



# **COMPENDIUM OF Success STORIES**





Dear Stakeholders, Partners, and Well-Wishers,

On behalf of OSAFII, I extend my heartfelt greetings to all our members and partners who have been instrumental in advancing financial inclusion across Odisha.

As Odisha approaches its centenary in 2036, the state is committed to achieving the vision of Viksit Odisha—a developed and prosperous Odisha. The 6th Financial Inclusion Conclave is being organized under the theme "Advancing Financial Inclusion & Entrepreneurship: Pathways for Viksit Odisha." This platform brings together key stakeholders to strengthen efforts in financial empowerment and inclusive economic growth.

Odisha is rich in resources, talent, and opportunities, and the collective contribution of all sectors is essential to accelerating this vision. At OSAFII, we believe financial inclusion plays a transformative role in this journey. By ensuring access to financial services and skill development opportunities, we empower individuals—especially women—to become self-reliant entrepreneurs, contributing not only to their families but also to the broader economy.

This booklet is a testament to the resilience and determination of women who have overcome challenges to build successful small businesses. Through financial services, entrepreneurship training, and doorstep support, these women have not only secured financial independence but have also created opportunities for their communities. Their inspiring stories exemplify how financial inclusion can drive meaningful and lasting change.

I commend our team for compiling these real-life case studies, showcasing the impact of financial inclusion in fostering women's entrepreneurship and household economic growth.

Let us continue to work together towards an inclusive and developed Odisha.

Warm regards,

*Dibyajyoti Pattanaik*  
**President, OSAFII**



Dear Members, Partners, and Stakeholders,

As we convene for the 6th State Level Financial Inclusion Conclave, I extend my heartfelt gratitude and congratulations to all our member institutions, partners, government departments, DFIs, financial institutions, and industry experts for their unwavering commitment to advancing financial inclusion in Odisha.

Since its inception in 2016, OSAFII has been dedicated to fostering a collaborative platform for its members, enabling them to expand financial services to the underserved. Over the past 09 years, we have actively advocated for financial inclusion, engaged with key stakeholders such as RBI, SIDBI, NABARD, and state administration, and facilitated policy dialogues to address sectoral challenges. Through our sustained efforts, we have not only built strong institutional relationships but also taken strategic initiatives to resolve field-level hurdles, promote access to finance, and document best practices in financial inclusion.

Beyond advocacy and capacity building, OSAFII is directly engaged in women's economic empowerment through field-level interventions. With support from SIDBI, we are implementing the Women Entrepreneurship-Livelihood Enhancement and Development (WE-LEAD) Program, which aims to empower 12,000 women entrepreneurs, including those from Odisha's Aspirational Districts. A major goal of the program is to facilitate the transition of clients from Microfinance to Microenterprise (MF to ME), enabling women to scale their businesses and achieve financial independence. This compendium of success stories highlights the remarkable contributions of our member institutions in delivering financial and non-financial services to women across Odisha. It showcases how access to finance, coupled with skill development under the WE-LEAD program, has enabled women to overcome challenges, establish sustainable businesses, and contribute meaningfully to their communities. These real-life stories demonstrate the transformative power of microfinance and how women are leveraging financial inclusion to create steady income streams and economic independence.

I commend the efforts of our team, member organizations, and especially the SHG/JLG members, whose resilience and entrepreneurial spirit have made this booklet a true testament to the impact of financial inclusion. The support provided under the WE-LEAD program was instrumental in producing this booklet, and we are deeply grateful to SIDBI for their assistance.

Let us continue working together to build a more inclusive and financially empowered Odisha.

With gratitude,

*Narendra Nayak*  
CEO, OSAFII

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## ACCESS TO FINANCE BRIDGES DREAMS WITH REALITY

**Kisamati Diga**, a 41-year-old resident of Punat, Baliguda, lives with her family of five. Her village is located about 60 km from the district headquarters. With limited education, having studied up to the 5th standard, she started making and selling leaf plates and bowls to support her household. Her husband, a daily wage laborer, had an irregular income, which was not enough to meet the family's needs. To supplement this, Kisamati took up the traditional craft of making plates from leaves and started selling them locally. However, with limited resources, she could only produce a small quantity, which restricted her earnings.



### Challenges Before Accessing Microfinance

Kisamati wanted to expand her production but faced financial constraints. She needed funds to buy better-quality materials, bamboo, and other essentials required to make leaf plates. However, she had no collateral to secure a loan from conventional financial institutions. The irregular income from her husband's job also made it difficult for her to invest in improving her business. She relied on whatever little she could save, which was not enough to scale up production.

### Impact After Getting Access to Finance

In 2020, Kisamati joined the Tuninat JLG and took her first loan of ₹ 20,000 from Annapurna Finance. With this financial support, she was able to buy raw materials in bulk and increase her production capacity. Over time, she availed four loan cycles—₹20,000 in the first and second cycles, ₹40,000 in the third, and ₹29,000 in the fourth. These loans helped her improve the quality of her products and introduce new varieties of plates. As her business grew, she started earning a steady income, which improved her family's financial stability. She was also able to involve her sister in the business, creating an additional source of livelihood within the household. The financial support not only helped her expand her business but also gave her the confidence to manage and sustain it independently. Today, she continues to run her enterprise successfully, ensuring a stable source of income for her family.

*Kisamati Diga*

# LIVELIHOOD STRENGTHENING AND EMPOWERMENT



**Sengal Digal, a 43-year-old resident of Digapadi, Baliguda, lives with her family of eight.** Her village is located about 60 km from the district headquarters. She and her husband rely on agriculture as their primary source of livelihood, cultivating their land to sustain their family. With no formal education, she faced difficulties in improving her farming practices and increasing her household income. Despite their hard work, they struggled to meet daily expenses and provide better opportunities for their children.

## Challenges Faced Before Accessing Microfinance

Sengal found it difficult to afford pesticides to protect her crops from pests and lacked the necessary equipment to enhance productivity. Limited financial resources meant she could not invest in modern agricultural tools, restricting her ability to scale up farming operations. Due to inconsistent yields and income, her family often faced financial uncertainty, making it challenging to plan for the future.

## Impact After Accessing Finance

In 2023, Sengal joined the Kudukelkia Joint Liability Group (JLG), consisting of three members. Through Annapurna Finance, she availed a loan of ₹20,000, which enabled her to purchase essential farming equipment and quality agricultural inputs. This investment helped improve crop yield and increase her household income. Her husband, LimuraDigal, supported her in managing farming operations more efficiently. As a result, her monthly income increased from approximately ₹10,000 to ₹40,000.

