



# MAI BHI LAKHPATI COMPENDIUM

WOMEN REWRITING INDIA'S FUTURE

*Contributed by AWE India Network*

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## About ACCESS

ACCESS Development Services is a national livelihoods support organization based out of New Delhi, with focus on incubating innovations for promoting sustainable livelihoods of those living in poverty. Set up in 2006, with support from DFID (Govt. of U.K), ACCESS is structured uniquely, to work at all levels of the development sector eco-system.

On the ground -

At Tier I, ACCESS engages directly with the community through an integrated set of intertwined interventions, seeking to empower them to participate in the mainstream economic milieu. Over the last 20 years, ACCESS has implemented over 185 diversified programmes, impacting the lives of over 410,000 households.

At Tier II, ACCESS provides techno-managerial services to large programmes of the government and multilateral/bilaterals, builds the capacity of other capacity builders, undertakes studies, and develops training content as a public good.

At Tier III, ACCESS seeks to strengthen the enabling environment through supporting policy. It annually organizes two national level Summits and brings out annual reports on financial inclusion and livelihoods. ACCESS also periodically organises policy round tables, and thematic retreats, among others to build consensus on issues.

ACCESS works with the most marginalized and excluded communities, including scheduled castes, tribal populations, small and marginal farmers, and weavers and artisans among others. Since 2016, ACCESS has started to proactively expand its portfolio in women's empowerment, with the cross-cutting focus to economically empower women and bring them into the mainstream economic milieu.

# LIST OF ABBREVIATIONS

SHG	SELF-HELP GROUP
NGO	NON-GOVERNMENTAL ORGANIZATION
CSO	CIVIL SOCIETY ORGANIZATION
DAY-NRLM	DEENDAYAL ANTYODAYA YOJANA – NATIONAL RURAL LIVELIHOODS MISSION
NULM	NATIONAL URBAN LIVELIHOODS MISSION
PM	PRIME MINISTER
MUDRA	MICRO UNITS DEVELOPMENT AND REFINANCE AGENCY
WASH	WATER, SANITATION AND HYGIENE
COVID-19	CORONAVIRUS DISEASE 2019
MGNREGA	MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT
LIC	LIFE INSURANCE CORPORATION
EMI	EQUATED MONTHLY INSTALLMENT
STD BOOTH	SUBSCRIBER TRUNK DIALING BOOTH
DPIIT	DEPARTMENT FOR PROMOTION OF INDUSTRY AND INTERNAL TRADE
B2B2C	BUSINESS-TO-BUSINESS-TO-CONSUMER
GDP	GROSS DOMESTIC PRODUCT
DA	DEVELOPMENT ALTERNATIVES
CFAR	CENTRE FOR ADVOCACY AND RESEARCH
APMAS	ANDHRA PRADESH MAHILA ABHIVRUDDI SOCIETY
CMF	CENTRE FOR MICROFINANCE
PCI	PROJECT CONCERN INTERNATIONAL
PM VISHWAKARMA	PRIME MINISTER VISHWAKARMA SCHEME
ABWCI	ASSOCIATION OF BUSINESS WOMEN IN COMMERCE & INDUSTRY
IGSSS	INDO GLOBAL SOCIAL SERVICE SOCIETY

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# FOREWORD

When ACCESS Development Services embarked on its journey toward becoming a key player in Women's Economic Empowerment (WEE) in 2016, we were guided by a conviction that has only deepened with time: that the economic agency of women is not a peripheral concern in development practice, but it's the very centre. Nearly a decade of sustained engagement in this space—partnering with communities, governments, civil society organisations, and the women themselves—has reinforced that while everyone is making their own institutional efforts, there is a need to build and consolidate support to advance women-led development and entrepreneurship. With this understanding, the Advancing Women Enterprises (AWE)- India Network took shape in March 2023. Facilitated by ACCESS, the Network is envisioned as a platform to bring the ecosystem together to advance the agenda of women entrepreneurship and ensure their integral role in the mainstream economy.

Central to the network's mission is a commitment to building and contributing to sector knowledge—to ensuring that the lessons learned in the field reach the broader ecosystem of practitioners, policymakers, researchers, and donors who shape the conditions under which women's entrepreneurship can flourish or flounder. 'Mein Bhi Lakhpati' Compendium is a contribution to thought leadership around WEE, grounded not in theory but in the lived experiences of extraordinary women, who have transformed opportunity into enterprise and dignity into economic leadership.

