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Empowering Women Entrepreneurship Through Financial Assistance under NSFDC

CHENNAI – 21 Nov, 2026 Access to timely financial assistance and institutional support plays a significant role in strengthening entrepreneurship among women from Scheduled Caste communities. By enabling small business owners to expand their operations, improve infrastructure and enhance production capacity, financial assistance contributes to sustainable livelihoods, economic independence and inclusive growth.

A Journey of Enterprise and Determination

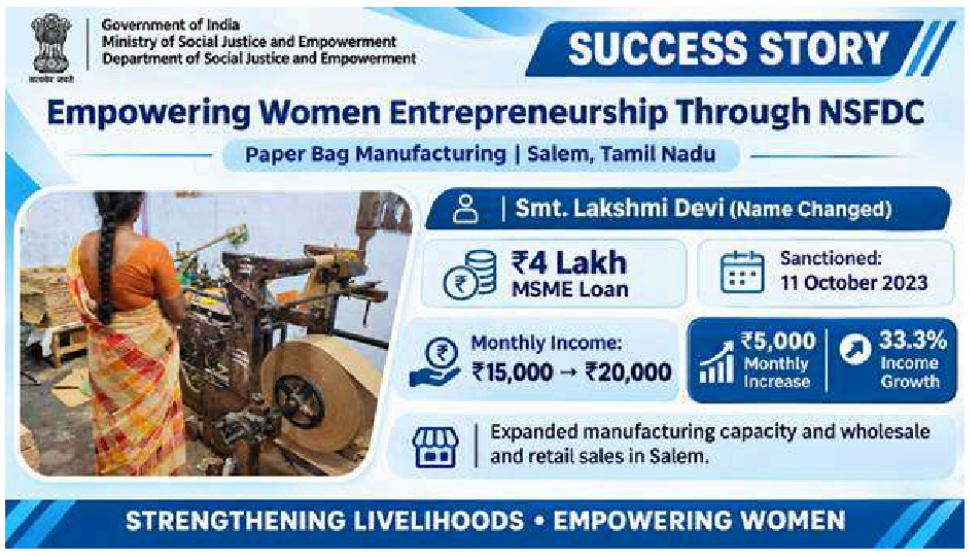
Lakshmi Devi (name changed), a 55-year-old woman entrepreneur belonging to the Scheduled Caste community from Salem district in Tamil Nadu, has demonstrated remarkable determination in building and sustaining her paper bag manufacturing enterprise.

Coming from an agricultural background, she ventured into paper bag manufacturing and has been successfully operating her unit for more than ten years. Through consistent efforts, she established a presence in the local market, supplying paper bags to customers and businesses in and around Salem.

Despite her experience and commitment, limited financial resources constrained the expansion of her enterprise. Inadequate manufacturing infrastructure and restricted production capacity affected her ability to meet growing market demand and increase her earnings. Her monthly income remained approximately ₹15,000, highlighting the need for additional financial support to strengthen her business.

Financial Assistance for Business Expansion

Recognising the opportunity to expand her enterprise, Lakshmi Devi approached a bank for financial assistance to improve her manufacturing



infrastructure and increase production capacity.

On 11 October 2023, she was sanctioned a loan of ₹ 4 lakh under the MSME Loan Scheme, with support linked to the National Scheduled Castes Finance and Development Corporation (NSFDC).

She effectively utilised the financial assistance to strengthen her paper bag manufacturing unit, improve its operational capacity and increase the availability of finished products.

The intervention enabled her to expand both wholesale and retail sales of paper bags in Salem and surrounding areas. The beneficiary also received support under the VISVAS scheme implemented by the Ministry of Social Justice and Empowerment, as reported in the beneficiary information.

Strengthening Income and Economic Independence

The financial assistance brought a measurable improvement in the beneficiary's economic circumstances. With enhanced production capacity and improved market access, her monthly income increased from approximately ₹15,000 to ₹20,000, representing an additional earning of ₹5,000 per month.

This 33.3% increase in monthly income reflects the positive impact of need-based credit assistance in supporting small-scale women entrepreneurs.