With a stable income, Sengal could significantly take care of basic needs of her family members. Additionally, she created employment opportunities by involving other community members in farming activities. The support from Annapurna Finance has played a pivotal role in helping her achieve financial security, improve her family's living conditions, and contribute to the economic growth of her community.

*Sengal Digal*

## ECONOMIC & BUSINESS GROWTH THROUGH MICROFINANCE

In the heart of **Betada Village, Tulamtula GP, Basudevpur Block, Bhadrak District, Smt. Pankajini Das**, a 37-year-old entrepreneur, has transformed her family's financial situation through paper-plate making. Living 6 km from the block headquarters and 35 km from the district headquarters, her journey is a testament to resilience, financial inclusion, and entrepreneurial spirit.



### Challenges prior to Microfinance Support

Pankajini, who completed her matriculation, aspired to start an income-generating activity to support her family of seven. Before joining G U Financial Services Pvt. Ltd. on May 15, 2021, through a JLG group formed in 2015, her family income was insufficient to meet their growing expenses.

Pankajini purchased a paper-plate making machine with financial assistance from a bank loan. However, she lacked the necessary capital to procure raw materials and sustain operations. Recognizing the need for additional funds, she sought credit support from G U Financial Services Pvt. Ltd (GUF SPL) to establish and expand her business. Despite limited prior knowledge, she was determined to succeed. She self-trained by watching YouTube tutorials, learning the skills required to operate her business efficiently. Initially, she faced resistance from her family and neighbors, but her perseverance and growing success eventually earned their full support. Today, her family actively assists in scaling up the business.

### Access to Finance & Impact

With the timely financial support from GUF SPL, Pankajini now generates a monthly revenue of ₹30,000–₹35,000, leading to an annual income of ₹2,40,000 and a stable monthly profit of ₹20,000. With this income, she effectively manages her household expenses and funds the education of her two daughters. She has provided employment to three young men and women, contributing to their financial independence while scaling her business. Pankajini's success has inspired many women in her community to explore entrepreneurship as a means of financial empowerment. Encouraged by her progress, GUF SPL has assured her of higher loan cycles to further scale up her paper-plate making business.

*Pankajini Das*

## EARNING HER OWN INCOME, SHAPING HER OWN FUTURE



In the heart of Teli Sahi, Bidyadharpur, Naya Bazar, Cuttack, Odisha, lives Mrs. Gitanjali Sahoo, a determined woman who strives hard to run her small business. At 41 years old, she shoulders the responsibility of a four-member family, striving to create a sustainable livelihood through her business.

### The Struggle Before Microfinance Support

Despite her dedication and entrepreneurial spirit, Gitanjali faced financial constraints that hindered her business expansion. Gitanjali runs a multi-purpose utility store. Limited working capital restricted her ability to stock products, meet customer demand, and increase her earnings. She knew that access to timely credit was crucial, but traditional financial institutions were beyond reach due to stringent and long procedures.

### Access to Finance & Impact

In 2024, Gitanjali joined Gitanjali JLG, comprising four members, promoted by Sabrimala Fintech Private Ltd. Through the JLG, she accessed financial assistance tailored to small entrepreneurs like her. The loan support enabled her to expand her existing business, breaking free from the cycle of financial struggle.

With the capital in hand, Gitanjali procured more inventory, improved her shop infrastructure, and increased sales, leading to a rise in her household income. The impact was both quantitative and qualitative, that means enhanced income stability, improving the family's financial security, increased household assets and a sustainable source of income. The well-timed financial support not only transformed her business but also uplifted her family's living standard, ensuring better health, nutrition, and education for her children. The support from Sabrimala Fintech Pvt. Ltd. enabled Gitanjali to break the shackles and thrive as a successful womenpreneur. Her story is a testament to the impact of microfinance in empowering rural women, reinforcing that access to credit can unlock opportunities and drive economic prosperity.

Gitanjali Sahoo

## ACCESS TO FINANCE BRIDGES DREAMS WITH REALITY

**Sudesna Nayak**, a resident of Patapur, Berhampur, is an industrious woman who took charge of her family's financial future. Living with her husband, two sons, a daughter, and her elderly mother-in-law, she wanted to contribute to the household income and provide a better life for her loved ones. With a keen interest in agriculture, she decided to venture into mushroom cultivation, understanding it as a viable source of income.



### Challenges Faced Prior to Getting a Microfinance Loan

Starting a business was not easy for Sudesna. She had the determination but lacked the necessary funds to set up her mushroom cultivation unit. Without financial support, expanding beyond a small scale was impossible. She needed capital to purchase raw materials, set up proper infrastructure, and increase production.

### Impact After Getting Access to Finance

In 2019, Sudesna took her first loan of ₹30,000 from Samparna Business Correspondence Pvt. Ltd. With this financial support, she set up a small mushroom cultivation unit and started production. Encouraged by the steady income, she aimed for expansion. In 2022, she took a second loan of ₹42,000, which allowed her to invest in better equipment and increase the number of mushroom beds. This significantly boosted her production capacity and stabilized her family's financial situation.

By 2024, Sudesna's business had grown significantly. She took a third loan of ₹70,000 through the YES Bank BC program of Samparna and expanded her cultivation to 100 mushroom beds, generating daily sales of ₹4,000. With each loan, she made smart investments, gradually building her business into a thriving small business. Today, Sudesna is not only financially independent but also a pillar of strength for her family. Her success story is a testament to the power of perseverance and the impact of financial inclusion in transforming lives.

*Sudesna Nayak*

## FINANCIAL ACCESS OPENS DOORS TO NEW OPPORTUNITIES



In Cuttack's Nuapada GP, Mrs. Urmila Pattayat is a woman whose resilience and determination have reshaped her life. Once employed in a clothing factory in Bhubaneswar, she had to leave her job due to household responsibilities. However, her dreams of supporting her family never faded. Instead of giving up, she decided to create her own path by purchasing a sewing machine and starting a small tailoring business from home.

### Challenges Faced Prior to Getting a Microfinance Loan

Starting a business from scratch came with its own struggles. Urmila had the skills but lacked the financial resources to expand her operations. Without capital, she could only take limited orders, restricting her income. She needed funds to buy better equipment and materials to grow her business.

### Impact After Getting Access to Finance

In 2021, Urmila took her first loan of ₹20,000 from Samparna Business Correspondence Pvt. Ltd. under the Abanti BC program. This financial support gave her the boost she needed to invest in her business and increase her earnings. With dedication and hard work, she successfully repaid her loan. Encouraged by her progress, she secured a second loan of ₹40,000 in 2023, allowing her to expand even further. Today, Urmila's tailoring business is flourishing. She earns around ₹12,000 per month, providing financial stability for her family. With every stitch, she weaves a future of independence and success, proving that with the right support, dreams can truly come to life.

