



DAY-NULM
Deendayal Antyodaya Yojana-National
Urban Livelihoods Mission



PM SVANidhi
Prime Minister Street Vendors
Atmaksharta Nidhi



Empowering Urban Women With Sustainable Livelihoods for Quality Life

**Tripura Urban Livelihoods Mission
Urban Development Department
Govt. of Tripura**

Vision

To improve the livelihoods of the urban poor through sustainable means, reducing poverty and vulnerability in urban areas by helping the urban poor to access employment and financial services.

Title

A Compendium of Inspiring Stories on Urban Poverty Alleviation of TULM (Vol-I)

Edition

January, 2025

Published by

TRIPURA URBAN LIVELIHOODS MISSION
URBAN DEVELOPMENT DEPARTMENT
Government of Tripura
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State Mission Management Unit
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Design & Printed by:

Abstract Print

Colonel Chowmuhani, Agartala, Tripura-799001
Phone: 9862470295 / 9089722199



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

Message



Shehri Samridhi Utsav is an annual event of Tripura Urban Livelihood Mission, Urban Development Dept. Government of Tripura, where SHG members from all across the state bring their produces to showcase and sell at Agartala. In last 2 years the platform of Shehri Samridhi Utsav achieved a new height of success.

*It is a great pleasure to know that the Tripura Urban Livelihoods Mission is going to publish a book namely **“Empowering Urban Women with sustainable Livelihoods for Quality Life”**. The Journey of Tripura Urban Livelihoods Mission, highlighting different activities, achievement and success of women SHGs.*

The government of Tripura is very much committed to ensure the social and economic empowerment of Urban women by bringing them into the fold of women self-help groups, ensuring adequate access to credit at an affordable rate of interest and linkages for different livelihood activities.

I believe that the effort of Tripura Urban Livelihood Mission (TULM) would also create opportunities to the Urban 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 Urban Livelihood Mission (TULM) for success of their livelihood activities, so that every woman can earn a decent income from her sustainable livelihoods. I also appeal to all Urban women of our State to be part of the SHG movement to avail the opportunities provided by Tripura Urban Livelihoods Mission (TULM), Urban Development Department and to contribute to the growth of the economy of Tripura.

The Govt. is also committed for the betterment of all the Street Vendors doing vending under different urban areas by providing Micro Credit facility through Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme. Now Street Vendors are successfully availing working capital loan at subsidized rate and growing their businesses.

Prof. (Dr.) Manik Saha



SHRI ABHISHEK SINGH, IAS
Secretary, UD Department

Message



Deen Dayal Antyodaya Yojana- National Urban Livelihood Mission (DAY-NULM) is being implemented by the Tripura Urban Livelihood Mission (TULM) in the State of Tripura. TULM under the aegis Urban Development Department, Government of Tripura focusing on building and sustaining organizations of the urban poor for collective action based on Self- Help Groups (SHGs).

Presently, around 5843 nos. women SHGs, 291 nos. ALFs and 05 nos. CLFs are formed across the State. As on date, 2025 more than 56,660 urban poor women have been mobilized into women SHGs. For livelihood activities, a network of Community Resource Persons are involved as Bank Sakhi, Jal Sakhi, Digipay Sakhi etc. So far, Rs. 96 Cr. bank loan have been provided to urban women SHGs across the State. With the effort and dedication of the TULM, now women SHGs become very important clients to banks.

It's a pleasure to note that because of efforts made by TULM, UD Department, many women are linked with sustainable livelihoods for enhancing their income.

It is pertinent to mention that Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) is a special Micro-Credit facility launched by Ministry of Housing & Urban Affairs, for providing affordable loans to street vendor as collateral free for their well being & development across the State.

*To highlight all the activities TULM is going to publish a book namely **"Empowering Urban Women with sustainable Livelihoods for Quality Life"**. The Journey of Tripura Urban Livelihoods Mission, highlighting different activities, achievement and success of women SHGs. This book shall provide many insights about the activities of women SHGs of our State.*

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

Abhishek Singh, IAS



GOVERNMENT OF TRIPURA

AJIT SUKLA DAS, IAS
Mission Director, TULM

Message



Tripura Urban Livelihoods Mission is one of the largest community development programs of the state, directly dealing with around 56,660 urban poor women who have been mobilized into Self Help Groups (SHGs), Area Level Federations (ALFs) and City Level Federations (CLFs). 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 City Level Federations (CLFs) are robust community institutions, created and strengthened over a period of time, for the sustainable and robust implementation of various TULM interventions. To anchor the entire process, CLFs are strengthened with the required skills and expertise.

Social capital in the form of Community Resource Persons (CRPs) 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 TULM's feet on the ground and are instrumental in facilitating the interventions taken up by the State mission. At present more than 210 nos. CRPs & 56 nos. of Bank Sakhis/ Digipay 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. For augmenting livelihood, the credit support to women SHG members are available @7% interest rates from banks.

It is also pertinent to mention that Pradhan Mantri Street Vendor's Atma Nirbhar Nidhi (PMSVANidhi) is a special Micro-Credit facility launched by Ministry of Housing & Urban Affairs, for providing affordable loans to street vendor.

*In this context, I am happy to announce the release of the book namely **"Empowering Urban Women with sustainable Livelihoods for Quality Life"**. The Journey of Tripura Urban Livelihoods Mission during the Shehri Samridhi Utsav, 2025.*

Ajit Sukla Das, IAS

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“*Economic freedom is very important for women empowerment. They must be partners in economic development also.*”

- Shri Narendra Modi



Introduction:

TRIPURA URBAN LIVELIHOODS MISSION

Tripura Urban Livelihoods Mission was established with an objective to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor. The mission would aim at providing shelters equipped with essential services to the urban homeless in a phased manner. In addition, the mission would also address livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities. The Mission pursue to address the multifaceted challenges faced by urban poor households, particularly within the informal sector, by adopting an inclusive approach that includes urban poor households, especially women, the elderly, the differently abled, migrants, and marginalised communities. The Mission brings focus to vulnerable occupational groups, who are often marginalised within

the broader labour market. This includes workers in sectors such as care, domestic, transportation, construction, gig, and waste workers, who face disproportionate challenges and barriers. The Mission encompasses a comprehensive strategy for addressing these challenges by providing financial assistance for microenterprises and promoting access to credit. The Mission is aligned to the Sustainable Development Goals (SDGs) and aims to alleviate urban poverty and foster economic independence. Special attention is given to women through support for self-employment and participation in Self-Help Groups (SHGs) or Common Interest Groups (CIGs), thereby advancing gender equality and enhancing their economic and social empowerment. Additionally, the Mission also focuses on creating sustainable livelihoods and decent work opportunities while striving to reduce inequalities and promote social inclusion among marginalised urban populations. This holistic approach contributes to the development of sustainable cities and communities, ensuring that urban growth translates into improved quality of life and resilience for all residents.

Caring Hearts in the Heart of Agartala: The Story of Sewashree ALF



Sewashree ALF stands as a testament to compassion and service. It nestled near the serene Heritage Park in Shyamali Bazar, under the watchful care of the Agartala Municipal Corporation's North Zone. This home-based elderly and child care service, under the esteemed Tripura Co-operative Society, serves as a sanctuary of care and love, where the vulnerable find not just assistance, but genuine care.

The foundation of Sewashree ALF lies in its dedication to nurturing the youngest and the oldest members of society. For children, it's a place of growth and protection, where each day is filled with opportunities to learn and thrive. From engaging in developmental activities to timely feeding, maintaining hygiene, and even receiving essential oil massages the children at the Sewashree ALF find themselves a second home. For parents, it is a relief knowing their little ones are monitored and taken care of with utmost attention which includes administering oral medication when prescribed.

