? Is it getting married and then the family way? I don’t think so! And to go beyond this , it took a lot of courage. I was born in the quaint village of Narmadpura in Vadodara, Gujarat. Married at the age of 16, I was part of a big family of 6 members, with my husband working as an agricultural labourer. ”



**SARASHVATIBEN  
HITESHBHAI CHAUHAN**  
GUJARAT  
EK NAAM Awardee 2019





I used to support him at work earning INR 4,000 per month together. However, I never received any acknowledgment from the family. I often experienced physical and verbal abuse and was forced to go back to my parents.

I fought back. A ray of hope came into my life when I came across ATF in 2019. They organised training through SHGs for women in income generating activities, for which I enrolled. The training enabled me in gender rights, book keeping and accounts.

I turned challenges into opportunities working as an accountant for ATF's Women Credit Cooperative Society. Looking at my efforts, my husband had a behavioural change.

In 2019, I received the EK Naam Award and since then till today there have been many positive changes. I am the secretary of Waghodia Women Credit Cooperative Society supporting 1475 members. My family is leading a prosperous life with all amenities. On the business front, we are supplying chicken through 35 retail shops across the block, making INR 2,000 per day.

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# FROM INDEBTEDNESS TO FINANCIAL FREEDOM

“ I am determined and courageous to face any challenge in life. But I realised this when my family was going through indebtedness. I belong to Popdipura village in Vadodara block. My husband worked as agricultural labour on our own piece of land, because we could not pay back the loan. ”



**GEETABEN RAMESH PARMAR**  
GUJARAT  
EK NAAM Awardee 2020



To help us out of the indebtedness, I used to work as a caretaker in the Anganwadi. It took us 15 years to repay the loan and regain ownership of our land, which took a toll on my health and well-being. Though we started farming on our land, the returns were not sufficient, as we earned only INR 25,000 per year.

But my resolve did not die. I came across ATF's training in organic farming. The training and support helped me expand from a small kitchen garden to a full-fledged farm, positioning me as a leader of the organic farming unit.



I worked as a Community Resource Person for ATF to actively mobilise resources, create awareness and supervise other income generation units to support other women.

The EK Naam Award that I received in 2020, inspired me to provide a platform for others to replicate the model of success. I have adopted new techniques in organic farming giving me INR 20,000 - 25,000 profit year-on-year. I am also happy to support my son's education through SHG loan.

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# MY HARD WORK FOUND MY PASSION

“ I am a single mother to three beautiful daughters living in Danteshwar village in Baroda. When my daughters were very young, my husband died due to alcoholism, and that brought us to a miserable financial position. It is not easy to live a life of a single parent in our community. ”



**VARSHABEN  
DILIPSINGH GARIYA**  
GUJARAT  
EK NAAM Awardee 2019





However, I had decided to pursue my passion of being a tailor, but the income wasn't sufficient for survival. I thought of exploring other income opportunities, and that is when I was contacted by a community resource person from ATF. They were running a training programme under Women Empowerment Initiative for Catering Services. I enrolled for the same and that shaped my aptitude for the skill. I worked with a Catering Business Unit and also pursued my passion for tailoring. The income of the unit grew along with my drive to emancipate my family.

I received the EK Naam Award in 2019. This recognition shaped my personality as a trainer. Today, I am a proud trainer providing a platform for 5 girls from our community to pursue their passion for tailoring. I took a loan from SHG to start my tailoring business and now along with 5 women, we knit and sell sarees in the neighbouring markets.

My daughters are following my legacy, two of them are pursuing studies and one has completed her graduation and is already earning.

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# PERSEVERANCE GIVES POSITIVE RESULTS

“ I believe difficult times teach you more, but that depends on how determined you are to win over the situation. I hail from Narmadpura village in Vadodara. My husband is an auto driver but most of his earnings were spent on buying alcohol. ”



**RAMILABEN BHARATBHAJ PARMAR**  
GUJARAT  
EK NAAM Awardee 2019



Quarrels and physical abuse were common in our family with the growing financial crisis impacting the well-being of my daughter. In the given situation, I moved to my parents' house with my daughter. I started pursuing agriculture for a living, and in this process came to know about ATF's training intervention in Systematic Rice Intensification Technique to improve paddy cultivation. This training made me competent to increase the yield and save costs. My urge to learn led me to implement zero budget farming linking me to Agriculture Produce Market Committee (APMC).