*Urmila Pattayat*

## HER JOURNEY SHOWCASES HOW ACCESS TO CREDIT AND CONFIDENCE CAN TRANSFORM LIVES

**Damayanti Naik, a 45-year-old woman from Garja village in Odisha,** faced numerous challenges after being abandoned by her husband 18 years ago. She was left to raise her young son alone, struggling to make ends meet and provide basic necessities.



### Challenges Faced Prior to Getting the Loan

In 2020, Damayanti was earning just ₹6,000 a month from a small vegetable shop, but the Covid-19 pandemic worsened her situation due to lockdowns and market shutdowns. Despite these hardships, Damayanti remained determined to improve her family's financial condition and kept on looking for solutions.

### Impact After Getting Access to Finance

With the support of Samparna Business Correspondence Pvt Ltd under YES Bank BC, Damayanti joined a JLG with five other women from her village. She secured a small loan that allowed her to expand her business. Within a year, her income grew to ₹15,000 per month. After repaying the initial loan, she took a repeat loan of ₹60,000, hired part-time help, and became a source of inspiration for other women in her locality to pursue similar indigenous business activities. Damayanti's story highlights the important aspect of microfinance for women entrepreneurs.

*Damayanti Naik*

# MICROLOANS TURN ASPIRATIONS INTO THRIVING BUSINESSES



In the village of Chasakhanda, Dasarathpur, Jajpur, Odisha, Mrs. Kadambini Satapathy, a 38-year-old entrepreneur, has been working tirelessly to improve her family's livelihood. With a five-member household, she aspired to expand her business but faced financial constraints that hindered her growth.

## Challenges Before Microfinance Support

Before receiving financial assistance, Kadambini struggled to scale her business due to a lack of capital. With no access to formal credit, she found it difficult to invest in inventory, meet customer demand, and grow sustainably. Like many women in her community, she needed a financial push to unlock new opportunities.

## Access to Finance & Impact

In 2024, Kadambini became a member of Kadambini JLG, which consists of three members. Through this platform, she received financial support from Sabrimala Fintech Private Ltd.—a turning point in her entrepreneurial journey. With this assistance, she successfully expanded her existing business, addressing her capital challenges.

The financial support did not just benefit her business—it improved her lifestyle. She gained better financial stability, improved business management skills, and enhanced confidence, positioning herself as an active woman entrepreneur in her village. As a third-cycle borrower with Sabrimala Fintech Pvt. Ltd., she continues to expand her business, proving that financial inclusion empowers women, strengthens communities, and fosters economic independence.

*Kadambini Satapathy*

## A LITTLE CAPITAL FUELS BIG DREAMS

In the small yet well-connected village of Sikiri, Hinjilicut Block, Ganjam District, Odisha, Ms. Jayanti Panigrahi, a 39-year-old entrepreneur, has successfully transformed her family's financial situation with the support of Glowmore Finance Pvt. Ltd.. Through perseverance and financial assistance, she has not only expanded her small grocery shop but also ensured a better quality of life for her family.



### Challenges prior to Microfinance Support

Before joining Urmila JLG in 2019, Jayanti's family faced financial hardships. With her husband working as a daily wage laborer, it was difficult to meet household expenses and provide for their two children's education. Limited access to capital restricted her ability to expand her grocery business and improve her family's living standards.

### Access to Finance & Impact

Through Glowmore Finance Pvt. Ltd., Jayanti received a loan of ₹50,000 (6th cycle), which allowed her to:

- Expand her grocery shop, increasing stock and variety for customers
- Stabilize her income, earning approximately ₹20,000 per month (₹2,40,000 per year)
- Improve her household infrastructure by purchasing a TV, refrigerator, gas connection, and electricity
- Supported her husband in building her own house, that ensured a stable & safety living environment for her family

With her entrepreneurial skills, she has efficiently managed the grocery shop, overcoming financial difficulties and earning a good amount of income. Jayanti no longer faces economic instability and is comfortably repaying her EMI. Her children now attend school, and the family maintains better health and hygiene standards. She has gained confidence and actively manages the household finances and business operations. Beyond managing her shop, she contributes to the family's financial growth, improving their overall lifestyle.

*Jayanti Panigrahi*

# FINANCE AT THE DOORSTEP MEANS PROGRESS AND GROWTH



In Sarkanda village, Sohela Block, Bargarh District, Odisha, Mrs. Jyotsna Meher, a 42-year-old skilled weaver, has turned her entrepreneurial aspirations into a reality. As a repeat customer of Belstar Microfinance Ltd., she has leveraged financial support to revive and expand her weaving business, securing a stable livelihood for her family.

## Challenges Before Microfinance Support

Before joining Belstar Microfinance in 2021, Jyotsna depended entirely on vendor-based orders for her handloom products. However, the COVID-19 pandemic severely impacted her business, causing a drastic reduction in income and uncertainty about the future. With limited financial resources, she struggled to sustain her business and meet household expenses.

## Access to Finance & Impact

With the financial assistance from Belstar Microfinance, instead of relying solely on vendors, Jyotsna established direct connections with customers and collaborated with local retailers, creating a more sustainable and profitable business model. This shift allowed her to generate a stable monthly income of ₹25,000, significantly improving her family's financial security.

Jyotsna Meher's journey highlights the transformative power of microfinance in fostering sustainable livelihoods. Her ability to overcome economic hardships and establish a direct market presence underscores the importance of continued financial assistance for rural entrepreneurs. Her success is not just her own—it is an example of hope for other women in Sarkanda and beyond, proving that with the right financial support, determination, and vision, small business owners can achieve financial independence and long-term prosperity.

*Jyotsna Meher*

## MICROCREDIT TURNS DREAMS INTO ENTERPRISES

Minati Das, a 47-year-old resident of Murdanga village in Mahulapal block, Dhenkanal district, has proven that determination and the right support can change lives. Living with her family of five in a semi-urban area just 1 km from the district headquarters, Minati always aspired to grow her tailoring business but lacked the financial means to do so.



### Challenges Faced Prior to Getting a Microfinance Loan

Despite her talent and dedication, Minati struggled to expand her business due to limited resources. With only one sewing machine, she was unable to take bulk orders or scale up her operations. Moreover, without collateral, she found it difficult to secure a loan from traditional financial institutions.

### Access to Finance and the subsequent impact

In 2024, Minati joined a JLG and received a collateral-free loan of ₹35,000 from Ashirvad Microfinance Pvt. Ltd. This financial assistance allowed her to purchase two additional tailoring machines, increasing her production capacity. As her business grew, she gained recognition as a skilled garment tailor in her locality. Her success also inspired and enabled her to train young women from her village, offering them employment opportunities in her shop.

