NBCFDC

सफलता की कहानियाँ Success Stories



National Backward Classes Finance & Development Corporation

A Govt. of India Undertaking Ministry of Social Justice & Empowerment



सफलता की कहानियाँ - Success Stories



Managing Director National Backward Classes Finance and Development Corporation

Foreword

The 25 years journey of NBCFDC has been a story of people and their little dreams for coming out of poverty. Dreams, which have found expression with some assistance of our endeavours!

We therefore thought it apt that coinciding with our 25th anniversary celebrations, we invite some of these achievers to showcase their products in Central Delhi. The Silver Jubilee Expo organised by NBCFDC at Handloom Haat, Janpath as a 14 day affair is sure to benefit the artisans who participated in it. However, India is a large country and we need to have many more such artisans to live their dreams and become successful.

And so we embarked on this small initiative — सफलता की कहानियाँ, to bring out the success of these entrepreneurs in print which can be shared with many other talented and hardworking aspirants dotting the country's landscape.

This is the first of a series of such inspirational stories which we hope to bring out, as NBCFDC continues its mission of making entrepreneurs out of the common man in the years to come.



Neeraj Kumar (29) from Saharanpur, Uttar Pradesh is an artisan who was born and brought up in the environment of tie and dye natural colours, block printing. His forefathers were into this profession and living their lives on the edges for ages. Due to the natural tendency of learning and working in the same field Neeraj Kumar followed his father's footstep and started helping him. Neeraj Kumar's father has become a beneficiary of NBCFDC, undergoing the standard trainings on

manufacturing and modified technologies in the field of printing, tie and dye and started selling the products in a good rate from home only directly to the markets. With the five family members and two other employees Neeraj Kumar's family is earning around Rs. 50,000/- per month from where manages the cost of raw material, labour cost, transportation cost and miscellaneous cost etc. The major product he deals in are Dress Material, Bedsheets etc.





The thick durable natural coloured bed sheets are famous from Panipat area. Shri Krishan Laf, is the 2nd son in the family of three sons and two daughters of a farmer Sonop Chandar from Dodhola. Panipat. As usual in most of the remote areas, Krishan laf also could not continue his studies after school and started working in a grocery store and any other similar works available at that time afterwards until he got the basic idea of cutting of thread and bed sheet making at a local manufacturer as a contractual employee. Krishan laf during his work period

for his employers got to know about the opportunities provided to the Backward Classes Community and learned the techniques of bed sheet manufacturing and started entrepreneurship at small scale along with 6 other members dealing in bedsheet, carpet and the local dari and products popular for Haryana Handloom. The success of Krishan lal as defined by himself is in his capability to give remuneration to his co workers more than he used to earn while working for others and is able to give a better standard of living for his family while being the owner of his own work.



Ms. Dani Das Borah, 37 years old is a resident of Chandman, Shankardev Path Guwahati, Assam. Dani Das for whom her mother has been an inspiration since her childhood has become familiar with shuttle and loom. After losing her husband Dani's mother's has taken care of Dani and her 4 elder sisters through weaving and selling of handloom items from home only. Handloom became the sole source of livelihood for the family. Dani graduated from the State Music College of Guwahati, Assam while simultaneously learning the traditional method of weaving until she got the opportunity to get selected for the training through NABARD and Central Silk Board from Banglore in the year 2001.

To encourage the skilled needy entrepreneurs like Dani National Backward Classes Finance and Development Corporation have various schemes. Dani took a loan from the Corporation in the year 2007 for an amount of Rs. 3,38,000. Now with the name of Hira Enterprise Dani has her own small industry with more than twenty other girls producing Cotton and Assam Silk handloom products. She has her own 25 looms now with more than 20 female and 3 male co workers. She has been a recipient of various awards in this field at Pragati Maidan, Delhi, Kuikata, Okhia Delhi, Chennai etc. Dani's husband also help her at her work and not only their business has been expanded but they have been able to help employment opportunity to many others.





Home is where Haseena learned the art of Sozni Work, a Traditional Kashmiri knit work on Pashmina Shawls. Coming from a humble family background, she enhanced her skills by attending various training modules of State Handicraft Training Programmes. The story of Haseena, a resident of Hazratbal, Srinagar, J&K, is of true grit and determination as she moved from a contractual worker to an independent entrepreneur. NBCFDC feels proud to encourage self driven individuals like

Haseena, who became a beneficiary of the Corporation by taking a loan amount of Rs. 3 lakh for her SHG Mansh-e-Itahi, which manufactures Jute Bags, Woolen Bags, Phiran, Suits, Shawis, Stoles, Wall Hangings, Jackets, Woolen Kurtas etc. While Haseena had been working as Sozni Worker from past 20 years, the financial assistance from the Corporation in 2016 enabled her SHG to expand from merely 15 members to current strength of 300 members.