This initiative draws inspiration from the visionary call of our Hon'ble Prime Minister to nurture a new generation of 'Lakhpati Didis' across India—women who are financially empowered, entrepreneurial, and central to the nation's growth story. While the Lakhpati Didi initiative has been championed by the Government, in particular the National Rural Livelihoods Mission (NRLM) as a national priority, it has also sparked a powerful response across the development ecosystem. Civil society organisations, community institutions, and grassroots networks have embraced this vision and are contributing to enabling women to build sustainable livelihoods, expand enterprises, and achieve higher income thresholds. Through this compendium, we are making the case—to institutions, to governments, to the sector at large—for the kind of investment, policy design, and systemic reforms that would support thousands more women to step forward and earn aspirational incomes.

The case studies in this compendium cover a wide range of diverse geographies, sectors, and starting points. What they share is a common arc—of women who entered the mainstream entrepreneurial landscape carrying the weight of social and economic exclusion, breaking barriers and overcoming obstacles, but have emerged from it as entrepreneurs, leaders, and agents of change within their families and communities.

This compendium is supported by the Gates Foundation, under ACCESS's Udyam Mahila Programme. A compendium of this scale and ambition does not come together without the dedication of many. I wish to express my deep gratitude to the women who trusted us with their stories and to the partner organisations of the AWE India Network, whose ongoing work with these women made this documentation possible. I want to express my gratitude for the tremendous support provided by the AWE India Secretariat housed at ACCESS- in particular, Meenakshi Rathore, Vice President – Gender and Diversity, who anchored this initiative. My heartfelt appreciation also goes to Stuti Mishra, Senior Manager, who led the narrative development and managed the day-to-day coordination and consultations with partner organisations and was ably assisted by Bhavna Gaurishanker Verma, Senior Program Coordinator. I would also like to acknowledge Astha Dua for her contributions and working closely with the team in shaping the narrative. To each of them, and to the wider AWE India Network whose collective effort underpins this work. I offer my sincere thanks.

I hope that readers will engage with these stories not only as evidence of what is possible but as an invitation to act on and replicate their experiences. The women featured in this compendium have accomplished remarkable things, often in challenging circumstances under conditions that were rarely in their favour. The question we all face—as practitioners, funders, policymakers, and members of the sector—is whether we can create systems and a sustained commitment that will enable every determined woman to have the opportunity to lead. This is the work that ACCESS and the AWE India Network are dedicated to. It is also important work that these women inspire us to pursue.

Vipin Sharma  
CEO



# INTRODUCTION

## Voices of Transformation: Women Rewriting India's Future

There is a particular kind of courage that does not announce itself. It does not arrive with ceremony or fanfare. It emerges, quietly and persistently, in the decision of a woman who has never before held a bank passbook to walk into a branch and ask for a loan. It lives in the hands of a woman who, having spent years confined within her home, sets up a production unit in her neighbourhood and employs her neighbours. It is visible in the determination of a woman who, dismissed by formal institutions as a credit risk, pools her savings with fourteen others and purchases machinery with her own capital. This compendium is a testament to that courage—fifty stories of women entrepreneurs from across India who, through grit, solidarity, and the willingness to reimagine their own possibilities, are reshaping not only their personal futures but the economic and social fabric of their communities.

Women's entrepreneurship in India is not merely a question of livelihood or income generation. It is, at its core, a question of power—the power to make decisions, to command resources, to define one's identity beyond the roles prescribed by circumstance or convention. When a woman earns an independent income, the research is unequivocal: she reinvests a disproportionate share into the health, nutrition, and education of her children. When she leads an enterprise, she creates employment and models possibilities for those around her. When she participates in markets—as producer, trader, or service provider—she contributes directly and meaningfully to national economic growth. The stories gathered in these pages are therefore not peripheral to India's development story. They are central to it.

## A Nation's Commitment: Policy, Programmes, and the Architecture of Inclusion

India's commitment to women's economic empowerment is enshrined in an increasingly robust architecture of policy and programme. The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has, over the past decade,

constituted one of the largest and most ambitious experiments in women's collective action in human history—mobilizing millions of rural women into Self-Help Groups, providing them access to credit, skills training, and market linkages, and investing systematically in their capacity to lead. Its urban counterpart, the National Urban Livelihoods Mission (NULM), has extended similar support to women in cities and towns, recognising that urban poverty is no less feminised than its rural equivalent. Together, these flagship missions have created an institutional scaffolding through which women who were previously invisible to formal financial systems have begun to access capital, build enterprises, and accumulate assets.

