

Lakshpati Didis



VISION

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

Title :

LAKHPATI DIDI (VOL-II)

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RURAL DEVELOPMENT DEPARTMENT
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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. The Volume-I of “Lakhpati Didi” was launched during 17th Regional SARAS FAIR and again TRLM have taken initiative to publish Volume-II of Lakhpati Didi book during 18th Regional SARAS Fair of 2023-24.

This compendium shall talk about 69 different stories of individual or group activities of women SHGs and their federations of the State.



Prof. (Dr.) Manik Saha



**CHIEF MINISTER OF TRIPURA
AGARTALA - 799010**

MESSAGE

It is a great pleasure to know that Tripura Rural Livelihood Mission (TRLM) is going to publish again the book titled "Lakhpati Didi" (Volume -II) on the stories of successful women SHG members who have been promoted under Tripura Rural Livelihood Mission (TRLM).

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.

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

Prof. (Dr.) Manik Saha



Jitendra Kumar Sinha, IAS
Chief Secretary




GOVERNMENT OF TRIPURA
Secretariat, New Capital Complex
Agartala - 799010, Tripura

Dated 22nd December, 2023

MESSAGE

Tripura Rural Livelihood Mission has emerged as one of the most successful programmes focused on livelihood augmentation of rural poor women. It has been continuously facilitating the entire SHG ecosystem for capacity building, financial inclusion and livelihood promotion in the rural area.

I am happy to note that a Coffee Table Book titled Lakhpati Didi Volume-II is being published narrating success stories of women SHG members, who were assisted under Deen Dayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM). My best wishes to TRLM and all women SHG members for their bright future.


(Jitendra Kumar Sinha)



Dr. Sandeep R. Rathod, IAS
Secretary, RD Department



GOVERNMENT OF TRIPURA
Secretariat, New Capital Complex
Agartala - 799010, Tripura


MESSAGE

Deen 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 51364 women SHGs, around 2111 Village Organization and 106 Cluster Level Federation of Women SHGs are active in the State. It is expected that by 2023-24 more than 5 lakh rural poor women shall be mobilized into SHGs. The mission has succeeded in identifying and working with more than 1,76,533 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 family 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



Dr. Brahmneet Kaur, IAS
Chief Executive Officer



GOVERNMENT OF TRIPURA
Rural Development Department
Tripura Rural Livelihood Mission

MESSAGE

Tripura Rural Livelihood Mission is one of the largest community development programs of the state, directly dealing with around 4.66 lakh rural women who have been mobilized into Self Help Groups, Village Organizations and Cluster Level Federations. It is a highly process oriented program where the capacity building of these women led community institutions is being done in a way to ensure that these institutions ultimately become women led and self-managed institutions. The Cluster Level Federations (CLF's) are robust community institutions, created and strengthened over a period of time, for the sustainable and robust implementation of various TRLM interventions. To anchor the entire process, CLF's are strengthened with the required skills and expertise.

Social capital in the form of Community Resource Persons has been developed for day-to-day management of these institutions. The mission has nurtured a large number of Community Resource Persons (CRPs), who are TRLM's feet on the ground and are instrumental in facilitating the interventions taken up by the State mission. At present more than eight thousand CRP's such as Training CRP, Krishi Sakhis, Pashu Sakhis, Matshya Sakhis, Bank Sakhis, BC Sakhis are deployed by the mission. These CRPs are well trained on technical aspects of livelihood interventions and related extension services.

A significant headway has been made in financial inclusion w.r.t financial literacy, opening of Bank accounts, credit linkage, insurance coverage etc. Around Rs. 574.67 crore capitalization support has been provided in the form of Revolving Fund and Community Investment Fund which has in turn enabled bank credit linkage of Rs. 1059.39 crore. From CLF and VO also, loan to women SHG's are easily available @ 7% interest which is amongst the lowest rate in market.

In line with the vision of Government to enable women SHG members to become Lakhpati Didi's through sustainable and diversified livelihood interventions, it has been envisaged to develop 1.14 lakh lakhpati didi's in Tripura by the year 2025. In this context, I am happy to announce the release of the second volume of 'Lakhpati didi book' by TRLM to share the success stories of our women SHG members with an objective of inspiring our Didi's to realise their vast untapped potential.

Dr. Brahmneet Kaur

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CULTIVATING A BETTER WORLD

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

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

Betang GP, Bokafa RD Block

Activity : Paddy, Vegetable, Back Yard Poultry, Goatery.

INITIATIVE

- Inclusion into women Self Help Group.
- Financial support from SHG and VO for different livestock and agriculture activity.

CHALLENGES

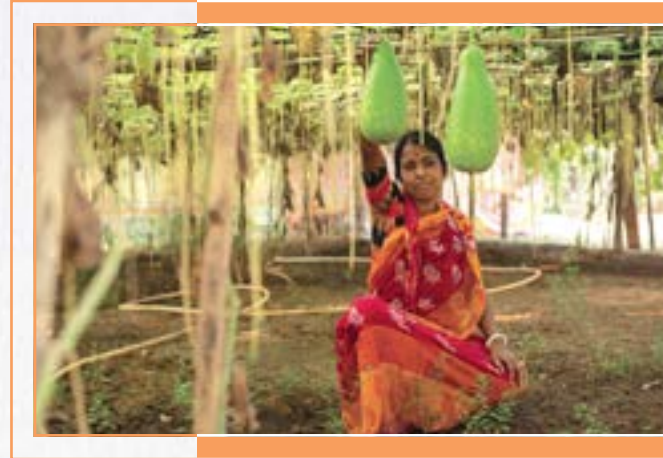
- Problem in irrigation due to inadequate water facility.
- Inadequate knowledge about seed selection, nursery bed preparation etc.

SOLUTION

- Financed for an amount of Rs.3 lakh from SHG for different livelihood activities.
- Received training about seed selection, seed treatment, nursery bed preparation, transplantation and harvesting etc. also in livestock based activity like proper housing, feeding and vaccination to all her livestock.

IMPACT

- Economic empowerment and recognition in her society.
- Average monthly income of Rs.19,000/- from multiple livelihoods.





EGG ALWAYS COME FIRST

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

Name of SHG : **Bahai Mahila Dal**

Guachand VC, Satchand RD Block

Activity : Piggery, Poultry, Agricultural, Cattle.

INITIATIVE

- Mobilised into women Self Help Group.
- Financial support from SHG and VO for different livestock activity and business venture.

CHALLENGES

- Inadequate funding.
- Lack of training in farming activity.

SOLUTION

- Financial support of Rs.2.2 lakh from CLF and Rs. 20,000 from bank for starting poultry.
- Received support from Krishi Sakhi-Didi for better agricultural activity and Pasu Sakhi for Poultry farming.

IMPACT

- Economic empowerment and recognition in society.
- Rs. 20,000/- Average monthly income from all the livelihood activities.
- Earned revenue of 3 lakh approximately.





WHERE EVERY PIG IS LOVED AND CARED FOR

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

Name of SHG : **Samphari**

S.B. Nagar VC, Killa RD Block

Activity : Piggery, Honey Production, Vegetable farming



INITIATIVE

- Mobilised into women SHGs under NRLM.
- Expansion into multiple livelihoods activities.
- Financial support through SHG.
- Training on honey bee cultivation and honey production.

CHALLENGES

- Lack of awareness on honey bee cultivation and honey production.
- Lack of adequate financial facilities in the market.
- Less entrepreneurship skill.

SOLUTION

- Financed around Rs.2.5 lakhs.
- Handholding and capacity building support provided.
- Financial literacy training and credit utilization plan preparation.
- Linkages for processing, packaging and marketing has been established.

IMPACT

- Increased family income upto Rs.15,000 per month.
- Improvement of socio-economical status as well as the confidence for stepping forward for livelihood of honey.





HATCHING THE FUTURE OF FARMING

Name of Member : **Smt. Lilapati Tripura**

Name of SHG : **Yapri SHG**

UB Nagar VC, Killa RD Block

Activity : Fishery, Poultry, Rubber Plantation

INITIATIVE

- Involved with multiple livelihood activities.
- Support by TRLM in scientific fish farming.
- Financial support from SHG.

CHALLENGES

- Lack of knowledge on scientific fish farming
- No credit management plan and lack of finance
- Unavailability of easy and simple credit facilities
- Low family income.