Ms Vishwabharti (32) a budding entrepreneur from Kangra, Himachal Pradesh is a science graduate who have realized that for a better livelihood staying among her own people, entrepreneurship is a better option than the kind of jobs available for her. She get herself enrolled in some vocational training programme where she learned, thread cutting, weaving and detailing work on yak wool shawts, German rabbit shawl popularly known as Angura etc. in Kullu itself. In the year 2012 Vishwabharti has started her Self Help Group with 10 members and has been running her business in Dharamshala,

the local emporiums. Kotwali Bazaar etc. Being from OBC Ghirth community, Vishwabharti came in touch with NBCFDC as a beneficiary and has entered into the national/ international markets through various platforms given by the Corporation by its Exhibitions, Events, Buyer seller meets, free of cost directly reaching to the customer without the intervention of a middle man. Now Vishwabharti's SHG produces average 25/30 shawts in a month with an average revenue of Rs. 30,000 per month.





Ms. Tabassum from Rohini, Delhi itself has been always inquisitive and enthusiastic towards getting professionally involved in business of manufacturing and selling quality suits, dress materials, dupattas etc. In the year 2009 Tabassum had undergone a training of PSQC course to execute her dream into reality. Her energy increased doubly when Tabassum got the loan from NBCFDC in the year 2010 for Rs. 1 lakh. With her skill and NBCFDCs encouragement, Tabassum is now happily running her business while creating employment opportunities for others.



At age 18 only young Asif Khan Rangrej dreamt of colourful days for his family, when he dipped his hands in colour with his father. The males of the family were engaged in various fields of tie and dye, printing and other minute detail handwork in lehnga, dupatta etc. The graph of Asif's career has transformed from worker to owner, monthly income has changed from Rs. 6000 to Rs. 30,000 and his own small factory where 10 other permanent workers's family livelihood depends upon

Asif. Asif's father who had to work in the printing section in some factory and his brother who after college has been learning 'Adde work' have joined Asif now where they produce 500 piece per day from 1000/2000 mtr clother per day. Asif gladly shares the success of his life with NBCFDC for giving him opportunity to get training under various skill development standard training courses like PSQC.





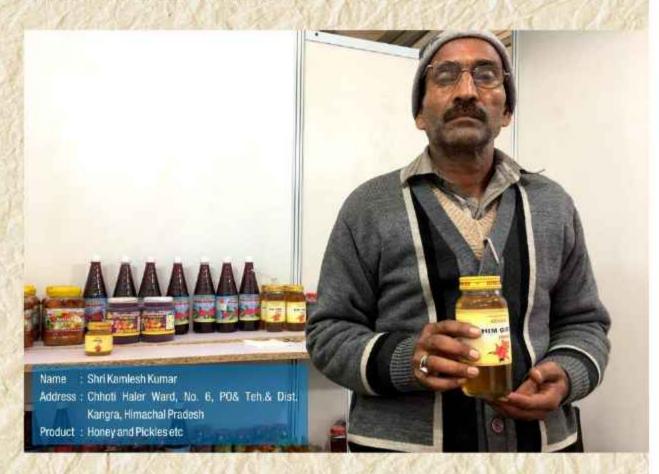
Smt Pushpa Yadav's story is an instance where we will be able to relate the idea "determination can change the destiny." Ms. Pushpa Yadav, D/o C.S. Yadav, once a medical student had to quit because of her poor economic background.

Pushpa did not lose her heart after her failure to pursue her career in medical field, rather decided to nurture her hobby and use the available resources to start another journey for her career which not only rebuild her confidence but helped her support the livelihood of a handful of other people. Pushpa came to know about skill development training programmes through ATDC and NBCFDC, applied for it and undergone through the PSQC training course along with Appareal Pattern Techniques, Apparel Manufacturing Technology etc. in 2014 sponsored by the NBCFDC. Meanwhile she has broadened her area of learning from every possible sources. Since 2015 she is running her business of manufacturing handmade traditional and fusion jewellery, worliart block print kurtas, dupattas, dress material properly from home with 8 other co workers. With the help of NBCFDC Pushpa is ready to expand her entrepreneurship skills higher.