Complementing these programmes, government initiatives such as the Pradhan Mantri MUDRA Yojana have channelled credit to micro and small enterprises, with women consistently comprising a majority of beneficiaries. The Stand-Up India scheme has sought to address the particular barriers faced by women and marginalised communities in accessing institutional finance. The PM Vishwakarma Yojana and the Skill India Mission have invested in vocational training, with dedicated pathways for women across manufacturing, services, and the emerging green economy. State governments across the country have supplemented national efforts with their own schemes—market subsidies, enterprise incubation centres, and procurement policies that privilege women-led SHGs as suppliers to public institutions. The women whose stories appear in this compendium have, in many cases, navigated this policy landscape with great sophistication, leveraging government programmes not as passive recipients of welfare but as strategic actors who understand how to mobilise institutional resources in service of their own ambitions.

## The Indispensable Middle: Civil Society, NGOs, and Social Enterprises

Government architecture, however well-designed, does not reach every woman. Between the policy and the person, there exists a critical intermediary space that is occupied by civil

society organisations, non-governmental organisations, and social enterprises—institutions that translate aspiration into action, that carry the work of capacity building into communities that are difficult to reach, and that provide the hand-holding, mentorship, and accompaniment that formal programmes often cannot sustain. It is in this space that organizations such as those represented in this compendium have made an irreplaceable contribution to India's women's entrepreneurship ecosystem.

These organizations have understood, often before the formal system did, that entrepreneurship cannot be reduced to a skills training module or a one-time loan disbursement. It requires a comprehensive investment in the whole person—in her confidence as much as her competence, in her networks as much as her knowledge, in her identity as an entrepreneur as much as in the technical dimensions of her enterprise. Across the stories documented here, one observes a consistent pattern: a woman is first brought into a collective—an SHG, a producer group, a community enterprise—where she begins to discover her own capacities in relationship with others. She is then supported with training that is practical, grounded in her local context, and responsive to the specific market in which she operates. She is accompanied through the formidable process of engaging with banks, government departments, and procurement systems. And, critically, she is given the space to fail, adapt, and try again—with the support of peers and mentors who understand that sustainable enterprise is built over time.

Civil society organizations have also performed a vital advocacy function, persistently drawing attention to the systemic barriers that constrain women's entrepreneurship—from discriminatory lending practices and cumbersome regulatory processes to the invisible burden of unpaid care work that limits the time and energy women can devote to their enterprises. In pressing for more responsive government programmes, more inclusive financial products, and more equitable market access, these organizations have helped shape the very policy environment within which the women of this compendium are building their livelihoods.

## The Architecture of Transformation: What These Women Have Built

Yet it would be a profound mistake to understand the women in these pages primarily as beneficiaries—of government schemes, of NGO support, or of civil society advocacy. They are, above all, agents: women who have exercised extraordinary ingenuity, discipline, and determination in building enterprises from the most constrained of starting points. The architecture of transformation that this compendium documents is, at its foundation, of their own construction.

Consider what these women have actually done. They have walked into banks that viewed them as unworthy of credit, presented their case with evidence and persistence, and returned until they secured the loans they needed. They have navigated tender processes designed for large corporations, learned the language of procurement and compliance, and competed—and won—against enterprises with resources vastly greater than their own. They have invested their own savings when institutional finance was unavailable, demonstrating a confidence in their ventures that the formal system had failed to match. They have built supply chains spanning multiple states; trained cohorts of other women as master trainers and peer educators; conducted door-to-door awareness campaigns in deeply conservative social environments; pioneered biodegradable and circular production models; and created employment for hundreds of other women within their communities. And across every geography, every sector, every social context, they share a common achievement: through the daily practice of entrepreneurship, they have transformed not only their financial circumstances but their standing within their families and communities—negotiating a redistribution of domestic responsibilities, ensuring their children's education, and earning the authority to make decisions that were once made for them.

These women have also demonstrated a sophisticated understanding of markets and social systems that formal economic training rarely produces. Across these fifty stories, one encounters entrepreneurs who recognised environmental imperatives as business opportunities—building circular economies around waste, manufacturing compostable alternatives to plastic, and integrating ecological stewardship into their commercial models before it became fashionable to do so. One meets women who understood that in conservative social environments, a product cannot be sold before the stigma

surrounding it has been addressed—and who therefore built their enterprises around education and awareness as much as around supply and demand. One finds women who navigated government procurement systems not by accepting their exclusionary design, but by mounting persistent, evidence-based campaigns for inclusion until institutions relented and recognised them as legitimate partners. Across sectors as diverse as food processing, sanitation, garment manufacture, community health, financial services, and rural infrastructure, the pattern repeats: these are not simple stories of survival. They are stories of strategic brilliance, enacted by women who had every structural reason to remain invisible and chose, instead, to lead.

