

Success Stories

(Assam)

1. Name of the beneficiary- Bharati Nath

Age- 63years

Address- Village: Changsari, PO: Changsari, District: Kamrup (Rural), Assam

Purpose of loan: Handloom, Weaving

Year: 2019

Loan Amount: Rs. 50,000.00

Annual income before loan: Rs. 80,000.00

Annual income after loan: Rs. 4,00,000.00

Usage: loan amount was used to set up a handloom machine and purchase of raw materials

Productivity: Ms. Bharati Nath is producing enough to make an annual profit of Rs. 4,00,000.00

Experience: Before applying for this loan she had already taken a loan previously from other sources to purchase a cow. Then, it was found that the income generated is not sufficient, and therefore the family decided to seek micro-finance loan from NBCFDC in the name of Ms. Bharati Nath. On the receipt of the loan amount (of Rs. 50,000.00), the family decided to sell off their cow. Ms. Bharati set up a loom in the cow-shed and utilised the money for establishment and purchase of the raw material. The material was consumed in the manufacturing of the Mekhala Chador as well as Gamusa. This has led to enhancement of the family income to a respectable level of Rs. 6,00,000.00 along with the other sources of income (Farming, etc.).

Their social status has changed in the way that people have come to know about them and their work, this brings in more customers for the business. They believe their social status has been enhanced.

She sells the products within the village. The loan has benefitted her. Prior to the loan, her monthly income was Rs1500 per month. The loan has helped her business and now she earns around Rs5000 per month. She is satisfied with the loan that has been offered.



2. Name of the beneficiary- Anamika Nath

Age- 29years

Address- Village: Changsari, PO: Changsari, District: Kamrup (Rural), Assam

Year: 2019

Loan Amount: Rs. 50,000.00

Annual income before loan: Rs. 70,000.00

Annual income after loan: Rs. 1,00,000.00

Usage: Purchased two bearing machines and a loom

Productivity: With the modification in the existing loom, the earning from it got enhanced leading to an annual profit of Rs. 30,000.00

Experience: Ms. Anamika Nath belongs to a family which is economically in distress and the annual family income was insufficient to provide education for two children. Previously family took a loan and its repayment was still ongoing. There was a functional loom but the bearing machines were to be replaced. Becoming aware about the micro-finance loan scheme of NBCFDC through ARTFED, Guwahati renewed the interest among Ms. Nath to start her own business of manufacturing and selling the gamusa, mekhela chador, etc. Her application was approved and she received a loan amount of Rs. 50,000.00 which was utilised in the replacement of the bearing machines and also towards the purchase of loom. This step has helped her in enhancing the monthly as well as annual income. Now the annual family income is Rs. 1,00,000.00 up Rs. 30,000.00. Now she can work faster and fulfil the demand of the customer on time. But, with the Covid-19 situation was badly affected due to reduction in demand and therefore the repayment process was affected. With the resumption of work after the ease of situation, things have become better again and she has a business in Sualkuchi.

Her husband is supportive in her business. On asking about the enhancement of their social status post-loan, she could not be specific about it. But after her business increased, more people came in contact with her. Her work is known-for in the village. She elaborated a little on her expenses. When buying 'muga' thread, she paid Rs7500 per kg of thread in the pre-covid market. Post-covid market price of the thread is Rs9000 per kg. In the process of producing one pair of 'muga' mekhela saador, thread of Rs27,000 is used. She is thankful to ARTFED and NBCFDC for supporting her interests.



3. Name of the beneficiary: Sampa Devi

Age- 43years

Address- Village: Sangchhari, PO: Changsari, District: Kamrup (Rural), Assam

Year: 2019

Loan Amount: Rs. 50,000.00

Annual income before loan: Rs. 60,000.00

Annual income after loan: Rs. 95,000.00

Usage: Purchased loom and raw materials with this assistance.

Productivity: She could manage to produce Gamusa and Mekhala Chador leading to an annual income of Rs. 95,000.00.