Minati's income has now grown to ₹22,000 per month, significantly improving her family's financial stability. Her journey from a small-scale tailor to a business owner has become an inspiration for many in Murdanga village. Through sheer determination and persistence, she has proven that women from economically modest backgrounds can excel in entrepreneurship. Ashirvad Microfinance played a crucial role in her transformation by providing doorstep financial support, minimal documentation, and financial literacy guidance.

*Minati Das*

## A MICROLOAN POWERED HER BUSINESS TO THRIVE



Nirupama Behera, a 54-year-old entrepreneur from UpparSahi, Bhapur in Dhenkanal, has been running a small grocery and vegetable shop to support her family of four. With an undergraduate education, she always aspired to become financially independent. However, limited financial resources and a lack of support made it difficult for her to expand her business. Determined to overcome these challenges, she joined a Joint Liability Group (JLG) in 2017, promoted by MuthootMicrofin Ltd., which provided her with the financial means to strengthen and grow her business.

### Challenges Faced Prior to Getting a Microfinance Loan

Before receiving support from MuthootMicrofin, Nirupama faced several hurdles. Financial constraints made it difficult for her to stock a variety of products in her shop, limiting her business potential. Additionally, she struggled with gaining acceptance in her community, as many doubted her ability to run a successful enterprise. Securing a loan from traditional lenders also proved to be a challenge, restricting her options for expansion.

### Impact After Getting Access to Finance

With a loan of ₹65,000 from MuthootMicrofin, Nirupama was able to significantly improve her business. Her monthly income increased to ₹25,000, providing her family with financial stability and a better standard of living. She was able to build her own house and purchase essential household assets, including a bike, gas connection, and television. Her business flourished as she efficiently managed customer demands, and expanded her product range. Beyond financial growth, she ensured better hygiene, nutrition, and education for her child, reinforcing her family's well-being and future security. MuthootMicrofin Ltd. played a crucial role in Nirupama's journey by providing timely financial assistance and helping her utilize funds effectively. Their support enabled her to generate a sustainable income and achieve economic independence. Today, she stands as an inspiration to many women in her community, proving that access to finance can transform lives and foster self-reliance, and entrepreneurship.

*Nirupama Behera*

## FINANCIAL INDEPENDENCE CHANGED HER LIFE

Sirat Parbin, a 42-year-old entrepreneur from Jharsuguda, has always been passionate about tailoring. Living in a semi-urban area with her family of four, she wanted to expand her tailoring business but lacked the financial means to do so. Despite being skilled, her growth was limited as she owned only one sewing machine, restricting the number of orders she could take. Moreover, she had no collateral to secure a loan, making it difficult to access the necessary financial support. Determined to change her circumstances, she joined JLG in 2024, seeking assistance from MuthootMicrofin Ltd.



### Challenges Faced Prior to Getting a Microfinance Loan

Before receiving financial support, Sirat faced different financial obstacles in expanding her business. Her income was limited as she could only complete a few orders at a time. She aspired to scale her operations but lacked the necessary resources to invest in additional sewing machines or hire help. Without collateral, accessing formal financial assistance was nearly impossible.

### Impact After Getting Access to Finance

With the timely financial support from MuthootMicrofin Ltd., Sirat received her first loan of ₹40,000, enabling her to purchase additional sewing machines and expand her tailoring business. Recognizing her commitment and timely repayments, she was later sanctioned a second loan of ₹70,000. This financial backing transformed her business—she moved from working at home to owning a shop, significantly increasing her customer base. She also took a step further by training young girls from her locality, empowering them with tailoring skills while ensuring that larger orders were completed efficiently.

Her monthly income increased from ₹18,000 to ₹22,000, allowing her to uplift her family's standard of living. With the additional income, she was able to provide quality education for her children, invest in household assets like a television and a motorcycle, and move away from financial instability. Her confidence, leadership skills, and management capacity have grown, earning her immense respect within her family and community. MuthootMicrofin Ltd.'s unwavering commitment to identifying and supporting women entrepreneurs like Sirat has been instrumental in transforming lives.

*Sirat Parbin*

# EMPOWERED WOMEN DRIVE STRONGER ECONOMIES



**Tulasi Nanda, a 46-year-old entrepreneur from Samaraipur, Bhadrak, has been running a multi-purpose variety shop to support her family of four. With an undergraduate education, she always had a vision of becoming financially independent. However, the lack of financial resources and societal acceptance made it difficult for her to start and expand her business. Determined to change her circumstances, she joined a JLG in 2017, supported by MuthootMicrofin Ltd. This step helped her understand about efficient use of credit services and how a quick micro-loan can support small business activities from the fellow women members of the group.**

## Challenges Faced Prior to Getting a Microfinance Loan

Before receiving financial support, Tulasi faced multiple challenges in establishing her business. She struggled to access credit, as traditional lenders were reluctant to support her activity. This financial limitation restricted her ability to stock a diverse range of products, affecting her ability to attract and retain customers. Additionally, managing household expenses while trying to invest in her business proved difficult.

## Impact After Getting Access to Finance

With a loan of ₹55,000 from MuthootMicrofin, Tulasi was able to expand her variety shop by increasing inventory and improving her business operations. Her monthly income rose to ₹30,000, enabling her to provide a better quality of life for her family. Her family successfully built their own house and acquired essential household assets, including a bike, gas connection, and television. The financial support also allowed her to invest in her children's education, ensuring a brighter future for them. Over time, she developed strong business management skills, maintained good relationships with her customers, and became more organized in her operations. MuthootMicrofin Ltd. played a crucial role in her journey by providing timely financial aid and guiding her toward efficient fund utilization.

*Tulasi Nanda*

## **SMALL BUSINESSES ARE THE BACKBONE OF RURAL & SEMI-URBAN ECONOMIES**

**Pramila Das, 35, resides in Maujibig, Balanga (Puri district), with her family of four. Her village is approximately 35 km from the district headquarters. With education up to the 10th standard, she supports her family by weaving and selling sarees. However, due to financial constraints, she found it difficult to purchase quality raw materials like cotton and dyes, limiting her ability to scale her business.**



### **Challenges Faced Prior to Microfinance**

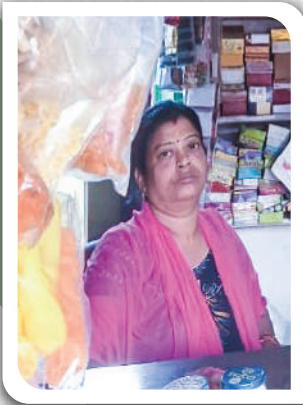
Pramila's household depended mainly on her husband's daily wage, which was insufficient to meet their expenses. The lack of capital made it challenging for her to procure raw materials in bulk, affecting the production and variety of sarees she could offer. Limited stock and traditional designs restricted her earnings, making it difficult to save or invest further in the business. She also faced difficulties in accessing formal credit due to her financial background and lack of collateral.

