



Ministry of Housing and Urban Affairs  
Government of India

**DAY-NULM**

Deendayal Antyodaya Yojana-National  
Urban Livelihoods Mission

# ‘उत्कृष्टता की ओर बढ़ते कदम’

A Compendium of Inspiring  
Stories from DAY-NULM



DAY-NULM अन्तर्गत गठित

प्रगति महिला विकास स्वकल्पबी सहयोग समिति लि. संचालित

शुद्ध शाकाहारी

दीदी किचन

धनवार नगर पंचायत



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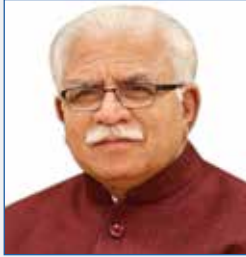
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## Message from Cabinet Minister's Desk



Guided by the principle of Antyodaya, Deendayal Antyodaya Yojana- National Urban livelihood Mission (DAY-NULM) has significantly transformed the lives of the most vulnerable urban communities. Through financial inclusion, capacity building, employment generation and with the help of SHGs, a number of people have come out of the vicious cycle of poverty. Focused on empowering women and promoting gender equality, DAY-NULM has enhanced the social and economic status of women over the years.

Aligned with the Hon'ble Prime Minister's vision of Viksit Bharat, the government recognizes the crucial role of women in societal progress. The formation of over 97 lakh self-help groups nationwide not only promotes inclusive growth but also champions women's leadership.

This compendium “उत्कृष्टता की ओर बढ़ते कदम” is more than just a collection of narratives; it is a story of self-reliance and pro-welfare governance. Each story is unique, each journey is different, but what unites them is the unwavering spirit of our beneficiaries and the support provided by the schemes.

I extend my heartfelt gratitude to all the partners and stakeholders who have collaborated with the Ministry to further the mission's objectives to promote sustainable livelihoods and empowering vulnerable communities.

**Shri Manohar Lal**  
Minister of Housing & Urban Affairs, Government of India

## Message from Minister of State's Desk



Rapid urbanization has led to a huge influx of people to the cities in search of a better livelihood. The DAY-NULM has given opportunities to the urban poor, particularly the marginalized, by enabling them access to financial institutions, job markets, capacity building, etc. I am happy to note that many cities and towns are responding to this challenge by way of technical innovations, financial reforms, customer services, accessing emerging market opportunities, public-private participation, citizen-centric measures to improve access to means of livelihood, institutional credit, social security, and skills and many innovative management practices.

The DAY-NULM has been instrumental in empowering urban poor households by providing skill development, self-employment opportunities, and access to financial services. From micro-enterprises to vocational training centres, the Compendium features diverse success stories. Whether it is a street vendor leveraging digital platforms or a self-help group creating eco-friendly products, these narratives inspire us to continue our Mission of inclusive growth.

It is indeed a matter of great satisfaction and pride that a compendium of the pioneering and commendable works in the field of livelihood by the beneficiaries of the National Urban Livelihood mission is published. This Compendium 'उत्कृष्टता की ओर बढ़ते कदम', documenting the best practices in this sector also inspires peer learning among the beneficiaries and urban local bodies as they showcase excellent practices.

I would like to express my appreciation to all the urban local bodies and state urban livelihood missions across the country for initiating exemplary good practices. I also thank them for their support in implementing DAY-NULM and contributing stories for this Compendium. I hope the inspiring practices enumerated in the Compendium will lead to many successful interventions.

**Shri Tokhan Sahu**

Minister of State for Housing & Urban Affairs, Government of India

## Message from Secretary's Desk



DAY-NULM is a cornerstone initiative of the Government of India dedicated to tackling urban poverty and enhancing livelihood opportunities. The Mission's innovative approach to building sustainable livelihoods for the urban poor include addressing social, occupational, and residential vulnerabilities among urban poor households. It aims to achieve these goals by establishing robust community institutions, skill training programs, enhanced access to affordable credit for self-employment, and support for street vendors and urban homeless shelters.

Aligned with the commitment of women led development, the DAY-NULM scheme empowers the urban poor through the formulation of SHGs. These groups have been instrumental in fostering community-based institutions and enterprises where vulnerable sections actively participate and contribute to their collective growth and prosperity.

This Compendium, titled “**उत्कृष्टता की ओर बढ़ते कदम**” celebrates the resilience and determination of our urban poor beneficiaries, who have transformed their lives through the opportunities provided by DAY-NULM. Their stories are not just success stories but beacons of hope and inspiration for others. As we progress, we remain committed to building on this progress, fostering inclusive growth, and ensuring no one is left behind.

I extend my heartfelt gratitude to everyone who has contributed to DAY-NULM's success and to the beneficiaries who have shared their journeys with us. May these stories inspire us to continue our efforts with renewed vigour and dedication.

**Shri Anurag Jain**

Secretary, Ministry of Housing & Urban Affairs, Government of India



## Message from Joint Secretary's Desk



The Deendayal Antyodaya Yojana—National Urban Livelihoods Mission (DAY-NULM) exemplifies the steadfast commitment to nurturing the entrepreneurial zeal of urban underprivileged people, catalyzing their drive for better living standards and socioeconomic upliftment. The compilation of case studies encapsulates the resilient spirit of urban poor people, showcasing their remarkable journey towards Aatmanirbhar Bharat.

DAY-NULM has achieved significant milestones in extending its reach to urban poor communities, bolstering their livelihoods through various avenues. It has facilitated the formation of over 97 lakh women-led SHGs, imparted crucial skills through various training programmes, facilitated access to subsidized credit, erected urban shelters for the homeless under the SUH component, formalized the status of street vendors, and enhanced the overall capacity of urban ecosystems to combat poverty. Furthermore, it has stimulated innovation within the social sector.