Experience: Ms. Sampa Devi had a really difficult time before she thought of becoming a beneficiary of micro-finance scheme of NBCFDC for OBCs. Her husband was critically ill and passed away in six months' time. She was left with no option for economic sustenance of the family after this loss. She thought of education of her children where elder daughter was pursuing B.Sc. and son in the 9th standard, and applied for the micro-finance loan scheme to revive the handloom for business purpose. She prepared the loom and can put her knowledge to conduct her own business. Now, with some financial earnings, she is determined to fulfil post-graduation aspirations of her daughter. She had conceived a plan of constructing rooms in the existing building for rent and materialised it by saving from the monthly income. She could construct two rooms and put them on rent for additional income. Even her daughter is adding to the family income by providing tuitions to the junior classes. With her limited capacity she has not planned to expand her business and is satisfied with the progress she is making although there was a slump in between due to Covid-19 situation. Her in-laws are supportive in the business. She hopes to get more financial help from other government agencies so she can look after her children. She also hopes to find people to give rooms on rent. From rented rooms, she can earn Rs2000 per month in pucca rooms and Rs1000-1500 in kaccha rooms.



4. Name of the beneficiary: Pankaj Das

Age: 27 years

Purpose of taking loan- he took it for business purposes and had plans of investing in commercial vehicles. Prior to taking the loan, he was working in a company.

Year: 2020

Amount: Rs. 1,00,000.00

Usage: Purchased an goods carrier auto

Annual Income prior to loan- Rs 1,30,000.00

Annual Income post loan- Rs 1,60,000.00

Other source of income: He lives in a family of five members. His father contributes to the agricultural process.

Repayment: Regular

Productivity: With the regular run of the auto, he manages to earn a profit of Rs. 1,60,000.00.

Experience: Mr. Pankaj Das is a youth who lives in a humble family background of five members and his father is the main bread-earner. Looking towards the family situation, he decided to contribute and thought of a plan to purchase commercial vehicles after he left the work at a company due to economic exploitation and low satisfaction there. Considering the economic feasibility, he decided to apply for a small micro-finance loan scheme through ARTFED, Guwahati. After his successful application he received an amount of Rs. 1,00,000.00 from NBCFDC which was utilised to purchase an auto for the transfer of small goods which he drives on his own. On asking about his satisfaction with the loan amount received, he said it would have been better if they received Rs 50,000 more. He is repaying the current loan amount. Once he has completed repaying this loan, he would like to apply for another loan.

He has expanded his business to poultry. He owns local and broiler chicken farms, running a local supply business. He also aspires to open a pig farm. Recently he has not generated employment, but once he can open a pig farm, he wants to employ two persons with an estimated payment of Rs 7,000 per month. His family is supportive in his business and motivates him.

On asking about their family's social status, he believes that their status has changed as compared to the previous positions. More people have come in-touch with them because of their expanding business.



5. Name of the beneficiary: Akhil Kalita

Took a micro-finance loan of Rs 1,00,000.

Reasons for taking the loan- he took the loan as he wanted to invest in poultry (broiler farms). He owned one farm before taking the loan. After receiving the loan, he expanded his business by opening one more poultry farm.

He lives in a family of five members. His brother contributes to the family income as he owns his own shop.

Annual Income prior to loan- Rs 1,40,000.00

Annual Income post loan- Rs 1,70,000.00

Previously he had his own pig farm, but due to personal issues he had to sell the pigs. During this he employed one person as help. The helper was paid Rs 5,000 per month while also provided him meal. After he sold out the pigs, he suffered some loss in his business. Therefore, he hasn't employed any other person. And then he shifted his business to poultry and public transportation. He was of the opinion that his profit from the business barely helps him fulfil his needs and helps him look after the family.

On expanding his business, he wants to take loan to invest it in a pig farm which might help him earn a profit of Rs 5,000 per month from 4-5 pigs.

Regarding the family's social status, he says their status is unchanged. But he is receiving support from his family in his business.



6. Name of the beneficiary: Pranab Kumar Mahanta

Took a micro-finance loan of Rs 1,00,000

Reasons for taking the loan- He wanted to invest in farming his 5 bighas of land. He has fields where he cultivates bananas, jujube, vegetables of different types. He has his goats, cows and pigs.

Income prior to loan- Rs 9,000/month (Annual : Rs. 1,08,000.00)

Income post loan- Rs15,000/month (Annual : Rs. 1,80,000.00)

He mentioned about how he is satisfied with his profits. He lives in a family of four, the profits help him fulfil their needs. In one expo (trade fair), he sold 1quintal of jujubes (per kilogram of jujubes was sold at Rs70). In this sale, he has had profits as they were sold at a fast pace.