SOLUTION

- Financed around Rs.3.5 lakhs by SHG.
- Supported by Matshya Sakhi from TRLM on scientific fish farming.
- Strengthening existing petty business of family.
- Awareness on financial literacy.

IMPACT

- Developed entrepreneurial skill and mindset.
- Increase in family income upto Rs.30,000 per month.
- Enhanced self confidence and gained recognition in her family and society.





ADD COLOR TO YOUR PLATE

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

Name of SHG : **Laxmi Vader SHG**

West Karbook VC, Karbook RD Block

Activity : Dragon Fruit Cultivation

INITIATIVE

- Augmented upgrading livelihoods by training.
- Exposure to new ideas and opportunities.

CHALLENGES

- Lack of awareness on dragon fruit cultivation.
- Risk of microfinance for investment in business.
- Lack of financial literacy and proper credit investment planning.



SOLUTION

- Financed around Rs.1.10 lakhs amount for livelihoods purpose.
- Proper credit utilization planning.
- Support provided by TRLM for convergence with horticulture department.

IMPACT

- Increase in family income upto around Rs.14,000 per month.
- Economic development of the village is happening.
- Recognition in family as well as in society.
- Developed her entrepreneurial skills and mindset.





YES! WOMEN ARE FARMAR

Name of Member : **Smt.Aparna Deb Biswas**

Name of SHG : **Mousumi Mahila Dal**

Kanchannagar GP, Bokafa RD Block

Activity : Tailoring, Bakery, Duckery, Agriculture

INITIATIVE

- Inclusion into women Self Help Group.
- Financial support from SHG ,VO, for starting cloth business and agriculture activity.

CHALLENGES

- Inadequate knowledge about the preparation technique of bakery items
- Inadequate marketing and business skills about cloth business.

SOLUTION

- Financed award Rs.1.5 lakh from SHG.
- Training on making bakery products.
- Financial support through SHG and VO for starting business activity.
- Hand holding support through Krishi Sakhis.

IMPACT

- Economic empowerment and recognition in society.
- Monthly Income of Rs. 10,000/- to 12,000/- per month.



Aparna Didhi





HARVESTING A HEALTHIER FUTURE

Name of Member : **Smt. Laxmi Rong Reang**

Name of SHG : **Golap Mahila Dal**

Madhya Kathalia VC, Bokafa RD Block

Activity : Paddy, Vegetable, Areca Nut, Pineapple, Gottery



INITIATIVE

- Inclusion into women Self Help Group.
- Started working as Agri CSP after proper capacity building.
- Financial support from SHG , VO, for starting agriculture and plantation activity.

CHALLENGES

- Problem in irrigation due to inadequate water facility.
- Problems in transportation.
- Inadequate ability to sell harvested pineapple and arecanut.

SOLUTION

- Financed of Rs.2.2 lakh from SHG.
- Financial support through SHG and VO for starting business activity.
- Hand holding support through Krishi Sakhi & Pashu Sakhi.

IMPACT

- Economic empowerment and recognition in society.
- Average monthly Income of Rs. 12,500/-





GROWING WITH TECHNOLOGY, HARVESTING WITH EASE

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

Name of SHG : **Chenswkang SHG**

Raiyabari VC, Killa RD Block

Activity : Rubber Pressing Machine, Paddy, Handloom, Duckery



INITIATIVE

- Diversification of livelihoods through multiple livelihood activities.
- Upgrading livelihoods by introducing different machineries.

CHALLENGES

- Lack of training on scientific fish farming.
- Risk of microfinance for investment in business.
- Lack of financial literacy and proper credit investment planning.

SOLUTION

- Financed around Rs.3.8 lakhs amount for livelihoods purpose.
- Proper credit utilization planning.
- Hand holding support on scientific fish farming by CSP fishery of TRLM.

IMPACT

- Increase in family income upto Rs.30,000 per month.
- Economic development of the village
- Recognition in family as well as in society.
- Her entrepreneurial skills and mind-set have developed.





POWER TO EMPOWER

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

Name of SHG : **Khakolok SHG**

Noabari VC, Killa RD Block

Activity : Fishery, Rubber Plantation, CSC Centre

INITIATIVE

- Diversification of livelihood activities.
- Transforming to an entrepreneur.
- Inclusion into women self help group.

CHALLENGES

- Lack of availability of finances.
- No financial literacy and financial planning.
- Low family income.

SOLUTION

- Financed around 1.5 lakhs from SHG.
- Setting CSC Centre.
- Started scientific fish farming.
- Suported financing in family rubber plantation and production business.

IMPACT

- Developed entrepreneurial skill.
- Increased family income up to Rs.15000 per month.
- Contributing towards the income of family.
- Contributing in the economy of the village.





VEGETABLES ON WHEELS

Name of Member : **Smt. Mampi Mallik**

Name of SHG : **Joyguru Mahila Dal**

South Sonaichari GP, Hrishyamukh RD Block

Activity : Agriculture, Paddy, Vegetable Cultivation



INITIATIVE

- Inclusion into women Self Help Group.
- Started Agriculture farming and vegetable Shop.

CHALLENGES

- Lack of financial support.
- Inadequate technical knowledge about scientific farming.

SOLUTION

- Financial support of Rs.2.1 lakh from SHG and CLF.
- She bought vehicle to sell her vegetables.
- Received all the technical knowledge about scientific farming and irrigation system from WFFS and concerned Krishi Sakhi.

IMPACT

- Economic empowerment and recognition in society.
- Average annually Income of Rs.2.04 lakh.





ENHANCING TASTE

Name of Member : **Smt. Chandana Tripura**

Name of SHG : **Lamakatal Mahila Dal**

Chatakchari VC, Rupaichari RD Block

Activity : Production of spice powder and Fishery

INITIATIVE

- Inclusion into women Self Help Group.
- Started working as a Matsya Sakhi.

CHALLENGES

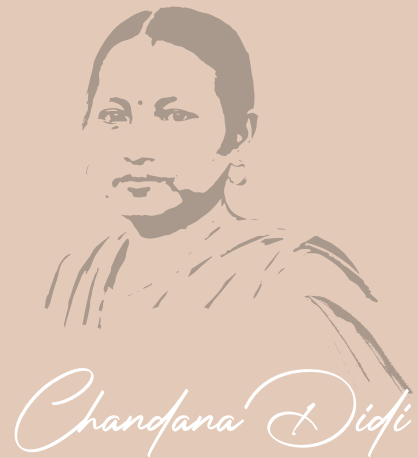
- Lack of financial support for purchasing of small tools.
- Inadequate technical knowledge about Proper Packaging of products.
- Lack of knowledge about market linkage of the finished products.

SOLUTION

- Received financial support of Rs.1 lakh from SHG and Seed Capital amount of Rs. 40,000 under the PMFME Scheme and also Mudra Loan of Rs. 50,000.
- Received knowledge about production, processing and packaging through various training programmes of TRLM.
- The collective business model of PG also helped her to get better value of her product.

IMPACT

- Economic empowerment and recognition in society.
- Average annually Income of Rs.1.37 lakh approximately from multiple livelihoods.





WEAVING THE THREDS OF TRADITION

Name of Member : **Smt. Harirong Tripura**

Name of SHG : **Hamsanai Mahila Dal**

South Manubankul VC, Rupaichari RD Block

Activity : Piggery and Handloom

INITIATIVE

- Inclusion into women Self Help Group.
- Started working as a Mahila Kisan.

CHALLENGES

- Lack of financial support.
- Inadequate technical knowledge about scientific farming.
- Lack of knowledge about market linkage of the produced crops.

SOLUTION

- Financial support of Rs.3.5 lakh as CIF.
- The collective business model of PG also helped her to get better value of her product.

IMPACT

- Economic empowerment and recognition in society.
- Average annually Income of Rs.3.24 lakh approximately.





BETEL LEAF NATURE GIFT TO HUMANITY

Name of Member : **Smt. Sujata Dey Roy**

Name of SHG : **Ramthkur Mahila Dal**

Jaypur GP, Hrishyamukh RD Block

Activity : Agriculture, Betel Leaf, Fishery, Livestock

INITIATIVE

- Inclusion into women Self Help Group.
- Started working as a Matsya Sakhi.

CHALLENGES

- Lack of financial support for purchasing fingerling and fish feed.
- Inadequate knowledge about Proper technique of fish cultivation and disease control.
- Lack of knowledge about market linkage.



