

Women entrepreneurs with disability

STORIES from India





Youth 4 Jobs Foundation

Youth 4 Jobs Foundation is an action organisation with a heart working to ensure youth with disabilities can be poverty-free in India. Our focus is on building resilient livelihoods for both youth with disabilities, with a focus on the most vulnerable, women with disabilities. Towards this, we partner with governments, markets, and civil society to remove physical and attitudinal barriers and enable the scaling of evidence-based effective solutions. It is led by Meera Shenoy who has the unique experience of working in senior government positions, World Bank and UNDP. This transformational work has won several national and international awards. Our initiatives include SwarajAbility, a job platform representing 21 disabilities, and the Global Ability Photography Challenge through NotJustArtGlobal, aimed at promoting the work of disabled visual artists.

Zero Project

Founded by Austrian non-profit <u>Essl Foundation</u> in 2008, the <u>Zero Project</u> is a global and research-driven initiative to support the implementation of the <u>Convention on the Rights of Persons with Disabilities (CRPD)</u>.

It focuses its efforts on the topics of Education, Employment, Accessibility, Independent Living and Political Participation & ICT. Over the past decade, Zero Project has established a global network of 10,000+ experts, policy makers, corporates, academics, and other persons with and without disabilities who are advancing the implementation of the CRPD. This network contributes to the Zero Project's work and continues to grow, fostering a global community for disability inclusion.

Book cover image credits: <u>Gayathri Gupta</u> - Person with Down Syndrome (Winner of the Y4J's Global Ability Photography Challenge - Second Edition)

CONTEXT

Paving the Way for Inclusion and Empowerment

In the intricate tapestry of our global society, the voices and struggles of women with disabilities often remain muted, their challenges overshadowed by broader issues. This silence, both on a global scale and within the specific context of India, amplifies the vulnerabilities these women face-underscoring the urgent need for targeted initiatives and inclusive policies.

Globally, women with disabilities navigate through a landscape marred by underrepresentation, discrimination, and a lack of agency in decision-making processes. In India, these challenges are magnified, with disparities in education, employment, and societal perceptions further complicating the journey of women with disabilities.

The need for dedicated efforts to address these disparities becomes increasingly evident. This context sets the stage for the birth of the Women Entrepreneurs with Disabilities (WEDO) initiative, a pioneering endeavor of Youth4Jobs. WEDO emerges as a response to the critical gaps within the entrepreneurial ecosystem that hinder the meaningful inclusion of women with disabilities.

Unveiling the Unseen - Global Perspective

In the international arena, women with disabilities grapple with pervasive discrimination. According to the European Institute on Gender Equality (2021), a mere 20% of women with disabilities in the European Union secure full-time employment, lagging significantly behind their male counterparts (29%) and women without disabilities (48%). This stark inequality in employment opportunities is just one facet of a broader pattern that encompasses income disparities, lower education levels, and unmet health needs.

Indian Landscape

Turning our gaze to India, the situation is even more disconcerting. The Society for Disability and Rehabilitation Studies highlights — women with disabilities in India face unequal

treatment in employment. Societal perceptions often strip them of their capabilities, casting doubts on their ability to earn and lead independent lives. Studies in Karnataka's Raichur district reveal a myriad of challenges, including under employment, unemployment, low incomes, and societal prejudices, adding layers to the complex narrative. Government data reveals a stark reality—out of the 26.9 million Indians with disabilities, only 23% of disabled women are employed.

Entrepreneurial Ecosystem Gaps

Within the entrepreneurial landscape, there exists a glaring lack of support for women entrepreneurs with disabilities. Accessibility issues, both physical and programmatic, hinder entry and growth in entrepreneurship. Incubators and accelerators often lack infrastructure and programming designed to accommodate the unique needs of women with disabilities, exacerbating the challenges they face.

Recognizing the Urgency for Change - the birth of WEDO

WEDO is a response to the challenges faced by women entrepreneurs with disabilities, aiming to break barriers, create opportunities, and champion inclusivity within the entrepreneurial ecosystem. It recognizes the untapped potential within this demographic and seeks to unlock it collectively.

Our aspirations for this movement include:

- Equal access to entrepreneurial opportunities, resources, and support systems.
- Inclusive entrepreneurship ecosystems globally, fostering growth and innovation.
- Empowering women with disabilities economically and changing societal perceptions.
- Advocating for policy reforms and fostering global collaboration. Establishing holistic support systems and cultivating empoweredleaders.

By embracing a global perspective, the initiative aims to transcend boundaries, create meaningful connections, and foster a collective movement towards empowering women with disabilities on a global stage.

FOREWORD



For the last 20 plus years, I have been working with underprivileged youth, training them and linking them to sustained livelihoods. My experience shows more vulnerable the youth, greater is the impact of a job or enterprise on their lives.

Reflecting this philosophy is our latest pioneering initiative, WEDO, launched in Zero Project India, which focuses on helping the most disadvantaged – women with disabilities, become entrepreneurs

During Covid, our help lines were jammed with women with disabilities saying they too wanted skills, and money in their pockets through local jobs or nano enterprises. These were the most needy but least visible, like young widows and young mothers with disabilities. Statistics about them are stunning. Women with disabilities are far below men with disability, on every indicator, be it health, education or employment. There was a high incidence of sexual exploitation as many of them are voiceless. Yet, even in gender initiatives, intersectionality is ignored. So, women with disabilities get ignored by CSR /poverty alleviation funds which focus on gender issues.

Can we sensitise women, like the large self-help group networks, to disability, in partnership with governments and community? Can we give women with disabilities a voice through the path we know best – skilling for jobs and enterprises? Studies on our own work show clearly Economic empowerment means social acceptance even for young men and women with disabilities in the community. And the entire family benefits if money is in the hands of women.

When we decided to do a booklet on journeys of women entrepreneurs with disabilities, my research team repeatedly told me how hard it was to find good examples. These stories, encapsulate the resilience and determination of extraordinary women who have defied odds and, in doing so, are beacons of inspiration and hope for society. We hope, through WEDO, to first sensitise at least 1 million women about disability.

And break barriers, create opportunities, and champion the cause of at least 10,000 women entrepreneurs with disabilities. The idea is to demonstrate through hard data a working model at scale in India.

In publishing our upcoming booklet, we aim to showcase the inspiring stories of extraordinary women who, against all odds, have become beacons of inspiration. Their narratives underscore the importance of creating an inclusive space within the entrepreneurial landscape. WEDO is not just an initiative; it's a movement toward building a more inclusive entrepreneurship ecosystem.