### **Impact After Getting Access to Finance**

In 2011, Pramila became a member of the Abhilasa JLG along with six other women. She availed her first loan of ₹20,000 from SpandanaSphoorty Finance, which allowed her to purchase better-quality cotton and expand her product range. Over time, she secured five loan cycles: ₹40,000 in the second, ₹52,000 in the third, ₹65,000 in the fourth, and ₹80,000 in the fifth. With these funds, she introduced new saree varieties, including Rekh saree, Jhalana saree, Badhibandha saree, and Kargil saree, which gained popularity among customers. As her business grew, she involved her husband in weaving and expanded her market reach. The steady income enabled her to improve household conditions, invest in her children's education, and access better healthcare. Additionally, she started mentoring other women in her village who wanted to explore handloom weaving as a livelihood.

*Pramila Das*

## FINANCIAL FREEDOM GIVES WOMEN A VOICE.



**Rinarani Parida, a 41-year-old resident of Patrapada, Khordha,** lives with her family of three. She had limited education, studying only up to the 10th standard. To support her family, she initially worked as a daily wage laborer. However, she wanted a more stable source of income and decided to start a small variety store in 2020. Her shop sold essential household products, but she struggled to keep it running due to financial limitations.

### Challenges Before Microfinance

Starting a business with minimal savings was difficult. Rinarani faced constant challenges in purchasing stock, expanding her product range, and attracting customers. Limited funds meant she could not invest in quality & range of products, which affected sales and income. Without access to proper financial support, her business growth remained slow, and she found it hard to meet her family's daily needs.

### Impact After Access to Finance

In 2020, Rinarani joined the Patrapada JLG with five other women and took her first loan of ₹30,000 from SpandanaSphoorty Financial Limited. This helped her buy more products, attract more customers, and improve her shop's revenue. Over time, she took additional loans—₹20,000 in both the first and second cycles, ₹40,000 in the third, and ₹30,000 in the fourth—to further expand her business. With her sister's support, she now manages a well-stocked shop that provides a stable income for her family. She has reinvested in better products, improved her shop, and built household assets.

*Rinarani Parida*

## ACCESS TO FINANCE TURNS EFFORT INTO ENTERPRISE

Mrs. Bhabani Pradhan, 45, lives in Khandiabandha village, Puri, with her family of four. The village is about 5 km from the district headquarters. She has studied up to 5th standard and earns her livelihood through daily labor. In 2020, she started a small grocery shop to supplement her family income. However, she faced financial difficulties in purchasing essential materials for her business.



### Challenges Faced Prior to Microfinance

Initially, Bhabani struggled to expand her grocery shop due to a lack of capital. Her husband's daily wage was not enough to meet their household expenses. Limited funds restricted her from purchasing a variety of products and improving the quality of goods available in her shop.

### Impact After Getting Access to Finance

In 2020, Bhabani joined the Khandiabandha JLG with five members and availed her first loan of ₹20,000 from SpandanaSphoorty Financial Limited. This financial support helped her invest in better-quality materials and expand her shop. Over time, she availed four loan cycles: ₹20,000 in the first and second cycles, ₹40,000 in the third, and ₹30,000 in the fourth. These funds enabled her to introduce new products and increase her earnings. She involved her sister in managing the shop and Bhabani continues to grow her business. The steady income has been helping her in managing the household expenses, building assets and meeting school expenses of her children.

*Bhabani Pradhan*

## ACCESS TO FINANCE TURNS EFFORT INTO ENTERPRISE



**Sandhya Rani Sahoo**, a 36-year-old entrepreneur from Jajpur, Odisha, lives with her family of three. Residing in a predominantly rural area where agriculture is the primary livelihood, Sandhya pursued her education up to the 10th standard. She has been engaged in retail business, operating a shop that caters to the essential needs of her community. In 2023, she became a member of JLG formed by Vector Finance, which consists of five members and was established on December 18, 2023.

### Challenges Faced Prior to Availing Financial Services

Despite running her business successfully, Sandhya encountered significant challenges in scaling up her operations due to limited financial resources. Her attempts to secure funding from private moneylenders were met with exorbitant interest rates, making it unfeasible to expand her business. Financial constraints restricted her ability to stock a diverse range of products, limiting her business potential. Additionally, unpredictable disruptions, such as floods and other natural calamities, posed further obstacles to her entrepreneurial journey.

### Impact After Getting Access to Finance

Seeking financial assistance, Sandhya approached Vector Finance and successfully availed a loan of ₹50,000, being a member of the JLG. With this financial support, she was able to scale up her business and expand her inventory. Digital payment solutions introduced by Vector Finance further streamlined her transactions, reducing cash management challenges and ensuring smooth repayment process.

Sandhya's monthly income has increased by at least ₹15,000, significantly improving her economic condition. Her savings have grown, providing her with a financial safety net during emergencies. This newfound financial security has boosted her confidence in handling unforeseen expenses, such as medical emergencies. Her family and community recognize her resilience and business acumen, elevating her status both within her household and in the broader community.

*Sandhya Rani Sahoo*

## HER TAILORING SKILLS TURNED INTO A SUCCESSFUL BOUTIQUE



Ritanjali Mishra, a 45-year-old resident of Biranarsinghpur, Puri, lives with her family of four. She completed her +2 (Intermediate) in Science but was unable to contribute financially to the household due to a lack of resources. Her husband's income was insufficient to meet household needs and their children's education expenses. Although Ritanjali had tailoring skills, she lacked the funds to purchase a sewing machine and start her own business.

### Challenges Before Accessing Microfinance

Without financial support, Ritanjali struggled to turn her skills into a source of income. Traditional loans required heavy paperwork and collateral, which she couldn't provide. However, during discussions with fellow women in her village, she learned about microfinance and its easy access to credit. Encouraged by her friends, she joined a Joint Liability Group (JLG) supported by Fusion Finance.

### Impact After Accessing Finance

With her first loan of ₹30,000, Ritanjali purchased a sewing machine and essential materials to start her business. Her tailoring skills and timely delivery of orders helped her gain customers, leading to steady growth. As demand increased, she took a second loan of ₹50,000 to invest in raw materials and expand operations. Her husband supported her by marketing garments in nearby villages, helping them earn around ₹25,000 per month.

