



The Flight of Courage, the Identity of Self-Reliance

Alappuzha Kerala's Sunithamol's Journey Towards Financial Independence

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Access to timely financial assistance and opportunities for entrepreneurship can help women overcome economic challenges and build independent livelihoods.

Smt Sunithamol P.S.'s journey from a decade of unemployment to running a successful bakery reflects the transformative potential of livelihood support.

Smt Sunithamol P.S., a resident of Mararikulam in Alappuzha district, Kerala, had completed her education up to the 12th standard. While raising her two children and managing household responsibilities, she remained unemployed for nearly ten years. Despite these responsibilities, she continued to aspire to become financially independent and contribute to her family's well-being.

In 2023, Smt Sunithamol received a loan of Rs 2.85 lakh under the National Scheduled Castes Finance and Development Corporation (NSFDC)'s Mahila Aajeevika Yojana (MAY), through the Kerala State Women's Development Corporation (KSWDC). She used the financial assistance to purchase the necessary materials for a bakery and rented a shop in her town, turning her entrepreneurial ambition into reality.



SUCCESS STORY : MAHILA AAJEEVIKA YOJANA

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Mrs. Suniyamol P.S., a resident of Mararikulam, Alappuzha, Kerala, gave a new direction to her dreams. After completing education up to the 12th standard and while fulfilling the responsibility of raising two children, she remained unemployed for **10 years** and managed household work.



In the year 2023, under the NSFDC Mahila Aajeevika Yojana (MAY) Scheme through KSWDC, she received a loan of **₹2.85 lakh** and started a bakery in her town. With the loan amount, she purchased the necessary materials for the shop and started the business by taking a shop on rent.



Today, her bakery business is running successfully, and after repayment, she is earning an income of approximately **₹20,000 per month**, has become self-reliant, and is leading a prosperous life.

“When self-confidence is combined with dreams, success finds its own path.”



NAME OF SCA
KSWDC



NAME OF Scheme
NSFDC MAY SCHEME



Loan Amount
₹2,85,000/-



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With dedication and hard work, Mrs. Sunithamol built her bakery into a successful business. The venture gradually became a reliable source of income, allowing her to manage her responsibilities while pursuing her goal of self-reliance.

Today, after meeting her loan repayment obligations, Smt Sunithamol earns approximately Rs 20,000 per month from her bakery. Her business has strengthened her financial independence and enabled her to contribute meaningfully to her family's livelihood. Her progress demonstrates how access to credit, combined with determination and enterprise, can open new opportunities for women.

Smt Sunithamol's experience highlights the role of targeted financial assistance in supporting women's entrepreneurship and economic empowerment. Through the NSFDC Mahila Aajeevika Yojana, she has transformed a long period of unemployment into a journey of confidence, enterprise and self-reliance.

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