Do join this movement from any part of the world to build a more inclusive entrepreneurship ecosystem. Share your best practises, your inspirational unheard stories, to create a global network of WEDO together.

Meera Shenoy Founder-CEO Youth4Jobs

FOREWORD



The Zero Project stands for a collaborative approach to creating a world with zero barriers for persons with disabilities. In our research we identify innovative solutions from all sectors of society and all geographies that advance the implementation of the United Nations Convention on the Rights of Persons with Disabilities

These innovative solutions have demonstrated to be powerful drivers of change, and it's important to note their potential impact when replicated or scaled to new regions. Through our work, we see outstanding innovations developed by women entrepreneurs, which is even more significant considering what they achieve against the backdrop of facing multiple layers of discrimination all too often.

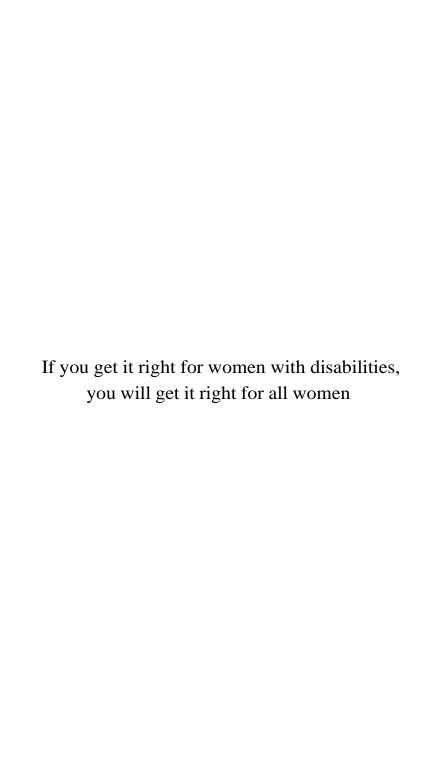
Through its WEDO initiative, Youth4Jobs responds to these issues of equity and intersectionality that need to be urgently addressed

The Zero Project is proud have Youth4Jobs as strategic partner to drive innovation in India and we fully support their initiative to remove barriers through a collaborative and solution-oriented approach.

Michael Fembek CEO Zero Project

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AARTI LAXMAN RASTOGI

Aarti Laxman Rastogi, a woman of resilience and entrepreneurial spirit, has been shaping a unique narrative in the realm of sugarfree indulgence for everyday life. Despite facing an 80 percent hearing loss, she turned her passion for healthy food into a reality through the founding of Artinci in 2017. A former HR professional with over 15 years of experience, Aarti's journey to entrepreneurship was not only a shift in career but a profound realization of her lifelong love for food.

Her culinary journey began with a quest for a cleaner version of her favorite dessert – ice cream. Dissatisfied with artificial flavors and preservatives, she ventured into her kitchen, experimenting for five years. What started as a personal endeavor, soon transformed into Artinci – which has since evolved into a zero-sugar everyday indulgence brand that celebrates the authenticity of flavors and the goodness of natural ingredients.



Aarti's journey as an entrepreneur is deeply intertwined with her advocacy for inclusive employment. Drawing on her experiences as an HR professional and her own hearing disability.

Artinci's team includes individuals from marginalized communities, promoting equal opportunities and changing perceptions.



Navigating the entrepreneurial landscape posed its own set of challenges, from financial concerns to operational efficiency.

Aarti's hearing disability added complexity, but she turned it into her strength using Instant Messaging apps and AI-based live transcription for communication, planning and execution. Aarti's resilience and adaptability, along with support from her co-founder, Sumit and the entire Artinci team have not only kept Artinci afloat during challenging times like the pandemic but have also propelled the brand to greater visibility.

Aarti had an identity crisis in 2012 when she realized that her hearing had degenerated over time. She was in aslump for nearly a year, wondering and worrying about her future.



That is when she realized that she is focused on the wrong aspect of her life - she was overly focused on her disability, instead of all her other abilities. She turned to fitness - running and gym workouts - as a way to improve her mental health and decided to live life with her whole body and her entire being.

Aarti's entrepreneurial journey transcends the realm of desserts. Her participation in the Xcelerator Bangalore 2021 cohort, a non-IT business accelerator program, in the IIMB-led Goldman Sachs 10000 Women 2022 Cohort, and in StrongHer. VC's Arise Winter 2023 cohorts reflects her commitment to continuous learning and growth. As a woman entrepreneur with a hearing disability, Aarti's story serves as an inspiration, breaking stereotypes and paving the way for more inclusivity in the entrepreneurial ecosystem.



ADITI GANGRADE

Aditi Gangrade, Co-founder and Chief Creative Officer of Much Much Media, a disability-led storytelling studio based in Mumbai, discovered her artistic talents while navigating life as an adult with Autism and ADHD. Her disability, however, is invisible, making it challenging for others to recognize without her disclosure. She talks about the limited understanding of autism and invisible disabilities, recounting her journey of late discovery and the journey of internalized ableism. Internalised ableism refers to the person with a disability adopting and believing in the stigmatising beliefs and stereotypes about their abilities, contributing to self-doubt, low self-esteem, and limitations on personal potential.

Growing up in a joint family, Aditi had a unique perspective on disability through her uncle, who was profoundly deaf. Due to his disabilities, the family viewed him as a liability, lacking awareness, resources, and accessibility. Aditi mentions how the family failed to learn sign language, leaving her uncle isolated. The prevailing attitude around her was that disability was undesirable, and consequently, disabled individuals were deemed undesirable as well.



Aditi's childhood experiences shaped her internalised ableism, leading her to question her worthiness of accommodations and struggle to accept her autistic identity. Despite the societal pressure to conform to neurotypical norms, Aditi embarked on a journey of self- discovery and acceptance, breakingfree from the constraints of internalised ableism.



In her pursuit of embracing neurodivergence, Aditi discovered her strengths as a visual thinker with a passion for design and filmmaking.

She co-founded Much Much Spectrum with her partner Aalap Deboor in 2022, where she directs and leads a team dedicated to creating content that educates, informs, entertains, and inspires. After their autism discovery, Aditi and Aalap noticed a dearth of stories and content on neurodiversity and disability. To normalise conversations on disability, they bootstrapped their venture Much Much Spectrum, an inclusive content studio, and data, insights & DEI consultancy.