These meticulously curated narratives stand as a testament to the transformative impact of empowerment and self-reliance under DAY-NULM. Within these pages lie chronicles of individuals who have triumphed over adversity, established thriving microenterprises, and broken the shackles of extreme poverty.

I present this Compendium on behalf of all DAY-NULM stakeholders, with the earnest aspiration that each success story herein will ignite inspiration and hope for countless others in the days ahead.

**Shri Rahul Kapoor**  
Joint Secretary & Mission Director



# Abbreviations

ALF	Area Level Federation
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
CB&T	Capacity Building and Training
CLF	City Level Federation
CMMU	City Mission Management Unit
COVID	Coronavirus Disease
DAY-NULM	Deendayal Antyodaya Yojana - National Urban Livelihoods Mission
EDP	Entrepreneurship Development Programme
EST&P	Employment through Skill Training and Placement
HQ	Head Quarter
I&SP	Innovative and Special Projects
IEC	Information Education and Communication
NGO	Non Government Organisation
PM SVANidhi	Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi
PMFME	Pradhan Mantri Formalizations of Micro Food Processing Enterprises
SEP	Self-Employment Programme
SEP-I	Self-Employment Programme - Individual
SEP-G	Self-Employment Programme Group
SHG	Self-Help Group
SM&ID	Social Mobilization and Institution Development
SMMU	State Mission Management Unit
SUH	Shelter for Urban Homeless
SULM	State Urban Livelihoods Mission
SUSV	Support to Urban Street Vendors
ULB	Urban Local Body
UT	Union Territory



‘उत्कृ



25  
Inspiring  
stories



# शुद्धता की ओर बढ़ते कदम ,



# मंजिल महिला समिति

शान्तिपुर डिवाडीह, डोरण्डा, राँची - 834002



(DAY NULM)

निवेदक : राँची नगर मन्डल, राँची

अध्यक्षक: मंजिल महिला समिति



# Introduction

People are at the heart of any socio-economic initiative, and the success of any Mission lies in the transformation and upliftment of its key stakeholders, especially those who are the most vulnerable. With this objective, we have compiled a compendium titled 'उत्कृष्टता की ओर बढ़ते कदम' documenting DAY-NULM's impact through the transformative journeys of urban poor from across different corners of the country. This collection features the stories of those who, despite immense challenges, took brave steps towards financial independence, leading to their happiness and economic empowerment. **Twenty-five** stories in the compendium depict the urban poor's unique journey, story, and dream. We aim to capture the human element and showcase the faces behind these aspirations, highlighting the diversity of their challenges and pathways and the scheme's role in accelerating their progress.



# A Tale of Resilience & Community Empowerment

## Soorya's Fresh Start



In the quiet residential area of Kudappanakunnu, Trivandrum, Soorya, a homemaker and dedicated member of **Pulari SHG**, transformed her life during the pandemic. With her husband, a driver facing increased pressure, they seized the opportunity to address the local demand for fresh fish. Starting small, they soon expanded their venture, **Kamala Fresh**, into a thriving microenterprise with multiple branches.

Using savings and a loan under the SEP component of DAY-NULM, they built a dedicated store and sourced fish from Vizhinjam and Kollam harbors. Community support was overwhelming, and Soorya's entrepreneurial spirit flourished. She invested an initial amount for her operations and additionally secured a loan of ₹2,00,000 through SEP.

Her team included neighbours, relatives, and trusted contacts, all fairly compensated, ensuring a motivated workforce. **Kamala Fresh** maintained sustainability with a monthly budget of ₹20,000 and nine dedicated employees. Facing challenges, Soorya showcased adaptability by distributing surplus fish, minimizing losses, and reinforcing community goodwill.

Soorya's journey is a testament to resilience, determination, and community spirit, improving her family's financial situation and creating a positive impact on her community through Kamala Fresh.

### BENEFICIARY DETAILS

Name: **Soorya**

Occupation: **Entrepreneur**

SHG Name: **Pulari**

ULB Name: **Trivandrum**

State/UT: **Kerala**

Scheme Benefits:

**SEP**

Impact/ Transformation:

**Improved financial situation  
& sustainability**



# Weaving Dreams, Building Success

## *The Inspiring Journey of Bhoomika Self-Help Group*



In the bustling streets of Indore, Madhya Pradesh, **Bhoomika SHG** began their transformative journey in December 2019. Facing initial financial challenges and limited livelihood opportunities, these ten women determined to defy all the odds and paved their way towards success. Supported by the DAY-NULM and the Indore Municipal Corporation, they pooled resources, diligently saving each month. Within a short span, their efforts bore fruit with revolving fund, fuelling their expansion into chocolate making venture.

When the COVID-19 pandemic disrupted their business, they pivoted admirably, crafting masks and sanitizers. This adaptability not only stabilized their finances but also underscored their commitment to community welfare.

Through government programmes and skill-building initiatives, **Bhoomika SHG** flourished, creating eco-friendly decorative items and plants from recycled materials. Their active participation in the Swachh Bharat Mission highlighted their dedication to environmental sustainability.

### BENEFICIARY DETAILS

SHG Name: **Bhoomika SHG**

Occupation: **Entrepreneur**

ULB Name: **Indore**

State/UT: **Madhya Pradesh**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Established diversified business**

# A Story of Empowerment & Transformation

## Nuihiau SHG



Established on July 16, 2019, in Bethlehem Vengthlang, Aizawl, Mizoram, the all-women **Nuihiau SHG** began with seven members aiming to improve their livelihoods and achieve collective goals. The group initiated various income-generating activities, such as raw noodle production, candle making, and dry chili flakes production. Under NULM, they have received subsidised credit linkages of ₹8.50 lakhs under SEP-G.