For the elderly, Sewashree ALF has become a haven of dignity and care. The team focuses on every detail—helping with mobility, supervising gentle exercises, and ensuring personal hygiene. Whether it's re-heating food, monitoring vital health signs like blood pressure and blood sugar, or administering timely medication, the services are a reflection of meticulous attention and respect. Even the simplest gestures, such as feeding or providing soothing oil massages, are performed with warmth, making the elders feel valued and supported. Sewashree ALF is more than a service provider, it is a cornerstone of community care in Agartala. With its unwavering commitment, it redefines what it means to care for the young and old, ensuring every individual feels cherished and safe.



Beneficiary Details:

ALF Name : Sewashree ALF
Occupation : Care Service Provider
ULB Name : AMC (North Zone)
State/UT : Tripura
Scheme Benefit : SM&ID

Empowering Women Through Beauty: The Success of Radhika SHG



Radhika Self-Help Group (SHG), formed on September 8, 2021, in Netaji Chowmuhani, Agartala, under the Tripura Urban Livelihoods Mission (TULM), showcases the power of collective action. Comprising of 10 women from economically disadvantaged backgrounds, the group launched a beauty parlour business with an initial Revolving Fund of ₹10,000 and subsequent bank-linked loans of ₹2,00,000 and ₹4,00,000.

The parlour generates an approximate monthly income of ₹15,000, providing financial security and empowering members to contribute to household expenses while elevating their social status. Guided by the City Mission Management Unit, the group aims to expand their services and products through additional stalls, setting an inspiring example of women's entrepreneurship and resilience.

Beneficiary Details:

SHG Name	: Radhika SHG
Occupation	: Ladies Beautification
ULB Name	: AMC (Central Zone)
State/UT	: Tripura
Scheme Benefit	: SM&ID

Brewing Success: The Story of Manik Das and His Tea Stall

Mr. Manik Das, a tea stall owner at Post Office Chowmuhani, has turned financial challenges into opportunities through the PM SVANidhi scheme under the Agartala Municipal Corporation (Central Zone). Running his stall for seven years with limited income, he struggled to sustain his livelihood or grow his business.

Through the PM SVANidhi scheme, Mr. Das received loans in three phases: ₹10,000, ₹20,000, and ₹50,000. This financial support enabled him to expand his operations, increasing his monthly income to ₹8,000–₹10,000. With improved earnings, he now manages household expenses, provides quality education for his children, and enjoys a higher social standing.

Mr. Das's journey highlights the transformative power of government initiatives in empowering street vendors. His success has made him a role model in his community, inspiring others to utilize available resources effectively.



Beneficiary Details:

Name : Shri Manik Das
Occupation : Street Vending
ULB Name : AMC (Central Zone)
State/UT : Tripura
Scheme Benefit : PMSVANidhi Tranches

Crafting Futures: The Success of Dindayal Upadaya SHG



Dindayal Upadaya SHG, formed on June 5, 2020, in Jogendranagar under Agartala Municipal Corporation (East Zone), is a group of 10 women from Below Poverty Line (BPL) families. These women transitioned from being housewives to successful entrepreneurs in bamboo product manufacturing, supported by the Tripura Urban Livelihoods Mission (TULM).

Starting with a ₹10,000 Revolving Fund and successive bank loans totaling ₹9,00,000, the group expanded their product range to include baskets, mats, and other bamboo items. They

initially sold their products locally but now also market them on major e-commerce platforms like Amazon and Flipkart. This expansion increased each member's income to approximately ₹15,300 monthly, enhancing their financial independence and social recognition.

Future plans include setting up a factory to streamline production and further scaling their online presence. Dindayal Upadaya SHG's journey exemplifies the transformative power of collective effort, financial assistance, and entrepreneurial spirit, serving as an inspiring model of women's empowerment.



Beneficiary Details:

SHG Name	: Dindayal Upadaya SHG
Occupation	: Entrepreneur
ULB Name	: AMC (East Zone)
State/UT	: Tripura
Scheme Benefit	: SM&ID

Empowering Communities: The Success of Apanjan SHG



Apanjan SHG, formed on November 16, 2018, under the Agartala Municipal Corporation (East Zone), has transformed the lives of 10 women from Jogendranagar, Tripura. Starting as housewives producing traditional snacks like laddoos and nimki, the group formalized their efforts with financial support from the Tripura Urban Livelihoods Mission (TULM).

With a Revolving Fund of ₹10,000 and a ₹1,00,000 loan, Apanjan SHG expanded their product range, gained recognition at local and out-of-state fairs, and increased their income. Each member now earns approximately ₹8,000 monthly, contributing significantly to their families' well-being.

Their initiatives include home delivery and plans to develop an Android app, showcasing their adaptability and ambition. They intend to setup a factory in future which reflects their commitment to scaling operations and creating local job opportunities.

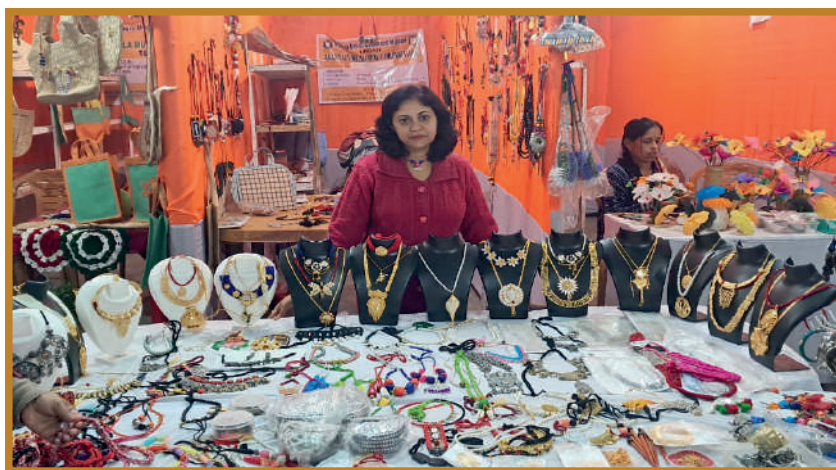
Apanjan SHG is an inspiring example of how collective effort, financial aid, and innovation can empower women and transform communities.



Beneficiary Details:

SHG Name : Apanjan SHG
Occupation : Entrepreneur
ULB Name : AMC (East Zone)
State/UT : Tripura
Scheme Benefit : SM&ID

Empowering Women: The Success of Sahanubhuti SHG



Sahanubhuti SHG, formed on September 17, 2020, under Agartala Municipal Corporation (North Zone), brought together 10 women from New Kunjaban Township to create a sustainable livelihood. Initially housewives with limited resources, they ventured into custom jewelry and cake making, guided by the Tripura Urban Livelihoods Mission (TULM).

The group received a ₹10,000 Revolving Fund and a ₹1,00,000 loan to establish and grow their business.

Their unique handmade jewelry and custom cakes gained popularity locally and online through platforms like Amazon and Flipkart. Today, they generate a monthly income of ₹19,200, which has significantly improved their financial independence and social standing.

With future plans to expand product lines, enhance digital marketing, and set up a production unit, Sahanubhuti SHG exemplifies how collective effort, financial aid, and entrepreneurial spirit can empower women and transform communities.

Beneficiary Details:

SHG Name	: Sahanubhuti SHG
Occupation	: Handmade Jeweleries
ULB Name	: AMC (North Zone)
State/UT	: Tripura
Scheme Benefit	: SM&ID

Blending Success: The Story of Smt. Priyanka Das Bhowmik



Smt. Priyanka Das Bhowmik, a resident of GB, Kumari Tilla, transformed her fruit juice business with the support of the Individual Self Employment Program (SEP-I) loan under the DAY-NULM scheme. Facing challenges like financial constraints and limited guidance, she applied for a ₹1,90,000 loan through the North Zone AMC, which was approved on August 27, 2024.

