



# LAKHPATI DIDI



Tripura Rural Livelihood Mission









## VISION

We aspire to enhance the well-being of rural poor by empowering women.

### Title :

LAKHPATI DIDI

### Edition :

Revised Edition, August 2022

### Published by :

TRIPURA RURAL LIVELIHOOD MISSION  
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### Edited by :

State Mission Management Unit  
Tripura Rural Livelihood Mission

### Design & Printed by :

Abstract Print  
Colonel Chowmuhani, Agartala, Tripura - 799 001  
Ph : 9862470295 / 9089722199



# Preface

Deen-Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) is being implemented in the State by Tripura Rural Livelihood Mission (TRLM), RD Department. Initially during 2014-15 the implementation of the mission started only in 6 (six) blocks of Dhalai, Gomati and South Tripura District. These blocks initially considered as resource blocks for implementation of NRLM in the State. A holistic approach have been adopted by TRLM for eradication of poverty through mobilization of women members from poor families into women Self Help Groups (SHGs) and link them with functional livelihood activities. To reduce poverty, Tripura Rural Livelihood Mission (TRLM) under DAY-NRLM have been strengthening Self Help Groups (SHGs), collectives of rural women to enable them to access gainful self – employment and skilled wage employment opportunities, empowering them to build human, social and financial capital, enabling women to access their rights and entitlements and ensuring benefits of other government programmes through convergence.

For effective functioning of women SHGs and their Village and Cluster Level Federations (CLFs), TRLM is continuously focusing on Institution Building and Capacity Building, Financial Inclusion, Livelihoods, Social Inclusion and Social Development and Convergence activities. Since 2018-19, with increased budget the mission achieved momentum in different activities and during 2020-21, activities of mission have further expanded to all 58 blocks of 8 districts of the State. Intensive implementation is going on in 18 blocks of Dhalai, Gomati and South Tripura Districts and in remaining blocks gradually converting from non-intensive implementation approach to intensive implementation of the mission. Livelihood activities have been focused mostly at individual SHG member level both for augmenting existing livelihoods and also providing support to take-up new livelihood activities.

Different interventions of TRLM with women SHG members have augmented many of their annual family income in a sustainable manner. Based on the experience sharing of women SHG members some stories have been identified where the family income have crossed one lakh rupees or more per annum. Further these stories of individual SHG members and their collectives such as village organisation, cluster level federation have been compiled and represented here in form of coffee-table book titled “Lakhpati Didi”.

This compendium shall talk about 83 different stories of individual or group activities of women SHGs and their federations of the State.





**PROF. (DR.) MANIK SAHA**  
Chief Minister of Tripura

# MESSAGE

It is a matter of great pleasure to know that Tripura Rural Livelihood Mission (TRLM) is going to publish a book titled “Lakhpati Didi” on the stories of successful women SHG members who have been promoted under TRLM, Rural Development Department.

The Government of Tripura is very much committed to ensure the social and economic empowerment of rural women by bringing them into the fold of women Self Help Groups, ensuring adequate access to credit at an affordable price and linkages for different livelihood activities. For overall economic development of women, my government is highly committed and with a view to this we have taken unprecedented, remarkable decision of 33% reservation of women in government services. This will increase the participation of women in government services and encourage all women of the State.

I believe that the effort of Tripura Rural Livelihood Mission (TRLM) would also create opportunities to

the rural women especially women from poor families to augment their livelihoods and enhance income and also address different socio-economic development parameters.

On this occasion, I extend my best wishes to all women SHG members promoted by Tripura Rural Livelihood Mission (TRLM) for success of their livelihood activities, so that every women can earn decent income and become economically empowered. I also appeal to all women of the Tripura to be part of the SHG movement to avail of the opportunities provided by Tripura Rural Livelihood Mission (TRLM), Rural Development Department and to contribute to the growth of the economy of Tripura.

**Prof. (Dr.) Manik Saha**







**JISHNU DEV VARMA**  
Deputy Chief Minister of Tripura

# MESSAGE

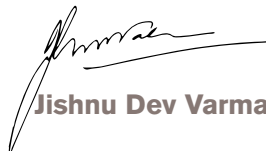
**T**ripura Rural Livelihood Mission (TRLM), Rural Development Department, Government of Tripura has been putting continuous effort to organize the rural poor women into their own institutions i.e. Self Help Groups. Due to the interventions of TRLM these women have come out of their houses, it has given them the confidence, space and voice. TRLM have been able to provide need based training and handholding support to the rural poor women that has enabled them to augment their livelihoods and enhance their income.

The uniqueness of the SHG and their federations is that it is being managed in a large way by the women themselves. Many women are now working as community resource persons to take forward the activities under the programme like institution building, capacity building, financial inclusion, livelihoods diversification etc. TRLM has emerged as the largest Women Empowerment Programme also which has resulted in the social, economic and political empowerment of rural Poor Women.

I am happy that, TRLM have started compiling success

stories of women SHG members and their livelihood activities in form of coffee-table book titled "Lakhpati Didi". This is just an example of few success stories, where the family income of women have crossed one lakh rupees or more because of her different interventions through the support of Self Help Groups under TRLM. It justifies the belief that the programme works with the poor have the capacity to come out of poverty, all they need is handholding support and guidance. I am sure this compendium will inspire many other women to set up their potential enterprises for augmenting their family income.

I extend my best wishes to all women SHG members promoted by Tripura Rural Livelihood Mission (TRLM) for success of their livelihood activities, so that every women can earn decent income and become economically empowered.



**Jishnu Dev Varma**







**JITENDRA KUMAR SINHA, IAS**  
Chief Secretary of Tripura

# MESSAGE

**T**ripura Rural Livelihood Mission (TRLM) initially started with 6 (six) blocks of 3 districts namely Dhalai, Gomati and South Tripura Districts and promoted NRLM compliant women Self Help Groups (SHGs). Further, these groups have been federated into Village Organizations and Cluster Level Federations (CLFs) for better management and ensuring linkages with different government programmes and departments.

TRLM is continuously facilitating the entire SHG ecosystem for capacity building, financial inclusion and livelihood promotion. All these activities are process oriented for ensuring the quality of institutions. For enhancing income of women, livelihood activities being focused in the area of farm, livestock and non- farm sectors. In case of farm sector the major activities being taken up by the women SHGs are SRI paddy cultivation, vegetable cultivation, nutrition garden, mushroom cultivation, spices cultivation, nursery raising; in case of livestock piggery, goatery, poultry have been taken up in all across the State, fishery, bee keeping

are also focused area for augmenting livelihoods of women SHGs. In case of non-farm livelihood activities women SHGs are involved in food processing, pottery, handloom, handicraft, small shops etc.

Tripura Rural Livelihood Mission (TRLM), Rural Development Department is going to publish a coffee-table book titled “Lakhpati Didi” on success stories of women SHG members and their institutions, who were financially assisted under Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM). The book includes few success stories, where the family income of women have crossed one lakh rupees per annum or more because of diversified livelihood options by TRLM.

I extend my best wishes to all women SHG members of the State for their future success.

  
**Jitendra Kumar Sinha**





**DR. SANDEEP R. RATHOD, IAS**  
Special Secretary, RD Department

# MESSAGE

**D**een Dayal Antyodaya – Yojana National Rural Livelihood Mission (DAY-NRLM) is being implemented by the Tripura Rural Livelihood Mission (TRLM) in the State of Tripura. TRLM under the aegis of Rural Development Department, Government of Tripura is focusing on building and sustaining organizations of the rural poor for collective action based on Self- Help Groups (SHGs).

Presently, around 42398 women SHGs, around 1774 Village Organization and 46 Cluster Level Federation of Women SHGs are active in the State. It is expected that by 2022-23 more than 4 lakh rural poor women shall be mobilized into SHGs. The mission has succeeded in identifying and working with more than 85,000 women farmers as Mahila Kisans for sustainable agriculture, other multiple livelihood activities. For all these livelihood activities a network of Community Resource Persons such as Krishi Sakhi, Pashu Sakhi and Matsya Sakhi etc. have been developed from among the women SHG members for training of Mahila Kisan. TRLM is supporting rural women SHGs with both farm and nonfarm sector livelihood activities. For livelihood activities adequate finances are being provided through SHG village/ Cluster Level Federations (CLF) and

Banks. With the effort and dedication of the TRLM, now women SHGs became very important clients to banks.

It's a pleasure to note that because of efforts made by TRLM, RD Department, many women are linked with sustainable livelihoods for enhancing their income. Under TRLM, women SHG members are adopting multiple livelihood activities to enhance their income by diversification of risk. So, this approach giving opportunities to women SHG members to augment their existing family livelihoods and also to start new livelihood activities. This coffee-table book titled "Lakhpati Didi" is sharing the success of some women SHG members, where the family income of women have crossed one lakh rupees per annum or more because of diversified livelihood options by TRLM. These stories will definitely inspire the masses and also encourage other women who are not yet part of the women SHG movement.

I extend my best wishes to all women SHG members for their future success.

**Dr. Sandeep R. Rathod**





This Compendium Represents  
inspirational stories of  
**Women Self Help Group Members**  
of Tripura by **TRLM**

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## LIVELIHOODS THROUGH DIVERSIFICATION



Name of Member : **Smt. Chandra Jamatia**

Name of SHG : **Yapri Kwtal SHG**

Atharabola VC, Killa RD Block

Activity : Fishery, Piggery, Rubber, Bank Shakhi, Farming

### INITIATIVE

- Inclusion women into Self Help Group.
- Financial support for augmenting livelihoods.
- Livelihood Planning.