Initially, the members were homemakers with no regular income. The group's activities have provided extra earnings, improving their family finances. Participation in DAY-NULM Skill Training Programmes has equipped them with new skills, enhancing their capabilities and confidence. The SEP-G loans have also facilitated internal lending, supporting individual ventures.

Committed to social responsibility, **Nuihiau SHG** engages in charitable activities annually on their Rising Day, donating gifts to Children's Homes. Their journey from homemakers to successful entrepreneurs highlights the transformative power of self-help groups. Through strategic use of loans, skill development, and social responsibility, they have uplifted their lives and contributed positively to their community, serving as an inspiring model for other women and SHGs seeking economic empowerment.

### BENEFICIARY DETAILS

SHG Name: **Nuihiau SHG**

Occupation: **Entrepreneur**

ULB Name: **Bethlehem Vengthlang**

State/UT: **Mizoram**

Scheme Benefits:

**SM&ID, SEP-G**

Impact/ Transformation:

**Economic independence & social security**

# Resilience Redefined

## Sapna Chona's Story



**B**elonging to Chamba, Himachal Pradesh, Sapna Chona faced immense adversity after the sudden death of her husband. Left as the sole provider for her two children, financial strains threatened to overwhelm her. Yet, Sapna's spirit remained unbroken. Seeking support from her community, Sapna discovered a lifeline in the DAY-NULM programmes, which led her to join the **Abhilasha SHG**. Through this group, she received valuable training in financial management, community involvement, and entrepreneurship.

Armed with newfound knowledge and skills, Sapna embraced a volunteer role, looking for ways to support her family and community. She promoted SHG-made products like toys, bags, clothes through door-to-door marketing. These efforts not only provided her with a steady income of ₹12,000 to ₹14,000 per month but also empowered those around her.

Sapna's hard work and dedication did not go unnoticed. The Deputy Commissioner of Chamba commended her for her professionalism and commitment to public service. Through her efforts, she transformed her circumstances, securing a stable income and nurturing her family with dignity. Sapna Chona's journey is a powerful testament to the strength and resilience of women facing adversity. Her story inspires others to persevere and thrive, even in the face of life's toughest challenges.

### BENEFICIARY DETAILS

Name: **Sapna Chona**

Occupation: **Entrepreneur**

SHG Name: **Abhilasha Self Help Group**

ULB Name: **Chamba Municipal Council**

State/UT: **Himachal Pradesh**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Improved financial situation and sustainability of the family**

# From Adversity to Financial Independence

## *The Inspiring Journey of Rehnuma Praveen*



In Nahan City, Himachal Pradesh, Ms. Rehnuma Praveen's life took a painful turn due to an abusive marriage, forcing her to seek refuge with her daughters at her parents' home. Struggling as a single mother abandoned by her husband, she toiled as a housemaid for a decade to support her family. Joining the **Awa Sheen SHG** under the DAY-NULM scheme in January 2022 offered her a newfound ray of hope. Here, she discovered not just financial empowerment, but a supportive community that uplifted her spirits and provided growth opportunities.

Working at a women's night shelter through the **Awa Sheen SHG**, Rehnuma found purpose and stability, through her stable income. This didn't just sustain her family but allowed her to contribute to society by caring for other women in need. Her dedication didn't go unnoticed, and her remarkable journey from hardship to triumph landed her the prestigious 'Nari tu Narayani' award organised by Himachal Dastak (media news channel) in 2023. Rehnuma's story epitomizes resilience, empowerment, and the transformative impact of supportive initiatives like the DAY-NULM scheme and community-driven efforts.

### BENEFICIARY DETAILS

Name: **Rehnuma Praveen**

Occupation: **Caretaker at Women's Night Shelter**

SHG Name: **Awa Sheen Self Help Group**

ULB Name: **Nahan**

State/UT: **Himachal Pradesh**

Scheme Benefits:

**Employment as a caretaker at women's night shelter**

Impact/ Transformation:

**Financial independence & self-confidence**

# From Mud Stoves to Success

## *Ekta Mahila SHG's Empowering Journey*



In the heart of Karnal city's Ram Nagar area, a group of determined women once struggled over mud stoves and tandoors to make ends meet. In 2016, they were united by the DAY-NULM, Karnal unit, to form the **Ekta Mahila Swayam Sahayata Samooh**. Despite initial resistance from their families, accustomed to borrowing from moneylenders at high interest rates, these women persisted in forming a SHG to save and provide internal loans.

Starting with a modest monthly contribution of ₹100 per member, they began their journey toward financial independence. Today, each member contributes ₹500 monthly. 11 out of the 12 members are illiterate, yet their solidarity strengthened during the COVID-19 pandemic. Supporting each other without resorting to external loans, the group utilized a ₹10,000 revolving fund and diligently followed the Panchasutras. Now, all the women have learned to write their names, and none relies on external loans.

Their story is a testament to the power of unity and determination, showing how a group of women transformed their lives through mutual support and financial discipline.

Today, **Ekta Mahila Swayam Sahayata Samooh** saves ₹6,000 monthly, earning significant interest and transforming lives of the members. Their handmade tandoors are now in demand in Karnal and neighbouring cities. Inspired by their success, 26 more SHGs have been formed in Ram Nagar, creating a community where women uplift each other and write their own success stories.

### BENEFICIARY DETAILS

SHG Name: **Ekta Mahila Swayam Sahayata**

Occupation: **Entrepreneurs – Manufacturing tandoor**

ULB Name: **Karnal**

State/UT: **Haryana**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Community development & economic independence**

# Inspiring and Enriching Communities

## Navkar Sakhi Mandal's Journey of Economic Independence



**M**otivated by the desire for economic independence and recognizing the potential of SHGs in achieving the same, homemakers from Vadodara established **Navkar Sakhi Mandal SHG** in Gujarat. This empowered the women to launch an organic compost business in Gotri Garden, fostering economic self-sufficiency and sustainability.