With the loan, Smt. Priyanka expanded her operations, purchasing essential equipment and improving product quality.

Her monthly income increased to ₹7,000–₹9,000, providing financial stability and enabling her to support her family better. Attending self-development training under the scheme enhanced her entrepreneurial skills and confidence.

Today, her thriving business has elevated her social standing, allowed her to provide better education for her children, and inspired others in her community. Smt. Priyanka's journey demonstrates how financial assistance and skill -building programs can empower women to overcome challenges and achieve self-reliance.

Beneficiary Details:

Name	: Smt. Priyanka Das Bhowmik
Occupation	: Entrepreneur
ULB Name	: AMC (North Zone)
State/UT	: Tripura
Scheme Benefit	: SEP-I

Growing Together: The Success Story of Tulip SHG



Tulip SHG formed on April 13, 2022, in Hapania (Ward No. 48) under Agartala Municipal Corporation, the SHG united 10 women with a shared goal of financial stability. They ventured into processed food production with support from TULM and AMC, receiving a ₹10,000 Revolving Fund and loans of ₹1.5 lakh and ₹3 lakh for scaling operations.

With these funds, the group improved their production, packaging, and market

presence. Their high-quality, affordable products gained popularity, earning them approximately ₹20,000 monthly and allowing each member to contribute ₹2,000 to their families.

Beyond financial growth, the women have supported their children's education, saved for the future, and gained confidence and respect within their community. Tulip SHG's journey highlights the power of collective effort and targeted support in transforming lives and empowering women.

Beneficiary Details:

SHG Name	: Tulip SHG
Occupation	: Entrepreneur
ULB Name	: AMC (South Zone)
State/UT	: Tripura
Scheme Benefit	: SM&ID

Building Bridges: The Journey of Smt. Maitri Upaddhay



Smt. Maitri Upaddhay, a resident of Camper Bazar, transformed her life through her role as an Amrut Mitra under the Jhinuk Self-Help Group (SHG) and the Tripura Urban Livelihood Mission (TULM). Tasked with collecting water charges for the Tripura Jal Board, she overcame significant challenges, including residents' reluctance to pay, by raising awareness and building trust in her community.

Her efforts led to improved outcomes both for her locality and her own family. Smt. Maitri now earns a stable monthly income of ₹6,500, which supports her children's education and enhances her family's well-being. Her dedication has elevated her social standing and inspired other women to pursue similar opportunities, showcasing the power of persistence and government support.

Her journey reflects how determination, strategic action, and community engagement can drive personal success and community development.

Beneficiary Details:

Name : Smt. Maitri Upaddhay
SHG Name : Jhinuk SHG
Occupation : Entrepreneur
ULB Name : AMC (South Zone)
State/UT : Tripura
Scheme Benefit: SM&ID, AMRUT Mitra initiative

Empowering Amarpur: The Journey of Sonali SHG



The Sonali Self-Help Group (SHG) from Amarpur, Tripura, established on August 15, 2018, is a shining example of women-led empowerment. Starting as a small group of 10 women with a shared hobby, they have transformed into a thriving entrepreneurial venture under the leadership of Shipra Debnath and Radha Rani Das. Operating under the Tripura Urban Livelihoods Mission, the group has become a symbol of self-reliance and determination.

Initially, the group's monthly income ranged between Rs. 6,000 and Rs. 10,000, with an increase during festival seasons. Their journey began with inter-lending among members and evolved into a business after conducting a market study that highlighted the demand for pickles. Using their first loan of Rs. 1 lakh, they purchased essential equipment like grinder machines. This investment enabled them to enhance productivity and gradually increase their earnings.

In May 2023, Sonali SHG secured a second loan of Rs. 3 lakh to further scale up their operations. Today, they specialize in producing a variety of pickles, including mango, mixed, plum, and tamarind pickles, while also accepting custom orders based on customer demand. Their products are sold locally and in nearby district markets, broadening their customer base and ensuring steady growth.

The journey of Sonali SHG highlights the transformative power of teamwork, dedication, and external support. By creating sustainable livelihoods and uplifting their families, the group serves as an inspiring example of women's empowerment and economic independence. Their story is a testament to the potential of self-help groups in driving community development.

Beneficiary Details:

SHG Name	: Sonali SHG
Occupation	: Entrepreneur
ULB Name	: Amarpur Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: SM&ID

From Housewives to Entrepreneurs: The Inspiring Story of Swaralipi SHG

Swaralipi Self-Help Group (SHG) stands as a shining example of how determination and support can transform lives. Formed on December 26, 2014, in Bhowliabasti, Ambassa, under the Tripura Urban Livelihoods Mission (TULM), this group of ten housewives turned their challenges into opportunities by building a successful bakery business. Initially struggling to make ends meet, these women found financial independence and empowerment through Swaralipi SHG.

With initial assistance from TULM, the group received a Revolving Fund of ₹10,000, which served as the foundation for their entrepreneurial journey. In 2021, they secured a loan of ₹1 lakh to establish a bakery production unit. After successfully repaying this loan, the group expanded their operations with a second loan of ₹3 lakh in 2023. Additionally, two members of the group received ₹80,000 under the PMFME scheme, further enhancing their production capabilities.

To ensure their success, Swaralipi SHG members underwent training in leadership, entrepreneurship development, and marketing. These initiatives equipped them with the necessary skills to run their business effectively. With the establishment of a permanent bakery production unit and the support of the Community Livelihood Center, the group significantly improved their production processes and expanded their market reach.



Today, Swaralipi SHG not only provides a stable source of income for their families but also serves as an inspiration to other women in their community. By breaking traditional barriers and embracing opportunities, they have become role models, demonstrating that financial support, training, and teamwork can lead to transformative success. The journey of Swaralipi SHG is a testament to the power of resilience, unity, and vision in creating sustainable livelihoods.

Beneficiary Details:

SHG Name	: Swaralipi SHG
Occupation	: Entrepreneur
ULB Name	: Ambassa Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID, PMFME

Jaggery Vendor Triumphs: Shri Prabin Chandra Deb's Success Story



Shri Prabin Chandra Deb, a street vendor from Ambassa Colony, Tripura, has transformed his life with determination and support under the PM SVANidhi scheme. Selling jaggery near Pally Mangal Club, he overcame financial struggles to build a sustainable livelihood.

Before financial aid, his income of Rs. 4,000–6,000 per month was insufficient to meet his family's needs. Through PM

SVANidhi, he secured three loans—Rs. 10,000 in 2020, Rs. 20,000 in 2022, and Rs. 50,000 in 2024—enabling him to expand his business. His income now ranges from Rs. 15,000 to Rs. 20,000 monthly.

Adopting digital payments via QR codes further boosted his business operations. Shri Prabin's success demonstrates how financial assistance, combined with hard work and adaptability, can create lasting change.

Beneficiary Details:

Name	: Shri Prabin Chandra Deb
Occupation	: Jaggery Business
ULB Name	: Ambassa Municipal Council
State/UT	: Tripura
Scheme Benefit	: PMSVANidhi Tranches

From Dreams to Self-Reliance: The Inspiring Transformation of Sundarban Jalashay SHG

The story of Sundarban Jalashay Self-Help Group (SHG) is a remarkable journey of resilience, determination, and community empowerment. Formed on August 23, 2019, in Ward no.13, Chandraichara, Ambassa, Tripura, this group of 14 women came together with a shared vision of self-reliance and societal upliftment. Despite facing challenges typical of marginalized communities, these women laid the foundation of a success story that would soon inspire many.



With support from the DAY-NULM Scheme under the Ambassa Municipal Council, the SHG utilized its savings and financial aid to develop a local pond and a children's park. This innovative venture not only beautified the area but also became a source of livelihood for the members. By investing in four paddle boats, they turned the pond into a recreational space, earning between ₹2,500 and ₹3,000 daily through rentals. In parallel, they leveraged the pond for fishery activities, further diversifying their income streams.