This influenced my husband to quit alcohol. The ATF team provided training to my daughter in meter reading and helped her to secure a job with Madhya Gujarat Vij Company Ltd. (MGVCL)

My becoming the EK Naam Awardee in 2019 changed the world around me. Today I am part of the managing committee of Waghodia Women Credit Co-operative Society. Last year I earned a profit of INR 55,000 from selling paddy. My husband owns an auto now and earns as well. We live in a pakka house (concrete house) built out of my savings and support from SHG.

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# BIG AMBITION BRINGS BIG IMPACT

“ I am fortunate to have married a man, who respects me and my position in the family. We are a family of 9 members and my husband used to be the sole breadwinner. We belong to Vadodara. He works as a contract labourer and his earnings were not sufficient for our family. ”



**CHAMPABEN  
GANESHBHAI VANKAR**  
GUJARAT  
EK NAAM Awardee 2022





Though my time was mostly confined to household chores, I used to take out time for community service and welfare. While we were exploring other income opportunities, I came across ATF's initiative on tailoring and livestock management training. I was not only keen on enrolling for the training but also wanted to provide mentorship support to others like me after training. Post my training, I started my tailoring business earning INR 26,000 per month. This not only fulfilled my family requirements but also helped me save for the future.

I had the joy of community service by linking 29 women from my community to government schemes helping them avail their right to widow pension and old age pension. I counselled parents to enroll their children for formal education. My hard work was recognised by Gram Panchayat, and I was elected as the President of Waghodiya Taluka Panchayat in April 2021. With support of local administration, I was able to resolve community-level issues such as illegal liquor production units, drinking water, et al.

The Ek Naam Award in 2022 channelised my focus more on tailoring business providing employment to 6 other women in the community.

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# BENEVOLENCE - THE TRUE CHARACTER OF A HUMAN BEING

“ Tough times teach you not only perseverance but also compassion towards others. I belong to a village called Gulabpura in Vadodara.

We used to live in a kaccha house with 7 family members. I used to work as a farm labourer earning INR 20 per day to support my husband.

He works as a daily wager earning INR 3,000 per month.”



**GEETA SANTILAL PARMAR**  
GUJARAT  
EK NAAM Awardee 2020



We were struggling to meet our family requirements as our jobs were not regular. Me and my husband are spiritual and knew that bad times will end, to pave the way for a bright future. My positivity led me to join the SHG run by ATF in 2013. I enrolled for training under entrepreneurship development that not only helped me start a business but also taught me self efficacy and problem-solving skills.

I started a flour mill with a loan of INR 1 lakh from the bank. The success from the unit empowered me to set up



3 more businesses, a general store, catering service and farm-based activities. This entrepreneurial journey gave me compassion and empathy to see the world from the perspective of others.

I feel the EK Naam recognition in 2020 is in the true sense, recognising my hard work. Today I am earning INR 20,000 per month and generating employment for other women from my community through my business unit. I have recently leased land for training women under livelihood project. Now, we live in a pakka house made of concrete and the roof is not leaking.

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# CREATING A LEGACY THAT INSPIRES OTHERS

“ I am a resident of Asha Village in Vadodara district  
and I am leading a respectful life. That doesn't mean  
that I did not face any problems in life. ”



**HANSHABEN S. PARMAR**  
GUJARAT  
EKNAAM Awardee 2021



I don't like to dwell on the past but rather choose to think of the future. I have taught the same to my children to take ownership and fight back difficulties with determination.

I joined ATF's Navya programme in 2017 and received training in farm and non-farm-based activities. The training and mentorship helped me in personal development. I started a Khakra unit employing 11 women from the community, generating income of INR 10,000 per woman, per month. This business venture inspired 40 more women to join the SHG.