The money that he has invested in pigs has earned him profits. In January, 2022; he sold 11piglets at Rs 3,700 each. The female pig gives birth twice a year, earning him profit twice a year. His cows also earn him profits from the milk that is sold.

Regarding his family's social status and changes, he was of the opinion that since people came to know him for his agriculture and the products; he is known amongst people. He believes the social status has increased since his successful farming business.



7. Name of the beneficiary:Ramen Das

Took a micro-finance loan of Rs 1,00,000

Reasons for taking the loan- he wanted to invest in agriculture. But since COVID-19 made them face certain losses, he invested in his electrical shop which he opened in 2016.

Annual Income prior to loan- Rs 1,55,000.00

Annual Income post loan- Rs 1,85,000.00

He lives in a family of 5. His family is supportive in his business. His father helps out in agriculture related activities and his younger brother is completing his studies. They work together to earn their living and has not employed others yet.

Earlier the profits were better but the last two years of pandemic has put them at a loss, also floods, recent changes in weather and others.

On expanding his business, he aims to establish farms with poultry, pigs, cows and goats away from home. The presence of cows and 6-7 goats at present was not considered as business. He believes business needs to be established differently from home. He also wants to expand his sound-system and add more technology to it so that bigger crowds could hire their systems.

The family's social status has changed as quite a number of people know them for their shop and their farming products.



8. Name of the beneficiary: Ms. Pokhila Das

Age: 38 years

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: preparation of the shed for the loom and purchase of the raw material.

Annual income: Prior to Loan: Rs. 2,26,000

After Loan: Rs. 2,56,000.00

Other Sources of Income: Farming

Repayment status: Regular till Covid period.

Gains: a) increase in income, b) increase in the social status, and preparation of the cloth

Productivity status: She could prepare annually Gamusa (20 pieces), Mekhala Chador (3-4).

Children: 2 daughters

Experience: She had some initial gains which got stalled due to the pandemic situation. Now, the market is reviving and therefore she is hopeful of resumption of the economic gains.

Regarding the sale of the produce, she mentioned that it has become a struggle now to deal with the retailers while previously Artfed was facilitating the sale by procuring from small weavers like her. Showing her ambition, she mentioned about her interest to have a Jacquard machine which may require further financial assistance as well as training.



9. Name of the beneficiary: Ms. Bhanumati Das

Age: 45 years

Location: Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: installation of the tin-shed for the loom and purchase of the raw material (yarn).

Annual income: Prior to Loan: Rs. 2,00,000

After Loan: Rs. 2,30,000.00

Other Sources of Income: Farming

Repayment status: Regular till Covid period.

Gains: a) increase in income, b) increase in the social status, and preparation of the cloth

Productivity status: She could prepare annually Gamusa (50-70 pieces), Mekhala Chador (12-15).

Experience: The process of economic gain was badly affected with the pandemic situation. She holds hope of revival with the normalcy of the situation and market. She holds ambition of having her own jazquard loom through which productivity could enhance, and therefore hope of purchasing one as her financial situation improves and with some assistance by NBCFDC.



10. Name of the beneficiary: Ms. Anamika Rajbangshi

Age: 30 years

Location: Rangia

Purpose of taking loan: Dairy Farm

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: with the assistance she purchased one cow (cross-breed) for Rs. 60,000.00.

Annual income: Prior to Loan: Rs. 2,16,000

After Loan: Rs. 2,46,000.00

Other Sources of Income: Farming

Repayment status: Regular till Covid period.

Gains: a) increase in income and social status

Productivity status: She could sell 7 litres of milk in a day leading to monthly profit of Rs. 10,500.00.

Experience: She is satisfied with her decision to take loan from NBCFDC as she could make a huge gain of Rs. 60,000.00 annually (1st year) which has helped her in purchasing another cow. She had a plan to increase the number of cows and would develop a dairy. This may provide employment to many unskilled labour.



11. Name of the beneficiary: Ms. Rukmani Das

Age: 30 years

Location: Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: with the assistance she made a tin shed for the existing loom and purchased raw materials.

Annual income: Prior to Loan: Rs. 2,13,000.00

After Loan: Rs. 2,43,000.00

Other Sources of Income: Farming

Repayment status: Regular.

Gains: a) increase in income and social status

Productivity status: She could make and sell annually 60 pieces of Gamusa and 30 pair of Mekhala Chador making annual profit of Rs. 31,500.00.