The success of Sundarban Jalashay SHG has been fueled by strategic financial assistance. Starting with Revolving Fund support of ₹10,000, they received two significant doses of financial aid under the DAY-NULM Scheme of ₹1,00,000 in the first phase and ₹7,00,000 in the second. These funds, provided by the Tripura State Co-Operative Bank Limited, Ambassa branch, enabled them to expand their initiatives and sustain their growth. Today, Sundarban Jalashay SHG stands as a beacon of hope and inspiration. Their journey is a testament to the power of unity, vision, and perseverance. With continued support from the DAY-NULM Scheme and Ambassa Municipal Council, the group is confident in reaching even greater heights, setting a powerful example of what empowered women can achieve.

Beneficiary Details:

SHG Name	: Sundarban Jalashay SHG
Occupation	: Entrepreneur
ULB Name	: Ambassa Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Nourishing Communities: The Success of Belonia SHGs



In Belonia, Tripura, an inspiring initiative under the Belonia Municipal Council and Tripura Urban Livelihood Mission (TULM) has transformed lives. Through the mid-day meal scheme, 54 women from 9 Self-Help Groups (SHGs) prepare and distribute nutritious meals to government school students. These women, earning ₹5,000–₹6,000 monthly, have gained financial independence and social recognition, shifting from housewives to contributors to their families' livelihoods.

Collectively, the SHGs earn an additional ₹5,000 per month from grocery procurement, reinvesting it to expand operations, support members, and undertake community projects. This self-sustaining model not only empowers women but strengthens the community.

The initiative also addresses child malnutrition, improving students' health and academic performance. Its success offers a replicable model, showcasing how local efforts can merge women's empowerment, economic upliftment, and nutrition into a sustainable framework.

The Belonia SHGs demonstrate the transformative power of collective action, nourishing both bodies and communities, one meal at a time.



Beneficiary Details:

SHGs Engaged	: 9 (Nine) SHGs
Occupation	: Entrepreneur
ULB Name	: Belonia Municipal Council
State/UT	: Tripura
Scheme Name	: Mid-Day Meal Scheme
Scheme Benefit	: SM&ID

A New Chapter: The Success Story of Smt. Baby Banik



Smt. Baby Banik, a 42-year-old homemaker from Belonia, transformed her life through the Mangaldip Self-Help Group (SHG) under the Tripura Urban Livelihood Mission (TULM). Facing financial struggles due to her husband's seasonal labor work, she joined the SHG in 2017, gaining access to business training and financial assistance.

With an initial loan of ₹10,000, Baby started a cloth business, selling unique designs during local festivals. Her success and dedication earned her a ₹2,00,000 SEP-I loan, enabling her to expand operations, increase variety, and establish a steady income of ₹20,000–₹25,000 per month.

Today, Baby supports her family, inspires fellow SHG members, and empowers others in her community to pursue entrepreneurship. Her journey exemplifies how financial support and determination can uplift individuals and communities, creating a brighter future for all.

Beneficiary Details:

Name	: Smt. Baby Banik
SHG Name	: Mangaldip SHG
Occupation	: Entrepreneur
ULB Name	: Belonia Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID, SEP-I

From Housewives to Farmers: The Success of Gitanjali SHG



Gitanjali Self-Help Group (SHG), formed on April 29, 2024, in Routhkhala, Ward No. 13, under Bishalgarh Municipal Council, brought together 10 housewives who were struggling financially. Dependent on their husbands' earnings, these women sought to change their circumstances by venturing into farming with guidance and support from the Tripura Urban Livelihood Mission (TULM).

The group received a ₹1,00,000 loan from TULM, which they used to purchase advanced seeds, fertilizers, and agricultural tools. These resources allowed them to increase the quality and quantity of their produce. Additionally, the members attended training programs focused on investment strategies, agricultural techniques, and marketing, which enhanced their confidence and skills.

Working collectively, the SHG divided farming tasks among members based on individual strengths, ensuring efficiency and productivity. Their husbands supported the group by transporting crops to local markets, ensuring timely sales and a steady income.

The group's success has empowered its members, improving their financial stability and social standing. They now plan to expand their farming activities by introducing more crop varieties, adopting modern techniques, and exploring markets beyond their locality. Gitanjali SHG is a shining example of how financial support and teamwork can transform lives and inspire economic independence in women.



Beneficiary Details:

SHG Name	: Gitanjali SHG
Occupation	: Entrepreneur
ULB Name	: Bishalgarh Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

A Path to Prosperity: The Success Story of Mr. Rubel Miah



Mr. Rubel Miah, a street vendor from New Market, Bishalgarh, transformed his life with the support of the PM SVANidhi Scheme. During the COVID-19 pandemic, his business collapsed, leaving him dependent on borrowed funds to provide for his family. The PM SVANidhi Scheme became a lifeline, offering him the financial assistance needed to rebuild.

In 2021, Rubel received his first loan of ₹10,000 to stock his shop and restart operations. By repaying it within six months, he gained the confidence to secure a second loan of ₹20,000 in 2022, which he used to expand his business. In 2023, he took another loan of ₹50,000 to scaleup further, successfully repaying it within six months.

Now earning an average monthly profit of ₹15,000, Rubel has applied for a ₹2,00,000 loan under the SEP-I Scheme to elevate his business further, aiming to increase his income to ₹35,000 per month. His journey exemplifies resilience, determination, and the impact of government support in transforming lives.



Beneficiary Details:

Name	: Mr. Rubel Miah
Occupation	: Egg Business
ULB Name	: Bishalgarh Municipal Council
State/UT	: Tripura
Scheme Benefit	: PMSVANidhi Tranches

Empowering Change: The Success Story of Agrohi SHG



Agrohi Self-Help Group (SHG), formed in FY 2022-23 in Padmapur, Dharmanagar, united 10 women seeking financial independence and a better future for their families. Initially housewives reliant on their husbands, these women transitioned into entrepreneurs with support from Dharmanagar Municipal Council (MC) and the Tripura Urban Livelihood Mission (TULM).

Starting with inter-lending activities and a ₹10,000 Revolving Fund, Agrohi SHG focused on producing bamboo and cane products, including decorative items and household goods. Training sessions

enhanced their craftsmanship, enabling them to create high-quality products that gained recognition at local fairs.

Bank financing helped them scale production, procure better materials, and expand their market reach. Now, the group generates a steady income, improving their families' economic stability, supporting children's education, and empowering the women to take active roles in decision-making.

Agrohi SHG's journey showcases the transformative power of collective action, skill development and financial support in empowering women and uplifting communities.

Beneficiary Details:

SHG Name	: Agrohi SHG
Occupation	: Entrepreneur
ULB Name	: Dharmanagar Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Weaving Dreams: The Success Story of Diya SHG



Diya Self-Help Group (SHG), formed on December 13, 2017, in Rajbari, Dharmanagar, united 10 women determined to achieve financial independence through their talent for crafting Manipuri Handlooms. Initially limited by financial constraints, they struggled to scale their business despite their skills.

With support from the Tripura Urban Livelihoods Mission (TULM), they received a ₹10,000 Revolving Fund, followed by bank loans of ₹1,00,000, ₹2,00,000, and ₹3,00,000. These funds enabled them to buy

raw materials in bulk, expand production, and improve market reach. Their high-quality handloom products gained recognition and are now sold across Tripura, including Agartala, to both government and private clients.

Diya SHG now generates over ₹1,00,000 per month, transforming its members into independent entrepreneurs. Their journey showcases how financial support, collective effort, and skill development can empower women, foster economic independence, and uplift communities.