SOLUTION

- Received a Seed Capital amount of Rs. 50,000 from VO and 1, 50,000 from CLF.
- Received knowledge about fish feed, medicine and proper techniques of fishery through various training programmes of TRLM.
- The collective business model of PG also helped her to get better value of her product.

IMPACT

- Economic empowerment and recognition in society.
- Average annual income of Rs. 2.16 lakh approximately.





HARVESTING THE BEST FOR YOUR PLATE

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

Name of SHG : **Sunflower Mahila Dal**

Sonaichari VC, Rupaichari RD Block

Activity : Agriculture, Piggery, Fishery



INITIATIVE

- Inclusion into women Self Help Group.
- She works as a Krishi Sakhi.
- She is well-known for her knowledge and facilitation regarding various sustainable livelihood practices by follow up agro-ecological techniques.

CHALLENGES

- Lack of required financial support.
- Inadequate marketing opportunities.

SOLUTION

- Financial support of Rs.2 lakh as CIF.
- Received all the relevant knowledge about Agro Ecological practices from concerned WFFS.
- The collective business model of PG also helped her to get better value of her product.

IMPACT

- Economic empowerment and recognition in society.
- Average monthly Income of Rs.14,500/-
- Yearly income of Rs.1,74,000 approximately.
- Economic condition of her family have been improved.





LIVESTOCK IS MY WAY OF LIFE

Name of Member : **Smt. Neelam Mog**

Name of SHG : **Mrabai Gram Sangathan**

Bankul Mahamoni GP, Rupaichari RD Block

Activity : Agro-Ecological practice, Goatery, Dairy, Duckery



INITIATIVE

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

CHALLENGES

- Did not have knowledge about banking and financial products.
- Was not confident to make important decisions in financial matters.
- Low income of family makes her vulnerable to start new livelihood activity.
- Low market value of her products.

SOLUTION

- Took financial support from SHG.
- Financed for an amount of Rs.2 lakh from SHG.
- Engaged into Producer Group which has helped her to get a good value of her agri and livestock produces.
- 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 is more confident now.
- Boost her confidence and she is motivating many other women in her area.





AZOLLA: THE SUPER PLANT

Name of Member : **Smt. Purnima Chaudhary Paul**

Name of SHG : **Om Santi Mahila Dal**

North Jolaibari GP, Jolaibari RD Block

Activity : Duckery, Goatery, Vegetable Cultivation, Paddy



INITIATIVE

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

CHALLENGES

- Lack of Technical and scientific Knowledge about Goatery.
- Lack of financial support.
- High cost of production.
- Huge mortality rate for unavailability of vaccine and medicine.

SOLUTION

- Financial support of Rs. 2 lakh From CLF.
- Received various training programmes and field demonstration provided by the Goat Trust about the Goat Shed management, disease management and scientific feeding management.

IMPACT

- Economic empowerment and recognition in society.
- Average monthly Income of Rs.1.57 lakh.
- Better economic condition of her family.





LOYAL TO QUALITY

Name of Member : **Smt. Sakti Kar**

Name of SHG : **Khusi Mahila Dal**

West Pilak GP, Jolaibari RD Block

Activity : Duckery, Goatery, Broiler Farm



INITIATIVE

- Mobilized into women Self Help Group.
- Financial support for augmentation of livelihood.

CHALLENGES

- Lack of Technical and scientific Knowledge about Goatery
- Lack of financial support
- High cost of production
- Huge mortality rate for unavailability of vaccine and medicine.

SOLUTION

- Financial support of Rs.1.75 lakh From CLF and Bank.
- Received various training programmes and field demonstration provided by the Goat Trust about the Shed management, disease management and scientific feeding management at livestock.

IMPACT

- Economic empowerment and recognition in society.
- Average monthly Income of Rs.1.68 lakh.
- Better economic condition of her family.





TURN YOUR TRASH INTO TREASURE WITH WORMS

Name of Member : **Smt. Sima Nandi**

Name of SHG : **Shibam Mahila Dal**

Paschim Khupilong GP, Tepania RD Block

Activity : Agriculture, Krishi Sakhi, Rubber



INITIATIVE

- Inclusion into Self Help Group.
- Trained as Krishi Sakhi (Community Service Provider) by TRLM.
- Loans to increase own livelihood activities.

CHALLENGES

- Lack of awareness on agro-ecological practices.
- Adequate and timely availability of finances to start livelihoods.
- The vulnerability of her financial condition and that of family disabled her from venture in new opportunities.

SOLUTION

- Financed Rs.1.4 lakh from SHG.
- Received training as Krishi Sakhi from TRLM on agro-ecological practices.
- Major efforts made to unleash her innate capacity.
- Helping farmers of her village to adopt agro-ecological practices.

IMPACT

- With multiple livelihood activities her family income has been increased upto Rs.18,000 per month.
- She has improved her communication skills.
- She is helping many farmers in her village through her knowledge and handholding support on agro ecological practices.





ORGANIC FARMING TAKES CARE OF THE PLANET

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

Name of SHG : **Ujjal Mahila Dal**

Shalgarah GP, Tepania RD Block

Activity : Non-Chemical Vegetable, Livestock Rearing



INITIATIVE

- Inclusion into Self Help Group.
- Loans to increase own livelihood activities.
- Joined Women Farmer Field School (WFFS).
- Adoption of agro ecological practices for low cost farming.

CHALLENGES

- Lack of awareness about the potential agro ecological practices.
- Pre existing chemical farming in the village.
- Financial support to augment livelihood.
- Insufficient technical support availability.

SOLUTION

- Financed Rs.3.5 lakh from SHG.
- Hand holding support from Agri CSP to adopt Agro Ecological practices.
- Extending livelihood into livestock rearing.

IMPACT

- With multiple livelihood activities her family income has been increased upto Rs.18,000 per month.
- Sustainable livelihood with minimum effort and correct knowledge.





FARMING FOR A BETTER FUTURE

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

Name of SHG : **Annapurna SHG**

Amtali GP, Tepania RD Block

Activity : Non-Chemical Vegetable Cultivation.



INITIATIVE

- Enrolling into women SHG.
- Support received from CIF and Bank Linkages through SHG.
- Hand holding support on non chemical vegetable cultivation by Agri CSPs of TRLM.

CHALLENGES

- Lack of hand holding support on non chemical vegetable cultivation.
- Local market competition.
- Risk of low productivity.

SOLUTION

- Financed around Rs.4 lakhs through SHG.
- Planned investment of credit with the help of financial literacy.
- Strengthened existing livelihoods of family and upgraded.
- Right utilization of available natural manure and pesticides.

IMPACT

- Increase in monthly income upto Rs.15,000 per month.
- Motivating other farmers to adopt non chemical vegetable production.
- Economic development of the village
- Environmental benefits from non use of chemical pesticides.





HANDLOOM, EVERY THREAD TELLS A STORY

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

Name of SHG : **Rashni SHG**

Ailmara VC, Silachari RD Block

Activity : Grocery Business, Hotel, Car Service

INITIATIVE

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

CHALLENGES

- Lack of finance.
- No sustainable income avenues.
- 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.85000 through her SHG.
- Invested the loaned money in hotel business, grocery shop and car services.
- Diversified livelihood options.

IMPACT

- With multiple livelihood activities her family income have crossed Rs.30,000 per month.
- She become more confident to make decisions.
- She is more capable to look after her businesses and finances.
- Improved entrepreneurial skills.





SURPRISE IN EVERY SIP

Name of Member : **Smt. Bijali Rani Debnath**

Name of SHG : **Laxmi Narayan SHG**

Chandrapur Colony GP, Matabari RD Block

Activity : Juice Vending Shop, Readymade Garments Selling



INITIATIVE

- Inclusion into women SHG.
- Financial support through CLF and Bank Loan.
- Multiple livelihood activities towards sustainable income generation.

CHALLENGES

- Lack of self confidence and finance.
- Lack of proper planning on utilization of credit.
- Lack of exposure.



SOLUTION

- Credit support of Rs. 2.25 lakhs through SHG.
- Investment into multiple livelihoods like moveable juice vending machine, readymade garments selling.

IMPACT

- Sustainable livelihoods with an average monthly income of Rs.25,000.
- She is more capable of making financial decisions and management of business.
- Improved her self confidence in taking decisions in her life.