I linked 14 women with Government's Gram Rakshak Dal, where they are hired to provide community policing, maintaining peace and security in the community for a monthly income of INR 6,500. I got involved in community level work with Gram Panchayat linking more women to poultry farming and other income generating activities.

After receiving the EK Naam recognition in 2021, the Gram Panchayat appointed me as a member of the Gram Panchayat Committee. Today I feel it is very important for women like me to leave a legacy behind. I advise fellow women in the community to continue their efforts in bringing the change.

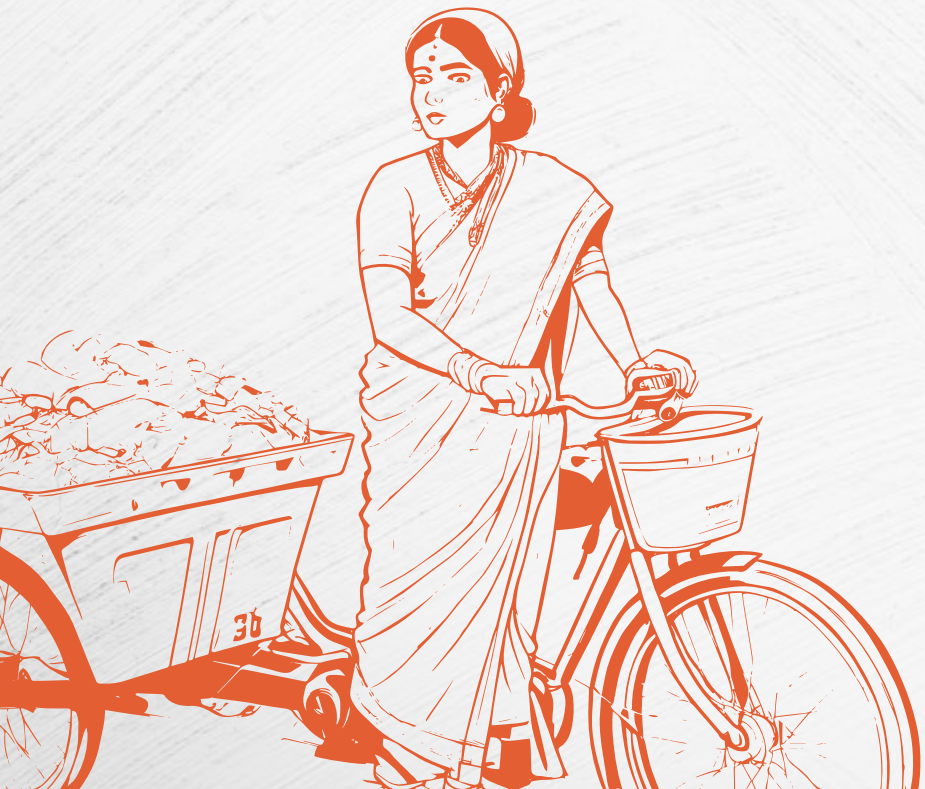
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# CLEANLINESS IS NEXT TO GODLINESS

“ I live in a picturesque village called Eraiyur in Kanchipuram district.  
We are a family of 4 with 2 daughters. Our village was more like  
a hamlet, but with growing population, and no proper solid waste  
management, I could see piles of filth all over the village. ”



**PUSHPA**  
TAMIL NADU  
EK NAAM Awardee 2019

Many used to defecate in the open as there were no sanitation provisions. My husband suffered a snake bite while in the field defecating.

I wanted to ensure that my daughters don't face the sanitation challenge and joined Clean My Village (CMV) initiative by ATF. I was pleased to be recruited as their staff. It proved to be a great opportunity to keep the place I so adored, clean and green. The job provided me with necessary skill and knowledge in waste management and segregation along with financial independence to

support my daughters' education. Under the CMV project, ATF also supported us to build toilets. Things have changed now... My home is complete with a toilet.