Experience: Overall she is satisfied with the scheme of loan as she could set up her own mechanism for self-sustenance. With a small amount of Rs. 50,000.00 she could develop a small tin-shed for her existing loom and purchased raw material in the form of yarn to start her professional production though at very small level. It started well however due to the impact of Covid-19 she, alike several small entrepreneurs was badly affected. With the improvement of the situation, she's determined to make a comeback and fulfil all her entrepreneurial aspirations. She is planning for further small financial assistance towards this.



12. Name of the beneficiary: Ms. Sabita Das

Age: 40 years

Location: Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: with the assistance she purchased slechet machine (loom) for Rs. 20,000.00 while the remaining amount was utilised towards purchase of the raw materials.

Annual income: Prior to Loan: Rs. 2,40,000.00

After Loan: Rs. 2,90,000.00

Other Sources of Income: Farming

Repayment status: Regular till Covid situation.

Gains: increase in income and social status

Productivity status: She could make and sell annually 42 pieces of Gamusa and 30 pair of Mekhala Chador making annual profit of Rs. 40,000.00.

Experience: Ms. Sabita Das was having an aspiration to be her own self and found an opportunity in the micro-finance scheme of NBCFDC. She was told about this scheme by the officials of ARTFED, Guwahati, and she applied for a loan in the year 2019. The purpose was to set-up a handloom machine and produce gamusa and other loom related products. She was granted a loan of Rs. 50,000.00 which was utilised to purchase a slechet loom and for the raw materials. Through a humble beginning she started her own loom which could help her gain in economic as well as social sense. However, the pandemic of Covid-19 has adversely impacted her economically as a result of which her process of repayment of loan stalled. Now, with the re-opening of the markets, she is expecting normalcy to return at the earliest such that she could revive her business and aspirations. In order to overcome her difficult situation, she has emphasised on the need for further loan assistance which may enable her to purchase a jacquard machine that would transform the production process rapidly. Hope she comes out victorious and may receive the necessary assistance from the NBCFDC, New Delhi.



13. Name of the beneficiary: Ms. Pratima Das

Age: 39 years

Location: Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: entire amount was spent on the purchase of the raw materials.

Annual income: Prior to Loan: Rs. 2,11,000.00

After Loan: Rs. 2,41,000.00

Other Sources of Income: Farming

Repayment status: Regular till Covid situation.

Gains: increase in income and social status

Productivity status: She has an annual production of 60 pieces of Gamusa and 20 pair of Mekhala Chador. This has generated an annual profit of Rs. 30,000.00.

Experience: With a small nuclear family of five members, Ms. Pratima Das, tried to fulfil small ambition of making the idle-lying handloom functional. She required some initial investment of capital to take of the project. Through ARTFED, she contacted NBCFDC and placed her request for the loan. It took more than two months for her to receive the loan amount of Rs. 50,000.00. her work was satisfactorily growing but the situation of Covid-19 has dampened her spirit to grow. With the situation turning out be normal, she is expecting improvement in the business and economic situation. Meanwhile, she had a desire to jacquard loom machine which may save her time and energy. She is looking forward to NBCFDC to accommodate her genuine interests.



14. Name of the beneficiary: Ms. Biju Das

Age: 42 years

Location: Chapania, Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: the loan received was utilised in the purchase of small handloom machine and raw materials.

Annual income: Prior to Loan: Rs. 2,30,000.00

After Loan: Rs. 2,60,000.00

Other Sources of Income: service of husband in the garage.

Repayment status: Regular however Covid-19 situation has slowed down the pace of the repayment.

Gains: increase in income, self-respect, and the social status

Productivity status: When engaged fully, she could make 60 pieces of Gamusa and 18 pair of Mekhala Chador in a year. This, according to her yields the profit of Rs. 30,000.00.

Experience: Though knowing about performing on the handloom machine, Ms. Biju Das could not find the economic feasibility to have one. She was having some desire to make earning through her skill and found an opportunity in the name of micro finance scheme of NBCFDC. In 2019, she applied and received the loan amount of Rs. 50,000.00 through ARTFED for the purpose of weaving. With the money she purchased a small handloom machine and raw material to run the production process. Initially, she made an annual profit of Rs. 30,000.00 which was quarterly utilised to pay the due instalments for the loan. In the year of 2020 there was huge setback for all the small entrepreneurs due to pandemic of Covid-19. She, could manage to survive because of some sale and due to salary of the husband who works in car garage. After, the end of Covid-19 related restrictions, she is hoping for the improvement in her situation to resume the practice of production and sale of the handloom related production.