CATTER YOUR BUSINESSES WITH EASE

Name of Member : **Smt. Sikha Dey**

Name of SHG : **Barish Mahila Dal**

North Chandrapur GP, Matabari RD Block

Activity : Vermi Composed, Catering Utensil, Auto Service



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.
- Adequate and timely availability of finances to start livelihoods.
- Less entrepreneurship skill.
- The graph of family economy was going downward.
- Local market competition.



SOLUTION

- Financed 2 lakhs from SHG.
- Diversified livelihood activities.
- Major efforts made to unleash her innate capacity.
- Started different micro enterprises for income enhancement.

IMPACT

- With multiple livelihood activities her family income has been increased upto Rs.30,000 per month.
- She feels happy to be able to contribute to her family and community.
- She has gained the confidence to scale-up her businesses in the future.
- She is more capable to look after her businesses and finances.
- Increased entrepreneurial mindset and confidence.





YOUR JOURNEY, OUR WHEELS

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

Name of SHG : **Satyanarayan Mahila Dal**

Fulkumari GP, Matabari RD Block

Activity : Pig Rearing, Autoriksha, Rubber Plantation



INITIATIVE

- Inclusion into Self Help Group.
- Loans to increase own livelihood activities.

CHALLENGES

- Lack of awareness about the true potential of pig rearing.
- Financial support to augment livelihood.
- Insufficient technical support availability.

SOLUTION

- Financed Rs.1.55 lakh from SHG.
- Support from TRLM for scientific livestock management.
- Supported her son by buying auto rickshaw which is increasing the income of the family.

IMPACT

- With multiple livelihood activities her family income has been increased upto Rs.30,000-33,000 per month.
- She is able to increase not only her income but also secured a sustainable income to her Son.





TOO TASTY, TOO GOOD AND TOO REAL

Name of Member : **Smt. Alpana Nama Sarkar**

Name of SHG : **Naba Jagrata SHG**

Uttar Laxilunga GP, Bamutia RD Block

Activity : Pickle Making, Stationary Shop



INITIATIVE

- Enrollment into women SHG.
- Exposure to new opportunities.
- Starting own business in pickle making.

CHALLENGES

- Adequate and timely availability of finances to start livelihoods in minimum rate of interest.
- No modernized machineries or tools available for food processing.
- Lack of entrepreneurship skill.

SOLUTION

- Financed Rs.1.7 lakh through SHG, federation and PMFME Scheme for food processing unit.
- Strengthened pre-existing business by financial support from SHG.

IMPACT

- Increased family income upto Rs.16,000 per month.
- 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 appliances.





CANDLES FOR ALL SEASON

Name of Member : **Smt. Diptimala Hrishi Das**

Name of SHG : **Sourabhi SHG**

Srinagar GP, Dukli RD Block

Activity : Candle Production Unit

INITIATIVE

- Inclusion into women Self Help Groups.
- Tapping into local demand of candles.
- Developing an entrepreneurial mindset.

CHALLENGES

- Poor family income.
- Lack of confidence to access credit to start business.
- Lack of motivation and family support.
- Lack of awareness on credit management.



SOLUTION

- Financed around Rs.1.3 lakh from SHG and CLF. And Rs.1.5 lakh support from Mudra.
- Generating great demand for the product through SHG network .
- Increasing production with the help of family members.

IMPACT

- Sustainable livelihoods and increased family income upto Rs.25,000-35,000 per month.
- Improvement of socio- economical status of the women.
- Gaining self confidence to take financial decisions for the family.
- Strengthening of local economy.





ONE BITE AT A TIME

Name of Member : **Smt. Pinki Banik**

Name of SHG : **Jaba SHG**

Patunagar GP, Bamutia RD Block

Activity : Bakery, Dairy, Vegetable cultivation

INITIATIVE

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

CHALLENGES

- Low family income.
- Adequate and timely availability of Finances to start livelihoods especially for food sector.
- No modernized machineries or tools available for food processing.
- Lack of entrepreneurship skill.

SOLUTION

- Financed around Rs.6.9 lakh through SHG, Federation, Bank and Rs.40,000 from PMFME scheme for food processing unit.
- Diversification of livelihoods activities.
- Sustainable package of practices and reduction in cost of farming.
- Strengthening pre-existing dairy business in local areas.

IMPACT

- Increased family income upto Rs.20,000 per month.
- Sustainable livelihoods and enhancement of lifestyle of the family.
- Women empowerment.
- Easy access to procurement of different tools and appliances.





USE FOR LONG

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

Name of SHG : **Khasurang Bodol SHG**

South Maharani VC, Mungiakami RD Block

Activity : Candle Factory



INITIATIVE

- Inclusion into women Self Help Group.
- Planning for non-farm livelihood.
- Financial support for augmentation of livelihood.
- Loan for candle making enterprise.

CHALLENGES

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

SOLUTION

- Credit support.
- Received financial support of Rs.50,000 from SHG, bank and Rs.1 lakh from Swabalamban loan.
- Market linkage support.

IMPACT

- Economic empowerment of women.
- Sustainable livelihood and annual income of Rs. 3,00,000.





RUBBER THAT GRIPS, QUALITY THAT LASTS

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

Name of SHG : **Khumber SHG**

Paschim Champacherra VC, Tulashikhar RD Block

Activity : Garments, Rubber Processing Unit, Grocery store



INITIATIVE

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

CHALLENGES

- Unstable financial situation of family.
- Adequate and timely availability of finances to start livelihoods.

SOLUTION

- Took a loan of Rs.1 lakh from Bank.
- Started multiple livelihood activities and gradually scaling up.

IMPACT

- Sustainable livelihoods and income enhancement.
- Annual Income of Rs.1.5 lakh approx.
- Improved Socio economic status.
- Financial support to her family.





THE BEST SEWERS IN TOWN

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

Name of SHG : **Chethuwang SHG**

Twihachingbari VC, Padmabil RD Block

Activity : Tailoring, Germents Shop

INITIATIVE

- Inclusion into women Self Help Group.
- Continuous training and capacity building.
- Linkages for getting orders.

CHALLENGES

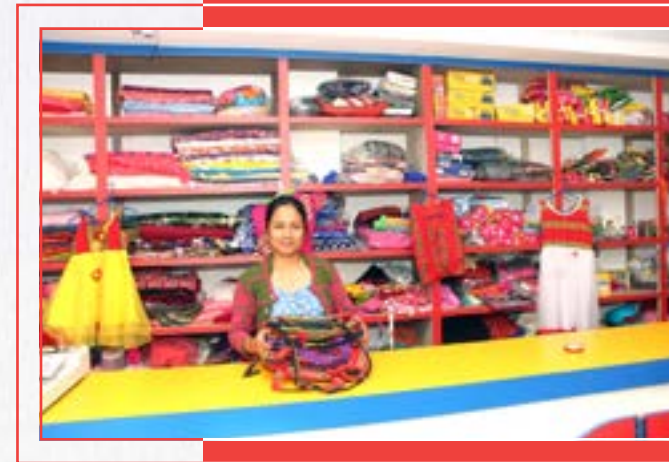
- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Improvement of quality of products.

SOLUTION

- Financial support of Rs. 80,000 through Self Help Group.
- Continuous training and capacity building for improving quality.
- Support for training machineries and market linkage.

IMPACT

- Average annual Income of Rs.3.6 lakh approximately.
- Economic empowerment and social recognition.





EMBRACE THE TRIANGLE, THE SAMOSA IS LIFE

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

Name of SHG : **Khumali SHG**

Khironagar VC, Padmabil RD Block

Activity : Sweet Shop

INITIATIVE

- Inclusion into women Self Help Group.
- Livestock based livelihood planning for livelihood using existing knowledge.
- Motivation to start own innovative livelihood.

CHALLENGES

- Adequate and timely availability of finances to start livelihoods.
- Was not confident to make important decisions in financial matters.

SOLUTION

- Took a loan of Rs.1.4 lakh from SHG, bank and received Rs.40,000 as seed capital under PMFME scheme.
- Guided for proper packaging, licensing.

IMPACT

- Sustainable livelihoods and income enhancement.
- Improved Socio economic status.
- Financial support to her family.





MOLDING SOUL INTO THE CLAY

Name of Member : **Smt.Anima Rudra Paul**

Name of SHG : **Kalika SHG**

Shrirampur GP, Chandipur RD Block

Activity : Pottery

INITIATIVE

- Mobilized into women Self Help Group.
- Financial support through SHG for augmenting livelihoods.