In 2019 I received the EK Naam Award. This inspired me to take the baton of CMV beyond my vicinity. I have managed to setup an organic kitchen garden with the compost that is generated through wet waste segregation. Today I am heading the project in the village, to ensure that other villages also adopt and replicate the CMV model and understand the importance of sanitation.



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# MY NAME MY IDENTITY

“ I am 31 years old from a village called Vallakottai in Tamil Nadu.  
I am a single parent and the sole breadwinner in the family after  
my husband’s death a few years ago. I know it is difficult to survive in  
a patriarchal society, but I rose above all odds like a lotus in the  
muddy water. ”



**NIRMALA**  
TAMIL NADU  
EK NAAM Awardee 2021





In our society a woman is known by her husband's identity. I used to be called as Babu's wife in my village. I wondered, how I could break this prejudice and establish my own identity. That is when I came across Clean My Village (CMV) project by ATF and started working with 'Nirmal Brigade'. My quest for identity provided me with an opportunity to learn about vermicomposting. I started making vermicompost along with 15 other women from

the community that enabled us to supply organic manure in the neighbouring markets. Through this initiative and under my leadership, the women earn INR 13,000 per month.

After the EK Naam Award in 2021, my involvement with ATF has expanded. I have been able to secure a piece of land from the Panchayat for kitchen garden. I am also working as a supervisor for CMV project in my village.

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# A LEAP OF FAITH CAN TURN WASTE INTO GOLD



I was born in Chennai, Tamil Nadu. The city is not only famous for its culture and food but also for temples and flowers that are offered to the deity. I always wondered where these flowers are disposed off after they dry or get perished.



**KRISHNAVENI**  
TAMIL NADU  
EK NAAM Awardee 2022





We associate waste with food and plastic, but we forget about the floral waste. In my location, there is a small pond, where I see many dumping floral waste every day. I have also heard that every year 80 lakh metric tonnes of waste flowers are dumped into river Ganga. This propelled me to join ATF's Clean My Village project. I became a member of Nirmal Brigade and eventually became a treasurer of Common Livelihood Group (CLG) Vallakottai, where we started a self-sustainable local enterprise from

upcycling floral waste into Agarbattis. This Agarbatti business made sizable revenue of INR 2.23 lakhs per month from incense sticks and dhoop. Over the years, with my active engagement with the community I have been able to inspire over 22 women by generating awareness towards waste management and how to monetise waste into gold. I also learnt making vermicompost and started my own organic kitchen garden.

The EK Naam Award in 2022 gave me new perspective towards waste management and upcycling floral waste into multiple organic products. Today I am earning INR 25,000 per month from the kitchen garden and other livelihood sources.

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# REUSE & RECYCLE TO STOP EARTH'S ABUSE

“ I belong from Vallakottai, a village in Kanchipuram district.  
My father used to work as wastepicker and we lived under  
a lot of financial stress, since he was the only breadwinner.  
I always saw how my father was treated when he used to go  
for waste collection door to door. ”



**ASHA KARUNAKARAN**  
TAMIL NADU  
EK NAAM Awardee 2023



I thought this was the worst job anybody would want to do. But never knew, I would work in waste management to change waste into wealth.

I always wanted to break the taboo of people's mindset towards this job. I joined Clean My Village (CMV) Project under ATF and received training in solid waste management. I was selected as a member of Nirmal Brigade (cleaning staff) under CMV .



With ATF's support and mentorship, I started working in an enterprise that was upcycling floral waste into Potpourri (Room fresheners), incense cones and perfumes. The enterprise had a positive impact on the community. We collected the flower waste reducing the disposal of waste flowers in the nearby water bodies.

My efforts were recognised by ATF and I received the EK Naam Award in 2023. Till date, I have conducted sessions on solid waste management for over 1500 people. I am so happy to share that I can support my daughters' education. Today I am earning INR 12,000 per month.