15. Name of the beneficiary: Ms. Pramila Das

Age: 38 years

Location: Rangia, Chapani

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: purchase of the handloom machine and raw materials

Annual income: Prior to Loan: Rs. 2,19,000.00

After Loan: Rs. 2,49,000.00

Other Sources of Income: husband working in a shop

Repayment status: Regular

Gains: realisation of self-respect, increase in income and social status

Productivity status: As told, she produces 60 pieces of Gamusa and 20 pair of Mekhala Chador in a year. There is an annual profit of Rs. 30,000.00

Experience: Ms. Pramila Das has a small nuclear family of four people that include husband and two children. Her husband works in private shop and make a meager earning. Realising this, she had a desire to contribute to the income of the family and therefore looked for an opportunity. Along with several other people from the village, she got a chance to meet officials of ARTFED and was successful in convincing them for the micro-finance loan scheme. As a successful applicant, she received a loan-grant of Rs.50,000.00. The money was utilised by her towards the purchase of handloom machine and raw metrials needed to start the production process. Annually, she is preparing 60 pieces of Gamusa and 20 pairs of Mekhala Chador for sale making a profit of Rs. 30,000.00. She is regularly repaying all her instalments and holds a desire to go for another loan which could help her in fulfilling other entrepreneurial aspirations.



16. Name of the beneficiary: Mr. Tarun Deka

Age: 47 years

Location: Chapania, Rangia

Purpose of taking loan: Poultry

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: along with his own accumulated savings of Rs. 7,00,000.00, he had utilised the loan money on developing the poultry including the expenditure on purchase of chicks, equipment and seeds(food).

Annual income: Prior to Loan: Rs. 2,15,000.00

After Loan: Rs. 2,45,000.00

Other Sources of Income: service of wife in the Anganwadi.

Repayment status: Regular.

Gains: Increase in income and satisfaction of becoming an entrepreneur.

Experience: Mr. Tarun Deka always had an aspiration to become an entrepreneur with his own poultry farm for which he was saving a small bit over the years and could accumulate Rs. 7,00,000.00 till the year 2019. This was possible through regular earning of wife who is working in the nearby anganwadi centre. The amount was having a shortfall of Rs. 50,0000.00 to establish and run the poultry farm. After hearing from ARTFED officials, he applied for the loan and was granted in two months' time. This was utilised to fulfil his dream and a poultry farm was set-up with a stock of newly born chicks and their food (seed). This business has helped him fetch a good return which has helped him to earn an initial profit of around Rs. 30,000.00 making his annual income to Rs. 2,45,000.00 from Rs. 2,00,000.00 previously. Though the pattern of income has been negatively impacted by pandemic situation he has now recovered well and is planning to invest his earned capital on expansion to Goatry (dairy) for which he believes to receive support from NBCFDC as was done previously.



17. Name of the beneficiary: Ms. Anima Das

Age: 45 years

Location: Mahkhali, Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: the loan amount was utilised on repairment of the existing handloom machine and for the purchase of the raw materials.

Annual income: Prior to Loan: Rs. 2,06,000.00

After Loan: Rs. 2,36,000.00

Other Sources of Income: poultry and goatry

Repayment status: was regular till the pandemic of Covid-19.

Gains: self-respect, and increase in income

Productivity status: as mentioned by her, she could annually produce around 100 pieces of Gamusa and 25 pair of Mekhala Chador for the sale. This has helped her in revising the annual income by Rs. 30,000.00.

Experience: Managing a joint family of seven person has always been really challenging for Ms. Anima Das with a meagre annual income of around Rs. 2,00,000.00. She though of utilising her own skill to prepare cloth for building an additional support to husband who is a farmer. Hearing about the micro-finance loan scheme of NBCFDC, she became hopeful and applied for a loan with the support from ARTFED, Guwahati. On receipt of the loan-grant in her bank account, she started repairing of the long lying idle handloom machine. Also, she purchased the raw material to mark her professional beginning. With her consistent efforts, she could manage to earn an annual profit of Rs. 30,000.00 which not only provided support to the family but also helped her to repay her loan. However, the situation was adversely affected by the onset of pandemic in the year 2020. Now with the ease of the norms for doing business, Ms. Anima Das is hopeful again to rise like a star in her locality. She is eyeing to receive a skill development training to operate the jacquard handloom machine and thereafter may look towards NBCFDC to receive the necessary support to install one such machine in her household area.