CHALLENGES

- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Improvement of quality of products.
- Low family income and inflation.



SOLUTION

- Financed Rs.1.25 lakh from SHG and bank.
- Training and capacity building for improving quality.
- Technological intervention through electric wheel.

IMPACT

- Sustainable livelihoods and monthly income has enhanced to Rs.18,000.
- Economic empowerment and recognition in the society.
- Enhanced confidence and entrepreneurial skills.
- Financial support to her family.





WEAVING DREM, WEAVING HANDLOOM

Name of Member : **Smt. Bijoy Laxmi Sinha**

Name of SHG : **Binapani SHG**

Jarultali GP, Chandipur RD Block

Activity : Handloom

INITIATIVE

- Inclusion into women Self Help Group.
- Planning for livelihood activities.
- Capacity building, financial support and market linkage.

CHALLENGES

- Innovation and competitive designs.
- Adequate and timely availability of finances.
- Marketing support.



SOLUTION

- Major efforts made to unleash the inner capacity of women artisan.
- Financed Rs.1.7 lakh through SHG, federation and bank.
- Provided marketing support.
- Training for capacity building for improving quality.

IMPACT

- Annual income of Rs.1.8 lakh approx.
- Better financial condition of her family.
- Gained confidence.





I AM PROUD TO BE A DIRTY POTTER

Name of Member : **Smt. Ruma Rudra Paul**

Name of SHG : **Loknath SHG**

BC Nagar GP, Chandipur RD Block

Activity : Pottery



INITIATIVE

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

CHALLENGES

- Adequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Improvement of quality of products.
- Low family income and inflation.

SOLUTION

- Financed Rs. 1 lakh through SHG and federation.
- Training and capacity building for improving quality.
- Technological intervention through electric wheel.

IMPACT

- Sustainable livelihoods and monthly income has enhanced to Rs.20,000.
- Economic empowerment and recognition in the society.
- Enhanced confidence and entrepreneurial skills.
- Financial support to her family.
- Contributing to the growth of the local economy.





EAT CLEAN AND GREEN. EAT ORGANIC

Name of Member : **Smt. Bapi Adhikari**

Name of SHG : **Adarsha SHG**

Gournagar GP, Gournagar RD Block

Activity : Organic Vegetable Farming & AEP



INITIATIVE

- Inclusion into women Self Help Groups.
- Identification of package of practices.
- Financial support by SHG, VO, Bank.

CHALLENGES

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

SOLUTION

- Training and hand holding support.
- Financed Rs.70,000 through SHG for livelihood generation.
- Enrolling into Women Farmers Field Schools (WFFS) for training.
- Training on agro-ecological practices through WFFS.
- Hand holding support through Krishi Sakhis.

IMPACT

- Sustainable package of practices and reduction in cost of farming.
- Her income has increased upto Rs.18,000 per month
- Increased income and better lifestyle.
- Able to do savings better than before.





THE TYPICAL RURAL TASTE

Name of Member : **Smt. Jumera Begam**

Name of SHG : **Nurjahan SHG**

Gournagar GP, Gournagar RD Block

Activity : Hatchery, Backyard Poultry

INITIATIVE

- Inclusion into women Self Help Group.
- 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 chicks.
- Adequate and timely availability of finances.

SOLUTION

- Ensured proper package of practices for backyard poultry.
- Handholding support through Pashu Sakhis in implementing proper package of practices and vaccination.
- Financial support of Rs.1 lakh through SHG for livelihoods.

IMPACT

- Supporting other women for day old chicks as mother unit for small scale backyard poultry.
- Incremental monthly income for around Rs.35,000 per month from the activity.
- Poultry farming and hatching unit now an established tool for economic empowerment and livelihoods for women SHG members.





FISH TO WIN

Name of Member : **Smt. Lovely Rani Dey**

Name of SHG : **Agiya Chalo SHG**

Jalai GP, Gournagar RD Block

Activity : Agriculture, Fishery, Rubber Processing Unit.

INITIATIVE

- Inclusion into women Self Help Group.
- Training and capacity building on scientific fish farming.

CHALLENGES

- Adequate and timely availability of finances.
- Proper package of practices.
- Lack of Capacity building due to inadequate training.

SOLUTION

- Received financial support of Rs.2.9 lakh from SHG, VO and Bank.
- Training and capacity building for improving quality.
- Support through Matsya sakhis.

IMPACT

- Economic empowerment and recognition in society.
- Average annually Income of Rs.3 lakh approximately.
- Enhanced confidence and entrepreneurial skills.





THE FISH PARADISE

Name of Member : **Smt. Tumpi Nama**

Name of SHG : **JT Akota SHG**

Irani GP, Gournagar RD Block

Activity : Ornamental Fish Farming, Flower Nursery

INITIATIVE

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

CHALLENGES

- Adequate and timely availability of finances to start livelihood.
- Lack of availability of technical support to start ornamental fish farming.
- Lesser entrepreneurship skills.
- No sustainable livelihood and income source.

SOLUTION

- Financed of Rs.1 lakh through SHG and federation.
- Running of ornamental fish farming and hatchery at home.

IMPACT

- Sustainable livelihood and can earn Rs.20,000 per month.
- Improvement of socio-economical status through women empowerment.
- Market linkage and tapping the entire local as well as nearby areas demand for ornamental fish.





HOLDING THE GRACE

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

Name of SHG : **Dolbi SHG**

Nabincherra VC, Pecharthal RD Block

Activity : Handloom, Handmade Bag, Dragon Fruits Farming



INITIATIVE

- Inclusion into women SHG.
- Financial Support by SHG, VO, Bank & Market linkage through CBO.
- Planning for non-farm livelihood options.
- Participation in national level SARAS fairs.

CHALLENGES

- Inadequate and timely availability of finances.
- Inability to entrepreneurial mindset.
- Lack in Improvement of quality of products.
- Lack of knowledge on Dragon Fruit Cultivation.

SOLUTION

- Financed around Rs.1.2 lakh through Self Help Groups.
- Training and capacity building for improving quality.
- Participating in SARAS fairs within and outside the State.

IMPACT

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





GOOD TASTE, GOOD HONEY, GOOD LIFE

Name of Member : **Smt. Chinari Malsom**

Name of SHG : **Hridoy SHG**

Kamalacherra VC, Ambassa RD Block

Activity : Agricultural, Apiculture, Grocery Shop



INITIATIVE

- Inclusion into women Self Help Group.
- Training and capacity building.
- Introduction of scientific Process of honey cultivaton.
- Sustainable agricultural practices.

CHALLENGES

- Inadequate and timely availability of Finances.
- Lack of entrepreneurial mindset.
- Capacity building support for the non-chemical farming.
- Improvement of quality products.
- Limited access to market.

SOLUTION

- Received financial support of Rs.80,000 from SHG.
- Training and capacity building for improving quality.
- Hand holding support through Krishi Sakhis and Pashu Sakhis.
- Training support from TRLM, RSETI & Agriculture Department.
- Linkages for honey processing, packaging and marketing.

IMPACT

- Economic empowerment and recognition in society.
- Average annually Income of Rs.1 lakh (approx.).
- Sustainable Package of Practices and reduction in cost of farming.
- Financial support to her family for education of children.





STOP USING DIRTY CLOTHES

Name of Unit : **Sanitary Pad Unit**
 Name of Federation : **Uttar Machmara SHG Village**
 Uttar Machmara GP, Pecharthal RD Block
 Activity : Sanitary Pad Making



INITIATIVE

- Convergence with NABARD.
- Vocal for local initiative.
- Awareness among women about menstruation hygiene.
- Community driven initiative to solve the problems of women.

CHALLENGES

- Availability of raw materials, lack of technical knowledge to process it.
- Unavailability of proper infrastructure
- Lack of guidance and support.

SOLUTION

- Mobilising SHG women to start the production and business.
- Receiving technical and financial support of Rs. 7 lakhs from NABARD.
- Awareness generation on the usefulness of sanitary pads.
- Utilisation of locally available raw materials.

IMPACT

- Availability of eco-friendly sanitary pads at the doorstep.
- Sustainable Livelihood for VO members.
- Improved hygiene practices.
- Economic and social empowerment of women.
- Improved confidence of rural poor women.