### CHALLENGES

- Lack of awareness about the true potential of Fish farming.
- Adequate and timely availability of Finances.
- Financial support for augmenting livelihoods.

### SOLUTION

- Financed around Rs. 5.0 lakhs through Self Help Group.
- Capacity enhancement as Bank Shakhi of community.
- Livelihood diversification with basket of livelihoods.

### IMPACT

- Sustainable livelihoods and average monthly income of around Rs.30,000-32,000/- per month.
- Financial support to her family for construction of house.
- Economic empowerment of women and recognition in the society.
- Motivating other women to take steps towards their success with the help of TRLM.









## A TOUGH NUT TO CRACK



Name of Member : **Smt. Noli Rung Reang**

Name of SHG : **Khasnam**

Piplachara GP, Damchara RD Block

Activity : Arecanut plantation, Pineapple, Rubber

### INITIATIVE

- Financial support through SHG Bank loan for augmenting livelihoods.

### CHALLENGES

- Less entrepreneurship skill.
- Financial crisis in family
- Adequate and timely availability of Finances for purchasing the utensils for starting the shop.
- Lack of confidence to start enterprise.



### SOLUTION

- Training and capacity building for minimizing risk.
- Credit support by TRLM through SHG federation as working capital.
- Financed around Rs. 8.5 lakh through Self Help Group loan.

### IMPACT

- Improved confidence of rural poor women.
- Economic and social empowerment of women
- Improved entrepreneurial mindset.
- Improvement in quality of products.







## GROWING WITH THE COMMUNITY



Name of Member : **Smt. Aparna Debnath**

Name of SHG : **Khushi Mohila Dal**

Uttar Maharani GP, Matabari RD Block

Activity : Poultry, Fishery, Goatery

### INITIATIVE

- Livelihood planning.
- Linkages for raw material.
- Training and capacity building for augmenting livelihoods.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Lack of Finances.
- Lack of confidence to start up livelihoods.
- Poverty financial crisis at household level.

### SOLUTION

- Financed around Rs.2.9 lakh through Self Help Group.
- Training and capacity building for improving quality.
- Diversified livelihood activities of fishery.

### IMPACT

- Sustainable livelihoods and earning income of around Rs.20,000- 35,000/- per month from multiple livelihoods.
- Independent women working as a CSP under TRLM.
- Enhanced confidence and entrepreneurial skills.







## HANDMADE DREAM



Name of Member : **Smt. Bina Saha**

Name of SHG : **Nari Kalyan SHG**

Dalura GP, Old Agartala RD Block

Activity : Handicraft, Handloom, Cement decor Shop

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support for augmentation of livelihood.
- Inspiring rural women to carry forward bamboo based cottage industry.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurship skill.
- Financial crisis.
- The skill was not up to the mark.

### SOLUTION

- Financed around Rs. 8.0 lakh through Self Help Group.
- Support from TRLM for scientific live-stock management.
- Engagement of Women for multiple livelihoods to minimize the risk factors.

### IMPACT

- Sustainable livelihoods and monthly average income of around Rs.30,000 per month.
- She helps to improve family overall income after joining SHG under TRLM.
- The dormant dreams of freedom are being unfolded.









## POULTRY DREAM



Name of Member : **Smt. Mali Molsom**

Name of SHG : **Dingther SHG**

South Baramura GP, Killa RD Block

Activity : Shop, Farming, Poultry

### INITIATIVE

- Inclusion women into Self Help Group
- Financial support for augmenting livelihoods.
- Livelihood Planning.

### CHALLENGES

- Adequate and timely availability of Finances.
- Inability to entrepreneurial mindset.
- Financial crisis in family.



### SOLUTION

- Credit support by TRLM through SHG, CLF, Bank.
- Intervention of TRLM for non chemical paddy, poultry , vegetable farming and goat rearing
- Credit support of Rs. 9.0 lakhs through Self Help Group.

### IMPACT

- Sustainable livelihoods and average monthly income of around Rs.35,000 per month .
- Improvement of socio- economical status.
- Enhancement of family income.





## KEEP YOUR CAR CLEAN



Name of Member : **Smt. Lipika Baishnab Debnath**

Name of SHG : **Golap Phul Mahila Dal**

Haripur GP, Hrishyamukh RD Block

Activity : Tailoring, Car Wash

### INITIATIVE

- Inclusion into Self Help Group.
- Gaining more ideas about sustainable livelihood.
- Finances for livelihood.

### CHALLENGES

- Lack of finance.
- No sustainable income avenues.

### SOLUTION

- Took a loan of around Rs.7.5 lakhs through her SHG.
- Invested the loaned money in tailoring, grocery shop, motor bike washing center.
- Diversified livelihood options.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- She become more confident to make decisions.
- She is more capable to look after her businesses and finances.
- Improved entrepreneurial skills.









## EARNING THROUGH VARIOUS LIVELIHOODS



Name of Member : **Smt. Monti Debsen**

Name of SHG : **Sujata Mahila Dal**

Pashim Sabroom GP, Satchand RD Block

Activity : Garment Shop, Grocery, Hatchery machine

### INITIATIVE

- Inclusion into Self Help Group.
- Loans to increase livelihood activities.
- Training on sustainable livelihood.

### CHALLENGES

- Did not have knowledge about banking to take loans.
- Did not have the confidence to get involved in business.

### SOLUTION

- Took a loan of around Rs.10.0 lakhs.
- Invested the loaned money in various livelihood activities like hatchery, fishery and poultry activities.
- Diversified livelihood.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- She feels happy to be able to contribute to her family and community.
- She have gained the confidence to scale-up her businesses in the future.









Name of Member : **Smt. Rupali Roy Nama**

Name of SHG : **Asha SHG**

Kalkali GP, Mohanpur RD Block

Activity : Tailoring, Cloth Shop, Renting Sound System



### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support and motivation for multiple livelihoods.
- Motivation to start up own livelihood.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurship skill.
- No courage to start up livelihood as they were under debt after the marriage of their daughter.
- The graph of family economy was downward.

### SOLUTION

- Financed around Rs.6.5 lakh through Self Help Group.
- Started different micro enterprises for income enhancement.
- Major efforts made to unleash her innate capacity.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- She is more capable to look after her businesses and finances.
- Increased entrepreneurial mindset and confidence.







## LIGHTENING LIFE THROUGH CANDLE



Name of Member : **Smt. Rina Saha**

Name of SHG : **Antara SHG**

Patunagar GP, Bamutia RD Block

Activity : Candle Making

### INITIATIVE

- Inclusion into women self help group.
- Loan for candle making enterprise.

### CHALLENGES

- High competition from private industry.
- Lack of support and knowledge for stepping forward.

### SOLUTION

- Credit Support.
- Financing of Rs 6.0 lakh through her Self Help Group.
- Market linkage support.

### IMPACT

- Economic empowerment of women
- Sustainable livelihood and monthly income of around Rs. 15000.
- 4 SHG members got employment in the candle making unit.









## KEEP YOUR WINTERS WARM



Name of Member : **Smt. Bindu Debnath**

Name of SHG : **Nari Shakti Mahila Dal**

Magurchara GP, Satchand RD Block

Activity : Goatery, Farm, Winter Products

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support and motivation for multiple livelihood.
- Motivation to start up own livelihood.

### CHALLENGES

- Adequate and timely availability of Finances.
- Financial issues.
- Inability to entrepreneurial mindset.

### SOLUTION

- Financed around Rs. 11.62 lakh through Self Help Group.
- Support from TRLM for scientific live-stock management.
- Engagement of Women for multiple livelihoods to minimize the risk factors.

### IMPACT

- Sustainable livelihoods and average monthly income of Rs.25,000 - 30,000/- per month.
- Upliftment of socio- economical status of the family.
- An example for motivating others as an empowered SHG women.







## SCULPTING A BETTER FUTURE



Name of Member : **Smt. Gupta Rani Rudra Paul**

Name of SHG : **Rajanigandha SHG**

Dhupirabond GP, Jubarajnagar RD Block

Activity : Sculpture work

### INITIATIVE

- Inclusion into women Self Help Group.
- To create and connect the rural women about the rights and entitlement.
- Financial support and motivation for multiple livelihoods.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurship skill.
- Family financial issues was the big challenges.

### SOLUTION

- Financed around Rs. 3.85 lakh through Self Help Group.
- Credit support by TRLM through SHG federation as working capital.

### IMPACT

- Economic and social empowerment of women.
- She get to know how to run business.
- She is self employed now, not financially dependent on her husband for money.









## HAPPINESS IS HANDMADE



Name of Member : **Smt. Priyanka Chakma**

Name of SHG : **Phogodang SHG**

Ranipukur VC, Dumburnagar RD Block

Activity : Handcrafted Bag

### INITIATIVE

- Inclusion into women Self Help Group (SHG).
- Financial support.

### CHALLENGES

- Lack of entrepreneurship skills.
- Lack of confidence.
- Lack of infrastructure.
- Market linkage.

### SOLUTION

- Financed from Self Help Group (SHG).
- Credit support.

### IMPACT

- Annual family income of around Rs.1.0 lakh have crossed.
- Enhanced confidence.







## AN OUTFIT TO MAKE YOU SMILE



Name of Member : **Smt. Kusum Singha**

Name of SHG : **Purnanga SHG**

Satdubia GP, Mohanpur RD Block

Activity : Poultry, Goatery, Cloth Shop

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support and motivation for multiple livelihoods.
- Livelihoods diversification.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurship skills.
- No courage to start up livelihood as they were under debt after the marriage of their daughter.
- The graph of family economy was downward.

### SOLUTION

- Financed around Rs.3,10,000-through Self Help Groups.
- Support from TRLM for scientific livestock management.
- Plan for multiple livelihood activities.