18. Name of the beneficiary: Ms. Bharati Deka

Age: 36 years

Location: Mahkhali, Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: the loan received was utilised in repairing of the handloom machine, preparing a tin-shed and purchasing the raw materials. Also, little amount was spent in maintenance of the poultry.

Annual income: Prior to Loan: Rs. 2,03,000.00

After Loan: Rs. 2,23,000.00

Other Sources of Income: poultry of the husband.

Repayment status: Regular till the Covid-19 situation and now again regular.

Gains: own enterprise has helped Ms. Bharati to earn self-respect and additional income for the family.

Productivity status: Her annual production includes 45 pieces of Gamusa and around 25 pair of Mekhala Chador. This is yielding her an annual profit of Rs. 20,000.00.

Experience: In a small nuclear family of three family members, it has always been difficult for Ms. Bharati to meet the basic requirements of the family which is solely dependent on the poultry of the husband. Sources to enhance the income has always been hitting her imagination. Being a little skilled in the production of handloom stuff, she thought of starting her old handloom machine. Through ARTFED, Guwahati she requested NBCFDC for support in the form of micro-finance loan. She received a loan-grant of Rs. 50,000.00 which she utilised to repair the machine, preparing a tin-shed to avoid direct sunlight and rain, purchasing of the raw materials, and little investment in the existing poultry. This has led to high initial returns but was marred by the Covid-19 situation and now she has an annual profit of Rs. 20,000.00 apart from preparing cloths for own family. She is extremely satisfied with the reopening of the market although with the lack of procurement by the ARTFED she has to really struggle with the open market operations. With an expectation to further her professional production, she holds desire to receive support from NBCFDC to purchase Jaquard loom machine and also wish to receive training to run its operation smoothly. This may lead to provide employment to one-two person in her production process.



19. Name of the beneficiary: Ms. Runn Das

Age: 40 years

Location: Karara, Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: purchase of the machine and raw materials for the handloom

Annual income: Prior to Loan: Rs. 2,25,000.00

After Loan: Rs. 2,55,000.00

Other Sources of Income: Fishery, Goat, Chicken, Cow, and Farming

Repayment status: Regular

Gains: economic as well as social status

Productivity status: Annually she is able to produce 80 pieces of Gamusa and 30 pair of Mekhala Chador. This is helping her to enhance the family income by Rs. 30,000.00 annually.

Experience: in the midst of being in a farming family with small enterprise of fishery, goat, and poultry, Ms. Runn Das had a strong desire to start something of her own where she could utilise her skill of running a handloom machine. However, limited amount of family income was putting a constraint to her such a desire. Therefore, she had a reason to approach ARTFED for the necessary support. ARTFED, Guwahati helped her to fetch a small loan of Rs. 50,000.00 which was utilised to purchase a small machine and raw materials although for this she had to lend some money (Rs. 20,000.00) from the husband who had supported her passion of becoming self-dependent. Initially she had an earning of around Rs. 50,000.00 which was reduced due to Covid-19 and now even after recovery from Covid-19 she manages to earn only Rs. 30,000.00 per year. This, she believes will improve gradually. She is satisfied with the gain in self-respect and social status in the family.



20. Name of the beneficiary: Ms. Dipika Das

Age: 35 years

Location: Karara, Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: repairing of the existing handloom machine and purchase of the raw materials

Annual income: Prior to Loan: Rs. 2,20,000.00

After Loan: Rs. 2,60,000.00

Other Sources of Income: Farming, Cow, and husband being a carpenter.

Repayment status: Regular till Covid-19 and resumed now.

Gains: Economic self-sufficiency, better education of the children and enhancement in the social status.

Productivity status: With her small traditional handloom machine she manages to annually produce 100 pieces of Gamusa and 25 pair of Mekhala Chador for sale apart from production for self-consumption in the family.