The story of Shri Kamlesh Kumar, son of Dayaram starts 40 years back in Jogipur village of Kangra District of Himachal Pradesh, when he started collecting bee hives for minimum amount of daily wages or some days satisfied him just with a small amount of honey as remuneration. But the taste of pure honey extracting from the lap of Mother Nature in the raw form gave him pleasure, said Kamlesh Kumar. Kamlesh Kumar's father worked in water flour mill one of the common sources of earning for daily wage earners at that time. Among three brothers and one sister Kamlesh Kumar managed to study till 10th standard, He tried his luck in Horticulture, bee keeping organizations of state government as a contractual worker

where he learned the techniques of extracting honey from bee hives, identifying the quality of honey and other essential herbs. Now Kamlesh claims to bring the premium quality honey and pickle to the market straightway from the lap of Himachal Pradesh describing the quality and importance of herbal products in maintaining fitness and immunity in the present day humdrum of human life. The customers of his products are also satisfied with the quality of products who are consuming pure products staying in the metro cities. Kamlesh gladly expresses his gratitude to NBCFDC for bridging the gap between his customers and him and proving him this platform.





Mohd Gufran Son of Mohd Shafiq is a National Awardee for embroidery work in the year 2012. As popular in Banaras Gufran tried his hands on handmade embroidery and gradually expanding his expertise on Sari, Suit, Dupatta, Scarf. The 6 members family was skilled enough for manufacturing market driven quality products. They started working for the small factories of the neighbourhood areas in Bari Bazar, Banaras Gufran's sister in law Sayesta Parveen has been awarded in the year 2012 for hand embroidery work which encouraged the

other family members to take the business further. In the year 2009 they took a loan amount of Rs. 50,000 from NBCFDC and started working in a considerably better way. When they look back to the days of earning Rs. 50 per saree and around Rs. 1000 average per month and now they earn around Rs. 10-12000 minimum per month except attending for any exhibitions/expos/trade fair they feel grateful to NBCFDC for giving the better opportunity.



Zahoor Ahmad Zargar (38) Son of Sanaullah Zargar likes to introduce himself by his work, i.e an artisan of Shozni work from Srinagar. Socio-economic condition and also due to lack of proper career guidance in the family, young Zahoor did not see any promising career with academics. Rather he preferred helping his father directly by helping him meeting the family's basic needs. Majority of the 18 members joint family from Khazabazar, Srinagar was involved into some or other way to the craftsmanship in shawls and stoles. Initially Zahoor started his unstructured career as a salesman for some local vendors of garments where major attraction was the handmade designed shawls and stoles, where he used to earn around Rs. 3000-

4000 per month which he continued till year 2008. Gradually with the increasing needs he have realized the need of some properly structured way of livelihood to support him and also to contribute towards the family. Zahoor likes to call his uncle his first teacher in Shozni work in shawls and stoles as there were no institutional training programme for them. Due to his business purpose when he was travelling to Srinagar once, he came to know about the schemes and programmes of NBCFDC and became a beneficiary. In the year 2013 he has taken a loan amounting Rs. 1 lakh to strengthen his business. Now in average around Rs. 20000 is the recorded net profit in Zahoor's account every month.





Mohd. Shehzad S/o Md. Ibrahim is from Ujjain, Madhya Pradesh. The major product he deals in are Suit, Saree, Dress Material, Bed sheet and his area of strength in Batik Print. Batik Print from Madhya Pradesh has been nationally recognized. His forefathers being in the same business caught his attention into the colourful world of Batik Print since young age. The joint family of 24 members are sufficient manpower strength for their small manufacturing unit from home. With a plan to expand his business Shehzad has become a registered beneficiary of NBCFDC and in the year 2006 he has taken a loan of Rs. 50,000 which has given a boost to his business and to sell his products nationwide.



Ms. Rina Devi from Hinga, Imphal Manipur has started working from a young age as influenced by the surrounding. Despite the adverse situation for growing a business from the North Eastern part of India Rina did not give up working upon her skill. She has invited other needy young woman to become self dependant with her and they started executing the conceptualized dream of manufacturing their handloom products from business perspective properly from 2002. Rina along with other young women who has become self sufficient to support their families expressed their gratitude towards

NBCFDC for supporting their dreams by giving them financial assistance and a good market to sell their products.