In the year 2024, **Navkar Sakhi Mandal** has been allotted Operations and Maintenance work of a park under AMRUT Mitra project with a monthly project cost of ₹70,000. Not only Navkar SHG have played an important role in maintenance of the AMRUT Mitra Project under convergence with AMRUT Mission but also trained SHG named Sitaram Sakhi Mandal whose few members are incorporated for the maintenance of the park. Navkar Sakhi Mandal exemplifies how determination, support, and hard work foster financial independence and enrich communities, inspiring others to achieve similar feats.

### BENEFICIARY DETAILS

SHG Name: **Navkar Sakhi Mandal**

Occupation: **Entrepreneur**

ULB Name: **Vadodara Municipal Corporation**

State/UT: **Gujarat**

Scheme Benefits:

**SM&ID, AMRUT Mitra Initiative**

Impact/ Transformation:

**Economic independence & community empowerment**

# A Tale of Empowerment & Resilience

## *Jai Kishan SHG's Journey of Transformation*



In Gariaband, Chhattisgarh, the **Jai Kishan SHG** has become a beacon of empowerment and resilience. Formed under the DAY-NULM Scheme in September 2017, this group of 11 women, previously engaged in manual labor, came together with a shared vision of transforming their lives and community.

Pooling their resources and leveraging their entrepreneurial spirit, the members of **Jai Kishan SHG** ventured into a catering business, catering to a wide array of events from birthdays to government functions. Their dedication and hard work soon garnered them and contracts from various government departments, including health, forest, and electricity, as well as the local Municipality.

Their success story didn't halt during the challenging times of COVID-19. Instead, **Jai Kishan SHG** stepped up, providing essential food services to patients and staff at the Gariaband COVID Hospital, delivering over a hundred meals daily, priced affordably to meet the hospital's requirements.

Recently, their journey reached a new milestone with the inauguration of 'Kishan Mahila Swa Sahayta Samooh Restaurant' within the Gariaband Municipality, marking another achievement in their pursuit of economic independence and community upliftment.

Supported by the DAY-NULM Scheme and the Union Bank of India, **Jai Kishan SHG's** journey exemplifies the transformative impact of collective action and government support. Their story not only inspires but also underscores the potential of women-led initiatives to bring about lasting social and economic change.

### BENEFICIARY DETAILS

SHG Name: **Jai Kishan SHG**

Occupation: **Entrepreneur**

ULB Name: **Gariaband**

State/UT: **Chhattisgarh**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Initiated and operating a successful catering business**

# Wheels of Change

## *Pink Auto Initiative*



In Bongaigaon, Assam, a transformative initiative called the **Pink Auto** was launched by Bongaigaon Municipal Board under DAY-NULM. Aimed at providing safe commuting for women while creating livelihood opportunities, this project brought together like-minded women to form a SHG named **Nobo Prohor**.

The journey began with identifying 10 prospective women auto drivers. These women, previously working as domestic workers or running small tea shops, faced the daunting challenge of funding customized autos and receiving proper training. The CMMU, with sponsorship from Bongaigaon Refineries (now Indian Oil Corporation Limited) not only agreed to support the Caution Money Deposit but decided to fully fund 10 three-wheeler autos.

The women of **Nobo Prohor**, jubilant with this unexpected support, decided to create a corpus fund for the recurring expenses and maintenance of their vehicles. They committed to depositing a portion of their monthly earnings into their SHG account, ensuring sustainability.

The **Pink Auto** initiative was officially launched in January 2018. Since its inception, the women drivers have thrived, earning as much as their male counterparts and providing a safe, private mode of transport for women in Bongaigaon.

**Pink Auto** has become an essential service for school and college students, working women, single mothers, and older women. The community has shown immense support and respect for these brave women, who have not only ensured safety for female passengers but also carved out sustainable livelihoods for themselves. The success of the Pink Auto initiative stands as a testament to the power of community-driven efforts and the impact of supportive programmes like DAY-NULM in transforming lives and empowering women.

### BENEFICIARY DETAILS

Initiative Name: **Pink Auto Initiative**

SHG Name: **Nobo Prohor**

Occupation: **Auto Drivers**

ULB Name: **Bongaigaon**

State/UT: **Assam**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Improved financial situation  
& women empowerment**



# Transforming Public Amenities

## *Pink Toilet Bus Initiative*



In Gorakhpur, Uttar Pradesh, an innovative project by the Municipal Corporation is transforming public amenities with a focus on women's welfare. What was once a regular Uttar Pradesh Roadways bus is now a Pink Toilet Bus and Confectionery Store, setting a new standard for urban sanitation and community services.

Following the theme of Reduce, Reuse, Recycle (RRR), the Pink Toilet Bus caters specifically to women and families in Nauka Vihar of Gorakhpur district. It features feeding areas for nursing mothers, three regular toilets, one Western toilet, handwashing facilities, and a confectionery store. Solar panels on the roof ensure uninterrupted electricity, and two 500-liter water tanks support water management.

This pioneering project is a significant collaborative effort with local women's self-help group like **Kripa SHG** under DAY-NULM. These groups play a crucial role in implementing and managing the pink bus's operations, marking a milestone in community-driven urban development.

Currently, two Pink Toilet Buses are in service in Gorakhpur, integrating practical amenities with environmental consciousness. Equipped with basins, mirrors, and ample water storage, this initiative sets a precedent for similar projects across Uttar Pradesh, showcasing the power of innovation and community collaboration in addressing urban challenges.