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# ORGANIC FARMING IS A WAY OF LIFE

“ I am from a village called Waghodia, Baroda. People in my village call me “Sajeev Kheti Karta Ben”. I am called that because I was the first lady in Waghodia who adopted organic farming and, in doing so, also inspired many more. ”



**VARSHABEN  
HIMMATBHAI PARMAR**  
GUJARAT  
EK NAAM Awardee 2023



I was married very young and was introduced to household chores and other responsibilities at the age of 19. The spirit to find a new never died in me and that's when I came in touch with ATF. I enrolled for training in organic farming and became a member of their SHG. The training brought a ray of hope for me along with the awareness and knowledge in organic farming. I found that organic farming not only provides nutritious food for humans but also turns the land more fertile.

Eventually I became the Secretary of the Cooperative Society of Women involved in organic farming.



The position also brought a lot of responsibility and taught me how to evolve as a leader.

The momentum is ongoing, I have been able to avail a loan of INR 7.5 lakhs for business expansion of my SHG benefitting 12 members. My efforts of linking more than 200 women to government schemes pertaining to various income generating activities have paved the way for their empowerment.

In 2023 my efforts were recognised by ATF and I received the EK Naam Award. Today I am a certified organic farmer by District Rural Development Agency (DRDA) and Anand Agriculture University.


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# HARNESSING POTENTIAL OF WOMEN IN LIVESTOCK MANAGEMENT

 Chavhanwadi village in Shirur taluka, Pune district in Maharashtra is one of many villages that is drought affected.

I belong to this village. We are a family of six, with me and my husband owning 10 acres of agricultural land that is dependent on rain. We could fetch some yield from the land only during the Kharif season cultivating horse gram and Turkish gram. 



**RUPALI BANDAL**  
MAHARASHTRA  
EK NAAM Awardee 2019





This yield was not sufficient for us to sustain on agriculture. I had the support of my husband to explore income opportunities for our household through livestock management. We had two cows, together producing 20 litres of milk every day, but due to limited knowledge of livestock management, I could not expand the business. One fine day, I came across “Gram Samruddhi Project” under the CSR initiative of Classic Industries & Exports Limited (CIEL) for the drought affected villages. I saw this as an opportunity and enrolled myself for training in livestock management. I gained deep understanding on various topics including, animal related diseases,

importance of vaccination, diet and cleanliness. After the training, I bought 7 more cows and started a full-fledged milk business with my husband joining full time. In 2017-18 we made an annual turnover of INR 6 lakhs from the business.

My rigour towards harnessing the potential of livestock management linked 23 families into the business. I received the EK Naam Award in 2019 and since then, I have just kept progressing. 50 more families have joined the milk business paving the way to my dream of a big dairy cooperative in the near future.

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# SKILLED WORKFORCE HAS A POTENTIAL OF EMPLOYMENT

“ My family resides in Babhulsar village in Shirur taluka, Pune district.  
We are a family of 4, including my husband and 2 children.

Initially, our family income was based on agriculture, cultivating cereal crops which was not sufficient to meet our requirements.”



**KIRAN GADHAVE**  
MAHARASHTRA  
EK NAAM Awardee 2020



I was always on the lookout for some lucrative business opportunities that could elevate our financial condition. That is when I came to know about the skill development initiative by CIEL under its CSR. I subsequently attended the training programme in tailoring, conducted at the village level. I received a sewing machine along with INR 17,000 to start my tailoring business.

What transpired from this small step was me becoming a trainer who could impart knowledge and skill to other women from the community under the skill development schemes of Babhulsar Gram Panchayat.



The tailoring business boosted my confidence to open a beauty parlour in my village giving the opportunity for girls to pursue beauty skills. The business helped increase my family income from INR 15,000 to INR 41,000 in just 2 years.

I am thankful to have received training and mentoring support which has widened my perspective on skill development and employability. Today I have trained over 350 women in tailoring and beauty skills, who have either started their own enterprise or have been employed, earning INR 15,000 per month. And all this has been possible after I received the EK Naam Award in 2020.

**It's my identity...**

**#EKNaam...This is my story!**

**उद्योगिनी**  
Programme Navya  
**#EKNaam...**  
Stories of Women Entrepreneurs

# PURSUING DREAMS IS NOT LIMITED TO AGE

“ I am 55 years old from Babhulsar village in Shirur taluka,  
Pune district. I have 2 grandsons in a family of 8 members.