HARMONY WITH NATURE, SOWING SUSTAINABILITY

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

Name of SHG : **Miloni SHG**

North Longthorai VC, Chawmanu RD Block

Activity : Seasonal Vegetable Farming, Duck Farming

INITIATIVE

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

CHALLENGES

- Pre-existing chemical farming practices.
- Capacity building support for the non-chemical farming.
- Lack of organic pesticides and manure.
- Lack of knowledge about Duck farming.

SOLUTION

- Sustainable package of practices and reduction in cost of farming.
- Hand holding support by Pashu Sakhis and Krishi Sakhis.
- Training on Agro Ecological practices.
- Took a loan of Rs.86,000 from SHG and Bank.

IMPACT

- Economic empowerment and recognition in society.
- Average annually Income of Rs.1.32 lakh approximately.
- Increased income and better lifestyle.



Gakkakali Chakma





OUR PIGS ARE RAISED NATURALLY

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

Name of SHG : **Ujajaba SHG**

North Longthorai, Chawmanu RD Block

Activity :Vegetable Farming, Pig Rearing



INITIATIVE

- Inclusion into women Self Help Group.
- Planning for livelihood activities.
- Capacity building, financial support and market linkage.

CHALLENGES

- Inadequate and timely availability of finances.
- Scientific Package of Practices not known.

SOLUTION

- Financed around Rs. 72,000 through SHG and federation.
- Diversified livelihood.
- Hand holding support by Pasu Sakhi Krishi Sakhis.

IMPACT

- Annual family income of Rs. 1.4 lakh approx.
- Better financial condition of her family.
- Gained confidence.





ORGANIC FOOD FOR A HELATHY YOU

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

Name of SHG : **Shramajivi Mahila Samiti SHG**

Sarma VC, Dumburnagar RD Block

Activity :Vegetable Cultivation, Goatery, Dairy & Poultry



INITIATIVE

- Trained as Agri CSP by TRLM.
- Financial support by SHG.
- Diversification of livelihood activities
- Inclusion into SHG.

CHALLENGES

- Pre-existing chemical farming practices.
- Capacity building support for the non-chemical farming by TRIM .
- Lack of availability of organic pesticides and manure.
- Lack of financial support and risk of financial investment.

SOLUTION

- Receiving training on Agro Ecological practices.
- Received financial support of Rs.90,000 from federation and Rs.1 lakh form bank for different livelihood activities.
- Trained on scientific packages of practices.
- Proper credit investment planning and training on financial literacy.

IMPACT

- With multiple livelihoods now her family income has increased upto Rs.20,000 per month.
- Developed an entrepreneurial mindset.





BANK SAKHI: BRIDGING FINANCIAL HORIZONS

Name of Member : **Smt.Ambika Tripura**

Name of SHG : **Jaba SHG**

South Dhumacherra VC, Manu RD Block

Activity : Pig Rearing, Bank Sakhi



INITIATIVE

- Inclusion in women SHG.
- Financial support in augmenting livelihoods.
- Livelihood planning.

CHALLENGES

- Lack of awareness on the true potential of pig rearing.
- Lack of entrepreneurial mindset.
- Lack of availability of finances on easy terms.
- Lack of availability of quality feed and piglets.

SOLUTION

- Financed Rs.1 lakh through SHG.
- Capacity enhancement as Bank Sakhi.
- Livelihood diversification with a basket of livelihoods.

IMPACT

- Increased monthly income upto Rs.12,000-15,000.
- Economic empowerment of women and recognition in the society.
- Motivating other woman to take steps towards their success with the help of TRLM.
- Creating awareness and providing services to SHG members on bank transactions and facilities.





VALUE ADDITION: A GAME CHANGER IN THE MARKET

Name of Unit : **Thanganani Lama VDVK**

Name of Federation : **Athanobola**

Kachigang VC, Bokafa RD Block

Activity : Pickle, Jewellery, Bamboo Handicraft, Spices, Banana Chips, Amla Candy.

INITIATIVE

- Plan for the activity.
- Space for the activity.
- Financial support by VO.
- Convergence Initiative with Tribal Welfare department.

CHALLENGES

- Lack of infrastructure.
- Adequate and timely availability of finances.
- Lack of entrepreneurial mindset.
- Quality of product to compete with the market.

SOLUTION

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

IMPACT

- Incremental income of members.
- Economic empowerment of women and got recognition in the society.
- Enhanced confidence and entrepreneurial skills.





BETEL LEAF: THE PERFET NATURAL MOUTH FRESHNER

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

Name of SHG : **Briguram SHG**

Karmapara VC, Ganganagar RD Block

Activity : Betel Leaf Farming, Poultry Farming

INITIATIVE

- Inclusion into women SHG.
- Financial support by SHG.
- Diversification of livelihood activities.

CHALLENGES

- Adequate and timely availability of finances to start livelihood activity.
- Low income of the family.
- Challenging road connectivity to increase the profit out of betel leaf farming and selling.



SOLUTION

- Financed for an amount of Rs.1.1 lakh through SHG.
- Starting multiple livelihood activities and scaling up.
- Enrolling into WFFS and receiving support from Krishi Sakhi and Pashu Sakhi.

IMPACT

- With multiple livelihood activities her family income has increased upto Rs.12,000 per month.
- She is now able to fulfil the basic requirements of her family.
- As she has gained confidence, now she wants to start goat rearing activity as well.



Ganirung Reang





GO NATURAL GO JAGGERY

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

Name of SHG : **Sadhana Mohila Dal**

West Kalabaria GP, BC Nagar RD Block

Activity : Agriculture, Sugarcane Cultivation, Nutrition Garden

INITIATIVE

- Inclusion into women Self Help Group.
- Joining as Agri CSP after 1.5 year of joining SHG.
- Financial support from SHG, VO and Bank for startup of different livelihood activities.

CHALLENGES

- Inadequate knowledge about scientifically crop management.
- Inadequate financial support for starting new livelihood activity.

SOLUTION

- Financed around Rs.2.45 lakh loan through SHG and bank.
- Capacity building in scaling up the molasses making business.

IMPACT

- Economic empowerment and recognition in society.
- Annual Income of around Rs.22,300 from paddy and around Rs.1.2 lakh from processing of sugarcane.





POULTRY DREAM

Name of Member : **Smt. Putul Das Majumder**

Name of SHG : **Loknath Mahila Dal**

Paschim Sabroom GP, Satchand RD Block

Activity : Piggery, Poultry & Rubber.

INITIATIVE

- Included into women Self Help Group.
- Financial support from SHG and VO for different livestock activity provided.

CHALLENGES

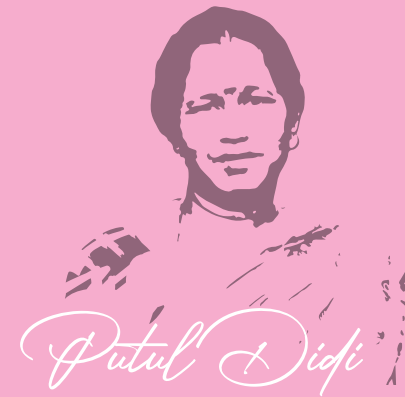
- Inadequate funding.
- Lack of training regarding piggery.

SOLUTION

- Financial support of Rs. 6.5 lakh from CLF and Bank.
- Received all the technical knowledge about the feed and vaccination of pigs from concerned Pasu Sakhi.

IMPACT

- Economic empowerment and recognition in society.
- Average monthly Income of Rs.45,000.





DREAM BIG ACHIEVE BIG

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

Name of SHG : **Swmthar SHG**

Kachigang VC, Killa RD Block

Activity : Handloom, Petty Buisness, Car Transport Services



INITIATIVE

- Inclusion into women self a group.
- Diversified livelihoods activities.
- Strengthening existing livelihood.

CHALLENGES

- Lack of easy and simple credit facilities in market.
- Adequate financial literacy was a hindering factor.
- Low income of family.
- Lack of proper planning on credit investment.

SOLUTION

- Access of easy financial support from SHG.
- Planning on utilization of credit.
- Financed around Rs.3.5 lakhs.

IMPACT

- Development of entrepreneurial skill and mindset.
- Increase in family's income up to Rs.25,000 rupees per month.
- Contributing in growth of local economy.
- Boosted self confidence and recognition in her family and society.



Sabitri Didi





FROM MY OVEN TO YOUR TABLE

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

Name of SHG : **Nanda Gopal SHG**

Ompinagar VC, Ompi RD Block

Activity : Bakery Unit

INITIATIVE

- Enrollment in women SHGs.
- Financial support from SHG.