Rina when looks back and compares her initial earning of Rs, 50 per cloth to her present status of of SHG with 10 other permanent members whom she leads, trains and able to give a better living standard expresses her gratitude towards NBCFDC. The Corporation has not only given them financial assistance and a good market to sell their products but also given them confidence to participate in various national international level exhibitions.





He started working in Ludhwana for a remuneration of Rs. 100 per day. Because Ceramic work and raw materials were not readily available for everyone commonly, hence he polished his skill while polishing the ceramic products. In the year 2011 Anil Kumar took training programme under PGCRI course in Khurja from a recognized institution. In the year 2015 he came into contact with NBCFDC and taken further vocational training and opportunities to start own business. Presently Virendar is one of the familiar faces in Expos and Exhibitions for traditional products from various states of India dealing in Ceramic Door Knobs and other Ceramic products etc. These traditional patterned modern artifacts products are in high demand in Export market sayes Virendra Kumar.



Shri Pawan Kumar, S/o Samay Singh is from a small village of Nizampur, Gurkul ,narsan. Grown up in a family where father used to work for other small factories at a small remuneration of Rs. 30-70 per day. He decided to help his father at his work soon after leaving studies at 10thstandard. He used to refill the bobbins in the looms where his father used to work. Pawan Kumar's initial uninstitutional training of work, was his father.

Since 1996 he has started his craft work properly. In the year 2006 he has taken a loan amount of Rs. 32,000 from NBCFDC and started manufacturing Jacket, Shawl etc which he further has been selling to traders in Rurki. Delhi, Haridwar etc. Presently Pawan Kumar is able to earn average Rs. 35000 for his five members family.





Ms Diptimoni Das (39) is from Dongorkusi, District Barpeta from the North Eastern States of Assam. Being the eldest child among the three siblings, she realised the responsibility of the family. Her father though worked for some contracts in the village road construction, yet the income source was not regular. Like every daughter Diptimoni also tried her luck in jobs as she was a graduate in humanities. But the negative after a long waiting period, disappointed her. Self help group of women are a common practice at villages of Assam like in many other places of India, Which empowers the enthusiastic rural population reasonably. Similarly Diptimoni has joined a SHG providing small amount of personal loans with the

collected money from the group members, doing project/ assignment based activities and collecting the selling the home made traditional Assam Handloom products for many artisans of her village. During the programmes of ARTFED she came in contact with NBCFDC and became a benificiary. In year 2009 Diptimoni availed a loan amount of Rs. 30000 from the Corporation which she repaid soon after her business in Assam Handloom has grown. The current strength of her Self Health Group (SHG) is 40/50 female artisans earning 30-40 lac per annum for the SHG by manufacturing, selling Assam Handloom products in various parts of the country.



Some people work for living, but for Shakir Ahmed one can say he lives for the love of working. When someone ask about one special product from his manufacturing items, he wants to serve almost all of popular Kashmiri garments in one plate. Shakir Ahmed claims that uniqueness of his products lays on its raw materials which are brought from Kashmir, manufacturing techniques and artisans who make the products in the valley itself and brought to the markets/directly from the soil of Kashmir, along with the popular Aari wor, Sozni work in shawis, stoles and dress materials he also manufactured quite a good combination of Kalamkari werk.

Shakir left his studies during school itself and nourished his ancestral skill of hand embroidery like his forefathers. He started working of Rs, 1000/- per shawl which he realised is not sufficient in the family of 8 members although some of the others members were also earning through the same mean. When he came to Jammu he got the information about NBCFDC and became a beneficiary to expand his opportunities. Now Shakir is happily giving Rs. 1000 - 10,000 to an artisan depending upon the work on the shawl or stole. Now 50 Artisans work for his manufacturing unit which he started with 10 neighbourhood artisans.



LIST OF STATE CHANNELISING AGENCIES

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(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय) National Backward Classes Finance & Development Corporation (A Government of India Undertaking, Ministry of Social Justice & Empowerment)

पाँचवाँ मंजिल, एन. भी. च. उन्हों. भवन. ३. मीरी इंस्टोटव्यानल एतिया. अगस्त फ्रान्ति मार्ग. नई दिल्ली-110 016 5- Floor, NCUI Building, 3, Siri Institutional Area, August Kranti Marg, New Delhi-110016 \$TMIN/Phone 011-2651027, 26511028, 26522275, \$1997/Fax: 011-2665096