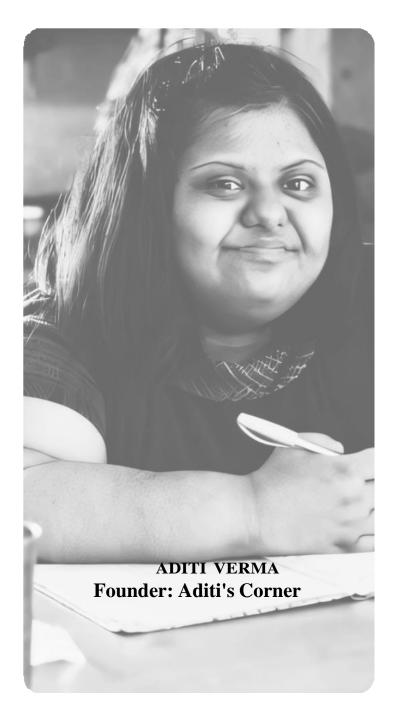
Her ultimate goal with Much Much Spectrum is to tell one million stories covering topics such as mental health, neurodiversity, LGBTQAI+, gender, sexuality, climate, sustainability, and disability, among others.

Aditi directed the first non-fiction web series of Much Much Spectrum Originals, "Alag Hain Kam Nahi" chronicling the stories of 6 young adults with disabilities. The show was widely celebrated, reaching more than 5 million people and gaining recognition for its disability representation. As an intersectional feminist who loves to talk about inclusion, Aditi has started creating content across formats to address societal issues. Some of their original IPs include #RepUp, #RadDad, #RightToRights,

#HowAboutAPlaydate, and #DontHateAccommodate, among others.

Aditi is also a public speaker, neurodiversity consultant, and podcaster. "Finding out about my neurodivergence is the most liberating thing that has ever happened to me."

She lives by the motto, "We work for a few, we work well, WEDO what we love."



ADITI VERMA

Aditi Verma's journey began with unique challenges when she was diagnosed with Down's syndrome at birth. Fortunately, she was born into a family that embraced her differences, showering her with unwavering love and support to pursue her passions.

Her early years were marked by delayed milestones and physical limitations, including heart ailments that required open-heartsurgery at the age of 2. Despite her obstacles, she gradually started walking and started her schooling. However, her disorder posed challenges in mainstream schools, leading her to special schools in Jaipur and later Pune, where Aditi found solace and support, gradually improving her academic and social skills.

Her family's relocation to Navi Mumbai marked a turning point. Enrolling in *Swami Brahmanand Pratishthan* at CBD Belapur, Navi Mumbai Maharashtra, Aditi honed her skills in sports, dance, drama, and rangoli, along with her academics. Her achievements in various fields brought recognition and accolades, instilling a newfound confidence.



Aditi gradually started to develop a strong desire to be her own boss. At 18, she transitioned to the vocational section, where she discovered her passion for cooking and baking. Inspiration struck when she observed a Chaiwala serving tea to offices. Proposing the idea to her mother. Aditi's Corner was born on January 1, 2016, a snack junction offering sandwiches, egg preparations, homemade lunch, and more. With the support of her family and two dedicated staff members, Aditi's Corner quickly became a reality.



Undeterred by challenges, Aditi's determination and focused work ethic propelled her business forward. Her initial sale, a humble Rs 250, was a symbolic beginning.

The turning point came when celebrity chef Vikas Khanna, visited her cafe, marking a significant milestone in her entrepreneurial journey. Aditi's positive transformation as an entrepreneur was evident. She became more active, physically capable, and adept at handling business affairs independently. Her cafe became a hub of support for other special children, with dreams of expanding to provide opportunities for them. Her achievements spoke volumes from being elected as an Office Bearer for the Self Advocates Forum of India in 2016 to presenting at the India International Down Syndrome Conference in 2017

She received honours from the Delhi government on Women's Day, and various awards, including the *Lokmat Sakhi Samman Award for Business* and the Rotary Club's *Entrepreneurship beyond Challenges Award* in 2017. Aditi was conferred with the very prestigious *Helen Keller* award on 2nd Dec 2019, adding to her long list of achievements. Aditi's Corner has reached its second anniversary, and Aditi has effectively expanded her business to include a new location at the NIEPID (National Institute of Persons with Intellectual Disabilities) Regional Center in Navi Mumbai. She now oversees operations at both outlets.

When asked about her future plans, Aditi expressed, "I aspire to train individuals and empower them to become self-reliant. I have already successfully trained two friends, aiding them in achieving financial independence." She proudly states, "When I can do it,then why can't you?". Aditi's story, resonating globally, received love and encouragement. Aditi envisions using her success to support special children, urging parents to trust their abilities. With unwavering support, she stands as a beacon of inspiration.



ALYX ALBURQUERQUE

Alyx Alburquerque, a vibrant 26-year-old on the Autism Spectrum, finds immense joy and purpose in the intricacies of her life. At the core of her happiness are the cherished individuals surrounding her —her parents, family, friends, teachers, co-workers, and even Bella, her loyal canine companion.

Alyx is not just navigating through life; she is thriving as the owner and operator of a design studio. Alongside her trusted teammates, Rebecca and Ambareesh, Alyx has spent the last four years shaping her dreams into reality. The studio has become a source of not only professional fulfilment but also personal growth and learning.

The daily hustle, brimming with new designs, client interactions, and event planning, gives Alyx an invigorating sense of purpose. She thrives in the midst of busyness, finding solace even in the slower days when the team collectively delves into learning something new.



In the digital realm, Alyx feels most at home, efficiently communicating and working online. However, she also relishes the spontaneous interactions that occur when people drop by the studio or when she engages with the community. For the first time in her life, Alyx has discovered a genuine sense of ease and comfort within her space. The mutual understanding among her team members enhances the work environment, allowing her to express herself seamlessly.



These four years have opened doors for Alyx to collaborate with her community, schools, universities, corporations, and state governments.

As a young woman entrepreneur, and studio owner, she navigates the professional world with confidence and charisma. While work takes centre stage, Alyx's interests extend beyond the studio. She finds joy in travelling, cherishing moments with her dog Bella, enjoying movies, and indulging in online games. Despite the busyness, she also appreciates moments of relaxation—whether it's hanging out with friends, swimming, or watching a movie

Alyx's journey began in the confines of her bedroom, where she transformed personal gifts into a budding business.



The demand for personalised items grew, leading her to enlist the help of Rebecca and Ambareesh. Together, they turned Alyx's dressing room into a makeshift workspace, laying the foundation for what would become *Pumpkin Patch Design Studio*.

Alyx's studio has evolved into her sanctuary, a place where she eagerly steps into each day, fueled by the joy of collaboration and creation. And contrary to the norm, Alyx finds herself eagerly looking forward to Monday mornings, a testament to the passion and fulfilment she has found in her chosen path.