#### **Contributing to India's Growth Story: The Macroeconomic Significance of Women's Enterprise**

India stands at a moment of exceptional economic opportunity. As the world's fourth-largest economy, the country's growth trajectory depends critically on its ability to expand the productive base of its economy and to reduce the persistent inefficiencies associated with gender inequality. Researchers have estimated that advancing women's equality could add trillions to global GDP; India, given the scale of its gender gap, stands to be among the primary beneficiaries of such a shift. Women's entrepreneurship is not a marginal contribution to this story—it is one of its most powerful drivers.

When women enter the workforce as entrepreneurs rather than as employees, they create employment for others, extending the reach of economic opportunity into households and communities that formal employment markets do not typically serve. When they build enterprises in sectors such as health, sanitation, food processing, and environmental services—they are simultaneously addressing critical public goods deficits and generating private income. When they demonstrate creditworthiness and build institutional track records, they expand the financial system's capacity to serve underserved markets. And when they invest their earnings in their children's education, they create the human capital on which India's long-term prosperity depends. The women of this compendium are, in every meaningful sense, contributors to Viksit Bharat—a developed India—not as objects

of development policy but as architects of it.

#### **Reading These Stories**

The fifty stories that follow have been documented with care and respect for the women who shared them. They span diverse sectors—manufacturing and services, agriculture and the circular economy, health and education. And they span diverse starting points—women who entered entrepreneurship from positions of acute vulnerability and women who had some prior resources but lacked the support to scale. What unites them is a common experience of transformation: of discovering, through the practice of enterprise, a self that was always capable but had never before been given the conditions in which to flourish.

These are not case studies in the conventional sense. They are not primarily concerned with the measurement of outputs or the attribution of impact to specific interventions. They are, rather, portraits of women in the fullness of their complexity—their doubts and their determination, their setbacks and their strategies, their personal transformations and their contributions to the collective. They are offered in the belief that stories, told with honesty, carry an epistemic power that statistics alone cannot replicate: the power to illuminate not only what happened, but why it matters.

We invite readers—policymakers, practitioners, donors, researchers, and fellow entrepreneurs—to engage with these stories not merely as evidence of what is possible, but as an invitation to ask what more is needed. The women of this compendium have, against considerable odds, built something remarkable. The question before all of us who work in this space is whether we can build the systems, the institutions, and the culture of support that will allow the next generation of women to begin not from the margins, but from a position of genuine opportunity.

*That is the India these women are building, one enterprise at a time. We are honoured to help tell their story.*





## **VISION**

**Enabling 5 million  
women entrepreneurs  
of India by 2030**



# IMPACT STORIES

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## THE URBAN STRATEGIST FULWATI DEVI'S LEADERSHIP IN COMMUNITY TRANSFORMATION

As a woman from a Scheduled Caste, Fulwati Devi navigated deep-seated social barriers and domestic restrictions that kept her primarily within her home in the settlement of Amagarh in Jaipur. While her neighbours saw her as a traditional housewife, Fulwati was observing the systemic failures of her environment—the lack of clean water, the gaps in sanitation, and the silence surrounding gender-based violence. Her transition into a vocal community advocate began in 2017, but it was the onset of the COVID-19 pandemic that sharpened her focus on a specific, neglected crisis: the total breakdown of menstrual health services for the women and girls in her ward.

The pandemic revealed that for the most vulnerable, basic hygiene products were not just a luxury but were entirely inaccessible. Seeing the impact on women and girls in her ward, Fulwati and her SHG, of

which she was the President, took a strategic leap into manufacturing. They initiated a production unit for low-cost, compostable sanitary napkins. However, the group immediately hit a systemic wall. Building a production unit in a marginalized urban setting meant confronting a banking system that was deeply reluctant to engage with SHGs. Banks initially viewed Fulwati's group as a high-risk entity with little collateral, and the group struggled to compete in tender processes against large enterprises with massive annual turnovers.

When doors kept closing on them, Fulwati and the women in her SHG chose not to give up. Instead of arguing louder, they decided to stand stronger. Month after month, they saved small amounts of money together, proving—to themselves and to others—that they could be trusted.



They visited offices repeatedly, spoke to officials patiently, and refused to let their requests be ignored. They were not just asking for a chance; they were showing that they were ready for one. Slowly, attitudes began to change.

Their persistence was rewarded when they received a ₹90,000 contract from the Jaipur Municipal Corporation. With growing confidence and support, they were able to secure larger loans to expand their work. What mattered most was not just the money—it was the shift in how they were seen. Once overlooked and unheard, Fulwati and her group were now recognized as dependable partners in the city's work. The same system that had ignored them began to acknowledge them. And in that recognition, they found their voice.