### IMPACT

- Sustainable livelihoods and average monthly income of Rs.35,000 per month.
- Can meet the demand of the area as well as the other parts.
- Repaid her old debts.









Name of Member : **Smt. Radha Debbarma**

Name of SHG : **Yapri Kwtal**

Champabari VC, Belbari RD Block

Activity : Piggery Farm

### INITIATIVE

- Livestock based livelihoods.
- Financial support and motivation to start their own livelihood option.

### CHALLENGES

- Lack of entrepreneurial mindset.
- Lack of confidence.

### SOLUTION

- Financing of Rs 1.20 Lakh through Self Help Group.
- Ensured extension services through convergence.

### IMPACT

- Annual income of around Rs. 1.0 lakh.
- Also providing book keeping support to the local women SHGs.
- Economic empowerment of women.
- Enhanced confidence and entrepreneur skill.









## ON THE RIGHT PATH



Name of Member : **Parul Begam**

Name of SHG : **Chandni Mohila Dal**

Uttar Maharani GP, Matabari RD Block

Activity : Agriculture, Auto Rickshaw, Fishery

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support for augmentation of livelihoods.

### CHALLENGES

- Adequate and timely availability of finances to start livelihoods.
- Lack of support and knowledge for stepping forward.
- Less entrepreneurship skill.

### SOLUTION

- Financed around Rs.2.9 lakh through Self Help Group.
- Training and capacity building for improving quality.
- Multiple 3-4 livelihoods options in farm and non-farm sector.

### IMPACT

- With multiple livelihood activities her family income have crossed more than Rs. 1 lakh per annum.
- Financial support to her family.
- Enhanced confidence and entrepreneurial skills.
- Guidance to the other SHG members for livelihoods.







## ADD SOME TASTE TO YOUR LIFE



Name of Member : **Smt. Gita Rani Rudra Paul**

Name of SHG : **Sathi SHG**

Kakmacharra GP, Ambassa RD Block

Activity : Dry Fish Matka

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support for augmenting livelihoods.
- Skilling up the dry fish making in a scientific way.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Not having adequate scientific skill for dry fish matka making.
- Less confident about the livelihood.



### SOLUTION

- Financed around Rs. 5.0 lakh through Self Help Group.
- Intervention of TRLM for dry fish processing.

### IMPACT

- Economic and social empowerment of women.
- More confident in entrepreneurship and also in dry fish making.
- Financial support to her family.
- Guidance to the other SHG members for the same livelihoods.







## LIVELIHOOD FOR LIFE



Name of Member : **Smt. Kanika Pal Das**

Name of SHG : **Maa Laxmi Mahila Dal**

Dakshin Bhuratali GP, Satchand RD Block

Activity : Farming, Cattle rearing, Renting tractor

### INITIATIVE

- Inclusion into Self Help Group.
- Gaining more ideas about sustainable livelihood.
- Finances for livelihood.

### CHALLENGES

- Did not have knowledge about banking and finances.
- Was not confident to make important decisions in financial matters.

### SOLUTION

- Took a loan of around Rs. 10.00 lakhs through SHG.
- Invested the loaned money in her husband's vegetable farm, and a new poultry and fishery business.
- Diversified livelihood activities.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- She is able to contribute financially to her family and community.
- She has become more confident to put her dreams into action.







## ALWAYS AHEAD



Name of Member : **Smt. Sabitri Datta Sarkar**

Name of SHG : **Kamini Mahila Dal**

Garjanmura GP, Tepania RD Block

Activity : Poultry, Fishery

### INITIATIVE

- Inclusion into Self Help Group.
- Gaining more ideas about sustainable livelihood.
- Finances for livelihood diversification.

### CHALLENGES

- Was not financial knowledgeable.
- Was not confident to make important decisions in financial matters.

### SOLUTION

- Took a loan of around Rs. 2.0 lakhs.
- Invested the loaned money in her husband's vegetable farm, and new poultry and fishery business.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- She has become more confident to make decisions.
- She is more capable to look after her businesses and finances.

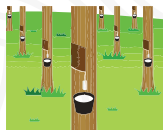








## MEANS OF LIVELIHOOD



Name of Member : **Smt. Sabitri Datta Sarkar**

Name of SHG : **Kamini Mahila Dal**

Garjanmura GP, Tepania RD Block

Activity : Poultry, Fishery

### INITIATIVE

- Inclusion into Self Help Group.
- Gaining more ideas about sustainable livelihood.
- Finances for livelihoods.

### CHALLENGES

- Lack of confidence, finance and entrepreneurial skills.

### SOLUTION

- Took a loan of around 2 lakh through her SHG.
- Invested the loan money in her husband's vegetable farm, and new poultry and fishery business.

### IMPACT

- She was able to contribute in her family's financially.
- She has become more confident to make decisions.
- She is more capable to look after her businesses and finances.







## WHEN DIDI IS A BRAND



Name of Member : **Smt. Sabita Shil**

Name of SHG : **Rajlaxmi SHG**

Mohinipur GP, Mohanpur RD Block

Activity : Bakery Products

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support for augmenting livelihood in food processing.
- Support from PM-FME scheme.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods specially for food and beverage sector and also in minimum interest percentage.
- No modernized machineries or tools available for food processing.
- Lack of entrepreneurship skill.

### SOLUTION

- Financed through Self Help Groups under the scheme of PMFME for food processing unit.

### IMPACT

- Sustainable livelihoods.
- Women empowerment.
- Can meet the demand of the local areas.
- Easy access to procurement of different tools and implements for food processing and marketing.
- Having own identity as a brand namely "Didir Rannaghor".









Name of Member : **Smt. Chinu Debnath**

Name of SHG : **Apswara Mahila Dal**

Paschim Noagaon GP, Old Agartala RD Block

Activity : Candle making unit

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support and technical support to start enterprise.

### CHALLENGES

- Adequate and timely availability of Finances to pursue the dreams.
- Lacking behind in entrepreneurship skill and produce as per the market demand.
- Low family income.

### SOLUTION

- Financed around Rs. 5.0 lakh through Self Help Group.
- Changing strategy for generating sustainable income.

### IMPACT

- Development of entrepreneurship skills in the family.
- Better knowledge of Market linkages.
- Sustainable livelihood with a profit of Rs. 35000/- per month.
- Generation of employment for the women SHG members.
- Women empowerment and recognition in the society.









## GOAT CURRENCY



Name of Member : **Smt. Reba Debbarma**

Name of SHG : **Maa Durga Mahila Dal**

Rangachara GP, Mohanpur RD Block

Activity : Goatery

### INITIATIVE

- Improved package of practices with proper feed management and shed management.

### CHALLENGES

- Package of Practices were not good.
- Lack of awareness about goat keeping.
- Adequate and timely availability of Finances.
- High mortality rate.

### SOLUTION

- Ensured proper package of practices for goat - keeping.
- Linked with ARD Department for capacity building.
- Financed Rs. 1.2 lakh through Self Help Groups for multiple livelihoods.
- Support of Pashu Sakhi for hand holding and shed or feed management and timely vaccination.

### IMPACT

- Incremental Annual Income from goat keeping.
- Goat farming now an established tool for economic empowerment and livelihoods.
- Behavioral change in package of practices for goat keeping.







## QUALITY HATCHING TIME



Name of Member : **Smt. Ruma Debnath**

Name of SHG : **Babar Ashirbaad Mahila Dal**

West Pilak GP, Jolaibari RD Block

Activity : Hatchery Unit and Poultry Farm

### INITIATIVE

- Improved package of practices with proper scientific knowledge.
- Technological interventions.
- Financial support through SHGs for multiple livelihoods.

### CHALLENGES

- Poor Package of Practices.
- Lack of technological interventions.
- Lack in availability of day old quality cheeks.
- Adequate and timely availability of Finances.

### SOLUTION

- Ensured proper package of practices for backyard poultry.
- Handholding support through Pashu Sakhis for package of practices and vaccination.
- Financial support of Rs. 60,000/- through SHG for livelihoods.

### IMPACT

- Supporting other women for day old cheeks as mother unit for small scale backyard poultry.
- Incremental monthly income for around Rs. 8000/- to 10000/- per month from the activity.
- Poultry farming and hatching unit now an established tool for economic empowerment and livelihoods for women SHG members.









## NON-CHEMICAL FARMING



Name of Member : **Smt. Swapna Bhadra Das**

Name of SHG : **Mamani Mahila Dal**

Shalgara GP, Tepania RD Block

Activity :Vegetable Cultivation

### INITIATIVE

- Inclusion into women Self Help Groups.
- Identification of package of practices.
- Training and hand holding.
- Finances for livelihoods.
- Sustainable agricultural practices.

### CHALLENGES

- Pre-existing chemical farming practices.
- Capacity Building support for the non-chemical farming.
- Lack of organic pesticides and manure.

### SOLUTION

- Setting up of Women Farmers Field Schools (WFFS) for training.
- Training on agro- ecological practices through WFFS.
- Hand holding support through Krishi Sakhis.
- Focus on vermin compost and NPM Shops.
- Loan for around Rs. 50,000 as working capital.

### IMPACT

- Sustainable package of practices and reduction in cost of farming.
- From vegetable cultivation and other agri and allied practices her income is around Rs. 1.0 lakh per annum.
- Increased income and better lifestyle.
- Better education for children.







## LIGHTENING LIVES



Name of Member : **Smt. Baby Das**

Name of SHG : **Mata Tripureswari Mahila Dal**

Matabari GP, Matabari RD Block

Activity : Candle Making

### INITIATIVE

- Inclusion into Self Help Groups.
- Livelihood Planning and support.
- Financial support for augmenting livelihoods.
- Capacity Building on enterprise promotion.