CHALLENGES

- Lack of finances to start new livelihood.
- Low family income.
- Lack of awareness and self confidence.
- Poor livelihood opportunities.

SOLUTION

- Invested around Rs.1.1 lakhs from SHGs.
- Micro Credit planning.

IMPACT

- Entrepreneurial mindset development
- Increase in family income upto Rs.30000 per month.
- Changing the socio economic condition of women.
- Sustainable income generation started.





A CRISPY CRUNCH YOU WON'T FORGET

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

Name of SHG : **Shanti SHG**

Ompinagar VC, Ompi RD Block

Activity : Chanachur Making & Fast Food Selling

INITIATIVE

- Diversification of livelihood activities.
- Transforming to an entrepreneur.
- Inclusion into women self help group.

CHALLENGES

- Lack of availability of finances.
- No financial literacy and financial planning.
- Low family income.

SOLUTION

- Financed around Rs. 1.2 lakhs.
- Setting up of chanachur making unit.
- Market linkages opportunity.
- Financial literacy and credit investment planning.

IMPACT

- Developed entrepreneurial skill
- Increased family income up 15000 per month
- Contributing towards the income of family
- Contribution in the economy of the village.



Ruma Das





SWEETEN YOUR DAY WITH TREATS

Name of Member : **Smt. Ankita Saha**
 Name of SHG : **Trinayanee Mahila Dal**
 Rajnagar GP, Rajnagar RD Block
 Activity : Cake Parlour

INITIATIVE

- Inclusion into women Self Help Group.
- Started a bakery shop at a small scale.

CHALLENGES

- Lack of financial support
- Inadequate supply of raw materials.

SOLUTION

- Financial support of Rs. 12,000 from SHG.
- Financial support of Rs.3 lakh from CLF.

IMPACT

- Economic empowerment and recognition in society.
- Average yearly Income of Rs. 3.5 lakh.
- Better economic condition of her family.





BROOM AWAY YOUR MESSES

Name of Member : **Smt. Anjana Malakar**

Name of SHG : **Ekata SHG**

Natunbazar VC, Amarpur RD Block

Activity : Broom Making Unit

INITIATIVE

- Utilization of available local resources.
- Enrollment into women self help group.
- Expanding her livelihood into broom making.

CHALLENGES

- Unavailability of finances and the lack of awareness about banking system.
- Lack of confidence To start something new.
- Lack of idea about credit management.
- Unavailability of Proper market linkage and storage facility.

SOLUTION

- Financed around three lakhs from SHG.
- Expansion of the business and reaching.
- Market linkage in the local and major towns of the district.

IMPACT

- Developing entrepreneurial skill and mindset.
- She is able to Make efficient financial decisions in family.
- Contributing for improving local economy of village.
- Contribution in the income of family.





FRESHLY FRIED, HOT AND CRISPY!

Name of Member : **Smt. Usha Rani Mallik**

Name of SHG : **Ashar Aalo SHG**

Rangamati GP, Tepania RD Block

Activity : Ready to eat Indian Snacks

INITIATIVE

- Inclusion into Self Help Group.
- Planning for non-farm livelihood.
- Financial support for augmentation of livelihood.

CHALLENGES

- Adequate and timely availability of Finances to start livelihoods.
- Less entrepreneurial skill.
- Downward graph of family income.

SOLUTION

- Financed through SHG for an amount of Rs.1.2 lakh under the scheme of PMFME for food processing unit.
- Moral support and financial support during the adverse time of her life from her SHG.

IMPACT

- Sustainable livelihoods and having income of around Rs. 20000 per month.
- Improving her socio-economical status.
- Easy access to procurement of different tools and implements for food processing.





THE PERFECT PLATES FOR YOUR PARTY

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

Name of SHG : **Athukiri SHG**

East Tamakari VC, Hezamara RD Block

Activity : One Time Plate, Grocery Shop



INITIATIVE

- Inclusion into women SHGs.
- Tapping into the demand for paper plate.
- Financial support for starting paper plate production.
- Investment into grocery shop.

CHALLENGES

- Less entrepreneurship skill.
- Availability of infrastructure to start paper plate making unit.
- Lack of knowledge about the activity and confidence.

SOLUTION

- Financed Rs.2.1 lakhs by SHG, federation and bank.
- Increased demand through SHG network.
- Purchase of paper plate machine.
- Support received from Block in infrastructure set up.

IMPACT

- Increased family income upto Rs.25,000- 30,000 per month.
- A source to generate employment to fellow SHG members.
- Developed an entrepreneurial mindset and skill.
- Improving social and economic status of the family.
- Contribution in the growth of local economy.





FEARLESS IN BUSINESS

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

Name of SHG : **Joyram SHG**

Mahashakti VO, Old Agartala RD Block

Activity : Ration Shop, Piggery

INITIATIVE

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

CHALLENGES

- Adequate and timely availability of finances to start livelihoods.
- Lack of knowledge on systematic package of practices for goat and pig rearing.
- Less entrepreneurship skill.
- Inadequate income.

SOLUTION

- Financed around Rs.3.1 lakh through Self Help Group.
- Intervention of TRLM in pig and goat rearing for sustainable and profitable income generation.
- Diversification in livelihood.

IMPACT

- Monthly income of around Rs. 16,000 to 17,000.
- Economic empowerment of women.
- Enhanced confidence and entrepreneur skill.





SO DELICIOUS!

Name of Member : **Smt.Anima Sukla Das**

Name of SHG : **Rupali SHG**

Kalyanpur GP, Kalyanpur RD Block

Activity : Bakery and Snack business

INITIATIVE

- Inclusion into women Self Help Group.
- Started bakery and snacks business in small scale.

CHALLENGES

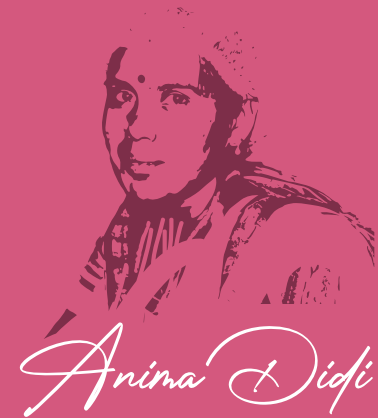
- Creation for the option of livelihoods.
- Capacity building due to lack of time for training.
- Lack of finances for augmenting livelihood.

SOLUTION

- Linked with nonfarm livelihood activities.
- Ensured finance for augmenting existing livelihoods.
- Received initial loan of amount Rs.20,000 from SHG and Rs.40,000 as seed capital under PMFME scheme.

IMPACT

- Economic empowerment and recognition in society.
- Average annually Income of Rs.1.8 lakh (approx.).





FRESHLY BAKED WITH LOVE

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

Name of SHG : **Maa Kali SHG**

Paschim Ganki GP, Khowai RD Block

Activity : Bakery Products

INITIATIVE

- Inclusion into women Self Help Group.
- Planning for non-farm livelihood.
- Financial support for augmentation of livelihood.
- Support from PMFME 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 available for food processing.
- Less entrepreneurship skill.

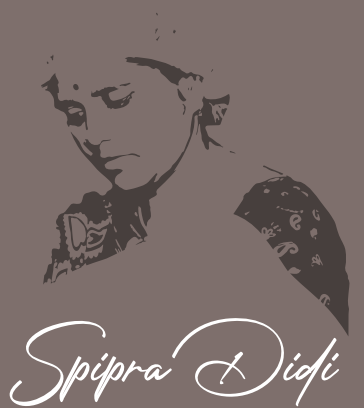


SOLUTION

- Loan from SHG of Rs.50,000 and Rs.40,000 under PMFME.

IMPACT

- Sustainable livelihood and enhancement of lifestyle of the family.
- Average annually Income of Rs.4.8 lakh approximately.
- Can meet the demand of the local areas.
- Easy access to procurement of different tools e.g. Mixing Machine, Blender Machine etc.



Shipra Didhi





BAKED WITH PASSION, SERVED WITH LOVE

Name of Member : **Smt. Jaya Karmakar Dey**

Name of SHG : **Lili SHG**

Bethcherra GP, Kumarghat RD Block

Activity : Bakery

INITIATIVE

- Inclusion into women Self Help Group.
- Financial support by SHG, VO and Bank through CBO.
- Access to the PMFME scheme for food processing as Bakery products.