Beneficiary Details:

SHG Name : Diya SHG
Occupation : Entrepreneur
ULB Name : Dharmanagar Municipal Council
State/UT : Tripura
Scheme Benefit: SM&ID

Building Together: The Journey of Ramrahim SHG



Formed in 2018 under Jirania Nagar Panchayat, Ramrahim Self-Help Group (SHG) united 11 women from Hindu and Muslim communities to achieve financial independence. Each member contributes ₹100 monthly savings, showcasing their unity and commitment to a better future.

The group produces handmade items like doormats, mats, and jewelery boxes, sells milk through livestock farming, and manufactures paver blocks for infrastructure projects. These ventures, supported by loans totaling ₹3.5 lakh, have significantly boosted their income and sustainability.

Each member now earns ₹2,500–₹3,000 monthly, and the group achieves an annual turnover of ₹1–₹1.5 lakh. Their efforts have enhanced their financial stability and elevated their community standing, demonstrating the power of collective action and disciplined growth.

With plans to expand their ventures, Ramrahim SHG continues to inspire women in their community to strive for independence and success through teamwork and perseverance.

Beneficiary Details:

SHG Name	: Ramrahim SHG
Occupation	: Entrepreneur
ULB Name	: Jirania Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: SM&ID

Stepping Towards Success: The Story of Shri Barid Baran Podder



Shri Barid Baran Podder, a shoe vendor from Jirania Nagar Panchayat, faced immense challenges during the COVID-19 pandemic as his business collapsed, jeopardizing his family's financial stability and his children's education. With no savings and limited options, he discovered the PM SVANidhi scheme and applied for a ₹10,000 loan from Punjab National Bank.

This loan allowed him to restock his business, regain customers, and stabilize his income. By diligently repaying the loan, he

qualified for subsequent loans of ₹20,000 and ₹50,000, which enabled him to expand his product offerings and improve his shop's appeal. His efforts increased his customer base and secured his family's financial future.

Today, Shri Barid earns a stable income, supports his children's education, and has become a model of resilience for other vendors. His story highlights the transformative power of financial support and determination.

Beneficiary Details:

Name	: Shri BaridBaranPodder
Occupation	: Entrepreneur
ULB Name	: Jirania Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: PMSVANidhi Tranches

Stitching a New Future: The Story of Dosobhuja SHG



Dosobhuja Self-Help Group (SHG) was formed on April 13, 2022, in Bidyanaagar, Kailashahar, under the Tripura Urban Livelihood Mission (TULM). Comprising housewives who previously relied on their husbands, the group set out to achieve financial independence through tailoring.

With support from TULM and a ₹1,00,000 loan from UCO Bank, the members received tailoring training, purchased sewing

machines, and started a business. Initially working from home, they expanded into a shop as their business grew.

Today, Dosobhuja SHG earns approximately ₹35,000 monthly, providing financial stability to its members and their families. Their success has inspired respect and admiration in the community, showcasing the transformative power of skill development and teamwork.

Beneficiary Details:

SHG Name	: Dosobhuja SHG
Occupation	: Tailoring
ULB Name	: Kailashahar Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Crafting Confidence: The Story of Rongdhanu SHG



Rongdhanu Self-Help Group (SHG), formed in 2023-24 in Kamalpur Nagar Panchayat, united 10 housewives from Ward No. 10 to overcome financial dependency and poverty. With support from the Tripura Urban Livelihoods Mission (TULM) and Kamalpur Nagar Panchayat, the group ventured into creating hand-made artificial jewelry.

The group began with inter-lending activities to build financial security, followed by a Revolving Fund and a ₹1,00,000 bank loan. These funds enabled them to start and

expand their jewellery business, selling unique products at local fairs and markets. Their success has empowered them financially, improved their social standing, and provided better educational opportunities for their children.

Now earning a steady income, the women aspire to grow their business further and inspire others in their community to achieve financial independence. Rongdhanu SHG's journey exemplifies how collective effort, creativity, and determination can transform lives.

Beneficiary Details:

SHG Name	: Rongdhanu SHG
Occupation	: Handmade Jewelleries
ULB Name	: Kamalpur Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: SM&ID

Lighting the Way: The Story of Smt. N Ranjitha Devi



Smt. N Ranjitha Devi, a member of Tulshi SHG in Kamalpur Nagar Panchayat, ventured into candle-making in 2023-24. With support from the Tripura Urban Livelihoods Mission (TULM) and the Kamalpur Nagar Panchayat, she transformed her creativity into a thriving business.

Initially selling candles at local markets and fairs, she quickly gained recognition for her quality products, fueling demand for her

work. The Chairperson of Kamalpur Nagar Panchayat, recognizing her potential, plans to provide her with a permanent stall to expand her reach.

Her growing business has provided valuable support to her family and inspired other SHG members to pursue income-generating activities. With plans to diversify her products and expand her business, Smt. Ranjitha Devi is paving the way for women entrepreneurs in her community.

Beneficiary Details:

Name	: Smt. N Ranjitha Devi
SHG Name	: Tulshi SHG
Occupation	: Entrepreneur
ULB Name	: Kamalpur Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: SM&ID, SEP-I

Crafting Independence: The Story of Agamani SHG



Agamani Self-Help Group (SHG) from Ward No. 04 in Khowai Municipal Council is a shining example of women's empowerment through collaboration and determination. Formed by 10 women facing financial struggles, the group came together under the Tripura Urban Livelihood Mission (TULM) to pursue a shared goal of financial independence.

With an initial Revolving Fund of ₹10,000 and a subsequent ₹3,00,000 loan, the

group focused on creating handmade jewelry. Their dedication and skills transformed their venture into a success, earning each member ₹10,000–₹12,000 monthly. Beyond financial stability, the women gained confidence, pride, and recognition as entrepreneurs.

Agamani SHG's journey highlights the transformative power of collective action, training, and financial support. Their story inspires other women to take charge of their futures and achieve economic independence.

Beneficiary Details:

SHG Name	: Agamani SHG
Occupation	: Handmade Jewellerys
ULB Name	: Khowai Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Growing Prosperity: The Story of Sri Ratan Das



Sri Ratan Das, a shopkeeper in Khowai Municipal Council, struggled to make ends meet with a modest monthly income of ₹2,000. Selling fruits and a few cosmetic items, he faced significant financial challenges that limited his ability to grow his business and support his family.

Learning about the Self-Employment Program-I (SEP-I) Scheme under the Tripura Urban Livelihoods Mission (TULM), Sri Ratan Das applied for and received a loan of ₹2,00,000. This financial

support enabled him to diversify his stock with more fruits and a wider range of cosmetic products, attracting new customers and increasing sales.

Today, Sri Ratan Das earns ₹12,000–₹15,000 per month, achieving financial stability and a better quality of life. His journey exemplifies how targeted financial assistance can empower small entrepreneurs to overcome challenges, grow their businesses, and inspire others to pursue their aspirations.

Beneficiary Details:

Name	: Shri Ratan Das
Occupation	: Fruit Seller
ULB Name	: Khowai Municipal Council
State/UT	: Tripura
Scheme Benefit	: SEP-I

Baking a Better Future: The Story of Smt. Mousumi Das



Smt. Mousumi Das, a member of Gitanjali SHG in Kumarghat, transformed her life through her cake-making business. Formed in 2017-18 with 10 women from Ward No. 15, the SHG aimed to uplift its members from financial dependency.

With support from Kumarghat Municipal Council and the Tripura Urban Livelihood Mission (TULM), the group secured a ₹1,90,000 loan from the State Bank of India. This financial aid, combined with training in cake-making, enabled Mousumi to start her venture.

Her dedication turned her business into a success, earning her ₹12,000–₹15,000 per month. This income not only improved her family's quality of life but also inspired other SHG members to strive for financial independence.

The story of Mousumi Das and Gitanjali SHG highlights how collective effort, training, and financial support can empower women to create meaningful change in their communities.

