A New Beginning of Self-Reliance : Smt Sheela Mondal Expands Her Cable Business

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For small business owners, access to affordable credit can create opportunities to expand their work and improve their families' livelihoods. Mrs. Sheela Mondal's experience in Bankura district, West Bengal, shows how financial assistance supported the growth of an existing enterprise.

Mrs. Sheela Mondal, 39, of Bankadaha village in Bankura district, expanded her cable operator business with a loan of Rs. 4.40 lakh under NSFDC's Micro Credit Loan Scheme during 2023–24. Her monthly income rose from approximately Rs. 15,000–18,000 to approximately Rs. 35,000.

Smt Mondal lives with her family of four. Earlier, she operated her cable business on a small scale, earning approximately Rs. 15,000–18,000 a month. That income was insufficient to meet the family's needs.

She learned about NSFDC's Micro Credit Loan Scheme through the district office of the West Bengal Scheduled Castes Development Corporation (WBSCDC). After receiving a loan of Rs. 4.40 lakh during 2023–24, she expanded her cable operator business in her village. Her husband also assists her in running it.

With the expanded business, Smt Mondal's monthly income has increased to approximately Rs. 35,000. The additional earnings have helped her family live more comfortably.

Smt Mondal is grateful to NSFDC for the assistance. She says it has helped her become self-reliant and strengthened her confidence.

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