### CHALLENGES

- Handling machines, packaging, understanding about the market.
- Adequate and timely availability of Finances.
- Availability of raw materials.
- Skill sets.

### SOLUTION

- Financed around Rs. 2.0 lakh through Self Help Groups.
- Training and capacity building for improving quality of products.
- Technological interventions.
- Regular follow-up for resolving issues.

### IMPACT

- Sustainable livelihoods and monthly income for around Rs. 8000/- to Rs.10,000/- per month.
- Economic empowerment of women and recognition in the society and established as a rural entrepreneur.
- Enhanced confidence and entrepreneurial skills.
- Provided employment to other women SHGs.







## SMALL STEPS TOWARDS DREAM



Name of Member : **Smt. Sumi Rani Deb**

Name of SHG : **Onnesha SHG**

Kameshwar GP, Jubarajnagar RD Block

Activity : Food Processing

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support for augmenting livelihood in Food and Beverage sector.
- Support from PM-FME scheme.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods specially for food and beverage sector and also in minimum interest percentage.
- No modernized machineries or tools available for food processing.
- Lack of entrepreneurship skill.

### SOLUTION

- Financed through Self Help Groups under the scheme of PMFME for food processing unit.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- Women empowerment.
- Can meet the demand of the local areas.
- Easy access to procurement of different tools and implements for food processing and marketing.







## BEYOND THE KITCHEN



Name of Member : **Smt. Swapna Sinha**

Name of SHG : **Dhanalaxmi Mahila Dal**

Debichhera GP, Durga Chowmuhan RD Block

Activity : Non farm Livelihood

Register Production Unit, Auto Rikshaw, Handloom

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support and motivation to start own livelihood activities.
- Problem solving attitude for development.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Interior area to access market and to obtain registers for SHGs and their federations.
- Poverty financial crisis at household level.

### SOLUTION

- Financed through Self Help Groups.
- Intervention of TRLM for priority based problem solving attitude.
- Innovative idea for problem solving.
- Diversified micro enterprises.

### IMPACT

- Sustainable livelihoods and earning income of around Rs.35,000- 40,000/- per month from multiple livelihoods.
- Improvement of socio- economical status of her family.
- Financial support to her family.
- Can meet the demand of the SHG/ VO/CLF/block.
- Enhancement of Entrepreneurship skills.
- The identity of woman was nourished.







## THE STRENGTH OF MUD



Name of Member : **Smt. Pabitra Bala Paul**

Name of SHG : **Shanta Mahila Dal**

Pitra GP, Matabari RD Block

Activity : Pottery

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support for augmenting livelihoods.

### CHALLENGES

- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Improvement of quality of products.



### SOLUTION

- Financed through Self Help Group.
- Training and capacity building for improving quality.
- Technological intervention through electric wheel.

### IMPACT

- Sustainable livelihoods and monthly income has enhanced.
- Receive State award during SARAS, 2021 for her craftsmanship.
- Economic empowerment and recognition in the society.
- Enhanced confidence and entrepreneurial skills.
- Financial support to her family.









Name of Member : **Smt. Kanan Shil**

Name of SHG : **Joyram Mahila Dal**

Surjyamaninagar GP, Dukli RD Block

Activity : Street Food

### INITIATIVE

- Financial support through SHGs Bank loan for augmenting livelihoods.

### CHALLENGES

- Creation for the option of livelihoods.
- Non availability of land and other resources.
- Capacity building due to lack of time for training.
- Lack of finances for augmenting livelihoods.

### SOLUTION

- Linked with nonfarm livelihood activities.
- Ensured finance for augmenting existing livelihoods.
- Linked her SHG with bank loan.
- Loan for Rs. 1, 70,000 in multiple doses.

### IMPACT

- Monthly income for around Rs. 12,000/ from the non-farm livelihood activity.
- The enhanced income has improved the overall condition of her family.







## STEAMED AND GRILLED PITHA



Name of Member : **Smt. Ranju Rani Biswas**

Name of SHG : **Bholanath Mahila Dal**

Durga Choudhury GP, Old Agartala RD Block

Activity : Livelihood by Pitha Selling

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support to carry out the traditional Bengali food

### CHALLENGES

- Adequate and timely availability of Finances for purchasing the utensils for starting the shop.
- Lack of confidence to start enterprise.
- Unavailability of space for setting up the stall.

### SOLUTION

- Financed around Rs.1.00 lakhs through SHG.
- Support in identification of location and space for starting the stall.

### IMPACT

- Sustainable livelihoods and monthly income of around Rs.10,000 per month from the activity.
- Enhanced confidence and entrepreneurial skills.
- Financial support to her family.







## SWEETNESS OF POTATO



Name of Member : **Smt. Ali Guha Pal**

Name of SHG : **Sunflower Mahila Dal**

South Jolaibari GP, Jolaibari RD Block

Activity :Vegetable Cultivation

### INITIATIVE

- Livelihood planning.
- Linkages for raw material.
- Training and capacity building for augmenting livelihoods.

### CHALLENGES

- Land is not utilized for paddy cultivation.
- Availability of raw material.
- Lack of knowledge in potato cultivation.
- Lack of Finances

### SOLUTION

- Setting up of Women Farmers Field Schools (WFFS) for trainings.
- Hand holding support through Krishi Sakhis.
- Loan for around Rs. 1.3 Lakh as working capital through SHGs.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- Round the year cultivation of different vegetables.
- Trained on scientific package of practices.
- Monthly additional income from the activity has been enhanced.









## MY FARM MY ASSET



Name of Member : **Smt. Sukriti Debnath**

Name of SHG : **Sathsangha SHG**

East Tilthai GP, Jubarajnagar RD Block

Activity : Farming, Fishery, Cattle rearing

### INITIATIVE

- Inclusion into women Self Help Group.
- To create and connect the rural women about the rights and entitlement.
- Financial support and motivation for multiple livelihood.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurship skill.
- Financial crisis in family.

### SOLUTION

- Financed around Rs. 5.45 lakh through Self Help Group.
- Credit support by TRLM through SHG federation as working capital.
- Diversified livelihoods.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- Economic and social empowerment of women.
- She get to know how to run business.
- She is self employed now, not need to ask her husband for money.









## INDEPENDENT AND EMPOWERED



Name of Member : **Ratna Begum**

Name of SHG : **Ekyatan SHG**

South Murapara GP, Matabari RD Block

Activity : Cattle Rearing, Water Pump, Fishery, Tractor

### INITIATIVE

- Inclusion into women Self Help Group.
- Finance for livelihood.

### CHALLENGES

- Lack of skill sets.
- Less confident.
- Lack of financial support.

### SOLUTION

- Finance of Rs. 2.8 lakh through Self Help Group.
- Earning through multiple livelihoods.
- Livelihood diversification for the family.

### IMPACT

- Sustainable livelihoods.
- Family income of around Rs 2.50 Lakh.
- Economic empowerment for women.
- Contribution towards family.









## READY TO STEP OUT



Name of Member : **Smt. Shipra Das**

Name of SHG : **Laxmi SHG**

Salema GP, Salema RD Block

Activity : Footwear Shop, Fruit Shop

### INITIATIVE

- Inclusion into Self Help Group.
- Financial support and motivation for multiple livelihood.
- Financial assistance to the rural SHG women to carry out livelihood activities.
- To create and connect the rural women about the rights and entitlement.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurship skill.
- Financial crisis in family.

### SOLUTION

- Financed around Rs. 1.2 lakh through Self Help Group for working capital.
- Training and capacity building for minimizing risk.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- Economic and social empowerment of women.
- She get to know how to run business.
- She is helping her husband to improve family economy.
- She is self employed now , not need to ask her husband for money.







## TIRANGA IS OUR PRIDE



Name of CBOs : **SHG/VO/CLF members**

Activity : Stitching of National Flag, distribution of National Flag and creating awareness about the Flag code of National Flag

### INITIATIVE

- Stitching of National Flags through countryside SHG women.
- Indispensible opportunity to create good livelihood among the Women SHGs
- Awareness generation about the importance of National Flag and its flag code.

### CHALLENGES

- Availability of raw materials i.e clothes of good quality.
- Printing of "National Emblem"
- Availability of finance for smooth conduction of the event.



### SOLUTION

- Linkage with markets supported for raw materials.
- Attachment of Women SHG tailoring units for smooth prosecution of the event.
- Financial support from the SHG federations.

### IMPACT

- Approx 51,000 no of National Flags were stitched at different units across 58 blocks by rural SHG Women.
- Augmentation of livelihood among the women.
- SHG Members gone through various acknowledgements from various departments.
- Livelihood generation for the women.
- Increase confidence for large scale orders delivering.





## BLOOMING ENTREPRENEURS



Name of Member : **Smt. Uma Shil Dutta**

Name of SHG : **Shakti SHG**

Jaganathbari GP, Teliamura RD Block

Activity : Common Service Centre

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial assistance by Community Based Organizations for sustainable livelihoods.
- Motivation for micro startups.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- No Women run CSC centre in the area.
- Less entrepreneurship skill.
- A hard grab of Pandemic situation upon the family income.
- Graph of the income was downward.

### SOLUTION

- Financed through Self Help Group.
- Easy access to Trade license for enterprise promotion.
- Establishment of the linkage with CSC e-governance.

### IMPACT

- Sustainable livelihood and can earn Upto 15,000 to 20,000 in a month to support her family.
- Upliftment of socio- economical status and women empowerment.
- Women empowerment and recognition in the area.