Beneficiary Details:

Name	: Smt. Mousumi Das
Occupation	: Entrepreneur
ULB Name	: Kumarghat Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Fruits of Success: The Story of Mr. Rabindra Ghosh



Mr. Rabindra Ghosh, a fruit vendor from Netaji Pally, Kumarghat, faced significant financial struggles due to limited working capital, which hampered his ability to attract customers and grow his business. Poverty weighed heavily on his household until he discovered the PM SVANidhi Scheme.

With support from Kumarghat Municipal Council and the Tripura State Co-Operative Bank, Mr. Ghosh received three collateral-free loans: ₹10,000, ₹20,000, and ₹50,000. These funds enabled him to expand his inventory,

attract more customers, and modernize his operations.

His efforts paid off, and today, Mr. Ghosh earns a steady monthly income of ₹18,000. He has become the primary breadwinner for his family, providing financial stability and improving their quality of life.

Mr. Ghosh's journey showcases the transformative power of financial support and determination. His story is an inspiration for other street vendors striving to achieve economic independence and business growth.

Beneficiary Details:

Name	: Shri Rabindra Ghosh
Occupation	: Fruit Seller
ULB Name	: Kumarghat Municipal Council
State/UT	: Tripura
Scheme Benefit	: PMSVANidhi Tranches

From Hobby to Business: The Story of Rupsha SHG

Rupsha SHG, formed on April 9, 2023, under Melaghar Municipal Council, is a remarkable example of how passion and determination can transform lives. Initially a hobby group, it evolved into a thriving pastry-making business led by the skilled and ambitious Mrs. Nilima Das. The group specializes in high-quality, affordable cakes, cupcakes, and pastries, and also caters to custom orders, ensuring customer satisfaction and a growing client base.

With the guidance and support of the Tripura Urban Livelihood Mission (TULM), Rupsha SHG received loans totaling ₹2.5 lakh to purchase essential equipment and raw materials for pastry production. Additionally, the group benefitted from six days of professional pastry and cake-making training provided by TULM, which equipped them with the skills to excel in their venture. Mrs. Das also received bookkeeping training to effectively manage the group's finances.



The results have been transformative. Mrs. Das's monthly income grew from ₹8,000 to ₹15,000–₹20,000 during peak seasons, providing financial stability for her family. Beyond income, the SHG has empowered its members, instilling confidence and fostering independence. The group has become a respected name in their community, known for their quality products and reliable service.

Rupsha SHG's journey is a testament to the impact of collective effort, training, and financial support. Their success has inspired other women in the community to pursue their entrepreneurial dreams, proving that with the right resources and determination, it's possible to turn a passion into a sustainable livelihood.

Beneficiary Details:

SHG Name	: Rupsha SHG
Occupation	: Entrepreneur
ULB Name	: Melaghar Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Lighting the Path to Independence: The Story of Neermahal ALF



Neermahal Area Level Federation (ALF), formed on June 28, 2022, under Melaghar Municipal Council, showcases how collaboration and determination can transform lives. Led by Mrs. Purnima Laskar Das and Vice President Mrs. Shilpi Rani Saha, the federation turned candle-making from a hobby into a thriving livelihood initiative.

With support from the Tripura Urban Livelihood Mission (TULM), Neermahal ALF received a ₹50,000 Revolving Fund for equipment and paraffin stock. The members

also completed six days of practical candle-making training, enhancing their skills and confidence.

Specializing in various candles, including birthday and custom designs, the ALF earned ₹15,000–₹18,000 monthly rising to ₹30,000 during festivals. The federation's success has brought financial stability to its members and improved their families' well-being.

Neermahal ALF's journey highlights the transformative power of training, financial support, and collective effort, inspiring other women to pursue entrepreneurial dreams.

Beneficiary Details:

ALF Name	: Neermahal SHG
Occupation	: Entrepreneur
ULB Name	: Melaghar Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Weaving Dreams: The Journey of Anandamoyee SHG



Anandamoyee Self-Help Group (SHG), formed on July 23, 2023, under Mohanpur Municipal Council, brought together 11 determined women aiming for self-reliance. With support from the DAY-NULM program, the group embarked on a transformative journey to improve their lives and contribute to their families' well-being. This initiative was a lifeline for these women, providing them with opportunities to break free from financial dependence.

The group began their journey with inter-lending activities, pooling their own savings and utilizing the Revolving Fund (RF) provided by DAY-NULM. Recognizing their collective potential, they applied for and secured a ₹1,50,000 bank loan under

the DAY-NULM SEP Component. This financial assistance enabled them to launch an income-generating activity, focused on creating and selling handmade products, which brought in a monthly income of ₹4,000–₹5,000.

In February 2024, two members of the group took a significant step toward expansion by participating in a specialized “Jute Bag Making” training program. This training not only equipped them with new skills but also opened doors to diversify their product offerings, allowing them to cater to a broader audience. The eco-friendly nature of their jute bags aligned perfectly with the growing demand for sustainable products.

Over time, Anandamoyee SHG's dedication to quality and craftsmanship earned them a loyal customer base. Customers appreciated the durability and aesthetic appeal of their handmade goods, leading to a consistent flow of orders. The group's efforts not only brought financial stability but also fostered a sense of pride and unity among the members.

Looking ahead, the group envisions expanding their production capabilities and exploring new training opportunities to further enhance their skills. Their success has inspired other women in the community to join similar initiatives, creating a ripple effect of empowerment and economic upliftment. Anandamoyee SHG's story is a powerful testament to the transformative impact of collective effort, financial support, and skill development in changing lives.

Beneficiary Details:

SHG Name	: Anandamoyee SHG
Occupation	: Entrepreneur
ULB Name	: Mohanpur Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

A Beacon of Hope: Smt. Dipika Debnath's Rise to Empowerment



Smt. Dipika Debnath's story deserves celebration because it showcases resilience, determination, and the power of well-implemented support programs. From struggling as a hawker to becoming a thriving entrepreneur, her journey is an inspiring testament to how targeted financial assistance can create meaningful change.

The use of the SEP-I loan under the DAY-NULM scheme not only empowered her to establish a readymade garment business but also elevated her social and economic status. Her transition to earning ₹8,000–₹10,000 monthly symbolizes more than financial gain it represents independence, stability, and hope.

Her success justifies the focus on such schemes by proving their ability to uplift marginalized individuals, making her an example for others to follow. Her journey underscores the importance of providing opportunities for those willing to work hard for change.

Beneficiary Details:

Name	: Smt. Dipika Debnath
Occupation	: Entrepreneur
ULB Name	: Mohanpur Municipal Council
State/UT	: Tripura
Scheme Benefit	: SEP-I

Empowering Women Through Self-Reliance: Success Stories of Songhita SHG

In May 2022, Songhita SHG was formed near RCPE College, Panisagar, bringing together 11 housewives seeking to improve their family's financial stability. With an initial revolving fund of ₹10,000 and subsequent loans totaling ₹3,00,000, they established a canteen business and diversified into selling groceries and custom products. Training in entrepreneurship and business management played a crucial role in their success, enabling them to ensure quality and affordability in their offerings.

The journey of Songhita SHG exemplify how access to financial support and proper training can transform lives. These success stories demonstrate the power of resilience and opportunity, inspiring others to strive for self-reliance and sustainable livelihoods.



Beneficiary Details:

SHG Name	: Songhita SHG
Occupation	: Entrepreneur
ULB Name	: Panisagar Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: SM&ID

Empowering Lives: The Story of Sri Nirmal Das



Sri Nirmal Das, a street vendor from Panisagar Nagar Panchayat, faced severe hardships during the pandemic when his sole source of income came to a standstill. Struggling to support his small family, he had to borrow money from friends and relatives just to buy basic necessities. Despite the challenges, Nirmal's determination never wavered.