My husband and I grow crops like Okra, Brinjal, Chilli and Tomato in our  
half acre of land. I am a jovial person, active in social gatherings and  
community level engagement. ”



**PARUBAI WALKE**  
MAHARASHTRA  
EK NAAM Awardee 2020





As parents, we always believe that when we grow old, we must not be dependent on our children financially. We ensured that, through a steady income from agriculture. However also wanted to initiate a micro enterprise, to help increase savings of our family.

In this process I used to keep myself abreast of programmes and initiatives by Gram Panchayat. This was the time when I learnt about “Gram Samruddhi Project” for livelihood under the CSR initiative of Classic Industries & Exports Limited (CIEL). I immediately enrolled myself for the programme and became a member of the SHG for poultry farming.

In 2016, I built a structure to start poultry farming in my backyard with 100 chicks and 200 kgs of feed to start with. This enterprise boosted my income by 80%. I started making INR 12,500 per month from poultry and agriculture.

After the EK Naam Award in 2020, I started earning INR 72,000 per year selling chicken and INR 70,000 per year selling eggs respectively. My annual income from agriculture also increased to INR 65,000. I live my dream like most people won't and share it with others like most people can't.

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# ZEAL TO MILL HARDSHIPS

“ I live in Babhulsar village in Shirur taluka, Pune district. Born in a poor family, I have always seen the struggle of my parents to feed me. I am now married, with 5 members in the family. My husband’s salary was not sufficient to fulfil our daily needs. To save my children from sleeping empty stomach, I wanted to start an enterprise that could help me contribute financially to my family. ”



**MEENA DASGUDE**  
MAHARASHTRA  
EK NAAM Awardee 2020



In this process I became a member of SHG group in my village and used to take small loans to fulfil daily requirements. One fine day, I learned about “Gram Samruddhi Project” of livelihood under CSR initiative of CIEL. I immediately grabbed the opportunity of opening a flour mill. I received training on income generation that led to opening a shop in Karegaon village. I started contributing INR 9,000 monthly to my family.

But this didn't stop here. My quest to become financially independent led me to open a tailoring shop.



Since I understand the importance of being self-reliant, I trained 130 women from the community who are now self-employed.

After receiving the Ek Naam Award in 2020, I opened 2 more businesses of a beauty parlour and a cake shop. My family income has increased to INR 30,000 per month from all the 3 businesses. I thank EK Naam initiative to have provided me a platform to augment multiple businesses.

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# SEEDING THE THOUGHT OF AGRITOURISM

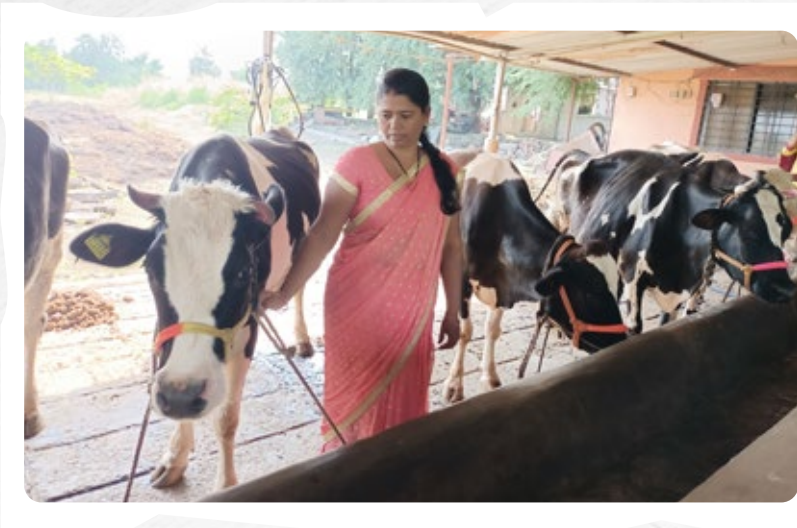
“ I am from Amble, a village in Shirur taluka, Pune district.