## TOWARDS ONE DISTRICT ONE PRODUCT



Name of Member : **Smt. Kalpana Nandi & Smt. Purnima Nandi**

Name of SHG : **Din Dayal Mahila Dal**

Ward No. 5, Mohanbhog RD Block

Activity : Pineapple Jam and Pineapple Squash

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support, training and licensing through convergence.
- Motivation to start up by using local resources i.e. Queen variety of Pineapple for sustainable livelihood.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- No market linkages for fresh Horticultural produces.
- A hard grab of Pandemic situation upon the family income.



### SOLUTION

- Financed through Self Help Group.
- Easy access to Trade license and FS-SAI license for enterprise development.
- Availability of low cost packaging materials.
- Shelf life of the products have been increased to 3months.

### IMPACT

- Increment of interest for horticultural products specially Queen variety of Pineapple (Pineapple production in the area was 700 unit in the year 2020 and 2000 unit in the year of 2021, whereas , it has been increased to 3000 unit during the current year).
- Improvement of socio- economical status and women empowerment.
- Financial support to her family being extended.





## SKILLING HANDS CATCH FISH



Name of Member : **Smt. Priyanka Bhowmik**

Name of SHG : **Loknath Mahila Dal**

Joalikhamar GP, Matabari RD Block

Activity : Fishery

### INITIATIVE

- Inclusion into women Self Help Groups.
- Training and capacity building on scientific fish farming.
- Partnerships for development of women fish farmers.

### CHALLENGES

- Adequate and timely availability of Finances.
- Proper package of practices.
- Training at farm gate.



### SOLUTION

- Financed around Rs. 3.5 lakh through Self Help Groups.
- Training and capacity building for improving quality.
- Support through Matsya Sakhis.
- Support for backward and forward linkages.

### IMPACT

- Incremental Annual Income around Rs. 1.8 lakh per annum from fishery activities.
- Economic empowerment of women and recognition in the society.
- Enhanced confidence and entrepreneurial skills.
- Financial support to her family.
- Bought her own transport vehicle.
- Supply of fingerlings to other farmers.









## LIVELIHOODS FROM GREENERY



Name of Member : **Smt. Kajal Biswas**

Name of SHG : **Netaji Mahila Dal**

Purba Bamutia GP, Bamutia RD Block

Activity : Vegetable Cultivation

### INITIATIVE

- Improved package of practices for vegetable cultivation.
- Training and hand holding.
- Finances for livelihoods.
- Convergence for sustainable agricultural practices.

### CHALLENGES

- Pre-existing chemical practices.
- Lack of Capacity Building support for the non-chemical practices.
- Lack of organic pesticides and manure.

### SOLUTION

- Setting up of Women Farmers Field Schools (WFFS).
- Training on agri-ecological practices through WFFS.
- Hand holding support through Krishi Sakhis.
- Focus on vermin compost and NPM activities.
- Credit support as working capital.

### IMPACT

- Sustainable package of practices.
- Monthly income has enhanced.
- Increased income led to better lifestyle.
- Better education for children.









## HANDICRAFTS ARE NEVER OUT OF STYLE



Name of Member : **Smt. Malina Debnath**

Name of SHG : **Nutan Kuri**

Majlishpur GP, Jirania RD Block

Activity : Handicraft

### INITIATIVE

- Planning for livelihood activities.
- Capacity Building, financial support and market linkage.

### CHALLENGES

- Innovative and competitive designs.
- Adequate and timely availability of Finances.
- Marketing Support.

### SOLUTION

- Major efforts made to unleash the innate capacity of women artisan.
- Financed through Self Help Groups.
- Provided marketing support.

### IMPACT

- Incremental annual income.
- Supporting the education of her children and other family needs.
- Increased entrepreneurial mindset and confidence.







## CRAFTING IS MY SUPERPOWER



Name of Member : **Smt. Mitali Shil**

Name of SHG : **Ramthakur SHG**

Pandabpur GP, Dukli RD Block

Activity : Handicraft Shop

### INITIATIVE

- Motivation to start own livelihoods.
- Inclusion of women into SHGs.

### CHALLENGES

- Up grading of existing skill.
- Low self confidence.
- Market linkage.

### SOLUTION

- Financial support through SHG.
- Financing of Rs 4.0 lakh through Self Help Group.
- Training for capacity building for improving quality.

### IMPACT

- Sustainable livelihood and family income of around Rs. 2.0 lakh per annum.
- Women of inspiration to other SHGs.
- Gained confidence.







## WHEELS OF LUCK



Name of Member : **Smt. Sumitra Kuri**

Name of SHG : **Jaananani Mahila Dal**

Battala GP, Satchand RD Block

Activity : Business Correspondence (B C Sakhi)

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support for coping up with the situation.
- Giving an opportunity to serve as Bank Sakhi or BC Sakhi.

### CHALLENGES

- Adequate and timely availability of Finances at lower rate of interest.
- Early marriage and burden of family.
- Decreasing graph of family income.

### SOLUTION

- Financed through Self Help Groups with very low interest.
- Supported by RUDSETI for BC Sakhi Training in Udaipur for KYC, Term Loan, Cash Credit Loan, Life insurance, Rupay card, PMJDY.etc.
- Availled training on POS machine.

### IMPACT

- Sustainable livelihoods.
- Increment in family income and better lifestyle for the whole family.
- Recognition as Bank Sakhi and BC Sakhi.
- Capable of run transaction in online mode through POS machine.
- Purchased two wheelers by her own income.







## LET US DREAM FOR BETTER FUTURE



Name of Member : **Smt. Shefali Paul Shabdakar**

Name of SHG : **Beauty SHG**

Kekmacherra GP, Ambassa RD Block

Activity : Bakery Products

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support for augmenting livelihood in Food and Beverage sector.
- Support from PM-FME scheme.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods specially for food and beverage sector and also in minimum interest percentage.
- No modernized machineries or tools available for food processing.
- Lack of entrepreneurship skill.

### SOLUTION

- Financed through Self Help Groups under the scheme of PMFME for food processing unit.

### IMPACT

- Sustainable livelihoods and enhancement of lifestyle of the family.
- Women empowerment.
- Can meet the demand of the local areas.
- Easy access to procurement of different tools and implements e.g. Mixing machine, Blender machine etc.







## CRUNCHY AND SPICY BANANAS



Name of VDVK : **Nukhung Hamkhari VDVK**

Darjeeling VC, Killa RD Block

Activity : Banana Chips

### INITIATIVE

- Inclusion into women Self Help Groups.
- Training and capacity building.
- Linking SHG women with VDVks for infrastructural support.

### CHALLENGES

- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Improvement in quality of products.
- Training and packaging.

### SOLUTION

- Training support.
- Linkage with packaging support.
- Market linkage support through different fairs.

### IMPACT

- Incremental income of members.
- Economic empowerment of women and got recognition in the society.
- Enhanced confidence and entrepreneurial skills.
- Financial support to her family.







## BRIGHTEN UP YOUR DAY



Name of Member : **Smt. Bandana Sarkar**

Name of SHG : **Maa Sarada Mahila Dal**

Haripur GP, Hrishyamukh RD Block

Activity : Beatury Salon

### INITIATIVE

- Planned for non-farm based enterprise.
- Training through RSETIs.

### CHALLENGES

- Lack of support from family.
- Lack of business opportunity for women salon in rural areas.

### SOLUTION

- Financed through Self Help Group.
- Supported to open salon in a place where the footfall is high in the village.
- Training and capacity building for improving quality.
- Training support.

### IMPACT

- Monthly incremental income has enhanced upto Rs. 8000 to 10000/-.
- Economic empowerment of women and recognition in the society.
- Enhanced confidence and entrepreneurial skills.
- Recognition from family.







## THE COTTAGE INDUSTRY OF IDENTITY



Name of SHG : **Kalyan SHG**

Sonaimuri GP, Kumarghat RD Block

Activity : Bamboo craft ornaments

### INITIATIVE

- Financial support for augmentation of livelihood.
- Inspire rural women to carry forward bamboo based cottage industry.
- Training for quality finished product for attracting market demand.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurship skill.
- Financial crisis.
- The skill was not up to the mark.

### SOLUTION

- Credit through Self Help Group.
- Marketing support through participation in fair or handicraft store.

### IMPACT

- Sustainable livelihoods.
- Improvement of socio- economical status..
- Financial support to families.
- Better life for children.







## EXAMPLE OF NON-FARM LIVELIHOOD



Name of Member : **Smt. Suriya Islam**

Name of SHG : **Kanan Mahila Dal**

Bridhya nagar GP, Old Agartala RD Block

Activity : Bag Making

### INITIATIVE

- Training and capacity building.
- Planning for non-farm livelihood options.

### CHALLENGES

- Adequate and timely availability of Finances.
- Inability to entrepreneurial mindset.
- Lack in Improvement of quality of products.

### SOLUTION

- Financed around Rs. 1,20,000 through Self Help Groups out of which around Rs. 70,000 invested for the activity.
- Training and capacity building for improving quality.

### IMPACT

- Incremental annual income.
- Economic empowerment of women and recognition in the society.
- Enhanced confidence and entrepreneurial skills.
- Better education for children.







## A PLATE OF RUSTIC FLAVOUR



Name of Member : **Smt. Panchabati Reang**

Name of SHG : **Chusumai Mahila Dal**

Purba Mog Puskarini VC, Matabari RD Block

Activity : Mushroom Cultivation

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support for augmenting livelihoods.
- Skilling up the mushroom cultivation in a scientific way.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Not having adequate scientific skill for cultivating mushrooms .
- Less confident about the successful cultivation of Mushroom.