With a stable income, Ritanjali was able to save for her family's future, enroll in social security schemes like life insurance, and improve their standard of living. Today, she is a confident entrepreneur, grateful for the hassle-free support from Fusion Finance that helped turn her aspirations into reality.

*Ritanjali Mishra*

## A TINY PUSH SPARKS A STEADY SOURCE OF INCOME

**Banita Mahananda**, a 27-year-old resident of **Pastikudi village in the Kesinga block of Odisha**, lives with her husband and two young children. Her family relied solely on her husband's income, which ranged between ₹7,000 and ₹8,000 per month. This modest earning made it challenging to manage household expenses and meet essential needs. Banita aspired to contribute financially to her family, seeking ways to gain financial independence and improve their standard of living.



### Challenges Faced

With no prior business experience or financial knowledge, Banita faced difficulties in identifying viable income-generating opportunities. Limited access to capital, lack of market knowledge, and minimal exposure to entrepreneurship made it hard for her to take the first leap. The family's financial constraints further restricted her ability to invest in a business.

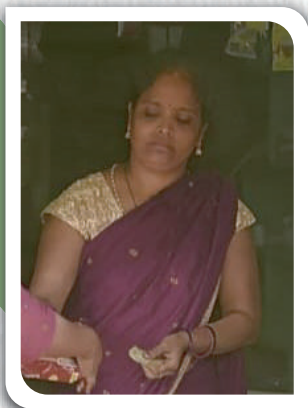
### Impact & Transformation After WE-LEAD Training

In January 2024, Banita participated in the WE-LEAD training program conducted by OSAFII with support from SIDBI. The training equipped her with essential business management skills, including financial literacy, marketing, budgeting, and record-keeping. Inspired and confident, she decided to start a small grocery store in her village, investing ₹50,000 from her family savings and securing additional financial support through microfinance loan facilitated by the program.

With her newly acquired skills, Banita successfully opened her store, providing essential goods to the local community. Her monthly earnings increased to ₹12,000–₹13,000, which is a significant amount for her. The additional income has covered household expenses, supported her children's needs, and strengthened her confidence as an entrepreneur.

*Banita Mahananda*

## SKILLS PLUS FINANCE EQUALS SUSTAINABLE LIVELIHOODS



In rural India, women often balance household responsibilities while overcoming economic hardships. **Jayanti Bisoi, a 37-year-old resident of Kalmasinghi village in Raigad block, Gajapati district,** demonstrates business and a growth oriented mindset. With limited resources and no prior experience in business management, Jayanti assumed responsibility for the family grocery store, which had been their primary source of income.

### Challenges Before WE-LEAD Training

Managing the grocery store while taking care of her two daughters was an uphill task. The store provided a basic income, but it was insufficient to cover household expenses and her children's education. Determined to earn more, Jayanti looked for additional income sources. She decided to venture into poultry farming but lacked the necessary skills and knowledge to run a successful enterprise. Limited financial resources, challenges in procuring quality feed, and inadequate veterinary support further compounded her struggles. Balancing both the store and the poultry farm was overwhelming, and she needed guidance to make her efforts more sustainable.

### Impact of WE-LEAD Training

Jayanti enrolled herself in the WE-LEAD training program, organized by OSAFII and supported by SIDBI. The program equipped her with the essential skills needed to manage poultry farming efficiently. With newfound knowledge in poultry management, financial planning, and business strategies, Jayanti expanded her poultry farm from 200 to 500 birds, increasing her income substantially. Encouraged by her success, she now plans to start a piggery unit, leveraging her experience in livestock farming. Through the WE-LEAD program, Jayanti transformed from a struggling widow to a confident small business owner, setting an inspiring example for other women in her community.

*Jayanti Bisoi*

# FINANCIAL INDEPENDENCE EMPOWERS, TRANSFORMS, AND UPLIFTS

**Jira Putel, a 49-year-old woman from Kerokuda village in Kesinga block, Odisha,** has been engaged in farming for several years. She lives with her husband, JudhestiPutel, and their three children. Owning a two-acre plot of land, she has been cultivating seasonal vegetables to support her family. Through her dedication and hard work, she has built a sustainable livelihood, earning an annual income ranging from Rs. 2 to 4 lakhs. Her farming not only ensures financial stability for her household but also allows her to educate her children and improve their quality of life. Over time, she adopted modern farming techniques to increase productivity, gradually gaining recognition within her community as a successful woman entrepreneur.



## Challenges faced by Jira

Jira faced multiple challenges in scaling her farming business. While she had years of experience in farming, she lacked the technical know-how to maximize her land's potential and market her produce effectively. Seasonal fluctuations and dependency on traditional farming methods made her business vulnerable to inconsistent earnings. Limited access to modern irrigation techniques further constrained her ability to ensure a steady supply of crops. Without structured financial literacy, she found it difficult to manage income, reinvest wisely, and explore opportunities for business expansion.

## Impacts and transformation through WE-LEAD Training

Jira enrolled herself in the WE-LEAD training program, facilitated by the OSAFII with support from SIDBI. The Entrepreneurship Development Programme (EDP) provided her with critical business skills, financial literacy, and managerial techniques. She learned how to approach farming as a business, allocate resources efficiently, and implement cost-effective strategies. Additionally, the skill training equipped her with knowledge of sustainable farming practices, modern irrigation techniques, and crop diversification, helping her overcome traditional farming limitations. With a structured approach to farming, she increased her productivity and began earning higher returns. The financial literacy training empowered her to manage income effectively, invest in better farming equipment, and ensure financial stability for her household.

*Jira Putel*

## SKILLS UNLOCK DOORS TO SELF-RELIANCE



**Kanak Nayak, a 38-year-old mother of two, lives in the Balasore district.** Coming from a humble background, Kanak's primary concern had always been ensuring a stable income to support her family's needs, including her children's education. With limited opportunities in her village and no formal business training, she relied on irregular daily wages, which barely covered household expenses.

### Challenges She Faced

Her family depended on seasonal agricultural work, which provided inconsistent earnings. The lack of alternative income sources meant frequent financial stress, making it difficult to manage household expenses and her children's schooling. Additionally, she had no prior experience in running a business or accessing financial resources to invest in any venture. The biggest challenge was her limited awareness of market opportunities and the absence of technical knowledge required to set up a viable enterprise.

### Impact of We LEAD Training on Her Life

Kanak's turning point came when she enrolled in the WE-LEAD training program, an initiative by OSAFII supported by SIDBI. The program provided her with technical training, financial literacy, and entrepreneurial skills. She gained knowledge about identifying business opportunities, managing finances, and effectively running a small-scale enterprise. With the skills acquired, Kanak decided to start a spice processing unit, a business having consistent local demand.

