

From Financial Constraints to Collective Entrepreneurship: How NBCFDC Micro Finance Support Helped Beena and Unarvu SHG Build a Successful Catering Enterprise

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For women seeking to build sustainable livelihoods through collective entrepreneurship, limited access to capital can pose a major barrier. Timely institutional finance can enable Self Help Groups to establish viable enterprises, generate stable incomes and strengthen the economic well-being of their members and families.

Demonstrating the transformative potential of collective enterprise, Beena, a member of Unarvu Self Help Group (SHG) in Kerala, worked with her fellow members to establish a catering unit with support under the NBCFDC Micro Finance Scheme.

Before receiving assistance, **Beena and the members of Unarvu SHG faced significant financial constraints in establishing and expanding a catering business.** Limited access to capital restricted their ability to purchase essential equipment and raw materials and meet the operational requirements of the proposed enterprise.

The group's primary barrier was economic. Although its members were committed to improving their livelihoods through collective entrepreneurship, they lacked adequate financial resources to start and scale up a catering unit. Access to institutional finance was therefore essential for translating their plans into a sustainable business.

Beena aspired to establish a successful catering unit that could generate sustainable income, promote financial independence and improve the economic well-being of her family and fellow SHG members. The group sought to create stable livelihood opportunities for its members while supporting their households.

Beena and the members of Unarvu SHG received microfinance assistance of ₹5 lakh under the NBCFDC Micro Finance Scheme, that proved a turning point in 2021. The financial support enabled the group to invest in the resources required to establish its catering enterprise.

SUCCESS STORY

NATIONAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION (NBCFDC) SCHEME

FROM FINANCIAL CONSTRAINTS TO COLLECTIVE ENTREPRENEURSHIP

BEENA AND UNARVU SHG'S JOURNEY TO SELF-RELIANCE

Kerala | Women Self Help Group

Enterprise: Catering Unit

FINANCIAL ASSISTANCE

- Scheme: NBCFDC Micro Finance Scheme
- Assistance: **₹5,00,000**
- Year of Support: **2021**

A STORY OF SELF-RELIANCE

Unarvu SHG's journey shows how institutional finance can advance women-led entrepreneurship.

Through collective effort and the right financial support, Beena and Unarvu SHG have built a thriving catering enterprise and a path to lasting self-reliance.

B & P

BEENA AND UNARVU SHG
Women Self Help Group (SHG)
Catering Unit

INCOME TRANSFORMATION

- Before Loan: ₹1,20,050 per annum
- After Loan: **₹4,19,564** per annum

OVERCOMING FINANCIAL BARRIERS

Limited capital restricted investment in equipment, raw materials and operations.

TURNING SUPPORT INTO ENTERPRISE

Microfinance assistance enabled the group to establish its catering unit in 2022.

COLLECTIVE EMPOWERMENT

The successful enterprise created sustainable income and greater financial independence.

EMPOWERING WOMEN. | ENABLING ENTERPRISE. | BUILDING SELF-RELIANCE.

With the assistance, the members established the catering unit in 2022. Through collective effort and shared responsibility, the enterprise began operating successfully and created a dependable source of livelihood for the women associated with the group.

The catering unit has significantly improved the group's financial position. Its annual income increased from ₹1,20,050 before the loan to ₹4,19,564 after receiving the assistance, reflecting the enterprise's successful growth and enhanced earning capacity.

The higher income has strengthened the financial well-being of Beena and her fellow SHG members, enabling them to contribute more effectively to their households and move towards greater economic independence. The intervention has also enhanced their confidence and ability to manage a sustainable enterprise.

The success of the catering unit illustrates how accessible institutional finance can help women-led Self Help Groups overcome economic barriers and turn collective aspirations into viable livelihood opportunities.

Beena's journey demonstrates the value of timely financial assistance, collective initiative and women's entrepreneurship in creating sustainable livelihoods. The progress of Unarvu SHG stands as an encouraging example of how microfinance support can promote self-reliance and improve the economic security of women and their families.

From facing limited access to capital to operating a successful catering unit, Beena and the members of Unarvu SHG have transformed their shared aspiration into a sustainable enterprise. Their journey reflects determination, cooperation and the importance of institutional financial support in advancing women-led entrepreneurship.

The achievement highlights how collective entrepreneurship can empower women, strengthen family livelihoods and generate lasting economic opportunities.

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