### SOLUTION

- Financed around Rs. 2,29,000/- through Self Help Groups.
- One of the intervention taken-up is scientific mushroom cultivation.

### IMPACT

- Sustainable livelihoods and had a additional income of Rs.10,000/- per season from the livelihood and group income of five members are around Rs.50,000/-
- Improment of socio- economical status of the women.
- More confidence in entrepreneurship and also in mushroom cultivation.
- Financial support to her family.
- Guidance to the other SHG members for the same livelihood.







## JOTTING DOWN OWN IDENTITY



Name of Member : **Smt. Radha Rani Sinha**

Name of SHG : **Dhanalaxmi Mahila Dal**

Debichhera GP, Durga Chowmuhumi RD Block

Activity : Multiple Livelihood

Cattle, Handloom and Pen Making

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support and motivation for multiple livelihood.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Lack of confidence for upholding the taste of traditional Manipuri handloom.
- Less entrepreneurship skill.
- Downward graph of family income.

### SOLUTION

- Financed through Self Help Groups.
- Income enhancement through multiple livelihoods such as cattle rearing, handloom, one-time pen making.

### IMPACT

- Sustainable livelihoods and average monthly of around Rs.20,000/-.
- Improvement of socio- economical status..
- Financial support to her family.







## WHEN DREAM DRIFTS THE WAY



Name of Member : **Smt. Siman Devi Jamatia**

Name of SHG : **Wanswkma Kwtal Mahila Dal**

Darjeeling VC, Killa RD Block

Activity : Livelihood through AGEY vehicle



### INITIATIVE

- Identification of livelihood opportunities through transport vehicle by SHG.

### CHALLENGES

- Adequate and timely availability of Finances for purchasing of vehicle for generating livelihood.
- Less confident about entrepreneurship.
- Availability of vehicles for rural women.

### SOLUTION

- Financed around Rs.8.80/- lakhs through SHG's.
- Benefited through the scheme Aajeevika Gramin Express Yojana (AGEY) with zero interest for 6 years.

### IMPACT

- Sustainable livelihoods and monthly income for around Rs. 11,000/- to Rs.12,000/- per month as net profit from the Bolero pick up.
- Economic empowerment of women and recognition in the society.
- Enhanced confidence and entrepreneurial skills.
- The people of the rural area got relief after getting the transportation system for transport of their produces.









Name of Fedaration : **Nirmahal Village Federation**

Bashpukur GP, Kathalia RD Block

Activity : Bio-Flock Fish Farming.

### INITIATIVE

- Financial support for augmentation of livelihood.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Adequate scientific skills for fish farming.
- Lack of entrepreneurship skill.
- Less family income.

### SOLUTION

- Financed around Rs. 5 lakhs through Self Help Group.

### IMPACT

- Sustainable livelihoods and incremental income.
- Uplift socio- economical status..
- Enhancement of family income..
- Employment generation.







## MOTIVATION DRIVES THE WOMEN



Name of Member : **Smt. Purnima Saha**

Name of SHG : **Priti Mahila Dal**

North Sarashima GP, Hrishyamukh RD Block

Activity : Bakery

### INITIATIVE

- Planning for non-firm livelihood.
- Financial support for augmentation of livelihood.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurship skill.
- Downward graph of family income
- Education and proper care of two children.

### SOLUTION

- Financed through Self Help Group.
- Moral support and financial support during the adverse time of her life from her SHG.

### IMPACT

- Sustainable livelihoods and having income of around Rs. 8,000 to Rs.10,000 per month .
- Upliftment of socio- economical status..
- Financial support to her family.
- Able to meet the expenses for education of her children from the livelihoods.
- Women empowerment as well as developed confidence as building entrepreneur.







## FARMING AN EFFECTIVE MEANS OF LIVELIHOOD



Name of Member : **Smt. Rupa Jamatia**

Name of SHG : **Golap SHG**

Kowaimura GP, Killa RD Block

Activity : Rubber, Poultry, Fishery

### INITIATIVE

- Adequate and timely availability of Finances to start livelihoods.
- Inclusion into women Self Help Groups.
- Taken loan from SHG to improve day to day livelihood activity.

### CHALLENGES

- Unstable financial situation of family.
- Adequate and timely availability of Finances.

### SOLUTION

- Financed around Rs. 2.20 lakhs through Self Help Groups.
- Started multiple livelihood activities and gradually scaling up.

### IMPACT

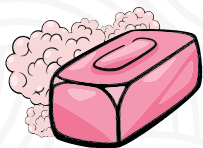
- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- Renovate her house with the enhanced income.
- An inspiration for the women of the rural Tripura.







## BREAKING THE CHAIN



Name of Member : **Smt. Snigdha Sen Majumder**

Name of SHG : **Shyama Maa Mahila Dal**

South Sonaichari GP, Hrishyamukh RD Block

Activity : Goat Milk Soap

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support and skilling up the scientific process for making soap.
- Motivation to start own enterprise.

### CHALLENGES

- Knowledge building.
- Adequate and timely availability of Finances to start livelihoods.
- Not having scientific skills for making goat milk soap.
- Less entrepreneurship skill.



### SOLUTION

- Financed through Self Help Group.
- Intervention of TRLM for Goat Milk Soap in partnership with The Goat Trust.

### IMPACT

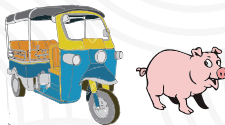
- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- Upliftment of socio- economical status.
- Financial support to her family.
- Additional innovative income from goat rearing.







## THE WOMEN WHO PAVES HER OWN WAY



Name of Member : **Smt. Rina Das**

Name of SHG : **Jaba Mahila Dal**

North Hurua GP, Kalacherra RD Block

Activity : Multiple Livelihood  
(Piggery, Filter making and e-rikshaw)

### INITIATIVE

- Financial support and skilling up the scientific process of rearing pigs.
- Motivation to start up multiple livelihoods for betterment of leading life through CBOs.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Not having scientific skills for rearing pigs.
- Less entrepreneurship skill.
- No support for family.

### SOLUTION

- Financed around Rs. 4.0 lakh through Self Help Group.
- Support from TRLM for scientific livestock management.
- Engagement of Women for multiple livelihoods to minimize the risk factors.

### IMPACT

- Sustainable livelihoods and income of Rs.30,000- 40, 000/- per month with the support of her only son.
- Improvement of socio- economical status of the family.
- Financial support to her son for purchasing E-Rikshaw.
- The dormant dreams of freedom were unfolded.
- An example for motivating others as an empowered SHG women.











Name of Member : **Smt. Mithu Rani Chakraborty**

Name of SHG : **Jayee Mahila Dal**

Gokulnagar GP, Kumarghat RD Block

Activity : Mushroom Cultivation

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support for augmentation of livelihoods.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Lack of scientific skills for Mushroom cultivation
- Less entrepreneurship skill.
- Financial crisis in family

### SOLUTION

- Financed around Rs. 1 lakh through Self Help Group.
- Intervention of TRLM for scientific mushroom culture.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- Financial support to her family.
- Successful entrepreneur and recognition.
- Motivated 10 other women for mushroom cultivation.
- Oyster Mushroom, Milky Mushroom etc are available at her farm.







## ASSEMBLING TOGETHER



Name of CLF : **Killa Mahila Cluster Bahumukhi Samabaya Samity Ltd.**

Killa VC, Killa RD Block

Activity : Governance and Financing to the Member Group.

### INITIATIVE

- Promotion of Village organizations and Cluster Level Federation of women SHG's.
- Financial support for augmenting livelihoods.
- Up-Skilling of the existing livelihood .
- Upliftment of socio-economical status of the rural women.
- Disseminating the rural women for health, hygiene and entitlement.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Not having proper awareness or strategy for overall development.

### SOLUTION

- Loan have been provided to around 150 member SHGs.
- Ensuring the governance and linkages with different schemes for augmenting livelihood of women.

### IMPACT

- Financial support to all the SHG members for different livelihood activities as and when required.
- Improvement of socio- economical status of tribal women SHG members.
- Proper cooperation with the line departments for convergence of govt. scheme and ensuring access to entitlements to women SHG members.











Name of Unit : **Brooder House**

Name of SHG : **Naree SHG**

Kathalbari VC, Ambassa RD Block

Activity : Brooder House Cum Poultry Farming

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support for augmenting livelihoods.
- Convergence through ARDD , MGN-REGA and TRLM.

### CHALLENGES

- Adequate and timely availability of Finances.
- Scientific rearing methods in the brooder house.
- Lack of confidence for running the Brooder house.



### SOLUTION

- Financed around Rs. 1.3 lakh through VO/CLF.
- Training and capacity building for minimizing risk.
- Scientific intervention by ARDD and TRLM.

### IMPACT

- Sustainable livelihoods and annual income of around more than Rs. 1.0 lakh.
- Enhancement of skills and confidence to guide others
- Socio- economical development as well as recognition in the society.
- The scheme benefits of ARDD and MGNREGA has been implemented the needy.
- Motivation for group work.







## STITCHING FOR BRIGHTER FUTURE



Name of Unit : **Nirmala Garments**

Khil Para GP, Matabari RD Block

Activity : Tailoring

### INITIATIVE

- Sourcing of Capax through CSR.
- Continuous training and capacity building.
- Non-farm livelihood options.
- Linkages for getting orders.
- Partnerships with other organizations.

### CHALLENGES

- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Improvement of quality of products.
- Lack of infrastructure.
- Market linkage.

### SOLUTION

- Financed around Rs. 1.0 lakh through Self Help Groups.
- Training and capacity building for improving quality.
- Support for training, machineries and market linkage.