### BENEFICIARY DETAILS

SHG Name: **Kripa SHG**

ULB Name: **Gorakhpur**

State/UT: **Uttar Pradesh**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Improved livelihood & environment sustainability**

# Transforming Dreams

## *The Tale of Prefab Libraries for Knowledge Building*



In the heart of Cuttack's bustling streets, a quiet revolution is unfolding in the form of pre-fabricated smart libraries, a haven of knowledge and hope for many slum dwellers. These libraries, strategically set up by the Cuttack Municipal Corporation across eight locations including Krushak Bazar, Dhabaleswar, Judge Pada, Nimpur, Laxmanpur, Jagatpur, Bali Sahi, and Nuapatna, are not just buildings but beacons of opportunity for the city's slum dwellers. These libraries are managed by 8 SHGs in 8 locations.

For many slum students, these libraries have become a sanctuary, a place where they can escape the challenges of their daily lives and immerse themselves in the world of learning. The cost of setting up the Prefab Library is borne by Cuttack Municipal Corporation. Each library is equipped with a dedicated librarian and a caretaker, while the library operations are overseen by a local SHG. There are two staff members deployed by SHGs: one librarian and one security guard. The supervision cost is paid to SHGs by Cuttack Municipal Corporation.

Indeed, the impact of these prefab libraries extends far beyond literacy. They have become catalysts for change, creating an educational atmosphere that thrives on curiosity and aspiration. Through these humble libraries, Cuttack is rewriting the narrative for its slum communities—empowering them with knowledge, igniting their imaginations, and paving the way for a brighter future.

### BENEFICIARY DETAILS

SHG Name: **Multiple SHGs**

Occupation: **Library Management**

ULB Name: **Cuttack Municipal Corporation**

State/UT: **Odisha**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Empowerment of slum communities through access to knowledge through libraries**

# From Scrap Shop to Sustainability Champion

## *The Inspiring Journey of Sangita Ramteke*



In the bustling streets of her hometown, Sangita Ramteke's journey from managing a small scrap shop to running multiple waste collection centres is a testament to resilience and entrepreneurial spirit. A single mother of two, Sangita faced significant challenges, particularly due to her husband's alcoholism. With only a ninth-grade education, she shouldered the responsibility of supporting her household from a young age.

Sangita found herself at a crossroads after her husband's passing in 2019. Determined to create a better life for her children, she ventured into the waste collection and recycling business. What began as a small endeavour soon grew into a thriving enterprise. Collaborating with **Savitri Bai Mahila Bachat Gat**, she collected, segregated, and packed garbage for sale to various agents. Her hard work and determination bore fruit, enabling her to provide her children with higher education, and eventually purchase a new house and a four-wheeler.

Today, this SHG under the leadership of Sangita manages a Municipal Corporation-run Material Recovery Facility (MRF) waste collection center and two personal garbage collection centers. SHG employs five women and five men directly in her business, while over 50 other garbage collectors sell their waste at centers daily, supporting their livelihoods. Collecting approximately 1000 kg of solid waste daily, Sangita and her team meticulously segregate it into 16-17 different types before selling it to recycling companies. This business generates around ₹12 lakh annually. SHG's success through Sangita's leadership underscores the power of determination, community support, and sustainable practices in transforming adversity into triumph.

### BENEFICIARY DETAILS

Name: **Sangita Ramteke**

Occupation: **Waste Entrepreneur**

SHG Name: **Savitri Bai Mahila Bachat Gat**

ULB Name: **Nagpur**

State/UT: **Maharashtra**

Scheme Benefits:

**SEP**

Impact/ Transformation:

**Turned her into a champion of sustainability**

# Beyond Homelessness

## Sanhita Finds Her Strength



**S**anhita Majumder, a 34-year old, found herself seeking refuge at Nibedita Bhawan, a Shelter for Urban Homeless supported by the West Bengal - State Urban Development Agency (WB-SUDA) and Rajpur Sonarpur Municipality, after battling a neurological disorder.

Sanhita had previously led a successful life until tragedy struck with the death of her mother, leading to mental illness, depression, and eventually a neurological disorder. With assistance from an NGO, she received treatment and underwent recovery in a hospital for mental illness.

Following her recovery, she found a supportive environment at Nibedita Bhawan, operated under the Mission. Within a year, with the help of DAY-NULM, Sanhita secured a part-time job at an insurance company, marking the beginning of her journey to financial independence and renewed self-esteem.

Empowered by the support and opportunities provided by DAY-NULM and Nibedita Bhawan, Sanhita's life transformed. From finding a job to eventually embarking on a new chapter through marriage, she now lives a normal life, filled with hope and purpose.

### BENEFICIARY DETAILS

Name: **Sanhita Majumder**

Occupation: **Working at an insurance company**

ULB Name: **Rajpur Sonarpur Municipality**

State/UT: **West Bengal**

Scheme Benefits:

**SUH**

Impact/ Transformation:

**Financial independence and renewed self-esteem**

# From Poverty to Prosperity

## Rita Prasad's Inspiring Journey



**R**ita Prasad, a resident of Tinsukia, Assam, exemplifies resilience and determination. Despite her exemplary skills and experience in spice-making, Rita struggled to lift her family out of poverty due to a lack of financial support and resources. Her expertise was stifled by the absence of capital for proper equipment, raw materials, and marketing, leaving her talent untapped and her family's financial situation stagnant.

Rita's fortunes changed when she joined the **Shivay SHG** under the DAY-NULM programme. Through Shivay, she learned about saving, inter-lending, and loans, which empowered her to start her own business. With an initial loan of ₹50,000 from the Uday Area Level Federation, she purchased a spice grinding machine and other necessary equipment. She began taking small orders from local vendors and delivering products door-to-door with the help of SHG members.

In September 2023, Rita and her SHG secured a ₹1,00,000 loan under the SEP of DAY-NULM, sanctioned by Assam Gramin Vikash Bank. This allowed her to employ fellow SHG members in spice production and sales. By April 2024, the SHG under the leadership of Rita, had obtained an additional ₹2,49,000 loan under the PMFME Scheme from Union Bank, Tinsukia, enabling her to buy a larger spice grinding machine. With increased production capacity, she began supplying spices to local shops and markets and obtained a food safety license to enhance her business's credibility.

