

**Case Studies**

**SVEP Project**

**Kudumbashree NRO**

**Location:** Salema Block, Dhalai District, Tripura State

## I. Case Study ID: Usha Debnath\_ Salema Block

Title of the Story: **Successful Usha Didi's Life and Her Tailoring Shop**



Full name of Entrepreneur: Usha Debnath

Age: 40

Name of the SHG: Suchana

Name of SHG member ( in case the entrepreneur is not a SHG member): Usha Debnath

Village: Salema

Block: Salema

District: Dhalai

### Information on Enterprise

Name of the Enterprise: Usha Tailor

Nature of Business: Service

Amount invested in Starting the shop( own/SHG/Bank Linkage): Total:38,500, Own amount invested: 8,500, Loan Amount from the SVEP CEF: 30,000

Date of Starting the enterprises: 3/10/2022

Monthly Revenue: 12,000

Monthly Profit: 7,300

Any subsequent investments made: N/A

Records maintained by her: PTS of the enterprises is maintained and updated every month by CRP-EP of the SVEP project Mrs, Laxmi Chakraborty

Skill Training received( apart from GOT and EDP, if any): No



Fifteen years ago, Usha Didi wanted to take responsibility for her family because of her husband's unexpected loss of life due to a heart attack. He was a daily labourer, and Didi was a housewife. They both had a girl child. To meet her daily needs, she started to go to a tailoring shop as a daily wager in the Salema market. From the shop, she learns the tailoring. But the salary is not sufficient to meet her expenses. So, she made an initial step into her own business by starting a tailoring shop with a second-hand tailoring machine in the Salema market in 2018.

Through her SHG meeting, she heard about the SVEP project. She attended the SHG orientation given by the CRP-EP. She also attended the GOT and EDP training. The CRP-EP, Mrs. Laxmi Chakraborty, supported her in making a business plan and checking business Viability, makes a Performance Tracking System report of her shop, and is also available as she wants any support when needed. She bought a new Tailoring machine using the loan from the SVEP project.

In the initial time of her business, she didn't get enough customers. But now She gets a good amount of the order. She plans to expand her business by making readymade clothes for selling in textile shops in the Ambasa market. So she plans to employ new staff for help and buy one more tailoring machine.

. For her, the tailoring shops are not only a bread-earning source but also made her a self-independent woman in her life. She says, “ *Now I can educate my girl child; now she is doing her higher secondary education.*” Through her shop, she can meet her daily expenses, and she also has savings for her future.

**Quote from an entrepreneur:**

“Before getting the help from SVEP and Laxmi Didi (CRP-EP SVEP Project), I didn't have the proper knowledge to run the business. Through the SVEP project, I got a loan of amount 30,000 rupees”.

**II. Case Study ID- Rema Debnath\_ Salema Block**

Title of the Story: **Rama Debnath and Her Kirana Shop: A Small Success Story from Tripura**



Full name of Entrepreneur: Rema Debnath

Age: 46

Name of SHG: Prahar

Name of SHG member (in case the entrepreneur is not a SHG member): Rema Debnath

Village: West Singinala

Block: Salema

District: Dhalai

**Information on Enterprise**

Name of the shop: Rama Kirana and Cloth Shop.

Nature of business: Trading

Amount invested in starting the shop (Own/SHG/Bank linkage): Total amount:82,534 ( Own amount- 32,534, Loan amount from the SVEP CEF – 50,000)

Date of starting the enterprise: 5/11/2022

Monthly revenue: 29,790

Monthly profit:8,691.9

Any subsequent investments made: N/A

Records maintained by her: PTS of the enterprises is not maintained. She is not a member of CRP-EP of the SVEP project Mrs, Laxmi Chakraborty



Skill training received (apart from GOT and EDP, if any): No

Rama Debnath is from a poor family. Her husband is facing nerve disease, so he stopped his shop of selling rolled gold ornaments in the Salema market. They both have a son. To meet the family expenses, she started the general shop with a loan of 20,000 rs from the SHG. Then, she heard about the SVEP project from the SHG meeting and also attended the SHG orientation and the GOT and EDP training given by the CRP-EP of the project. From the SVEP project, she got a CEF loan amount of 50,000; by that amount, she expanded her general shops to selling ready-made clothes. In the year 2023, her shop has completed two years and is able to earn an average revenue of 30,000 rs per month.

Future Plan: Rama Didi plans to expand her shop to sell school bags, water bottles and other academic-related products because near to her shop L.P school is running. She tells us that before starting the shop she wasn't able to fill out the bank form, but now she says very proudly now she has her own bank account and to buy the products



for the shops she goes alone to Agartala. She can now able to give money to her son for his studies. After higher secondary education, he wants to do an Undergraduate in BA Bengali as a subject.

### III. Case Study ID: Khabaksha detergent Powder \_Salema Block

Title of the Story: : **Khabaksha detergent Powder: A Story about the Group Success**

Full name of Entrepreneur:

Khabaksha Detergent Powder( Group of Seven Members)

Sebika Debbarma, Reena Molsum, Thopathi Debbarma, Sapna Deb, Pankja Lakshmi, Sabitha Debbarma, Priti Latha Debbarma

Name of SHG: Khabaksha

Name of SHG member (in case entrepreneur is not a SHG member):

Village: Shanbhoram Para

Block: Salema

District: Dhalai



### Information on Enterprise

Name of the shop: Khabaksha detergent Powder

Nature of business: Soap and Detergent Making

Amount invested in starting the shop (Own/SHG/Bank linkage): 1,760rs(Own Investment)

Date of starting the enterprise: 15/1/2023

Monthly revenue: 4,200

Monthly profit: 1,650

Any subsequent investments made: N/A

Records maintained by her: PTS of the enterprises is maintained and updated every month by CRP-EP of the SVEP project and a member of the enterprise Mrs, Sebika Debbarma

Skill training received (apart from GOT and EDP, if any): No.



Khabaksha Detergent Powder is a Group initiative enterprise of seven members of SHG Khabaksha. They named their product “Risirang detergent”, which means White Cloths. Other than Sebika Didi, every member of the group is a housewife. Farming is the traditional source of income.

All Didi are from the same SHG, so the planning to start the enterprise is solely taken



by the members of the SHG. The CRP-EP and the enterprise members gave the SHG orientation to the other members to encourage them to start the business. And after attending the EDP and GOT training sessions, they started their business with an investment of 1,760 INR. They got raw materials for making detergent from Guwahati with the help of Jaya Ma'am Kudumbahsree NRO.

The major challenge they are now facing is the unavailability of the raw material for making the detergent and the Packaging material. But they are saying that the Field Coordinator of the SVEP project from Kudumbashree NRO assured them that he would support them.

Future Plan: From the small amount of investment, they are making monthly revenue of around 4,200 rupees, and they plan to sell their detergent to the various big malls and markets in the Tripura state.

They say that starting the enterprise gave them a feeling of togetherness and time to talk and know each other. They say that the enterprise boosts their inner confidence other than the financial independence.