### IMPACT

- Supplied huge quantity of masks during the Covid pandemic.
- Income through group enterprises.
- Order received from TW Department for supply of School uniforms of all Ekalavya Schools in Tripura.
- Economic empowerment and social recognition.









Name of Member : **Smt. Ratna Das Choudhury**

Name of SHG : **Matri Shakti Mahila Dal**

Ratiyabari ADC Village, Kumarghat RD Block

Activity : Drinking water plant

## INITIATIVE

- Promotion of SHG by TRLM.
- Financial support .
- Motivation to start up own livelihood .

## CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Lack of support to start up or rejuvenate the existing livelihood.
- Lack of entrepreneurship skill.

## SOLUTION

- Financed around Rs. 1.10lakh through Self Help Groups.

## IMPACT

- Sustainable livelihood.
- Improvement of socio- economical status..
- Financial support to her husband.
- Can meet the demand of package drinking water of her area.
- An inspiration for the SHG members of the area for promotion of enterprises.









Name of CLF : **Manubazar Cluster Level Federation**

Kalapania GP, Satchand RD Block

Activity : Overall Development of the Cluster.

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial assistance to the rural SHG women to carry out livelihood activities.
- To create and connect the rural women about the rights and entitlement.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods .
- Less entrepreneurship skill.
- Pandemic situation.

### SOLUTION

- Financed around 368 SHGs under 15 VO's for augmenting livelihoods and other demands.
- Motivating, awaring and training for better livelihood and lifestyle.

### IMPACT

- Sustainability in livelihoods in the area.
- Benefits of personal bank account, insurance, CHCs, loans
- Development of CSPs i.e- Krishi Sakhi, Pashu Sakhi, Bank Sakhi for proper implementation of schemes.
- Governance and managing large number of SHGs for different needs.









Name of Member : **Smt. Anita Rudrapal**

Name of SHG : **Puja SHG**

Paschim Noabadi GP, Old Agartala RD Block

Activity : Pottery

### INITIATIVE

- Financial support for augmenting existing livelihoods.

### CHALLENGES

- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Improvement in quality of products.

### SOLUTION

- Financed around Rs. 2.4 lakh through Self Help Groups.
- Training and capacity building for improving quality.
- Technological intervention.

### IMPACT

- Sustainable livelihoods and monthly income of around Rs. 8000 to 10,000 per month.
- Economic empowerment of women and recognition in the society.
- Enhanced confidence and entrepreneurial skills.
- Financial support to her family.







## ENHANCED CONFIDENCE



Name of Unit : **Rejoice Sanitary Napkin Unit**

Name of Cluster Level Federation : **Killa CLF**

Killa VC, Killa RD Block

Activity : Sanitary pad production

### INITIATIVE

- Plan for the activity.
- Space for the activity.
- Awareness among women on menstruation hygiene.

### CHALLENGES

- Capital for setting up of production unit.
- Infrastructure.
- Technology.
- Training.
- Raw material.

### SOLUTION

- Partnership with NABARD for capital support, technology and raw material.
- Training and handholding by TRLM.
- Credit support by TRLM through SHG federation as working capital.

### IMPACT

- Create awareness among rural tribal poor women about the menstrual hygiene.
- Improved hygiene practices.
- Improved confidence of rural poor women.
- Economic and social empowerment of women.









Name of Village Organization : **Ekata VO**

West Dalucherra GP, Salema RD Block

Activity : Custom Hiring Center  
(Managed by VO) of women SHGs

### INITIATIVE

- Sustainable implementation model for Custom Hiring Center.
- Convergence plan for implements.
- CHC initiative started with one VO during October, 2020 and gradually extended upto 25 VOs of Salema Block of Dhalai District.

### CHALLENGES

- Big ticket finances for bigger machines.
- Sourcing of implements.
- Training to use implements.
- Shelter to keep implements.

### SOLUTION

- Loan from VO upto Rs. 2 lakh for small implements.
- Convergence with agriculture department for machines to Custom Hiring Centres.
- Convergence with RURBAN Mission.
- Training through agriculture department.
- CHC includes power tiller, paddy thresher, water pump, paddy ripper, sprayer, pipes, weeding machine, grass cutter.

### IMPACT

- Supported 3753 families for their agriculture and allied activity related interventions.
- Reduces drudgery of women in agricultural field and also reduces production cost.
- Since October, 2020 to till date profit of 25 CHCs of salema block is around Rs. 9 lakh.











Name of Member : **Smt. Purabi Debnath**

Name of SHG : **Mamani Mahila Dal**

Laxmibil GP, Bishalgarh RD Block

Activity : Floriculture

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support.
- Motivation to start own livelihoods.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurship skill.
- No courage to start livelihood as they were under debt after the marriage of their daughter.

### SOLUTION

- Financed around Rs.1 lakh through Self Help Groups.
- Hand holding support.

### IMPACT

- Sustainable livelihoods through sub-sector interventions.
- Improvement of socio- economical status.
- Financial support to her family.
- Able to meet the demand of the area as well as near by areas.
- Repayment of loan.
- Livelihood to other SHG members.











Name of Village Organization : **Gram Unnayan VO**

Uttar Chandrapur GP, Matabari RD Block

Activity : Vermicompost

### INITIATIVE

- Plan for fulfill the demand of organic manure and pesticides.
- Financial support for augmenting livelihoods.
- Skilling up and motivation through CBOs for organic farming.

### CHALLENGES

- Adequate and timely availability of Finances.
- Inability to entrepreneurial mindset.
- Adequate knowledge regarding selection of earth worms and to implement the whole process .
- Acceptance of non – chemical fertilizers over chemical fertilizers.

### SOLUTION

- Financed around through Self Help Group.
- Training and capacity building for minimizing risk.
- Intervention and awareness regarding vermicompost and non-chemical pesticides for organic farming.

### IMPACT

- Sustainable livelihoods.
- Supporting environment.
- Financial support to their family.
- Awareness of proper packaging and labeling before promoting in NPM Shops and Retail shops.
- Positive impact on environment.











Name of Member : **Smt. Soma Barman**

Name of SHG : **Kajal Mahila Dal**

Mohanbhog GP, Mohanbhog RD Block

Activity : Jaggery

### INITIATIVE

- Planning for livelihood using existing knowledge.
- Motivation to start own innovative livelihood.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Lack of scientific skills for making organic products.
- Less entrepreneurship skill.

### SOLUTION

- Financed around Rs. 1.10Lakhs through Self Help Group.
- Guided for proper licensing, Packaging and linked with PM-FME Scheme.

### IMPACT

- Sustainable livelihoods and income enhancement through micro food processing activities.
- Improved socio- economical status..
- Financial support to her family.
- Able to meet the demand of the area.
- Better education for her children.









Name of Member : **Smt. Jhulan Barman**

Name of SHG : **Gandhi Ji Mahila Dal**

Chandanmura GP, Nalchar RD Block

Activity : Grocery Shop

### INITIATIVE

- Non-farm livelihood intervention.

### CHALLENGES

- Adequate finance to start the venture.
- Space for shop.
- Highly competitive retail markets.

### SOLUTION

- Arrange credit for Rs. 1.7 lakh through her SHG.
- Handholding and capacity building.
- Trade licence etc.

### IMPACT

- Through this grocery shop now her montly income is around Rs. 15000 per month.
- Now she is socially and economically empowered in her locality.









Name of Unit : **Nuharjak Lama**  
Killa VC, Killa RD Block

Activity : Tailoring

### INITIATIVE

- Sourcing of Capax through CSR.
- Continuous training and capacity building.
- Non-farm livelihood options.
- Linkages for getting orders.
- Partnerships with other organizations.

### CHALLENGES

- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Improvement of quality of products.
- Lack of infrastructure.
- Market linkage for order.

### SOLUTION

- Financed through Self Help Groups.
- Training and capacity building for improving quality.
- Support for training, machineries and market linkage.

### IMPACT

- Supplied huge quantity of masks during the COVID pandemic.
- Income through group enterprises.
- Order received from TW Department for supply of School uniforms of all Ekalavya Schools in Tripura.
- Economic empowerment and social recognition.







## LIGHT OF THE LAMP



Name of Member : **Smt. Tania Saha**

Name of SHG : **Ashar Aalo Mahila Dal**

Tepania GP, Tepania RD Block

Activity : LED Bulb Production Unit

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support and motivation for augmentation of innovative livelihood during the adverse period of pandemic.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Lack of confidence to start up livelihoods.
- Less entrepreneurship skill.
- Family income was collapsed.
- Pandemic situation.



### SOLUTION

- Financed through Self Help Group.
- Starting up a livelihood based non farm activity.

### IMPACT

- Sustainable livelihoods and a handsome profit for every slot.
- Increment in family income.
- Women empowerment & economical independence was unfolded.
- Easy access to the SARAS and other fair.
- Usage of social media for up gradation of skills and development of the production unit.
- Received State Civil Award for scientific and environmental friendly activities 2022 on statehood day of Tripura.









Name of Member : **Smt. Rinku Debnath**

Name of SHG : **Mother Teresa Mahila Dal**

Paschim Noagaon GP, Old Agartala RD Block

Activity : Bee Keeping

### INITIATIVE

- Inclusion into women Self Help Group.
- Training and capacity building.
- Non-farm livelihood options.
- Introduction of scientific bee keeping.

### CHALLENGES

- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Improvement of quality of products.
- Limited access to market.

### SOLUTION

- Financed around Rs. 2,45,000 through Self Help Group and out of which around Rs. 50,000 invested in bee keeping.
- Training and capacity building for improving quality.
- Linkages for processing, packaging and marketing.

### IMPACT

- Incremental annual income per annum.
- Economic empowerment of women and recognition in the society.
- Financial support to her family for education of children.











