

## From Dependence to Empowerment: Loritha's Entrepreneurial Journey



### Gender Empowerment through IVCS

Many rural women face significant barriers to employment and entrepreneurship, as domestic responsibilities and childcare often limit their opportunities for personal and professional growth. Despite these challenges, Loritha Momin, a resident of Chotcholja village in North Garo Hills, chose to break free from these constraints. Married at an early age, she nurtured a strong desire to achieve financial independence and contribute to her family's income. Determined not to rely solely on her husband, she aspired to build something of her own.

In 2018, Loritha launched her entrepreneurial journey by establishing M/S Sengrim Food Products. Starting modestly, she produced banana plain chips priced at just ₹10 per packet. Carrying 50 packets daily to Christ King English School in Kharkutta, she introduced her homemade snacks to students and staff, gradually building a customer base.

Her enterprise gained new momentum after she joined the Banana Producer Group under Sengga IVCS in 2022. Through the Integrated Village Cooperative Society (IVCS), she accessed a loan of ₹5,000 and received specialized training in food processing. These resources enabled her to improve product quality, expand her business, and strengthen her competitiveness in the market.

With renewed confidence, Loritha diversified her offerings to include Banana Bujia, Spicy Banana Chips, Banana Kurkure, Jackfruit Bujia, Jackfruit Chips (regular and spicy), Banana Wine, and Pineapple Wine.

She actively showcased her products at exhibitions, gaining visibility, customer trust, and higher sales. These opportunities not only boosted her income but also allowed her to repay her IVCS loan on time—marking another milestone in her inspiring journey.

The IVCS initiative, launched under the Meghalaya Livelihood Access to Market Project (MLAMP) by the Meghalaya Basin Management Agency (MBMA), has established numerous Producer Groups (PGs) across diverse sectors such as piggery, poultry, ginger, potato, and banana. These PGs primarily engage women and youth, offering them a minimum loan of ₹5,000 to start business activities. By fostering inclusion, leadership, and financial independence, IVCS transforms household producers into confident entrepreneurs.

Loritha's story is a testament to the transformative power of IVCS: with determination, training, and support, women can unlock new opportunities, drive community development, and build sustainable livelihoods.



#### Packaging and Labeling Cost Breakdown

Item	Details
Cost of Packaging Material	Rs.6
Packaging Material Source	Damsa, Damra, (Assam) and online as well
Cost of Labeling (6 unit)	Rs.10
Labeling Printed at	Chotchotjal (in her village)

### Product-wise Sales and Profit Analysis

Product Name	Qty (Annually)	Price/Unit (Rs.)	Cost/Unit (Rs.)	Profit/Unit (Rs.)	Total Expenditure (Rs.)	Total Revenue (Rs.)	Total Profit (Rs.)
Plain Banana Chips	10,000	30	15	15	150,000	300,000	150,000
Banana Bujia	2,000	30	20	10	40,000	60,000	20,000
Banana Chips Spicy	2,000	50	20	30	40,000	100,000	60,000
Banana Kurkure	500	30	20	10	10,000	15,000	5,000
Jackfruit Bujia	2,000	50	20	30	40,000	100,000	60,000
Jackfruit Chips	10,000	30	15	15	150,000	300,000	150,000
Jackfruit Chips Spicy	2,000	50	20	30	40,000	100,000	60,000
Banana Wine	300	100	50	50	15,000	30,000	15,000
Pineapple Wine	300	100	50	50	15,000	30,000	15,000
<b>Grand Total</b>					<b>500000</b>	<b>1035000</b>	<b>535000</b>

### Daily Production Capacity

On a typical working day, she is capable of producing approximately 100 packets of chips. This output reflects her efficiency and dedication, especially considering the manual nature of the process. With the support of her helpers, she manages to maintain consistent quality and volume, ensuring that production targets are met while balancing other responsibilities. This steady daily capacity plays a crucial role in meeting annual goals and fulfilling market demand.