To kickstart her venture, she availed a loan of ₹60,000 from Annapurna Microfinance, which she used to procure essential machinery and raw materials. Through the support of OSAFII staff, she streamlined the production process, ensuring high-quality output that quickly gained attention in her community. Her spices, known for their authenticity, started receiving bulk orders from local retailers and neighboring markets. As her business grew, Kanak reinvested her earnings to expand production and employ other women from her village. Today, Kanak earns a stable income ranging from ₹20,000 to ₹25,000 per month, a significant amount in comparison to her previous earnings of ₹2,500 per month.

*Kanak Nayak*

## SKILLS UNLOCK DOORS TO SELF-RELIANCE

**Smt. Kanak Behera (38), wife of Tulu Behera, resides in Badatota village, Jatni Block, Khordha District, Odisha.** She lives with her husband, an auto driver, and their child. Due to limited passenger movement in Jatni, her husband's earnings were inconsistent, making it difficult to meet household expenses. Determined to contribute to her family's financial stability, Kanak decided to start a small-scale enterprise. She identified paper plate manufacturing as a viable business opportunity, given the growing demand for eco-friendly disposable products.



### Challenges She Faced

Kanak's decision to start a business was met with several obstacles. Initially, she faced societal hesitation, as women in her community were not traditionally involved in business activities. Additionally, securing the necessary funds for purchasing machinery and raw materials proved challenging. Technical knowledge about operating a paper plate-making machine and identifying potential buyers further complicated her journey.

### Impact of WE-LEAD Training

Kanak's entrepreneurial aspirations took shape after she enrolled in the WE-LEAD program, supported by SIDBI and implemented by OSAFIL. The program provided essential training on entrepreneurship development, financial management, and marketing strategies. Through the initiative's support, she secured loans of ₹ 58,000 from MuthootMicrofin Ltd and ₹55,000 from Sagraha Management Services Pvt. Ltd., allowing her to invest over one lakh rupees in setting up her business.

With hands-on training, she mastered machine operation and began production from home. The WE-LEAD team facilitated market linkages, helping her establish a steady buyer, Geeta Bhawan in Khurda town, while she also sold in local markets. Today, Kanak earns ₹5,000 to ₹6,000 per month, with prospects of increased income during festival seasons. With continued support, Kanak aims to scale her business, further solidifying her role as a community leader in women's entrepreneurship.

*Kanak Behera*

## A LITTLE SUPPORT CREATES LASTING CHANGE



Monalisha Parida, a 20-year-old young woman, is the youngest daughter of Santosh Parida and Smt. Bijalaxmi Parida. She resides in Baruan village of Bhuban Block, Dhenkanal District, Odisha. Despite successfully completing her matriculation, she could not pursue higher studies due to her family's financial constraints. Monalisha's father, Santosh Parida, was previously employed in a private organization in Andhra Pradesh but had to discontinue his job due to long-term paralysis. The family's savings were spent on the marriages of her elder sisters, leaving them in a financially vulnerable situation. Recognizing the need to support her household, Monalisha decided to take proactive steps to undertake some kind of business activities.

### Challenges Before WE-LEAD Training

The primary challenge Monalisha faced was the lack of financial resources to start a business or pursue higher education. With her father unable to provide for the family, she needed a sustainable income source to support her household. Without formal vocational training, she struggled to find a viable means of earning.

### Impact of WE-LEAD Training

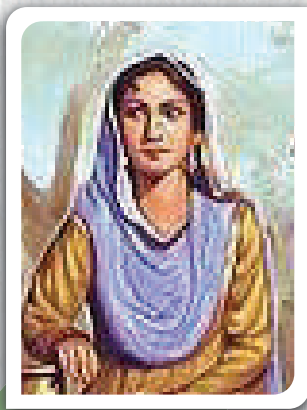
To enhance her employability and business prospects, Monalisha enrolled in the WE-LEAD training program, implemented by OSAFII, with the support of SIDBI. Through the training, Monalisha gained expertise in tailoring and learned the fundamentals of running a small business. With her limited savings, she purchased a stitching machine and began offering tailoring services. Her business quickly gained traction as she provided quality stitching, alterations, and custom tailoring to the local community. Starting with just one machine, Monalisha's dedication soon translated into a steady monthly income of ₹5,000 to ₹6,000. With an aim for growth, Monalisha reinvested ₹50,000, taken as a group loan through her mother, to purchase additional sewing machines. She expanded her business by hiring another woman trained under the WE-LEAD program, thereby creating an opportunity for another individual to become financially independent. This step not only strengthened her business but also showcased her commitment to uplifting other women in her locality.

Today, Monalisha's business has grown, and she aspires to further expand her enterprise.

*Monalisha Parida*

## WHEN WOMEN EARN, FAMILIES THRIVE

Padma Mandal, a 64-year-old resident of Kalmasing village, married to Guduma Mandal, she is the mother of four grown-up sons. Having no formal education, Padma has always been determined to support her family beyond traditional roles. Padma's primary occupation is agricultural labor, contributing significantly to her village's farming activities. However, recognizing the financial instability of seasonal agricultural work, she engaged herself into fishery and goat farming.



### Challenges: Struggles of a Rural Entrepreneur

A major obstacle was her lack of formal education, which limited her access to modern farming techniques and financial management skills. She relied on traditional knowledge, which often resulted in inconsistent yields and profits. Financial constraints posed another challenge. With an investment of ₹45,000 sourced from savings and small loans, she managed to establish her fishery and goatery businesses. However, accessing affordable credit, acquiring quality resources, and securing market linkages remained significant hurdles. Additionally, the physical strain of labour-intensive work and balancing family responsibilities took a toll on her health.

### Impact of WE-LEAD Training

Padma's entrepreneurial aspirations took a positive turn when she participated in the WE-LEAD training program, an initiative by OSAFII, with support from SIDBI. The training provided her with essential skills in business management, livestock care, and financial literacy, empowering her to optimize her existing ventures. Through the program, she learned relevant techniques in fish farming and goat rearing, enabling her to increase productivity and profitability. The training not only enhanced her technical skills but also instilled confidence in her ability to manage and expand her enterprises.

*Padma Mandal*

## TRAINING PLUS OPPORTUNITY EQUALS SUCCESS



Rubi Naik, a 28-year-old woman from Pardesipada, a small hamlet on the outskirts of Bhawanipatna town in Odisha's Kalahandi district, has transformed her life through skill training. Married to Sankar Naik, a small-time contractor, she faced financial instability as her husband's income was barely sufficient to meet household needs. In an effort to support her family, Rubi took up tailoring, a skill she had learned in her younger years. However, despite her dedication, she could only earn between ₹2,000 to ₹3,000 per month, which was not enough to cover certain essential expenses of her family.