Name of Member : **Smt. Anita Paul**

Name of SHG : **Pratima SHG**

Asharambari VC, Tulashikhar RD Block

Activity : Grocery Shop, Sweet Shop, Fishery

### INITIATIVE

- Financial support for augmenting livelihoods.
- Non-farm and farm livelihood options.

### CHALLENGES

- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.

### SOLUTION

- Financed around Rs. 2.0 lakh through Self Help Group.
- Training support.
- Invested the loaned money in her husband's grocery shop, sweet shop and fishery business.

### IMPACT

- Incremental annual income per annum.
- Economic empowerment of women and recognition in the society.
- Financial support to her family for education of children.







## NUTRITIOUS FOOD BY SHG



Name of Unit : **Sanjog Canteen**

Name of SHG : **Sanghati SHG**

Ballavpur GP, Dukli RD Block

Activity : Canteen and Catering Services

### INITIATIVE

- Alternate livelihood opportunities with the canteen and catering services interventions.
- Linking SHGs with govt. institutions.

### CHALLENGES

- Continuous engagement of women throughout the day.
- Professionalism of SHG women for service industry.
- High competition from the private restaurants/ canteens.
- Maintain high quality of food.

### SOLUTION

- Free space for running canteen in the govt. hostel in convergence with TW dept.
- Credit support.
- Support for brand building and marketing.
- Market linkages.

### IMPACT

- SHGs started interventions in service sector.
- Supply of quality food.
- Economic empowerment of women.
- Additional Livelihood opportunities.









Name of SHG : **Baba Loknath SHG**

Dakshin Machmara VC, Pecharthal RD Block

Activity : Establishment of an English Medium School.  
(Anandamoyee English Academy)

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support and motivation cum awareness for their own rights.
- Priority based problem solving for betterment of lifestyle.

### CHALLENGES

- Adequate and timely availability of Finances to unfold the dreams.
- Lack of specific guideline to start the school.

### SOLUTION

- Financed around Rs. 2.0 lakh through Self Help Groups.
- Priority based plan and implementation of plan with different strategy.

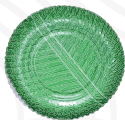
### IMPACT

- Proper solution of the problem of that area.
- Recognition and inspiration in the society
- Financial support to the family of that area.
- Better education to the children of poor families.









Name of SHG : **Maayer Ashirbaad Mahila Dal**

West Jolaibari GP, Jolaibari RD Block

Activity : Paper Plate

#### INITIATIVE

- Financial support for start of paper plate production unit.
- Multiple livelihood activities at individual and group level.

#### CHALLENGES

- Adequate and timely availability of Finances for such type of livelihoods.
- Less confident to start enterprises.
- Fear of losses.

#### SOLUTION

- Financed around Rs.16 lakh through SHG.

#### IMPACT

- Sustainable livelihoods and monthly income of around Rs. 20,000 per month per member of the group.
- Enhanced confidence and entrepreneurial skills.
- Financial support to her family.
- Meets the demand of the area and thus minimizing the transportation cost of the local SHGs.









Name of Member : **Smt. Papri Saha**

Name of SHG : **Beli Mahila Dal**

Shalgara GP, Tepania RD Block

Activity : Goatery

### INITIATIVE

- Improved package of practices with proper feed management and shed management.
- Reduction of mortality through vaccination.
- Financial support through SHGs for multiple livelihoods.

### CHALLENGES

- Adequate and timely availability of Finances.
- High mortality rate.
- Inability of women to move out for employment.
- Lack of financial literacy.

### SOLUTION

- Ensured proper package of practices for goat - keeping.
- Ensured vaccination through vaccination camps.
- Financed loan for Rs. 60,000 through Self Help Groups for multiple livelihoods.

### IMPACT

- Incremental annual income per annum from goat keeping, and supporting other farmers as Pashu Sakhi.
- Goat farming now an established tool for economic empowerment and livelihoods.
- Economic empowerment of women.









Name of Village Organization : **Purba Nalchar Mahila Federation**

Purba Nalchar GP, Nalchar RD Block

Activity : Bamboo Crafts

### INITIATIVE

- 6-7 SHG members from a different SHGs are forming a federation to produce bamboo based crafts for livelihood.

### CHALLENGES

- Unavailability of funds for livelihoods and to lead a better life.
- Up gradation of existing skill.
- Low self confidence due to poor economic condition.

### SOLUTION

- Financed around Rs. 7lakh through Self Help Group.
- Motivation from CBOs to come forward for the livelihood activities.
- Training from BCDI/other institution.
- Benefits of Artisan card.
- Support through trade fairs.

### IMPACT

- Incremental income of every member improved.
- Improvement of socio- economical status as well as the confidence for stepping forward for livelihood.
- Financial support to the family.
- Better marketing linkages.







## STRENGTH TO STAND FORWARD



Name of Member : **Smt. Chaya Das**

Name of SHG : **Saradiya Mahila Dal**

Chulubari GP, Durga Chowmuhani RD Block

Activity : Multiple Livelihood

### INITIATIVE

- Inclusion into women Self Help Group.
- Financial support.
- Motivation to take up multiple livelihoods.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Adequate scientific skills for making goat milk soap.
- Less entrepreneurship skill.
- Single mother.
- Mother of 4 years old kids.
- Inadequate income.

### SOLUTION

- Financed around Rs.3,10,000/- through Self Help Group.
- Intervention of TRLM for non chemical paddy, mushroom cultivation, poultry and goat rearing.
- Awareness about AI of goats.
- Diversified livelihood.

### IMPACT

- Sustainable livelihoods and income around Rs.40,000/- per month.
- Improvement of socio- economical status..
- Financial support to her family.
- Proper care of her child.
- Awareness of non chemical farming.







## COLOURS OF LIVELIHOOD



Name of Member : **Smt. Tutul Deb Bardhan**

Name of SHG : **Sanjeebani SHG**

Jamjuri GP, Kakraban RD Block

Activity : Ornamental Fish Farming

### INITIATIVE

- Inclusion into women self help group
- Financial assistance by Community Based Organisation for augmentation of viable livelihood.

### CHALLENGES

- Adequate and timely availability of finances to start livelihood.
- No ornamental fish farming in the nearby areas.
- Lesser entrepreneurship skills.
- Graph of the family income was downward.

### SOLUTION

- Financed around Rs 2 Lakh(CC) to start livelihood.
- Easy access to Pradhan Mantri Matsya Sampad Yojana(Rs 3.20 lakh from govt. end)
- Running of ornamental fish farming and hatchery at home.

### IMPACT

- Sustainable livelihood and can earning Rs.1 lakh per annum or more to support her family.
- Improvement of socio-economical status and women empowerment.
- Increment in family income.
- Marketing linkage and higher demand from outside the district.











Name of Member : **Smt. Sandhya Rani Das**

Name of SHG : **Snehalata SHG**

Chandipur GP, Chandipur RD Block

Activity : e-Rikshaw (Tuk Tuk)

### INITIATIVE

- Inclusion into women Self Help Groups.
- Financial support for augmentation of livelihoods.

### CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Lack of support and knowledge for stepping forward.
- Less entrepreneurship skill.

### SOLUTION

- Financed around Rs. 1.87 lakh through Self Help Groups for livelihood activities.

### IMPACT

- Sustainable livelihood.
- Improvement of socio- economical status of the family.
- Financial support to her family.
- People of the area can easily go to nearby areas.







## MAKE HANDMADE BUY HANDMADE



Name of Member : **Smt. Nirangkha Roy Sarkar**

Name of SHG : **Basuri SHG**

Maiganga GP, Teliamura RD Block

Activity : Handmade Jewellery, Bakery

### INITIATIVE

- Inclusion into women Self Help Group.
- Funding for livelihoods.

### CHALLENGES

- Access to credit.
- Lack of entrepreneurial skills.

### SOLUTION

- Financed through Self Help Groups.
- Support in training.
- Support in market linkage.

### IMPACT

- Incremental annual income.
- A better shelter for the family.
- Enhanced confidence to start own business.
- Economic empowerment.







## MEANS OF LIVELIHOODS



Name of Member : **Smt. Manika Choudhury Dey**

Name of SHG : **Surjya SHG**

Purba Gandhigram GP, Bamutia RD Block

Activity : Jute Bag & Handicraft

### INITIATIVE

- Inclusion into women self help group.
- Improvement of socio-economic status of rural women.

### CHALLENGES

- Less entrepreneurship skill.
- Lack of confidence.

### SOLUTION

- Financing of Rs. 2.0 lakh through self help group.
- Training provided.

### IMPACT

- Sustainable livelihood.
- An inspiration for the SHG member.
- Earning around Rs.10,000 per month through Jute bag, Handicraft & Bamboo Jewellery.
- Enhanced confidence.
- Economic empowerment.









## BUILDING PILLARS FOR LIFE



Name of Member : **Smt. Ratna Majumder Bhowmik**

Name of SHG : **Maa Durga Mahila Dal**

Betaga GP, Bokafa RD Block

Activity : Cement Business, Goatery, Cattle Rearing

### INITIATIVE

- Inclusion into Self Help Group.
- Taking loans to increase livelihood activities.

### CHALLENGES

- Was not financially knowledgeable.
- Did not have the confidence to get involved in business.

### SOLUTION

- Took a loan of around Rs.6.5 lakhs.
- Diversified livelihoods both in farm and non-farm livelihood activities.

### IMPACT

- With multiple livelihood activities her family income have crossed Rs. 1 lakh per annum.
- She is more capable to look after her businesses and finances.



### Note













# LAKHPATI DIDI



Tripura Rural Livelihood Mission