Experience: In a nuclear family of four family members (couple and two children), Ms. Dipika Das was looking for certain support to better the lot of her family. Her husband is a carpenter and works on day-to-day basis for little work in the nearby area while seasonally he cultivates rice for sale and consumption in the family. The family was having a cow to provide some financial support. After getting emotional support from husband and motivation from the school going children, Dipika contacted officials of ARTFED, Guwahati when they arranged an awareness meeting about the micro-finance scheme of NBCFDC. She could apply and successfully receive Rs. 50,000.00 as a loan which she utilised on repairing the existing handloom machine and purchasing the raw materials. Her products were initially procured by ARTFED which was a huge support for her apart from selling produce when demanded by someone in the locality. She managed to make a jump of Rs. 50,000.00-Rs. 60,000.00 as an annual profit. This has helped her in spending better on the education of the children and making little addition to the existing infrastructure in the family. This was however stopped due to the sudden situation of Covid-19 in the country which has negatively affected the demand for the produce. This also has impacted the repayment process. Now after the resumption of the business, she has started receiving demand and earning a profit of Rs. 40,000.00 on annual basis. She believes in enhancement of demand in the coming days which include the celebration of 'Bihu' and aspires to receive another loan from NBCFDC in future.



21. Name of the beneficiary: Ms. Bishaya Rajbongshi

Age: 40 years

Location: Karara, Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: purchase of the sewing machine and raw materials

Annual income: Prior to Loan: Rs. 2,10,000.00

After Loan: Rs. 2,40,000.00

Other Sources of Income: husband selling Egg

Repayment status: Regular till the onset of Lockdown due to Covid-19 pandemic.

Gains: economic well-being and self-respect

Productivity status: With the help of her existing handloom machine and newly acquired sewing she could manage to produce the finer version of around 50 Gamusa and 15 pair of Mekhala Chador annually. Through this she could manage to earn an annual profit of Rs. 30,000.00.

Experience: Ms. Bishaya Rajbongshi was a homemaker living in a nuclear family with husband and two children. Her husband owns a small shop to sell eggs in the locality and also works as a seasonal farmer in his own field. Due to insufficient family income, Ms. Bishaya always thought of starting her own business of selling self-prepared Gamusa, Mekhala Chador, etc. Incidentally, she could meet the official of ARTFED, Guwahati to know about the micro-finance scheme for the OBCs. She applied and received the loan grant of Rs. 50,000.00 in the year 2019. She utilised the money to purchase her own sewing machine and raw materials needed for the production in the handloom machine. The sewing machine was deliberately purchased to add a special finishing to the gamusa and mekhela which may enhance the value of the product. This was well appreciated in the market and her products soon gained demand. This has led to initial profit of Rs. 50,000.00 in that year. However, with the pandemic of Covid-19 everything was stopped for few months. She could earn nothing during this period on this count and therefore was unable to repay the quarterly instalment against the loan. Now, with the improvement in the market situation things are becoming normal and therefore she has started her work again and now gaining a profit of Rs. 30,000.00 annually. This may soon soar with the approaching festival and marriage season in the state. She is thankful to NBCFDC for providing the necessary financial support. However, she is in need for another loan to upgrade and expand her work.

22. Name of the beneficiary: Ms. Bijuli Das

Age: 40 years

Location: Karara, Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: purchase of the handloom machine and raw materials

Annual income: Prior to Loan: Rs. 2,05,000.00

After Loan: Rs. 2,45,000.00

Other Sources of Income: husband doing farming and son working in the shop

Repayment status: Regular till the pandemic of Covid-19

Gains: increase in the annual income and skills to run a business

Productivity status: She manages to annually produce 30 pieces of Gamusa and 15 pair of Mekhala Chador which has helped her in adding Rs. 30,000.00 to her existing annual income.

Experience: With a small aspiration to become self-reliant, Ms. Bijuli Das met the official of ARTFED, Guwahati and placed her request for micro-finance to fulfil her entrepreneurial desire. She received a loan-grant of Rs. 50,000.00 which was utilised to purchase of handloom machine and raw materials. She made a humble beginning with a production of 35 pieces of Gamusa and 20 pairs of Mekhala which gave her a moral as well as economic boost of annual profit of Rs. 60,000.00. This was however, reduced to nothing due to pandemic of Covid-19. This has affected her repayment and also her willingness to do something in her life. She waited patiently by producing for self-consumption during this period, and now with the ease of restrictions and betterment of health situation around, she could revive her business of producing handloom products. She desires to receive a small top-up loan to compensate for the loss and for resumption of work at a greater pace. She hopes to receive support from NBCFDC in this regard.