### Skill Development and Entrepreneurship Training

Rubi's transformation began in 2024 when she was introduced to the Women Entrepreneurship - Livelihood Enhancement And Development (WE-LEAD) program implemented by OSAFII with the support of SIDBI. The program provided skill-based entrepreneurship training to women in six districts of Odisha, including the aspirational district of Kalahandi.

As a member of a SHG, Rubi actively participated in module-based enterprise development sessions that covered essential business skills such as market research, financial management, customer engagement, and enterprise sustainability. Additionally, she received trade-specific training in phenyl production. Determined to leverage her newfound skills, Rubi invested ₹5,000 from her savings to procure raw materials and essential equipment. She started producing phenyl at a small scale but with a keen focus on quality.

### Growth, Impact, and Future Aspirations

Currently, Rubi sells approximately 600 to 700 bottles of phenyl per month, earning a margin of ₹20 per bottle. This shift from tailoring to phenyl production has increased her monthly income to over ₹10,000, three times what she used to earn. The financial stability she has achieved has allowed her family to meet household needs comfortably and plan for the future. She remains grateful to SIDBI and OSAFII for their invaluable support, which has enabled her to redefine her family's future and inspire other aspiring women entrepreneurs in her locality.

Rubi Naik

## LEARNING A SKILL TODAY BUILDS A BETTER TOMORROW

**Sashmita Bahubalendra, a 42-year-old woman from Kumbharbasta in Khordha Block, Odisha,** lives with her husband, Abhimanyu Bahubalendra, and their two grown-up children. Her family primarily depended on agricultural income from their small landholding. However, as the cost of living and educational expenses for her children increased, the family struggled to meet their daily needs. With no additional source of income, managing household expenses became increasingly difficult. Despite these challenges, Sashmita was determined to find a way to improve her family's financial situation.



### Challenges Faced Prior to Microfinance Loan

The limited size of her family's land meant that agricultural income was insufficient to cover all expenses. Additionally, setting up an alternative source of income required capital, which she did not have. Finding raw materials for any potential business was another challenge, as was competition from existing shops in the market. Sashmita also had to balance household responsibilities with running a small business, making time management crucial.

### Impact After Access to Finance

Sashmita's entrepreneurial journey began when she received training from OSAFIL, under WE-LEAD project supported by SIDBI. The training provided her with skills and knowledge about small business activities and marketing.

With this knowledge, she started producing and selling phenyl (a disinfectant), agarbati (incense sticks), and badi (a traditional food product). These products were in demand within her community, allowing her to build a steady income.

Through her diversified business efforts, Sashmita now earns between Rs. 800 to Rs. 1,000 per day. This has allowed her to manage household expenses, pay for her children's education, and save something for future emergencies. Her journey highlights the impact of financial inclusion and capacity building trainings in empowering rural women and ensuring economic stability.

*Sashmita Bahubalendra*

## TRAINING TURNS POTENTIAL INTO PROGRESS



**Smt. Sujata Seth, a 42-year-old woman from Kurul village in the Belpara Block of Bolangir District,** has transformed her life by engaging herself in entrepreneurial activity. Married to Pramod Kumar Seth, with a son pursuing graduation in Bolangir, Sujata initially supplemented her family's income by providing tuition to primary school students. However, with her husband's inconsistent agricultural earnings, financial stability remained a challenge.

She learned about the Women Entrepreneurship - Livelihood Enhancement and Development (WE-LEAD) programme from one of her friends. This initiative, supported by SIDBI and implemented by OSAFII in Odisha's aspirational districts, provided structured entrepreneurship training to SHG/JLG members. As an active member of the Parbati SHG, Sujata participated in enterprise development and trade-specific skill training sessions, gaining the knowledge and confidence needed to start her own business.

### **Establishing an Incense Stick Enterprise**

Inspired by the training and market potential, Sujata decided to start an incense stick (agarbatti) production business. She identified this as a viable enterprise due to its consistent demand for religious and cultural practices. With an initial investment of ₹50,000—comprising ₹24,000 for a production machine and ₹ 25,000 for raw materials and packaging sourced from Kolkata—she set up her enterprise. This investment was made possible out of her savings from tuition earnings.

With training from the WE-LEAD programme, Sujata streamlined production, improved efficiency, and ensured high product quality. Over time, she expanded her customer base beyond her village, supplying incense sticks to nearby towns and markets. Her hard work began to pay off, and she started earning between ₹15,000 to ₹18,000 per month. Encouraged by this success, she involved her husband in the business and set a goal of scaling up production to generate ₹30,000 or more within the next year. She also plans to employ 2-3 other SHG women, creating employment opportunities within her community.

*Sujata Seth*

## LEARNING LEADS TO EARNING

**Premanjani Jena, a resident of Kolla village in Siali Panchayat, Kashinagar block (Gajapati district), lives with her husband, Pabitra Kumar Jena, and their three children. Her husband, a pastor, had an unstable income that was insufficient to meet the family's daily needs. The family depended on their eldest son's earnings, but financial struggles made it difficult to afford basic necessities, including food, education, and medical expenses.**



### Challenges Before Joining WE-LEAD Training

Premanjani faced ongoing financial stress as she managed household responsibilities while trying to support her children's education. Realizing the need for a sustainable income, she sought opportunities to become self-reliant. She enrolled in the WE-LEAD Entrepreneurship Development Program (EDP) and Skill Development Training conducted by OSAFIL, with support from SIDBI. The training introduced her to small business opportunities, and after assessing the local market, she identified a demand for paper plates. She took a group loan of INR 1.50 lakhs to purchase a paper plate-making machine and started her business.

### Impact & Growth

Premanjani's paper plate business has been a turning point in her life. She now earns INR 25,000 to 30,000 per month, ensuring financial stability for her family. With a steady income, she can now cover household expenses, her children's education, and other essential needs.

*Premanjani Jena*

# WE-LEAD Training Program





 *Women*  
*entrepreneurs build  
stronger communities*





## Members



## ODISHA STATE ASSOCIATION OF FINANCIAL INCLUSION INSTITUTIONS

Plot No: 33/C, 1st Floor, NICCO Park Road,  
Madhusudan Nagar, Bhubaneswar-751012, Odisha

Contact No: +91-9777293407

Email: [osafibbsr@gmail.com](mailto:osafibbsr@gmail.com)

[www.osafii.in](http://www.osafii.in)