Learning about the PM SVANidhi Scheme through the Panisagar Nagar Panchayat TULM cell, he took a chance and applied for a collateral-free loan. With an initial loan of ₹10,000 from Tripura Gramin Bank, he was able to restock his shop and restart his business. His hard work and discipline paid off as he promptly repaid the loan, allowing him to qualify for a second

loan of ₹20,000. With this, he expanded his operations and introduced innovative approaches, becoming the first in the market to offer UPI payment options. This move made transactions easier for customers and boosted his business significantly.

Nirmal Das is now applying for a third tranche of ₹50,000 to further grow his business. Thanks to the support of the PM SVANidhi Scheme and his own perseverance, he has managed to increase his monthly income from ₹7,500 to ₹9,000. Today, he is a shining example of how determination and the right opportunities can transform lives. Nirmal expresses deep gratitude to the administration for helping him become Atmanirbhar (self-reliant) and rebuild his livelihood.

Beneficiary Details:

Name : Shri Nirmal Das
Occupation : Entrepreneur
ULB Name : Panisagar Nagar Panchayat
State/UT : Tripura
Scheme Benefit: PMSVANidhi Tranches

Empowering Women: The Success Story of Shyamaprasad SHG



Shyamaprasad Self-Help Group (SHG), formed in 2022-23 in Nalgaria, Ranirbazar, West Tripura, is a exemplification of empowerment and resilience. Comprising of 11 women, the group overcame financial dependence and challenges with the support of Ranirbazar Municipal Council (MC) and TULM.

Starting with inter-lending and a Revolving Fund, they ventured into bamboo crafts, a traditional Tripura art form, and diversified into food services.

A ₹1,00,000 loan from Tripura Gramin Bank helped scaleup their business. Their efforts earned national recognition when two members showcased their crafts at Sharad Utsav 2024 in New Delhi, receiving widespread praise.

Today, the group is self-reliant, with improved livelihoods and financial independence. Their journey reflects the transformative power of collective effort and community support.

Beneficiary Details:

SHG Name	: Shyamaprasad SHG
Occupation	: Bamboo Handicrafts
ULB Name	: Ranirbazar Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

A Journey to Independence: The Success Story of Smt. Rinku Kar

Smt. Rinku Kar, a resident of Assampara, Ward No. 06, Ranirbazar, West Tripura, is an inspiring example of resilience and determination. Before 2023, her life was marked by struggles as she fought to sustain her grocery business with limited resources. The lack of sufficient capital severely restricted her ability to attract customers, and her family faced constant financial hardships. Without formal qualifications, accessing financial assistance seemed like an impossible task, leaving her family teetering on the edge of poverty.



A breakthrough came when she applied for a loan under the DAY-NULM Scheme (SEP-I), supported by the Ranirbazar Municipal Council. In the financial year 2023-24, Smt. Kar received a loan of ₹1.80 lakhs from the Punjab National Bank, Ranirbazar Branch. This financial boost marked a turning point in her life.

With the capital infusion, Smt. Kar was able to expand her grocery business, attract a larger customer base, and significantly improve her earnings. Her average monthly income rose to ₹15,000, allowing her to provide a stable livelihood for her family. Today, she stands proudly as the primary breadwinner, no longer dependent on others for her family's sustenance.

Smt. Rinku Kar attributes her success to the unwavering support of the DAY-NULM Scheme and the Ranirbazar Municipal Council, which empowered her to take control of her future. Her story is a testament to the transformative power of financial assistance and the resilience of those determined to succeed.

Beneficiary Details:

Name	: Smt. Rinku Kar
Occupation	: Entrepreneur
ULB Name	: Ranirbazar Municipal Council
State/UT	: Tripura
Scheme Benefit	: SEP-I

Empowering Women Through Innovation: The Success of Sabroom's Atma Nirbhar Mahila ALF



The Atma Nirbhar Mahila ALF, established on September 19, 2021, in Sabroom, South Tripura, has become a beacon of empowerment under the Tripura Urban Livelihood Mission (TULM). Comprising of 13 Self-Help Groups, the cooperative society focuses on generating income for women while addressing a vital social need.

With initial support of ₹50,000 as a revolving fund, the group launched initiatives that culminated in setting up a sanitary napkin production unit—the first in South Tripura. This effort was bolstered by funding of ₹9,00,000 for equipment and ₹23,70,000 for infrastructure under the Border Area Development Programme (BADP).

The initiative addresses a critical challenge—affordable menstrual hygiene for women. By reducing production costs and improving accessibility, the cooperative ensures young women, aged 14–45, benefit from this essential product. With India's sanitary napkin market expanding annually at 18–20%, this initiative not only meets local needs but also taps into a lucrative industry.

The project's impact is multifaceted, creating steady incomes, promoting hygiene, and fostering sustainability. By driving economic and social change, the Atma Nirbhar Mahila ALF stands as a testament to the power of women-led entrepreneurship.

Beneficiary Details:

ALF Name	: AtmaNirbharMahila ALF
Occupation	: Sanitary Napkin maker
ULB Name	: Sabroom Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: SM&ID

Breaking Barriers: The Inspiring Journey of Smt. Madhumita Majumder Basak

Madhumita Majumder Basak, a 42-year-old woman from Kathalchari, Ward No. 09, Sabroom Nagar Panchayat, once faced the harsh realities of poverty. Her family relied solely on her husband's modest income from a small readymade garments business, which barely covered their basic needs. Limited education and scarce job opportunities made it difficult for Madhumita to find a way to improve their circumstances.

In 2021, she found hope when she joined the Tripureswari Self-Help Group (SHG), a community initiative supported by the Tripura Urban Livelihood Mission (TULM). Through the SHG, Madhumita gained financial literacy and access to micro-loans, empowering her to take control of her future. With her first loan of ₹10,000, she started a small tailoring business. The local community, especially her SHG peers, supported her by promoting her services. Her dedication and skills quickly won her customers, allowing her to repay the loan within a year.

Encouraged by her initial success, Madhumita took another loan of ₹20,000 to purchase an advanced sewing machine. This step not only expanded her business but also inspired her to train other young women in tailoring. Her initiative created new livelihood opportunities in her locality, further strengthening the community.

Today, Madhumita earns ₹15,000 per month, which has brought significant financial stability to her family. She has become a respected figure in her community, serving as the treasurer of her SHG and assisting other women in accessing loans and opportunities for empowerment.

Madhumita's journey is a powerful testament to the transformative potential of self-help groups. Through the support of the Tripureswari SHG and TULM, she achieved financial independence and became a beacon of hope for other women striving to overcome adversity. Her story is not just one of personal success but also of collective growth and empowerment.



Beneficiary Details:

Name	: Smt. Madhumita Majumder Basak
SHG Name	: Tripureswari SHG
Occupation	: Entrepreneur
ULB Name	: Sabroom Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: SM&ID

Bipad Nashini SHG: Transforming Lives Through a Community Canteen in Santirbazar



Formed in 2020 under the Tripura Urban Livelihoods Mission (TULM), Bipad Nashini SHG has empowered its members by creating sustainable livelihoods. In 2021, with TULM's guidance, the group won a tender to operate a canteen at Santirbazar District Hospital. This opportunity became the foundation of their journey toward financial independence and social impact.

The SHG transformed a modest space into a vibrant canteen, offering nutritious meals at affordable prices. By integrating traditional flavors and eco-friendly practices, they created a space that quickly

gained popularity among patients, attendants, and hospital staff. Serving over 500 meals daily, the canteen generates ₹50,000 in monthly revenue, ensuring stable incomes for members and providing jobs to additional local women.

The success of the canteen has been life-changing. For Lakshmi, a member of the SHG, the venture enabled her to pay off debts and enroll her daughter in a private school, fulfilling a long-cherished dream. Bipad Nashini SHG's story is a testament to how determination and support can transform lives, proving that collective effort leads to empowerment and progress.