ANITA SHARMA

Born in Jaipur, Anita Sharma faced the daunting challenge of paralysis from the waist down at the delicate age of six months due to polio. Undeterred by this adversity, Anita underwent a series of multiple surgeries and received unwavering support from her parents, allowing her to eventually walk with the aid of crutches and callipers.

Her resilient spirit led her to pursue a Ph.D. in Management from the prestigious Indian Institute of Management (IIM) Indore, specialising in Disability and Entrepreneurship. Passionate about driving, Anita recognised that persons with disabilities (PwD) often encountered challenges in performing this simple task. Determined to make a difference, she began driving a retrofitted car, inspiring awe and admiration from onlookers, challenging stereotypes about the capabilities of individuals with disabilities.



Anita's journey took a transformative turn when she launched Project 'Drive On My Own', in Amritsar, Punjab, in May 2018. This initiative addressed a significant gap by offering tailoreddriving lessons for people with reduced mobility, by charging a nominal fee. Moreover, she allocated portion of the fees to cross- subsidize driving training sessions for those in need, fostering a spirit of empowerment. Anita made the bold decision to quit her IIM professorship job in 2019, and formally launched her social enterprise - Drive On My Own Foundation



Establishing the driving school wasn't without its challenges. Anita faced the uphill task of convincing PwD's and their families to embrace the idea of driving lessons.

But beyond merely teaching driving lessons, she had a holistic approach fostering confidence and mental strength in adapting to physical changes. Through regular coffee conversations and a podcast series titled 'Independent Living with a Disability', Anita kept her students engaged. Her efforts resulted in conducting hundreds of workshops, and she trained over 250 individuals with disabilities, enabling them to buy their own cars. Her driving lessons and podcast have impacted more than 2 Lakh individuals with disabilities and their well-wishers.

Anita's commitment to creating public awareness and inclusivity remains the driving force behind '*Drive* On My Own'.



She actively educates on various aspects of buying and owning a car, such as car modification, GST concessions, driving licence regulations, road tax exemptions, insurance and on related topics like travel in India, public transport accessibility, universal design, diversity, equity, and inclusion, among others. Leveraging social media platforms, Anita shares success stories of disabled drivers, and dispels myths about disability aiming to create awareness and inspire others.

Anita envisions a future where wheelchair users can experience greater mobility, including the possibility of cars accommodating wheelchairs directly, highlighting her dedication to breaking barriers and creating a more accessible world for individuals with disabilities.



ANUBHA MAHAJAN

Anubha Mahajan, a dentist from Faridabad, Haryana, who is passionate about social change, embarked on a unique journey that blended her medical expertise with a deep commitment to social change. Armed with a Master's Diploma in Social Entrepreneurship from TISS, Mumbai, Anubha assumed the role of an SDG Ambassador for SDG Choupal, focusing her energy on goals 3, 4, 5, 8, 10, and 11. She serves as a facilitator for the Theatre of the Oppressed. Furthermore, she holds the role of a Purple Ambassador for Chronic Neurological Conditions at the International Purple Fest in Goa for the year 2024.

Anubha's life took an unexpected turn following a car accident in 2014, which left her with an injury in her left leg. She was diagnosed with Complex Regional Pain Syndrome (CRPS) in 2015 as a result of medical negligence. Enduring a maze of misdiagnoses and countless medical tests, she experienced the challenges faced by chronically ill patients within the healthcare system. Fortunate in her understanding as a doctor, Anubha realized the dire need for awareness in the field of chronic pain in India.



Her encounter with a lady at her gym silently battling Fibromyalgia devoid of family support became a poignant representation of the struggles faced by many. This encounter became a catalyst for Anubha's resolve to make a difference. Anubha initiated her journey by engaging with friends and participating in disability-focused organizations. In June 2017, she established a Twitter account named Chronic Pain India, with the primary goal of providing individuals a space to express their chronic pain experiences.



Concurrently, the website chronicpainindia.com was launched. Within a short span, Anubha observed a significant number of individuals eager to share their stories and cope with the challenges posed by their conditions.

Subsequently, the initiative expanded its presence to various online platforms, including Instagram, Facebook, Pinterest, and LinkedIn.

Chronic Pain India which operates on the principles of a medico-social model, is dedicated to constructing a robust community for every chronic pain warrior in India by raising awareness about various chronic illnesses, rare diseases, and invisible disabilities with one key symptom of chronic pain



The organization encourages patients to come forward, share their experiences, and facilitate timely access to medical support. Through support groups and workshops, they empower individuals to navigate the multifaceted aspects of living with a chronic illness. Simultaneously, Chronic Pain India collaborates with doctors and medical professionals, conducting workshops and online sessions to catalyze awareness. The exchange of afflictions and observations among pain warriors provides medical professionals with a unique perspective, fostering a deeper understanding of their patients.

Chronic Pain India provides a platform for individuals to openly share experiences and coping strategies. This encourages others to share their stories and helps eliminate stigma surrounding chronic pain.



CONNIE GODINHO

Connie Godinho's life took an unexpected turn during her birthday celebration when she visited her village of Saligao, Goa in 2011. A graduate in Business Management, Connie had spent eight years working in the Gulf, but fate had other plans for her.

While visiting the local church that fateful day, Connie was struck by a bus, causing a permanent disability that left her lower limbs paralyzed. Undeterred, a resilient 32-year-old Connie saw it as the wish of God, determined to rebuild her life despite the challenges. After a few years of struggle, Connie found the strength to pick herself up and restart her journey.

Around four years post the accident, Connie sought solace and purpose in the art of crochet. Starting with small projects like coasters and doilies, she discovered joy in creating beauty with just threads and needles, using her hands to weave intricate designs. Little did she know that this newfound passion would become a source of inspiration and financial independence.



As fate would have it, Connie's path crossed with Goan artist Clarice Vaz, who envisioned creating entrepreneurial opportunities for the people of Saligao. Clarice invited Connie to participate in the 'Made in Saligao' market, an initiative aimed at providing a platform for locals to sell their homemade products. This encouragement became the catalyst for Connie to step out of her comfort zone and showcase her crochet creations.



Before the Covid era, Connie experienced a turning point at a market in 2019. Her handmade crochet items, from earrings to stuffed toys and Christmas decor, under her brand *Connie's Hooks & Yarns*, gained attention and appreciation.

Orders flooded in not only from Goa but also from across India and abroad. With the help of social media platforms like Facebook and Instagram, Connie's creations reached a global clientele, including Goans living in the UK, US, Canada, Netherlands, and the Middle East.

Connie's daughter, Susanna, played an integral role in the growing success of her mother's venture. She helped with photography, to capture the beauty of Connie's creations for online platforms.