CHALLENGES

- Adequate and timely availability of finances to start livelihoods.
- Lack of market linkage.
- Vulnerability of family due to low income.

SOLUTION

- Financed through Self Help Groups under the scheme of PMFME for food processing unit.
- Financial support of Rs.2 lakh from SHG and Rs.40,000 from PMFME Scheme.

IMPACT

- Increased family income upto Rs.35,000 per month.
- Sustainable livelihoods and enhancement of lifestyle of the family.
- Can meet the demand of the local areas.
- Easy access to different tools and appliances e.g. Mixing machine, Blender machine etc.





FRESH AND PURE

Name of Member : **Smt. Pratima Das**
 Name of SHG : **Laxmi Vader SHG**
 South Chellagang VC, Karbook RD Block
 Activity : Spice Making



INITIATIVE

- Mapping out the economic value of local spices.
- Organic spices powder production.
- Augmenting existing livelihood activities.

CHALLENGES

- Lack of support to start own business.
- Lack of forward and backward linkages.
- Complicated system of receiving credit from bank.
- High interest rates of microfinance.



SOLUTION

- Simple terms and conditions to access credit from SHG.
- Financed around Rs.2.2 lakhs from SHG, federation and bank.
- Received Rs.40,000 seed capital from PMFME scheme.
- Market linkage support.
- Recognized during SARAS 2019 as 2nd highest seller.

IMPACT

- Building self confidence and creating self identity.
- Expansion of the business generating employment to other SHG members.
- A sustainable livelihood generating income at Rs.13,500 per month.
- Creating alternate option for local people to buy organic spices powder.
- Strengthening local economy.





FRESH FROM THE FARM

Name of Member : **Smt. Papiya Datta**

Name of SHG : **Sagar Mahila Dal**

Matai GP, Hrishyamukh RD Block

Activity : Dragon Fruit Cultivation, Egg Hatching unit, Backyard Poultry

INITIATIVE

- Inclusion into women Self Help Group.
- Started Dragon fruit Cultivation.

CHALLENGES

- Lack of financial support.
- Inadequate supply of water.

SOLUTION

- Financial support of Rs. 50,000 from SHG.
- Financial support of Rs. 1,00,000 from VO.
- Linkage with Krishi and Pashu Sakhi.

IMPACT

- Economic empowerment and recognition in society.
- Average monthly income of Rs.25,000 approximately resulting yearly Income of Rs.3 lakh approximately.
- Better economic condition of her family.





A TASTE OF HOME

Name of Member : **Smt. Sikha Shil Sharma**

Name of SHG : **Annadamoyee Mahila Dal**

Barpathari GP, Rajnagar RD Block

Activity : Fishery, Lentil Business, Backyard Poultry Farm

INITIATIVE

- Inclusion into women Self Help Group.
- Started working as Matsya Sakhi.
- Started a small scale poultry unit and Duckery with the help of a loan received from SHG.

CHALLENGES

- Lack of financial support for expanding her existing Poultry unit,
- After started the lentil business she faced issues like lack of raw materials and lack of proper market linkage.

SOLUTION

- Financial support of Rs.2.8 lakh from SHG, CLF and bank.

IMPACT

- Average annual Income of Rs.1.6 lakh.
- Economic empowerment and recognition in society.
- Better economic condition of her family.





WHEN YOU WANT THE BEST, YOU COME TO US

Name of Unit : **Progressive Piggery Producer Group**

Name of Federation : **Jayee Cluster Level Federation**

Birchandra Nagar VC, Bokafa RD Block

Activity : Pig Breeding Unit

INITIATIVE

- Mobilizing 20 women farmers into Producer Groups.
- Guidance and monitoring inputs by ARDD.
- Production of good quality piglets for local farmers.

CHALLENGES

- Unavailability of good breed of parent pig.
- Unavailability of proper infrastructure.
- Unavailability of sufficient and quality feed.
- Lack of availability of financial support.

SOLUTION

- A total 90000 financial aid by TRLM as start up cost to the PG.
- A total of Rs.9 lakh financed by VO and CLF.

IMPACT

- Total 80 nos healthy piglets were delivered till now.
- Availing good quality piglets to local farmers.
- Helping SHG members to increase their income through pig rearing.
- Contributing in the growth of economy in the village.





INDULGE IN THE SWEETNESS

Name of Member : **Smt. Mallika Modak**

Name of SHG : **Ramkrishna SHG**

East Manu GP, Manu RD Block

Activity : Bakery and Confectionary Items

INITIATIVE

- Inclusion into women SHG.
- Access to PMFME scheme.
- Starting her own enterprise in bakery.

CHALLENGES

- Lack of confidence about availing financial support from bank or other micro finances.
- Less motivation to start any new livelihood activity.
- Due to covid-19 lack of availability of jobs in the market.

SOLUTION

- Access to PMFME loan with the help of SHG and get Rs.2 lakh support from SHG.
- Moral support by fellow SHG members to start her own business.

IMPACT

- Increased family income upto Rs.20,000 per month.
- Can meet the demand of the local areas and grow the business.
- Creating a source of employment generation to other SHG members as well.
- Easy access to procurement of different tools and implements e.g. Mixing machine, Blender machine etc.
- Women empowerment.





TURNING THE PAGE ON BINDING

Name of Member : **Smt. Rani Begum**

Name of SHG : **Jasmine SHG**

Churaibari GP, Kadamtala RD Block

Activity : Book Binding Enterprise

INITIATIVE

- Inclusion into women Self Help Group.
- Started the book binding business with her hard work and the support of the mission staffs.

CHALLENGES

- Lack of financial support for purchasing different machineries needed for book binding job.
- Lack of knowledge about market linkage.



SOLUTION

- Received financial support of Rs.2 lakh from VO.
- Her hardwork and enthusiasm was recognised by the block officials and they assisted her in linking with appropriate market.

IMPACT

- Economic empowerment and recognition in society.
- Average annually Income of Rs.3.6 Lakh approximately.
- Started supplying orders at schools and different programmes/functions organised at the block level.





EAT IT BEFORE IT MELTS

Name of Member : **Smt. Basana Bhowmik Paul**

Name of SHG : **Sagarika Mahila Dal**

Shalgarah VC, Tepania RD Block

Activity : Bakery

INITIATIVE

- Enrolling into SHG.
- Applied for credit under PMFME scheme.

CHALLENGES

- Increasing prices of Raw Materials.
- Local Market competitions.

SOLUTION

- Low-Interest rate on PMFME loan.
- Awareness on financial literacy.

IMPACT

- Increase in monthly income upto Rs.12,500 per month.
- Sustainable livelihood.
- Economic development of the village.
- Recognition in family as well as in society.
- Developing her entrepreneurial skills and mindset.





EAT IT BEFORE IT MELTS

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

Name of SHG : **Nirmal SHG**

Damcherra VC, Damcherra RD Block

Activity : Ice Cream Factory

INITIATIVE

- Inclusion into women Self Help Group.
- Planning for non-farm livelihood.
- Financial support for augmentation of livelihood.

CHALLENGES

- Lack of financial support to start livelihoods.
- Lack of entrepreneurship skill.
- Downward graph of family income.

SOLUTION

- Finance through Self Help Group of Rs. 15,000 initially and Rs. 2 lakh in the later stage.
- Received seed capital of Rs. 60,000 under PMFME Scheme.
- Moral support and financial support from Self Help Group.

IMPACT

- Sustainable livelihoods and having income of around Rs.2.4 lakh yearly.
- Upliftment of socio-economical status.
- Financial support to her family.
- Women empowerment as a new entrepreneur.





FROM THE OVEN TO YOUR HAVEN

Name of Member : **Smt. Kalpana Namasudra**

Name of SHG : **Barsha SHG**

Durgapur GP, Kalyanpur RD Block

Activity : Snacks Business

INITIATIVE

- Inclusion into women Self Help Group.
- Started bakery and snacks business in small scale.

CHALLENGES

- Creation for the option of livelihoods.
- Capacity building due to lack of time for training.
- Lack of finances for augmenting livelihood.



SOLUTION

- Linked with nonfarm livelihood activities.
- Ensured finance for augmenting existing livelihoods.
- Received initial loan of amount Rs. 40,000 as seed capital under PMFME scheme.

IMPACT

- Economic empowerment and recognition in society.
- Average annually Income of Rs.1,44,000 approximately.



Lakshpati Didis