Beneficiary Details:

SHG Name	: BipadNashini SHG
Occupation	: Canteen Service
ULB Name	: Santirbazar Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Sabita's Journey to Stability with Nabadiganta SHG in Santirbazar



Sabita, a 45-year-old resident of Santirbazar Municipal Council, faced financial struggles due to her husband's irregular income. In 2018, she joined Nabadiganta SHG under the TULM program, seeking a way to support her family. With guidance from training programs and technical experts, Sabita and her group identified nursery plantation as a viable business opportunity.

Using a small plot of land, the group began cultivating saplings, including ornamental plants, flowers, and fruit trees. With financial support from the Self-Employment Program and connections to

local buyers like schools and NGOs, their nursery quickly became successful. Within a year, they supplied over 5,000 saplings, earning ₹30,000 monthly and promoting eco-friendly practices.

This success transformed Sabita's life, allowing her to send her children to school and renovate her home. It also brought confidence and recognition to the SHG members, inspiring others in the community. Sabita's story is a testament to the power of collective effort and determination in achieving financial stability and social progress.

Beneficiary Details:

Name	: Smt. Sabita
SHG Name	: Nabadiganta SHG
Occupation	: Nursery
ULB Name	: Santirbazar Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Empowering Women Through Entrepreneurship: The Success of Shiuli SHG in Sonamura



Shiuli Women Self Help Group (SHG), established in 2023 under the guidance of the Dindayal Antyodaya Yojana National Urban Livelihood Mission (DAY-NULM), has become a source of inspiration for women in Sonamura Nagar Panchayat. Comprising of 10 dedicated members, including a President, Secretary, and Treasurer, the group has fostered financial discipline and unity through regular bi-monthly meetings, where members contribute ₹100 each to the SHG savings fund.

Since its formation, the group has overcome challenges and steadily expanded its activities with significant support from schemes under the Tripura Urban Livelihood Mission (TULM). In 2024, the SHG secured a ₹1,00,000 bank loan, which enabled members to start entrepreneurial ventures and achieve self-reliance.

Two prominent members, Julian Nama Das and Rakhi Bala Sarkar, utilized the loan to launch a business in bamboo crafts, creating unique and high-quality items such as fruit buckets, light lamps, and flower vases. These products, deeply rooted in local craftsmanship, have gained popularity in the markets, contributing to the local economy and enhancing the incomes of SHG members.

The initiatives of Shiuli SHG have not only provided its members with financial independence but also empowered them to become skilled entrepreneurs. Women like Julian Nama Das and Rakhi Bala Sarkar have become role models, demonstrating how determination and collective effort can break barriers and create sustainable livelihoods.

As one member shared, “We never imagined that we would be able to start our own businesses and earn an income. Thanks to the support from TULM and the bank loan, we have been able to turn our dreams into reality. We are proud of our work and grateful for the opportunity to contribute to our families and community.”

Shiuli SHG's journey stands as a testament to the power of women-led initiatives, fostering growth, empowerment, and sustainable progress in their community.

Beneficiary Details:

SHG Name	: Shiuli SHG
Occupation	: Bamboo Handicrafts
ULB Name	: Sonamura Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: SM&ID

From Snacks to Success: The Inspiring Journey of Dashabuja ALF in Sonamura



Dashabuja ALF, based in Ward No. 05 of Sonamura Nagar Panchayat, began its journey with a modest canteen within the Nagar Panchayat office. The group pooled ₹30,000 from their savings to set up the business, initially offering snacks like chips, chocolates, and biscuits.

As the canteen gained popularity, Dashabuja ALF recognized the need to provide more nutritious options. In response, they expanded their menu to include roti, sabzi, rice, and other wholesome meals. This change not only increased sales but also attracted a larger customer base, allowing the business to flourish.

The group's success is rooted in their dedication and the support they received from the Tripura Urban Livelihood Mission (TULM). This assistance empowered the women to strengthen their business and foster self-reliance. Today, their canteen has become a reliable source of income, providing financial independence to its members.

Dashabuja ALF's story reflects their adaptability and determination. By transitioning from selling simple snacks to full meals, they have improved their livelihoods and made a lasting impact on their community. As one member shared, "Starting our canteen was just a small step, but over time, with TULM's support and our determination, we have been able to grow and meet the needs of our community. Our income has significantly improved, and we feel proud to be able to contribute to our families and provide nutritious food to others."



Beneficiary Details:

ALF Name	: Dashabuja ALF
Occupation	: Canteen Service
ULB Name	: Sonamura Nagar Panchayat
State/UT	: Tripura
Scheme Benefit	: SM&ID

Transforming Lives Through Unity: The Success Story of Prayas SHG in Teliamura

Prayas SHG, established on January 3, 2019, in Joynagar, Ward No. 10 under Teliamura Municipal Council, is a shining example of women's empowerment. With the support of the Tripura Urban Livelihoods Mission (TULM), 12 women united with a shared vision of improving their lives through social inclusion, financial stability, and environmental awareness.



The group began by saving ₹200 each month and received an initial revolving fund of ₹10,000 from TULM to start their journey. Seeking a sustainable income source, they decided to venture into paper plate manufacturing. With a loan of ₹2 lakh under the Self-Employment Program (SEP), they purchased the necessary equipment and materials, laying the foundation for their business. Over time, the rising demand for paper plates enabled them to expand their production capacity, leading to increased earnings.

Today, Prayas SHG operates with a loan of ₹3 lakh, which supports both their business and personal needs. Each member earns between ₹5,000 to ₹10,000 monthly, and their consistent loan repayments demonstrate their financial discipline. Beyond economic success, the group regularly participates in training programs to enhance their entrepreneurial skills and actively supports each other emotionally, fostering a strong sense of unity. The impact of Prayas SHG extends beyond its members. Their success has inspired other women in the community to form self-help groups, creating a wave of empowerment. As one member shared, “Before joining Prayas SHG, we were confined to our homes with limited financial resources. Now, we have gained independence and can contribute to our families. Our incomes have increased, and we have the opportunity to help others in need. The SHG has truly transformed our lives—both socially and economically.” Prayas SHG's story is a testament to how determination, unity, and support can drive meaningful change, empowering women to build a better future for themselves and their communities.

Beneficiary Details:

SHG Name	: Prayas SHG
Occupation	: Paper Plate maker
ULB Name	: Teliamura Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

Bhabatarini SHG:

A Story of Strength and Success in Udaipur

Bhabatarini SHG, established on October 6, 2018, under the Udaipur Municipal Council, is a testament to how collective efforts can transform lives. With an initial group of 10 women, the SHG set out to improve their socio-economic status through skill-building, cooperation, and entrepreneurship, supported by the Tripura Urban Livelihoods Mission (TULM).



The group began by saving ₹200 monthly, receiving a Revolving Fund of ₹10,000 from TULM, which marked the start of their financial journey. Identifying an opportunity in paver block production, they undertook skill training and launched their business with a ₹1,00,000 loan. Their first major order came from the Udaipur Municipal Council, worth ₹1,35,000, establishing their reputation for quality and competitive pricing.

The group expanded their market beyond Udaipur, securing a second loan of ₹3,00,000 in 2024 to scale operations. Alongside paver blocks, they diversified into soft toy production, led by trained members. This diversification and hard work have significantly increased their incomes, enabling them to support their families and contribute to the community.

Bhabatarini SHG's journey reflects the power of unity and determination. As one member shared, “With TULM's support and our group's strength, we have built a successful business and a brighter future. We are proud of how far we have come and are motivated to achieve even more.”

Beneficiary Details:

SHG Name	: Bhabatarini SHG
Occupation	: Entrepreneur
ULB Name	: Udaipur Municipal Council
State/UT	: Tripura
Scheme Benefit	: SM&ID