Despite the physical challenges, Connie dedicated hours to perfecting her craft, ensuring the use of quality materials such as cotton thread for her creations. A year ago, Connie's husband, Mario Godinho, decided to leave his job in the Gulf to support his wife. Together, they formed a close-knit team, with Susanna contributing to the business while pursuing her studies. The family found joy in creating a small world where they supported and uplifted each other through thick and thin.

At 44, Connie Godinho embodies resilience and determination. Through her crochet art, she found financial independence and a testament to her unwavering spirit. Facing challenges with a smile, she encourages others: "Never give up. See adversity as an opportunity to shine."



DIPTI KALE

Dipti Kale, a native of Maharashtra, began losing her sight gradually from class 4, prompting concerns about her future from her worried mother. Undeterred by the challenges, Dipti chose a remarkable path, enrolling in a basic salon course and completing a one-year diploma at *Clara International Academy*. Over the next ten years, she dedicated herself to various beauty parlours, refining her skills and gaining insights into the industry, particularly focusing on facials and skincare therapies.

In a society often clouded by scepticism, Dipti faced initial resistance due to her visual impairment. However, she addressed her limitations openly, especially regarding tasks like threading, and emphasised her expertise in facials and skincare. Dipti embarked on her journey when her relatives and maternal uncle placed their trust in her and invested in her dream of establishing *Siya Beauty Parlour*, where she not only provided basic beauty services but also specialised in unique treatments. Despite her visual impairment, she manages a team of two and envisions expanding her workforce in the future.



Recognising her resilience and entrepreneurial spirit, Dipti received the *Voice Vision Entrepreneurial Idea Award* for blind entrepreneurs, winning ₹31,000. She utilised the funds to acquire modern equipment for her parlour. However, 2020 brought an unexpected challenge with the onset of the COVID-19 pandemic. Financial strains forced Dipti to make a difficult decision − closing down her parlour, impacting both her dreams and the livelihoods of her employees.



Undeterred by the setback, Dipti took a new direction in 2021 by launching *Siya* Natural Beauty Products.

Despite facing challenges due to the pandemic, she underwent courses in product making, learning from different institutions. Dipti, along with her mother, manufactures all the products, ensuring they are cold-compressed and purely natural. Despite encountering difficulties in managing her business, she remains committed to ensuring the success of *Siya Natural Beauty* Product, reflecting her tremendous entrepreneurial spirit.



She draws her energy from sports and adventure, expressing her love for long cycling, completing six marathons, and engaging in trekking at the age of 40. Dipti's story is a testament to her resilience, determination, and ability to embrace new beginnings despite life's unexpected turns.



GUNAVATHY CHANDRASEKARAN

In the serene village of Chinnalapatti in Dindigul District, nestled in the heart of Tamil Nadu, India, resides Mrs. Gunavathy Chandrasekaran, a remarkable woman whose journey is marked by resilience and determination. Confronting the hurdles of polio during the delicate age of two, and enduring the lasting effects on mobility with a limbic gait, every step, no matter how short, became a daunting endeavour. However, her passion for learning and indomitable spirit set the stage for an extraordinary path.

Born into a family of accomplished individuals, Mrs. Gunavathy was surrounded by a wealth of education and knowledge. Despite her physical condition, she continued her studies until the 10th standard. However, her educational journey took an unexpected turn as she was married off at the age of sixteen.

As a mother of two daughters, Mrs. Gunavathy had never felt the need to prove herself until her daughters posed a simple yet profound question about her life's ambition. Unable to provide a satisfactory answer, she realised the need to transcend barriers, including her physical disability, to achieve something extraordinary and inspire others.



Undeterred by her challenges,
Mrs. Gunavathy discovered her love
for art and immersed herself in the
intricate world of paper quilling.
With unwavering enthusiasm, she
honed her skills, crafting unique
jewellery that laid the foundation for
her business venture, *Guna's Quilling*. Her paper quilling creations
expanded to include various
products such as wall art, greeting
cards, wedding cards, miniatures,
company logos, name boards, and
water-resistant jewellery.



Her skill in quilling earned her recognition through displays in handicraft bazaars organised by The Craft Council of India and Tamil Nadu Development Corporation.

One of her landmark achievements was being honoured as an Authorised *Artisan for Quilling art* by The Ministry of Textiles, Government of India. Throughout her career, Mrs. Gunavathy received numerous accolades and recognition from various organisations, including the prestigious *State Award from the Government of Tamil Nadu* in 2019, presented by the Honourable Chief Minister.

Participating in exhibitions like the EPCH expo in Greater Noida and the HGH Expo in Mumbai opened new possibilities, affirming the excellence of her creations and offering valuable networking opportunities.



Mrs. Gunavathy furthered her collaborative efforts by partnering with interior decorators. Together, they integrated her quilling creations into false ceilings and partition spaces, enhancing the visual appeal and uniqueness of these areas.

Adding to her accomplishments, Mrs. Gunavathy completed the Women Startup Program from IIM, Bengaluru, allowing her to create livelihood opportunities for 200 quilling artisans in southern India. Her ambition to create "Best Out of Waste" fueled her vision for a long and prosperous journey in paper quilling.



KAVITA NIKAM

Kavita Nikam, a resident of Dhanur village in Dhule District, Maharashtra, has overcome numerous challenges to emerge as a successful micro-entrepreneur. Despite being born with a locomotor disability in her left limb, rated with a severity of 49% disability, Kavita managed to attain a degree in the Arts faculty. Despite facing setbacks, including an unsuccessful attempt at a competitive exam, she prioritised her family responsibilities, ensuring her children received an education.

Tragically, Kavita lost her husband after 10 years of marriage, leaving her to care for her daughter and son, both pursuing their education. Kavita's determination remained steadfast, bolstered by a studious nature and setting the foundation for her future endeavours.

In pursuit of financial independence, Kavita ventured into entrepreneurship, focusing on selling beauty and Ayurvedic products through offline and online channels. Her resilience and dedication to her business caught the attention of a Grassroots fellow of Youth4Jobs during a visit to Dhanur village, who introduced her to the *Micro-Entrepreneur Training Program* - a one-month initiative aimed at empowering individuals facing similar challenges due to their disability.



Enrolling in the program, Kavita diligently attended the *Micro-Entrepreneur Training sessions*. The comprehensive curriculum covered essential business skills, including money management, banking knowledge, daily business transactions, effective customer interaction, digital literacy, and self-confidence building.



Embracing technology, Kavita incorporated *United* Payment Interface (UPI) into her business, significantly increasing her number of transactions.

The acquired skills proved instrumental in enhancing Kavita's business operations, leading to a tangible increase in profits, and her improved communication skills positively impacted her marketing endeavours.