The ULB provided Rita and other SHG members with valuable training, and the State HQ offered additional support. These initiatives, combined with financial assistance, transformed Rita's life. She broke free from poverty, created employment for others, and achieved economic stability.

### BENEFICIARY DETAILS

Name: **Rita Prasad**

Occupation: **Entrepreneur**

SHG Name: **Shivay SHG**

ULB Name: **Tinsukia**

State/UT: **Assam**

Scheme Benefits:

**SM&ID, SEP & PMFME**

Impact/ Transformation:

**Setting up her spice-grinding business**

# Turning Waste into Opportunity

## SATLUZ SHG's Journey



In Ahmadgarh, Punjab, a transformative initiative has brought together local street vendors (selling fruits and vegetables) and municipal efforts to redefine waste management. This collaboration has turned waste into a lifeline of the **SATLUZ SHG**, composed of street vendors from district Malerkotla.

Initially, the Council independently managed compost production from municipal waste. Seeing the vendors' income challenges, they proposed integrating the SHG into waste management. **SATLUZ SHG** enthusiastically took on waste segregation and compost production.

Formalizing their partnership, the Council awarded the SHG an official contract to produce and market compost in various sizes, from 2kg to 5kg bags. This venture quickly proved successful, with the SHG's earnings witnessing a substantial increase within months. Their participation in exhibitions and community events further bolstered sales and promoted sustainable practices.

Today, members of **SATLUZ SHG** earn an additional amount upto ₹10,000 rupees monthly, supplementing their incomes from street vending. These vending spaces also advertise about the organic compost which has resulted in huge demand for the organic compost. The story of SATLUZ SHG exemplifies how collaborative efforts can create meaningful opportunities, transform livelihoods, and foster community resilience through sustainable practices.

### BENEFICIARY DETAILS

SHG Name: **SATLUZ SHG**

Occupation: **Entrepreneur**

ULB Name: **Ahmadgarh**

State/UT: **Punjab**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Economic independence  
& community development**

# From Job Loss to Thriving Businesswoman

## Vasanthi's Triumph



Vasanthi, a 51-year-old resident of Mulki Town Panchayat, faced significant challenges when she lost her job as a sanitation worker at Mangalore Railway Station during the lockdown. Married to Ramesh, a mason, and with three children—Vasanthi's family struggled to meet daily expenses. Desperate to find a source of income, Vasanthi began visiting temples, praying for guidance. Observing the needs of devotees for items like coconuts, flowers, and bananas, she sought permission from the temple in-charge to sell these items in front of the temple. Her initiative gradually expanded as she started selling locally grown vegetables and fruits door-to-door.

One day, Vasanthi heard about the PMSVANidhi scheme for street vendors through Mulki Town Panchayat. With the help of Community Resource Person, she applied for a ₹10,000 loan which allowed her to purchase more produce and helped sustain her family. Encouraged by her initial success, Vasanthi repaid the loan and applied for a second tranche of ₹20,000 to buy storage boxes for her vegetables.

Her business grew steadily, and after repaying the second loan, Vasanthi applied for a third tranche of ₹50,000. She used this money to buy a four-wheel pushcart and other essential items. Learning about a ₹2 lakh SEP loan under DAY-NULM, she approached the Mulki Town Panchayat office. With the loan sanctioned by Canara Bank Mulki, Vasanthi purchased a three-wheeler auto to sell her vegetables and coconuts more efficiently.

Vasanthi's business prospered, providing a good income and improving her family's standard of living. Utilizing a QR code for digital payments, Vasanthi has streamlined her business operations, reducing the hassle of handling cash. Her journey from job loss to becoming a successful businesswoman has been transformative and her story is a testament to resilience and the impact of supportive government schemes.

### BENEFICIARY DETAILS

Name: **Vasanthi**

Occupation: **Sanitation work adopted street vending**

ULB Name: **Mulki Town Panchayat**

State/UT: **Karnataka**

Scheme Benefits:

**PMSVANidhi & SEP-I**

Impact/ Transformation:

**Livelihood support during COVID-19**

# A Recipe for Success

## Didi Canteen



In Ranchi, Jharkhand, a transformative initiative has blossomed under the Ranchi Municipal Corporation (RMC) and the DAY-NULM scheme. Two SHGs, **Manjil** and **Deep**, were granted space within RMC premises to establish the pioneering '**Didi Canteen.**' This venture aims to cultivate entrepreneurial skills among women and foster self-reliance within urban communities.

Empowered by a ₹5 lakh loan through DAY-NULM's SEP-Bank linkage scheme, these SHGs swiftly set up the canteen, serving delectable local Jharkhandi cuisine. Approximately 20 women from marginalized backgrounds actively operate the canteen, making it a hub for empowerment and sustenance.

Since its inception, '**Didi Canteen**' has not only catered to RMC office staff and visitors but has also achieved daily profits ranging between ₹4,000 to ₹5,000. This success highlights the profound impact of collaborative efforts between government initiatives and local bodies in uplifting socio-economic statuses and promoting self-sufficiency among women.

The members of **Manjil** and **Deep SHGs** exemplify how entrepreneurship and community support can elevate living standards and empower individuals towards a brighter future. '**Didi Canteen**' stands as a testament to the resilience and determination of women in transforming challenges into opportunities for growth and prosperity.

### BENEFICIARY DETAILS

SHG Name: **Manjil and Deep SHGs**

Occupation: **Entrepreneurs**

ULB Name: **Ranchi Municipal Corporation (RMC)**

State/UT: **Jharkhand**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Economic independence, social security, community development**



# Beyond Refined

## *Nalini's Mission for Pure, Cold-Pressed Oils*



In the bustling city of Davanagere, Nalini's inspiring journey from starting a small business to becoming an award-winning entrepreneur epitomizes the transformative power of the DAY-NULM programme. With the support of the Municipal Corporation of Davanagere, Nalini embarked on her entrepreneurial journey in 2021 with a wood-pressed oil machine, funded by a ₹2 lakh loan under the Self Employment Programme (SEP-I).