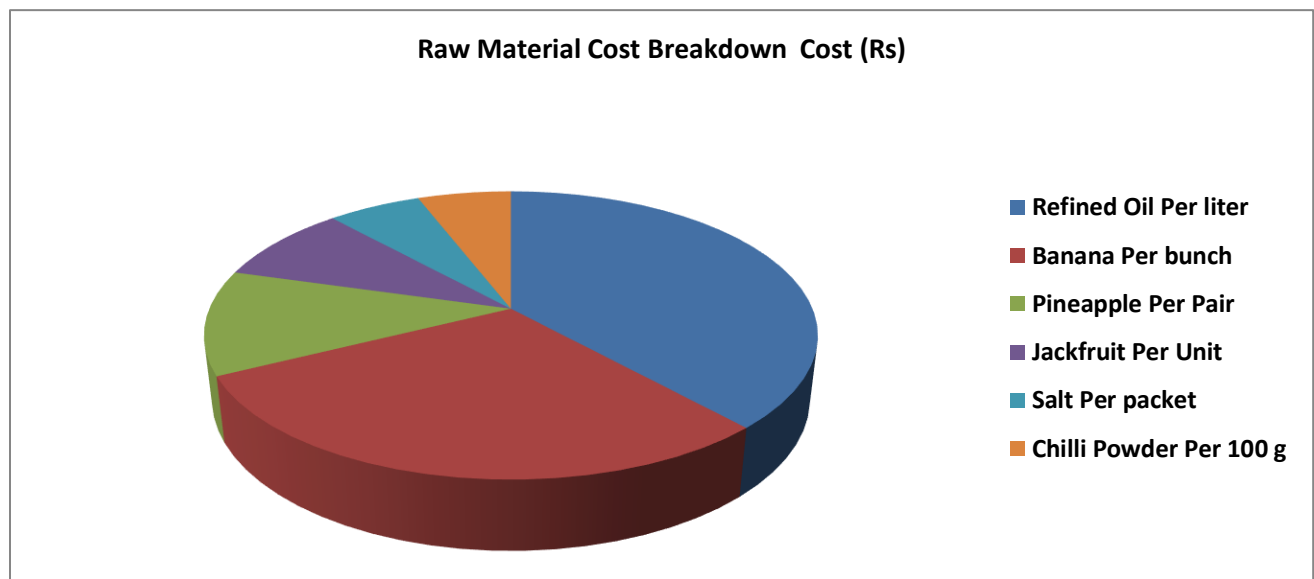
### Sales and Promotion

Products are displayed and sold at various exhibitions organized by Block, District and state level programs, as well as at local and district-level events and even in the local market as well.

### Farmers Benefited through Her Initiatives

Approximately 50 banana farmers and 20 pineapple farmers from her local area have benefited from her consistent procurement practices. Each year, she purchases around 400 bunches of bananas to produce a variety of products such as banana plain chips, banana kurkure, banana bhujia, banana spicy chips, and banana wine. Additionally, she sources 100 pairs of pineapples for wine production and 200 jackfruits to create plain chips, kurkure, bhujia, and spicy chips. Her enterprise has significantly contributed to supporting local agricultural livelihoods.

A pie chart showing the proportion of each raw material in the overall cost structure



### Working System and Helpers

The production process operates at least four days a week, ensuring consistent output and quality. The entrepreneur receives regular support from her husband and sisters, who play an active role in various stages of the work, from preparation to packaging. While her husband assists voluntarily, her sisters are compensated as daily wage workers, reflecting a fair and supportive family-based employment model. This collaborative setup not only strengthens family bonds but also contributes to the local economy by providing paid work opportunities.

### Hygiene and Safety Measures

To ensure the highest standards in her food production, Loritha underwent a one-week intensive training program at the Rural Resource and Training Centre (RRTC), Umram, and the College of Community Science, Tura. The training emphasized food hygiene, safe handling practices, and compliance with the Food Safety and Standards Authority of India (FSSAI) guidelines. She learned critical aspects such as maintaining cleanliness during preparation, proper storage techniques, and safe packaging methods to prevent contamination. By adopting these practices, Loritha not only safeguarded the health of her consumers but also enhanced the credibility and marketability of her products. Her commitment to food safety reflects her professionalism and dedication to delivering quality, trustworthy products to the community.

During the making process, strict hygiene and safety protocols are followed. Participants wear protective gear including a shower cap, gloves, apron, and mask as well to ensure cleanliness and safeguard their health throughout production.