Presently, Kavita generates a monthly income of Rs. 15,000- a testament to the transformative impact of the Youth4Jobs Foundation's *Micro-Entrepreneur Training*.

Expressing her gratitude, she acknowledged the foundation for its guidance and affirmed that the training provided an invaluable platform for small business owners.

Kavita Nikam's journey stands as an inspiring example of triumph over adversity and the transformative power of empowerment initiatives in fostering economic independence.



NASARIN UKKALI

Nasarin Ukkali, a 32-year-old from the quaint village of Vijayapura in Karnataka, faced a life-changing moment at the age of 5 when she realised she couldn't put both legs down on the floor due to a deformity in her lower limbs. Despite being challenged by a 75% disability and family constraints that limited her education to the 8th standard, Nasarin's indomitable spirit remained unbroken.

Life in Vijayapura revolved around hard work in the fields, where Nasarin's father tirelessly toiled to make ends meet, often grappling with setbacks in crop production. Witnessing her father's dedication fueled Nasarin's desire to contribute to the family's income. Despite her physical limitations, she embarked on an entrepreneurial journey, crafting and selling Chapatis (flat Indian bread) earning a modest monthly income of Rs. 9,000. However, this was insufficient to meet the family's basic needs.



During a routine visit to the pension office, Nasarin crossed paths with a member from the Youth4Jobs Foundation Grassroot Academy team. Intrigued by the introduction to a Micro Enterprise training program aimed at enhancing business skills, Nasarin took a chance, hopeful for positive change. The month-long training became a turning point in Nasarin's life, providing practical insights tailored to her circumstances, steering clear of overwhelming theoretical complexities.



For Nasarin and others facing similar challenges, the program emerged as a beacon of hope, breaking down barriers and fostering financial independence.

Equipped with newfound knowledge, Nasarin implemented the lessons into her business, diversifying products and services to meet the needs of her village. Additionally, she gained essential financial management skills, ensuring the sustainability of her venture.



Presently, Nasarin's monthly earnings have soared to over Rs. 15,000 - a tangible testament to the transformative impact of the Youth4Jobs Foundation on her life. Nasarin perceives the transformation not only in her business but also in her family's happiness.

The journey has elevated her confidence, making her feel genuinely empowered. Nasarin Ukkali extends her deepest gratitude to Youth4Jobs Foundation, acknowledging them as the guiding hand that led her to success.



RUKAYA AKBER

Rukaya Akber originally from Kashmir, India was adored by all in her family. A few months after her 14th birthday, someone from the family noticed that she had difficulty standing. A devastating diagnosis followed: polio had paralyzed her legs. This marked a series of challenges for Rukaya. Her first casualty was her education, as she had to drop out of school due to mobility issues. Additionally, her family had financial constraints and could not afford a wheelchair for her. In Kashmir's conservative society, where superstitions prevailed, Rukaya was often ridiculed and deemed a 'curse' or 'bad omen.'

But over time Rukaya Akber defied all odds. With her father as her only pillar of support, she decided to set up a grocery shop in front of her home and also began shawl embroidery as a second stream of income. By the age of 21, she was earning a respectable living with dignity, proving that she could pursue her dreams and turn them into reality.



Today, Rukaya at the age of 33 is the proud owner of her retail store and plans to expand her business to a nearby town and employ more women with disabilities. As a successful entrepreneur, Rukaya has been a role model for her community.

She is also the coordinator of G-20, a group of women with disabilities from Baramulla, a frontier district in the north of Himalayan territory of Kashmir.

Reflecting on her journey, Rukaya acknowledges the support of her father and her participation in the *Entrepreneurship Development Training Program* offered by the NEDAR Foundation through NSIC, which equipped her with essential business skills.

However, she laments the lack of support from the government, highlighting her struggle to receive her monthly pension of INR 1,000 due to issues with 'digitization.'



Rukaya's story is a testament to her resilience and determination to overcome obstacles. From being carried on her father's shoulders to becoming a successful entrepreneur, she has travelled a long and challenging road, inspiring others with her perseverance and strength.



SANGITA THAKUR

If someone were to write an epitaph to Sangita, it would undoubtedly be headlined "Happy Soul". Unperturbed by life's challenges, she embraced each curveball with enthusiasm, thriving on the adrenaline rush of overcoming obstacles.

Sangita's journey with disabilities began at age 7, although formal diagnosis came much later, with the advancements in medical research. Initially considered cases of myopathy, Sangita and her elder brother eventually received a diagnosis of Spinal Muscular Atrophy (SMA), a condition for which there is no cure, despite recent discoveries of expensive treatments. Concurrently, her hearing impairments also became apparent with both disabilities being progressive. However, Sangita views this as a blessing, because it allowed her a normal childhood, of course with limitations.

During her formative years, the term "special" was not a term associated with disability, which led to Sangita's advocacy for mainstreaming of disabled children. "You learn to swim against the tide," she says. "It makes you stronger, resilient and competitive. You compete in the same pool of talent, learn to thrive, not just survive."



Excelling academically and in extracurricular activities, Sangita's leadership qualities shone through, as the secretary of the student council of her school. Consistentlyawarded general proficiency, she earned recognition as a gifted theatre actor, orator and painter. However, this did not come without momentsof depression and loneliness as her disabilities progressed. College brought new challenges as Sangita ventured out of her hometown, Patna, supported by her determined mother's desire for her independence.



Despite social isolation due to her hearing impairment, and feeling like her dreams of pursuing theatre and being a leader in college were farfetched, Sangita's supportive friends remained her steadfast anchor.

She also started facing increased difficulty in walking long distances and other such physical activities. One by one, Sangita saw her career options dwindle as societal perceptions deemed them unattainable due to her disabilities. Nevertheless, she persisted and got accepted into the Indian Institute of Mass Communication, New Delhi, where she specialised in advertising and public relations, after being dissuaded from pursuing law, theatre or academia.

Stepping into the world of corporate communications marked a leap of faith, both for her and her employers. After facing multiple rejections from prospective companies due to her disabilities she began her tenure at Hindustan Times Patna, which, spanning over a decade, saw her script a success story while simultaneously championing causes in the disability sector as the media representative for the Rehabilitation Council of India. She broke the story on the scams in disability certification at the Patna Civil Surgeon's office. Breaking barriers, she thrived in the communications industry despite being profoundly deaf.