Nalini initially faced challenges in procuring raw materials and marketing her products. However, her persistence paid off. The DAY-NULM programme offered financial assistance and crucial entrepreneurial training. Despite low initial sales, the purity and health benefits of her oils gained recognition over time. With the support of municipal staff, Nalini promoted her products through SHG meetings and fieldwork efforts.

As awareness of her high-quality, cold-pressed oils grew, sales improved as more people switched from refined oils. Nalini's business flourished, enabling her to expand with two more machines. She diversified her production to include safflower, sunflower, mustard, castor, and almond oils, alongside groundnut and coconut oils.

In March 2024, Nalini's dedication was honored with the 'Magicka Le Extraordinaire' season six his recognition marked a significant milestone in her journey.

### BENEFICIARY DETAILS

Name: **Nalini Poorna**

Occupation: **Enterprise owner—Wood pressed oil manufacturing**

ULB Name: **Municipal Corporation of Davanagere**

State/UT: **Karnataka**

Scheme Benefits:

**SEP- I**

Impact/ Transformation:

**Women entrepreneurship**

# From Small Shop to Big Dreams

## *Roshni's Journey of Expansion*



**R**oshni Jain, a 28-year-old entrepreneur from Bhopal, faced familiar challenges typical of small business owners: the desire to expand her customer base and diversify her offerings beyond local brands in her cosmetics shop. Her breakthrough came when a customer introduced her to the Self-Employment Programme of DAY-NULM.

This initiative offered Roshni a crucial opportunity—a loan of up to ₹2,00,000 at a subsidized interest rate of 7%. With determination and the support of her husband, she swiftly applied for the SEP-I Loan. Investing wisely, Roshni expanded her shop's inventory to include branded cosmetics and jewelry, anticipating increased demand.

Today, Roshni's shop flourishes. Her monthly income has doubled, now ranging between ₹20,000 to ₹25,000. Not content to stop there, she has expanded into online sales of jewelry and ladies' bags, leveraging modern platforms to reach a broader customer base beyond her local area.

Roshni's journey exemplifies the transformative power of determination and supportive initiatives like DAY-NULM. By strategically using financial support, she not only improved her business but also enhanced her personal financial situation. Her success story serves as an inspiration to others facing similar challenges, proving that with initiative and the right support, dreams can become reality.

### BENEFICIARY DETAILS

Name: **Roshni Jain**

Occupation: **Entrepreneur – Cosmetics Shop Owner**

ULB Name: **Bhopal**

State/UT: **Madhya Pradesh**

Scheme Benefits:

**SEP- I**

Impact/ Transformation:

**Expansion of business and improved financial situation**

# The Aroma of Change

## Shakti Rasoi Nourishes Communities



In the heart of Uttar Pradesh, the aroma of delicious meals wafts through the air, bringing not just nourishment but hope to the community. This is Shakti Rasoi, an inspiring initiative by the State Urban Development Authority (SUDA) that has revolutionized the lives of urban SHG women across 15 districts.

**Shakti Rasoi** is not merely a network of 25 kitchens across the state; it is a movement that empowers urban poor women with skills and opportunities. Major hotel chains provided comprehensive training to SHG women as facilitate by SUDA learned the intricacies of culinary arts, food inventory management, equipment maintenance, and accounting. These skills have not only turned them into proficient cooks but also instilled a sense of confidence and financial independence, carving a path toward entrepreneurship.

Through the efforts of these remarkable SHG women, the initiative continues to nourish bodies and souls, proving that with the right support and opportunities, incredible change is possible. Each **Shakti Rasoi** kitchen is a testament to women's empowerment. The women who run these kitchens are now entrepreneurs, managers, and role models in their communities. **Shakti Rasoi** is more than just a kitchen; it is a movement towards empowerment.

### BENEFICIARY DETAILS

SHG Name: **Multiple SHGs across Uttar Pradesh**

Occupation: **Professional Chefs**

State/UT: **Uttar Pradesh**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Acquired skills, becoming financial independent, thereby paving the way toward entrepreneurship**

# From Laborers to Leaders

## *Pooja SHG's Journey of Empowerment*



In 2019, the **Pooja SHG** in Surat began a journey that would transform the lives of women once toiling as unorganized laborers. Under the DAY-NULM scheme, these women found hope in organized work. The Surat Municipal Corporation entrusted them with the upkeep of Kavishree Rajendra Shah Garden, providing a stable income of ₹186,000 for 100 days, instilling pride and purpose.

By February 2024, four members of the group, as part of convergence with the AMRUT Mission's 'AMRUT Mitra' initiative, started earning daily wages for park maintenance. This government-supported employment brought financial stability, valuable experience, and self-respect. It also strengthened their social bonds, fostering a community of resilience and mutual aid.

The journey of the **Pooja SHG** demonstrates the power of collective effort and governmental support. These women moved from the fringes of economic activity to the forefront, becoming a beacon of empowerment. Their story showcases how dignified work can uplift lives, instill confidence, and integrate marginalized communities into the broader economic fabric. Through hard work and unity, they have transformed their lives and inspired many others, showing that with opportunity and determination, lasting change is possible.