23. Name of the beneficiary: Ms. Arpana Das

Age: 35 years

Location: Kekani Kuchi, Rangia

Purpose of taking loan: Weaving, Handloom

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: purchased few samples of gamusa and mekhela chador and the necessary raw materials to run the handloom production

Annual income: Prior to Loan: Rs. 2,01,000.00

After Loan: Rs. 2,39,000.00

Other Sources of Income: She is an ASHA Worker in the village and her son works in a company

Repayment status: Regular

Gains: Self-respect and economic earning

Productivity status: While managing with her office timings, she could manage to annually produce 24 pieces of Gamusa and 30 pair of Mekhala Chador. This has helped her in enhancing her annual income by Rs. 40,000.00

Experience: Ms. Arpana Das is an ambitious person who believes in changing her future through sincere efforts. She has a nuclear family with five members, and is having contractual employment as ASHA worker in the village. Because of her faith in herself she decided to start her own business of producing Gamusa and Mekhala Chador for which she sought help from NBCFDC through micro-finance scheme for OBCs. She received an amount of Rs. 50,000.00 as a loan grant which she utilised to purchase few samples of gamusa and mekhela chador and also the necessary raw materials. She managed to produce 24 pieces of Gamusa and 30 pair of Mekhala Chador fetching her an annual profit of Rs. 50,000.00. However, due to Covid-19 situation, her production unit was stopped as there was lack of demand due to Covid-19 pandemic. Also, she suffered health-wise due to her continuous visits for providing support as a health worker in the battle against Covid-19. The battle of Covid-19 was successfully tackled by her medically and now she has resumed her production work to make an annual profit of Rs. 40,000.00 which she believes to improve in the coming days. With an intention to upgrade her own production unit, she has shared her desire to receive some financial support from NBCFDC.



24. Name of the beneficiary: Mr. Kushal Baishya

Age: 56 years

Location: Agchia

Purpose of taking loan: Shop (Grocery- stationery, seeds, etc.)

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: purchase of the products for the shop

Annual income: Prior to Loan: Rs. 1,00,000.00

After Loan: Rs. 1,20,000.00

Other Sources of Income: playing musical instruments at occasions

Repayment status: Regular

Gains: self-respect, increase in income and social status

Productivity status: With an annual sale of the products in the shop, he manages to earn a nominal profit of Rs. 20,000.00

Experience: Mr. Kushal Baishya is an artist and a person with self-respect. Failing to receive the patronage for his talent of playing all the musical instruments, he was shattered and therefore planned an alternative method for the self and family's sustenance in the form of opening a grocery shop. He opened the shop with some financial assistance and was able to manage some profit. However, he had a desire for its expansion and therefore applied for the micro-finance support from NBCFDC. He received the amount of Rs. 50,000.00 and utilised the same in procuring few additions in the shop which has enhanced the value and demand in the locality. His business due to its nature remained largely unaffected in Covid-19 pandemic and therefore he could manage to make the regular instalments of the repayment. He is happy with his decision to approach NBCFDC and now desire to have a provision for top-up loan from NBCFDC to further his business interests.

25. Name of the beneficiary: Ms. Sankar Bhuyan

Age: 38 years

Location: Agchia

Purpose of taking loan: Investment in the Grocery Shop.

Year of Receiving Loan: 2019

Amount: Rs. 50,000.00

Usage of the loan: purchase of the handloom machine and raw materials

Annual income: Prior to Loan: Rs. 2,00,000.00

After Loan: Rs. 2,20,000.00

Other Sources of Income: None

Repayment status: Regular

Gains: increase in income and social status

Productivity status: With regular working at his own grocery shop, Mr. Sankar Bhuyan annually earns Rs. 20,000.00 as a profit.

Experience: Mr. Sankar Bhuyan has a small family of four members with two school going children. To fulfil his desire to be business he had set-up a grocery shop with his own investment, and was looking for an opportunity to expand his business through addition of the stock which may fetch more demand from the customers. He found one such opportunity in the name of micro-finance scheme of NBCFDC for the OBCs. He applied through ARTFED, Guwahati and received a loan amount of Rs. 50,000.00 which was well utilised by him in adding to the existing stock of products. This was appreciated by the customers and the demand for purchase from his shop risen to yield an additional annual profit of Rs. 20,000.00. He is a satisfied businessperson and thankful for the micro-finance scheme of NBCFDC.