After working as a communications specialist for an urban poverty alleviation program with the Government of Delhi, she received a CAPAM gold in 2010 for her contributions to the communications strategy. Following marriage and motherhood, she returned to the corporate world, excelling as a group editor and managing editor of custom publications. Her roles included managing top professional communities such as CFO India, India Now, Democratic World, Perspective, and the Aware Consumer, showcasing her expertise in strategic communications. She has also established Ashtavakra Accessibility, which has been officially registered as a Limited Liability Partnership (LLP).



SHAILA SHARAD PATEL

Shaila Sharad Patel undoubtedly faced her share of struggles throughout her life. A 44-year-old Marathi woman from a small town of Hol-Haweli, she always wanted to be an independent woman. However, her locomotor disability made her feel like a burden, an unwelcome presence in society. This treatment lowered her self-esteem, leading her to constantly doubt her abilities.

One fateful day, she woke up with a newfound determination to advocate for her rights and work hard to create her own niche, just like anyone else. She fervently pursued her education and successfully completed her matriculation from Nandurbar.

However, her physical impairment continued to present obstacles, leaving her uncertain about her next steps. It was then that she discovered *Youth4Jobs Grassroots Academy (GRA)* from a Divyang Mitra (disability advocate), giving her hope amidst bleak circumstances. In the face of adversity, Shaila was determined to fight against life's uncertainties, and her journey became truly inspiring.



With GRA's soft-skills training, Shaila improved her business acumen and was equipped with relevant skills. Starting with a humble garment shop, she now proudly owns 'Unnati beauty parlour' becoming a successful entrepreneur. She hired people to work in her Parlour and aspires to expand her business further.

She thanked *Youth4Jobs* for their unwavering support on her path to success.



Those who once belittled her now look up to her with admiration. Living with a disability in India often entails facing prejudice and discrimination.

However, Shaila refused to succumb to negative perceptions and chose to smile in response to those who unjustly criticized her. Coming to terms with her new reality and finding a sense of purpose in life was a challenging journey for Shaila. She had to redefine her identity and goals, learning to live a fulfilling life despite her limitations.



Shaila Sharad has emerged as a powerful symbol of resilience and hope. She leveraged her platform to empower women like herself and raised awareness about disability rights among her community.

Her story is an inspiration, as she showcases the human spirit's ability to overcome adversity and find strength in the face of challenges.



SHENAZ HAVELIWALA

In the quiet corridors of memory, Shenaz's journey unfolds a tale scripted by the abrupt twists of fate. Once a promising engineering student, she revelled in the simplicity of her easy childhood and academic prowess until the second year of college thrust her into an unforeseen battle. Amidst the frenzy of submissions and exams, a nervous breakdown became a tipping point, plunging her into a world where exams were no longer life's sole challenges.

At the age of 19, a fever spiked to 104 degrees, and an unremembered night in the ICU marked the onset of a new reality epilepsy. The once vibrant student faced a daunting year-long sabbatical, later resigning from academia due to relentless seizures and the toll of medications. Sensitive to sound, these triggered episodes confining her to the safety of her home.

In search of a solution, Shenaz embarked on a diverse journey, from religious rituals to international consultations. Finding solace in the shared struggles of fellow epilepsy warriors, she pursued medical advice and underwent a temporal lobe surgery in Kerala. This decision marked a new chapter in her life, leading to the recognition of her resilience with several awards at the hospital and connecting her with the Indian Epilepsy Association.



As dreams of engineering faded, Shenaz sought a different path. Rejections in the job market fueled her determination, leading her to establish "Sobo Connect" (So' means South, and 'Bo' refers to Bombay) in 2008, by transforming her father's old warehouse into budget-friendly conference halls and workspaces. The creation of *Sobo Connect* was just one step in her journey towards independence. Her resilience found another outlet.



she ventured into selling salads online called, Le Garden-The Salad Company, turning her passion for healthy living into a thriving business.

As a health-conscious individual who prioritises nutritious eating, she cultivated microgreens at home and crafted salads from the harvest. The idea to sell these salads online was sparked at a family function when someone inquired about a salad that she made. Recognising the broad market potential, Shenaz decided to venture into the online salad business. With numerous interested clients, she took the initiative to establish *Le Garden-The Salad Company* in 2017 after obtaining the necessary licences. Positive feedback and financial success quickly followed, affirming the viability of the home-based business. As a testament to her entrepreneurial spirit, she was recognised by Microsoft as *'Commercial Entrepreneur of the Year'* in 2018 through the Nipman Foundation.

Aside from being an entrepreneur, Shenaz is also a painter, and her painting titled "*Alone*" was exhibited at the *Hidden Truths* art show in 2015 and more recently, her pencil sketch garnered appreciation from the International League Against Epilepsy (ILAE).

She is also expanding her skills by learning German and has completed a course in Arabic calligraphy. Shenaz's dedication extends beyond her artistic pursuits; for the past 13 years, Shenaz has been a part of the Samman Association (Indian Epilepsy Association- Mumbai chapter) where she teaches basic Mathematics and English. Recognised as an 'Outstanding Person with Epilepsy' by the International Bureau of Epilepsy in 2013, Shenaz serves as a beacon of hope and inspiration for others navigating similar paths. She expressed "I believe that everything happens for a reason, and along the way, life offers new perspectives that we hadn't considered before."



SUMARTY JAN

She was much like any other carefree child until the age of 10 when life threw her a curveball. Diagnosed with polio, doctors painted a bleak picture, deeming her 'incapable' of achieving much. Despite this daunting prognosis, Sumarty refused to succumb to despair. However, the whispers and stares of others led her to withdraw from school, fearing judgement as a wheelchair-bound student. In her own words, she described feeling "lifeless, a living corpse."

Yet, resilience burned within her. At 19, she took a bold step and established her own boutique in her neighbourhood, named "Naina". She relentlessly pursued this passion, even though her eyesight was starting to get affected by the prolonged needlework. Adapting to this setback, she began outsourcing the needlework and employing local women, many of whom were differently abled like herself.

Fortune favoured her courage and she overcame her disability to chase her entrepreneurial dreams further. Venturing into the realm of Kashmiri spices, Sumarty established *Sadaf Masalay*, a spice manufacturing unit nestled in the industrial estate of Srinagar, Kashmir, India. Undeterred by naysayers, she became a beacon of empowerment, ensuring that her disability did not make her a liability.



Today, she employs 12 differently-abled people from acid-attack survivors to the deaf and mute, contributing to the success of her ISO certified authentic Kashmiri spices with an annual turnover of one million Indian rupees. The local government has extended financial support with a 2-million-rupee loan, enabling Sumarty to expand her team.



She aspires to have 100 differently abled individuals earning their livelihood with dignity through her venture.