### BENEFICIARY DETAILS

SHG Name: **Pooja SHG**

Occupation: **Entrepreneur**

ULB Name: **Surat**

State/UT: **Gujarat**

Scheme Benefits:

**SM&ID & AMRUT**

Impact/ Transformation:

**Community development & environment sustainability**

# Crafting a New Beginning

## *Sunakhari SHG's Rise to Success*



In Gangtok, Sikkim, the **Sunakhari SHG** has empowered 10 dedicated members since its inception under DAY-NULM in 2020-2021. Before forming the SHG, these women had crafting skills but lacked sales opportunities, limiting their income potential. As a result, there was no savings. With DAY-NULM's support, **Sunakhari SHG** secured a stall to showcase and sell their products, including pickles, knitting items, and various foods. This opportunity significantly boosted their sales and marketing efforts.

**Sunakhari SHG** has transformed its members' lives from homemakers with limited incomes to entrepreneurs with a clear growth vision. Participation in DAY-NULM training and community activities has further enhanced their economic and social empowerment.

This success story illustrates how structured support and empowerment initiatives enable women to leverage skills effectively, ensuring sustained income and nurturing entrepreneurial spirit in urban communities.

### BENEFICIARY DETAILS

SHG Name: **Sunakhari SHG**

Occupation: **Entrepreneur**

ULB Name: **Gangtok**

State/UT: **Sikkim**

Scheme Benefits:

**SM&ID**

Impact/ Transformation:

**Economic independence  
& social security**

# Transforming Community Through Collective Action & Entrepreneurship

## Sunderban Jalashoy SHG's Inspiring Story



In the quaint town of Ambassa, nestled in Dhalai, Tripura, a group of 14 determined women embarked on a journey of empowerment and transformation. Formed on August 23, 2019, in Ward no. 13, Chandraichara, this SHG called **Sundarban Jalashoy** aimed to uplift their community with the unwavering support of the DAY-NULM Scheme.

Pooling their resources and driven by their entrepreneurial spirit, the women undertook ambitious projects that quickly captured the community's imagination. They transformed a barren patch into a lively children's park, where laughter now fills the air amidst colorful swings and play areas. Adjacent to this blossoming park, they developed a serene pond, home to four paddle boats acquired through their investments. These boats not only offer tranquil rides but also generate a daily income of ₹2,500 to ₹3,000 through rentals, providing both joy and financial stability. Eager to expand their horizons, the SHG secured a bustling stall at **Apun Kunja Bazar**, where they proudly sell the fresh fish catch from their pond.

This venture, yielding an additional ₹12,000 to ₹13,000 monthly, has further strengthened their economic independence and community standing. Crucial to their success has been the unwavering support of the SEP - Bank Linkage component of DAY-NULM Scheme. These funds not only fuelled their initiatives but also nurtured their confidence and determination to create lasting change.

### BENEFICIARY DETAILS

SHG Name: **Sundarban Jalashoy**

Occupation: **Entrepreneur**

ULB Name: **Ambaassa**

State/UT: **Tripura**

Scheme Benefits:

**SM&ID, SEP**

Impact/ Transformation:

**Economic independence  
& social security**

# Stitching Hope Together

## *A Tailor's Rise Above Adversity*



In Amar Enclave, Karawal Nagar, Delhi, Vishwa Pratap Singh, a skilled tailor, faced severe financial hardships during the COVID-19 pandemic. Struggling to support his family, his fortunes changed when community organizer Mrs. Geeta introduced him to the DAY-NULM scheme, which offers bank loans for small businesses under the Self-Employment Programme.

Vishwa Pratap sought guidance from the CMMU but faced initial reluctance from banks. With support from CMMU and the District Task Force Committee, the Bank Manager at Punjab National Bank's Mukund Vihar branch eventually approved a loan of ₹200,000.

With this financial backing, Vishwa Pratap launched his tailoring business, which quickly flourished. This newfound stability allowed him to pay for his children's education and clear old debts, bringing immense relief.

Vishwa Pratap's story highlights how targeted support and determination can uplift individuals from adversity, fostering sustainable livelihoods and brighter futures within urban communities.

### BENEFICIARY DETAILS

Name: **Vishwa Pratap Singh**

Occupation: **Entrepreneur**

District Name: **East Delhi**

State/UT: **Delhi UT**

Scheme Benefits:

**SEP**

Impact/ Transformation:

**Setting up of a flourishing tailoring business**

# Empowered by Skills

## Yader's Rise in the Beauty Industry



**R**aised with a spirit of determination by her parents, Yader Jerang's path to success took root through her unwavering commitment to learning and self-reliance.

After completing her graduation, Yader found herself at a pivotal moment in life, seeking a career path that resonated with her passion for beauty and wellness. Her aspirations found wings when she discovered the Skill Training Programme under the EST&P component of DAY-NULM, facilitated by the Directorate of Urban Local Bodies and District Urban Development Agencies in Boleng.

The three-month training course, a blend of practical hands-on experience and theoretical insights, proved transformative for Yader. Equipped with new skills and knowledge, she emerged ready to embark on her professional journey in the beauty industry.

Her dedication did not go unnoticed. 'Macarius beauty salon and make-up studio' in Itanagar recognized her potential and offered her a position as an Assistant Beauty Therapist. Embracing this opportunity, Yader not only secured employment but also discovered newfound strength in her self-sufficiency.

In Boleng, and beyond, Yader Jerang's triumph stands as a beacon of hope and a testament to the transformative power of education, skills, and perseverance. Her journey is a testament to the belief that when given the opportunity, dreams can indeed become reality.

### BENEFICIARY DETAILS

Name: **Yader Jerang**

Occupation: **Beautician**

ULB Name: **Boleng**

State/UT: **Arunachal Pradesh**

Scheme Benefits:

**EST & P**

Impact/ Transformation:

**As a skilled beautician secured a stable job at a beauty parlour**







दीनदयाल अंत्योदय योजना-राष्ट्रीय शहरी आजीविका मिशन

“सामाजिक गतिशीलता एवं संस्थागत विकास घटक” अंतर्गत  
स्व-सहायता समूहों की निधि से संचालित

**मसाला व्यवसाय**  
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