



From Financial Dependence to Self-Employment: Suji K.P.'s Journey of Empowerment

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For women from economically constrained families, skills alone may not be sufficient to create sustainable livelihoods. Timely access to affordable credit can help them establish enterprises, earn independently and strengthen their families' financial security.

Demonstrating the impact of support under the NBCFDC Self-Employment Scheme, **Suji K.P., a resident of Wayanad district in Kerala, transformed her tailoring skills into a viable enterprise and moved from financial dependence towards self-reliance.**

Suji belongs to the OBC Hindu Thiyya community. Before receiving assistance, she had no independent source of income and was financially dependent on her husband, whose earnings were the primary source of livelihood for the family.

Although Suji possessed tailoring skills and wished to start her own business, limited family income made it difficult to arrange the capital required for machinery, materials and other essential business needs.

The major barrier in her journey was economic. Her loan applications were rejected by conventional banks because she had no personal earnings and the family had limited financial resources. As a result, she was unable to establish a tailoring unit despite having the required skills and determination.

Suji aspired to become financially independent by setting up her own tailoring unit. She wanted to create a sustainable source of income, contribute to household expenses and provide greater financial security to her family.

It proved turning point when Suji attended an awareness programme organised by the Kerala State Backward Classes Development Corporation (KSBCDC). Through the programme, she learned about the financial assistance available under the NBCFDC Self-Employment Scheme. And, in 2023, **Suji received a loan of ₹3,00,000 under the NBCFDC Schemethat enabled her to establish a tailoring unit and convert her existing skills into a dependable livelihood.**

SUCCESS STORY

NBCFDC SELF-EMPLOYMENT SCHEME

FROM FINANCIAL DEPENDENCE TO SELF-EMPLOYMENT SUJI K.P.'S JOURNEY OF EMPOWERMENT

 Suji K.P.

 Wayanad, Kerala



FINANCIAL SUPPORT

Loan: ₹3,00,000
Support received: 2023



SUJI K.P.

Tailoring Entrepreneur



FROM SKILLS TO ENTREPRENEURSHIP

Tailoring, photocopy and lamination services created a sustainable livelihood.



Ministry of
Social Justice and
Empowerment
Government of India



CHALLENGES

No independent income and limited access to conventional bank credit.



SCHEME SUPPORT

NBCFDC loan enabled her to establish a tailoring unit.



INCOME CHANGE

From no independent income to ₹15,000 per month.



IMPACT

Financial independence, confidence and greater family security.

EMPOWERING WOMEN.

SUSTAINABLE LIVELIHOODS.

STRONGER FAMILIES.

Suji subsequently expanded the enterprise by adding photocopy and lamination services. The diversification helped her cater to a wider range of customers, improve the viability of the unit and build a steadier source of income.

Before receiving the loan, Suji had no independent source of income. Today, she earns approximately ₹15,000 per month through her enterprise, marking a significant improvement in her economic position.

The steady income has reduced her financial dependence on her husband and strengthened the family's financial security. It has also given her greater confidence, dignity and an identity as a self-employed entrepreneur.

The NBCFDC Self-Employment Scheme enabled Suji to overcome the financial barrier that had prevented her from starting a business. Access to institutional credit helped her translate her skills and aspirations into sustainable self-employment.

Suji K.P.'s journey from having no independent income to running a multi-service enterprise reflects the transformative potential of timely financial assistance. Her success demonstrates how access to credit can empower women from economically constrained communities to build secure livelihoods and contribute meaningfully to their families.

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