Recently, Sumarty was honoured with the *Helen Keller Award in the Role Model Entrepreneur with Disability* category. For 24 years, these awards have identified incredible individuals and institutions doing exemplary work in promoting employment, equality and diversity in the workplace. She has also been awarded by the Jammu and Kashmir Basketball Association for her outstanding contributions. Sumarty's entrepreneurial prowess shines through her successful venture, *Sadaf Spices*, native to the Kashmir valley.



Sumarty has demonstrated extraordinary determination and commitment to her dreams by overcoming challenges as a disabled woman to establish her spice factory.

Her journey is a testament to the indomitable human spirit, providing motivation to all who encounter it.



SOUMITA BASU

Soumita Basu, a native of Kolkata, faced a life-altering challenge in her early 30s, when she was diagnosed with an autoimmune disorder, psoriatic arthritis, which resulted in loss of mobility and confined her to bed for 3 years. With a background in journalism and a passion for public policy, she transitioned into a development sector practitioner, deeply committed to creating positive change in society. Previously leading an active life, often travelling to remote locations for both work and pleasure, Soumita's illness drastically restricted her daily activities.

Facing inexplicable and continuous pain made everyday tasks like getting dressed became excruciating for Soumita. Despite her debilitating condition, Soumita's entrepreneurial spirit emerged as she grappled with the daily pain and challenges of dressing herself. Recognizing the need for a solution to enable independent and painfree dressing, she embarked on a journey of innovation. Collaborating with a tailor, Soumita successfully created adaptive clothing for herself. Inspired by the stories of others facing similar challenges due to their physical impairments, she founded Zyenika Inclusive Fashion in 2020, alongside her mother as the co-founder, Amita Roychowdhury Basu.



Zyenika's mission is to design clothing that caters to all body types and shapes, prioritizing adaptability to various physical needs and disabilities. Their objective is to restore dignity, confidence, and elegance to everyone, irrespective of their physical abilities. Zyenika offers a wide range to choose from for anyone seeking a fashionable yet comfortable lifestyle.



Zyenika aims to challenge the prevailing one-size-fits-all, able-bodied-centric designs, by advocating for designs that consider the diverse needs of all individuals and foster inclusivity in product development.

Unlike an NGO, Zyenika was not established to operate within the charitable sector, as the founders recognized the limitations of market perception in charity. Instead, the focus was on creating a product that people would willingly purchase, thereby assigning intrinsic value to it and promoting dignity. They envisioned an inclusive viable and sustainable business model that not only had inclusive products and services but also had a supply chain that included women from marginalised backgrounds and people with disabilities.



Soumita's unwavering dedication and perseverance have garnered her numerous accolades, including the International Honey Bee Network Creativity & Inclusive Innovation Awards (HBNCRIIA) 2020, and was the winner of the Tata Social Enterprise Challenge 2022. Finding solace in art, dance therapy, and yoga, pranic healing, Soumita lives by the mantra: "Do what you can, with what you have but just do now; don't wait for the perfect moment." This speaks volumes about her spirit and determination to move forward despite life's challenges.



SWASTI MEHTA

Swasti Mehta, a 29-year-old entrepreneur born with Down Syndrome, defies all societal expectations with her thriving business, *Pudina Punch*, which she launched during the first lockdown in March 2020. From selling just one or two bottles a day, Swasti now receives over 20 orders daily.

Darshana Mehta, Swasti's mother, is immensely proud of her daughter's achievements, attributing early intervention, including occupational and speech therapy, as instrumental in Swasti's development. Despite the initial challenges, Swasti's active nature became a significant advantage. At the age of five, Swasti enrolled in Dilkhush Special School to enhance her social skills and interact with peers. The school played a crucial role in her linguistic development, as she learned English, Marathi, Hindi, and Gujarati. After spending six years at Dilkhush, Swasti transitioned to being homeschooled, focusing on vocational skills due to academic challenges.

Despite setbacks, such as a diagnosis of psychosis at the age of 20, Darshana remained determined to support Swasti. In 2020, Swasti discovered a passion for cooking during the lockdown, particularly experimenting with beverages like smoothies.



Encouraged by her family, Swasti turned her newfound skill into a business venture and launched Pudina Punch- a mint-based drink beneficial for digestion and acidity. Although the initial phase was not financially rewarding, Swasti persevered. With her brother Aarsh's help, she gained significant exposure on social media, selling around 20-30 bottles daily, reaching customers nationwide.



Aarsh actively contributes to Pudina Punch, creating engaging Instagram content, deepening their bond and understanding of entrepreneurship.

Together, Swasti and her family have turned a challenging journey into a successful entrepreneurial venture, exemplifying limitless potential.



Swasti's remarkable entrepreneurial journey has earned her the role of ambassador at the Purple Festival Goa 2024, a testament to her unwavering determination and strong work ethic.

Swasti stands as a beacon of women's empowerment, encouraging others to pursue their passions relentlessly.



VAISHNAVI BHARATSINGH PATIL

In the town of Virwade, Jalgaon district, resides a determined young woman named Vaishnavi Bharatsingh Patil. Despite facing the challenges of being deaf with an 88% disability, Vaishnavi harboured dreams beyond societal expectations that had been set for her. After completing her secondary school examinations, her life seemed destined for a predetermined path - an arranged marriage at a young age.

However, Vaishnavi dared to dream differently. She pleaded for an opportunity to break free from convention and carve her own path. With a determined heart, she convinced her family to allow her to pursue a tailoring course. Despite criticism from her in-laws, she embraced the opportunity to prove her capabilities.

A pivotal moment unfolded when she met a Youth4Jobs member who introduced her to the *Micro-Entrepreneur Training program*. Intrigued by the prospect of change, she eagerly enrolled in the course, learning valuable skills such as business planning, financial management, and customer relations. The newfound knowledge became the foundation upon which Vaishnavi would build her entrepreneurial journey.



Upon completing the course, Vaishnavi bravely launched her own tailoring business, aptly named Vaishnavi Tailor. The venture not only proved successful but also brought joy and prosperity to her life. As her earnings grew, her in-laws, once critical, now expressed regret for their initial scepticism.



Presently, she engages in effective communication with her customers and leverages technology to enhance her business.

Additionally, she sells a variety of tailoring materials, including clothing, blouses, and threads, in conjunction with her tailoring services.



Vaishnavi is now a successful entrepreneur and her story serves as a testament to the power of determination, education, and support in overcoming societal expectations and achieving one's aspirations.



Plot no: 4, 8-2-686/D/1/G/4, Kanchi Thatti Khana Road No. 12, Banjara Hills, Hyderabad-500034, Telangana, India.

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www.notjustartglobal.org
Contact: info@youth4jobs.org



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