Ministry of Social Justice & Empowerment

From Adversity to Entrepreneurial Success

Hemlata Kharatmal's Journey towards Self-Reliance

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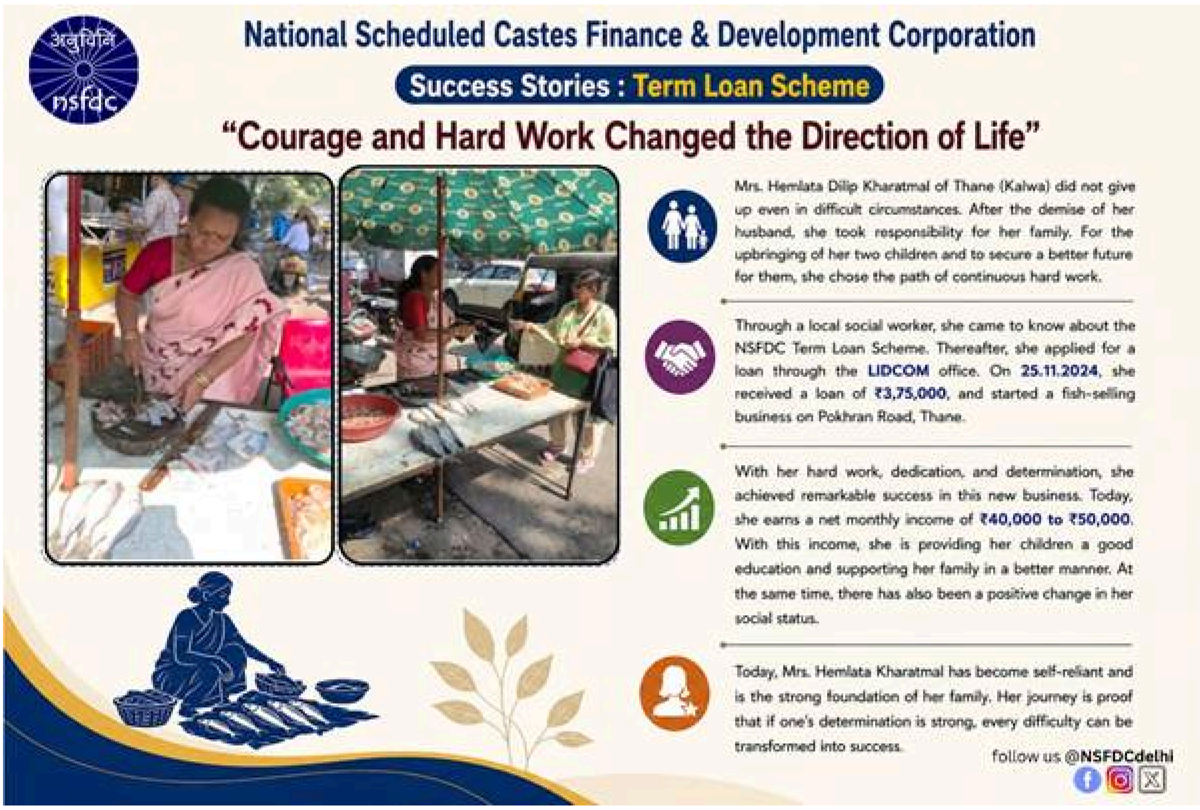
Timely institutional credit, combined with courage and sustained effort, can help affected families rebuild their livelihoods and move towards economic independence.

Smt Hemlata Dilip Kharatmal, a resident of Kalwa in Thane, Maharashtra, took responsibility for her family after the demise of her husband.

With financial assistance of Rs. 3.75 lakh under the NSFDC Term Loan Scheme, she started a fish-selling business and now earns a net monthly income of approximately Rs. 40,000 to Rs. 50,000.

Following the demise of her husband, Smt Kharatmal became responsible for raising her two children and securing their future. Despite the difficult circumstances, she remained determined to support her family through her own efforts and provide her children with a good education.

Through a local social worker, she learned about the NSFDC Term Loan Scheme and applied for financial assistance through the LIDCOM office. On 25 November 2024, she received a loan of Rs. 3.75 lakh, which enabled her to start a fish-selling business on Pokhran Road in Thane.



With consistent hard work, dedication and determination, Mrs. Kharatmal established the business as a dependable source of livelihood. Her net monthly income has increased to approximately Rs. 40,000 to Rs. 50,000, enabling her to meet the needs of her family, support her children's education and improve their standard of living.

Smt Hemlata Kharatmal expressed her satisfaction over the financial support extended by NSFDC, *“The financial assistance gave me an opportunity to stand on my own feet and support my children. Through hard work, I have been able to build a stable livelihood and look towards their future with confidence.”*

Smt Hemlata Kharatmal is a self-reliant entrepreneur and a strong foundation for her family. Her journey demonstrates how courage, determination and timely financial support can help transform hardship into sustainable livelihood, dignity and empowerment.

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