Livestock is my main source of income. I used to milk 7 cows to support my family but that wasn't fetching me profits because I could not afford best quality green fodder or silage to feed my livestock. ”



**RUPALI BENDRE**  
MAHARASHTRA  
EK NAAM Awardee 2022





I did not know that green fodder mix is necessary not only to increase milk production and fat percentage but also to provide nutrition to the cattle.

In 2017, I came across a training programme for livestock management, conducted by CIEL under its CSR initiative. This encouraged me to cultivate fodder crops and ensure green fodder mix for my cattle. To my surprise, my cattle started producing more milk, and that helped me to deliver milk door-to-door at a competitive price. This further motivated me to start production of dairy products such as cottage cheese, ghee and curd.

My growth inspired fellow farmers to invest in green fodder mix as I linked them with Government schemes to avail loan on fodder crops.

Since the time I have received the EK Naam Award in 2022, things have changed positively. I have supported 68 families to join milk business from my village. I have 10 cows now and my monthly income from dairy is INR 33,000 per month, complemented by the farming income of INR 24,000 per month.

I aspire to start agri tourism that includes pisciculture and organic farming. I am planning to acquire 2.5 acres of land for agri tourism and would employ 150-200 people.

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# MISSION TO STRENGTHEN LIVESTOCK

“ Me and my husband are into the business of dairy farming.  
We belong to a village called Gunat in Shirur taluka, Pune district.  
I don't believe that livestock is a product to be bred, bought and sold  
only. It is important to do business responsibly with adequate knowledge  
and skill of livestock management. ”



**SANGITA WAGHMARE**  
MAHARASHTRA  
EK NAAM Awardee 2021



I used to own 9 cows fetching me milk for sale. But what I realised was the lack of knowledge to ensure good health and nutrition for my cattle. I took this up as a mission to build their immunity through balanced green feed.

This was the time when I met a technical resource person from BAIF, a partner NGO of Apollo Tyres Foundation (ATF). He encouraged me to enrol for training in livestock development programme that entailed green fodder cultivation and dairy business and management. Post training, I started cultivation of different types of green fodder such as maize, lucerne grass, hybrid rapier grass and sorghum.



I was successful in sensitising 250 families on the importance of green fodder and its nutritional value for the cattle. I started supplying silage to all of them from my farm. The initiative to cultivate fodder came from the thought of creating a value chain within livestock management, that enabled 200 farmers to cultivate fodder with support of crop loans under Government schemes.

My efforts were recognised by ATF and I received the EK Naam Award in 2021. Today I own 12 cows and I earn INR 58,000 per month from dairy.

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# SEWING THE FABRIC OF LIVELIHOOD

“ A needle and thread changed my life completely. I understood the power of micro enterprise. I am from Uralgaon, Shirur taluka, Pune district. I am passionate about sewing and I used to tailor torn clothes of my husband who is a farmer. Agriculture was our only source of income and subsistence, until I decided to pursue my passion into business.” ”

**MANGAL SATRAS**  
MAHARASHTRA  
EK NAAM Awardee 2023





In 2019, an opportunity came my way. I joined an SHG called Santoshimata run by ATF. They encouraged me to enrol for the training in tailoring. This was the turning point in my life. I started a tailoring business making 8 to 9 blouses earning INR 1,200 to 1,500 per day. In this process, my tailoring skills were getting polished and customers appreciated the quality which led to a large order. I took a huge leap forward by investing in a fully automated high speed sewing machine with 80% funding support from ATF.

Today I am looked upon by many women and girls in the community as a change agent, and all this happened when I received the Ek Naam Award in 2023. This motivated me further to train 1,660 women in tailoring for free. Almost 600 women have started their own micro enterprise earning INR 8,000 per month.

The tailoring business turned out to be a success for me. My income of INR 50,000 per month is supporting my family's requirement including children's education. I am proud to have led the way to knit the fabric of livelihood for others like me.

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# Driving Change for a **Better Tomorrow...**







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