The group's expertise has since expanded into diverse urban infrastructure projects. They have secured contracts to manage waste and composting in public parks and oversee water quality infrastructure—projects with values ranging from ₹3 lakhs to ₹4 lakhs. Whether they are managing a sanitary napkin unit or a composting site, the objective remains the same: creating sustainable, income-generating roles for the most vulnerable women in their community.

These contracts have stabilized the group's finances, with product sales alone now generating approximately ₹2.5 lakhs annually.

Fulwati's journey has transformed her from a woman who lived behind a veil with little understanding of the outside world into a community leader. Fulwati and her team use public advocacy platforms to raise awareness and participate in various state and national-level workshops, which help build visibility, and a stronger collective identity for the group. The SHG members, including women and transgender persons, have been trained as master trainers in livelihoods, program and policy advocacy, and community-institution building. These trainers have, in turn, supported other SHGs and individuals to engage more confidently and effectively with similar government programs.

In Fulwati's own home, the shift has been just as profound. The gender discrimination she once faced has dissolved, and her family now support her work by sharing household responsibilities. For Fulwati, the ultimate measure of success is that all her children are now being educated, with their future no longer limited by the barriers she had to break

*'Today I can make my own life decisions. I have explained my work to my husband and son, and it has brought a positive change to our home. The gender discrimination that was there before is now gone.'*





## THE GREEN LOOP DEEPA'S CIRCULAR ECONOMY APPROACH TO URBAN LIVELIHOODS

In the dense neighbourhood of Madanpur Khadar in Delhi, a discarded plastic bottle is not just waste to Deepa—it is a strategic resource. While many urban livelihood programs focus solely on the point of sale, Deepa's Self-Help Group has built its success on a sophisticated model of environmental stewardship. By offering a small refund of one or two rupees to customers who return their used phenyl bottles, Deepa has created a local circular economy. This system does more than just reduce the plastic waste clogging south-east Delhi—it significantly slashes the group's procurement costs, turning an environmental necessity into a clear business advantage.

This commitment to sustainability reached a new level in 2023 when Deepa's group expanded into the production of disposable leaf plates. Deepa recognized a growing market gap for biodegradable alternatives to the plastic and thermocol disposables that are notoriously harmful to the environment. By manufacturing 3,000 of these natural, compostable plates every month, the fourteen women of the group

actively mitigate the environmental footprint of their community's local vendors and schools, while generating income for themselves. This dual focus on recycling and biodegradable manufacturing has positioned the enterprise as a "green" alternative in a competitive urban market.

The journey to this level of operation required Deepa to systematically dismantle deep-seated social and psychological barriers within herself and her group. Many women in her group were initially paralyzed by the fear of handling chemicals to produce phenyl or the worry that their collective savings would be lost. Deepa addressed these concerns with clinical pragmatism, personally demonstrating safety protocols like wearing masks and gloves, and instituting a system of radical financial transparency. She even conducted a thorough market "recce" of Gandhi Market to understand trends before establishing a small neighbourhood shop as a proof of concept. This leadership by example helped the women overcome the social pressure of stepping outside

their homes to become active market participants.

The most significant test of the group's resilience came when they attempted to secure formal financing. Despite applying for a ₹1,00,000 loan under the NULM, the group faced eight months of bureaucratic delays and bank skepticism. Rather than letting the opportunity for the leaf-plate unit slip away, the women made the strategic decision to bypass the lead bank entirely. They pooled ₹50,000 from their own personal savings to fund the machinery themselves. This pivot from seeking credit to self-funding transformed the group's identity, proving they were a viable, independent firm rather than a group dependent on external aid.

Today, Deepa's home serves as a bustling storage and dispatch centre for a diversified micro-enterprise that generates a monthly profit of ₹35,000. The stability provided by their three product lines—phenyl, leaf plates, and readymade garments—has fundamentally shifted the power dynamics within the members' households. These women are no longer just managing chores; they are managing budgets and participating in major family decisions. For Deepa, the transformation is professional as much as it is personal. She has moved from being a trusted community figure to a sophisticated business leader who has proven that environmental stewardship is a profitable strategy for urban empowerment.

*'This whole experience has been a confidence booster, and I learned how to put my leadership skills into practice. I feel I have succeeded in my goal of making women financially empowered so they can play their role in both home and society'*



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Center for Advocacy and Research (CFAR) is a not-for-profit, pan-India CSO working on issues of climate-resilient WASH, social protection, health and disease prevention, and economic empowerment of women and marginalised communities living in informal urban slums and villages from a gender and intersectionality lens.



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