### Annual Usage of Raw Materials for Production

Raw Material	Quantity Used Annually	Unit Cost	Total Cost (Rs)
Banana	400 bunch	100 per bunch	40,000
Pineapple	100 pairs	40 per pair	4000
Jackfruit	200 units	30 per unit	6000
Refined oil	40 liters	130 per liter	5200
Chilli Powder	20 packets (100 g each)	20 Per 100 g	400
Salt	3 packets	20 Per packet	60
Grand Total			55660

### Climate Adaptation

Loritha's enterprise is a strong example of climate-smart livelihood practices. She strategically utilizes locally available fruits such as bananas, jackfruits, and mangoes, which thrive naturally in the North Garo Hills region. These crops are well-suited to the local climate and grow abundantly without the need for irrigation, thereby conserving precious water resources. By sourcing and processing these fruits, she minimizes dependence on external inputs, reduces environmental stress, and promotes sustainable resource use. Moreover, her approach strengthens community resilience, as it encourages the use of indigenous crops, supports local farmers, and reduces vulnerability to climate change. Through her enterprise, Loritha demonstrates how traditional knowledge combined with sustainable practices can create livelihoods that are both economically viable and environmentally responsible.

### Energy & Waste Management

Currently, Loritha prepares her chips using a traditional firewood stove, a method deeply rooted in rural practices. While simple, this approach reflects her ability to make use of locally available resources for energy needs. At the same time, she has adopted sustainable waste management practices that ensure her enterprise operates with minimal environmental footprint. Organic by-products such as banana peels, jackfruit cores, and other fruit residues are not discarded; instead, they are repurposed as livestock feed and compost. This circular approach transforms potential waste into valuable inputs for farming, enriching soil fertility and supporting animal nutrition.

By integrating these practices, Loritha has effectively created a zero-waste production cycle. Her model demonstrates how small-scale enterprises can balance traditional methods with eco-friendly innovations, reducing environmental stress while maximizing resource efficiency. This not only strengthens the sustainability of her business but also sets an example for other rural entrepreneurs to adopt climate-conscious and resource-smart practices in their livelihoods.

### Challenging Factors

*Manual Frying Constraints:* The current method of manually frying chips, bhujia, and kurkure presents significant challenges. It is not only time-consuming but also physically strenuous, requiring constant attention and effort. These difficulties are further intensified during the summer season, when ambient temperatures rise to 38–39°C, creating an extremely uncomfortable and potentially unsafe working environment. Investing in proper frying equipment would alleviate these issues by improving efficiency and reducing physical strain.



*Need for Packaging Upgrade to Boost Market Reach:* The current packaging falls short of Indian market standards, limiting the product's appeal beyond the local area. Substandard packaging often leads to undervaluation of local products, negatively impacting consumer perception and marketability. To expand sales regionally and across states, it is essential to upgrade the packaging to meet recognized quality benchmarks. Enhanced packaging will not only improve the product's credibility but also increase its competitiveness in broader markets.



*Limited Sales Model Hindering Financial Growth:* The business currently depends on small-scale, individual sales a model that restricts expansion and compromises financial stability. To overcome this barrier, it is essential to adopt a bold and strategic approach to marketing and bulk supply. Scaling operations and connecting with larger distribution networks will unlock consistent revenue streams and broader market opportunities. Breaking free from outdated sales patterns and expanding beyond local boundaries is crucial for achieving substantial and sustainable growth.

*Limited Availability and High Cost of Packaging Materials:* Accessing quality packaging materials remains a significant hurdle. Local sourcing options are scarce and often come at a high cost, making it difficult to maintain affordability. Additionally, relying on online suppliers frequently results in delivery delays, which disrupt production schedules and hinder timely order fulfillment. This inconsistency poses a challenge to scaling operations and meeting market demands efficiently.

*Lack of Digital Printing Capabilities:* The absence of a digital printer significantly hampers her ability to label and brand products efficiently. She is fully dependent on external market-based printing services, which are often inconvenient and unreliable. This limitation affects consistency in packaging and delays

production timelines, ultimately impacting the overall professionalism and market readiness of her products.



### **Future Plans to Overcome Operational Challenges and Drive Growth**

*Procure Frying Equipment to Enhance Efficiency:* The business plans to invest in a commercial frying machine to replace manual frying of chips, bhujia, and kurkure. This will reduce physical strain, improve productivity, and maintain consistent product quality, especially critical during peak summer months when temperatures rise to 38–39°C.

*Upgrade Packaging to Meet Market Standards:* Efforts will be made to improve packaging quality to align with Indian market standards. This upgrade will help the products gain credibility, appeal to regional and interstate consumers, and compete more effectively in broader markets.

*Launch a Strategic Marketing and Bulk Supply Model:* A bold marketing and distribution strategy will be developed to shift from small-scale sales to bulk supply. This will include branding initiatives, outreach campaigns, and partnerships with larger networks to expand market reach and generate consistent revenue.

*Establish Reliable Access to Packaging Materials:* To address supply challenges, the business will explore bulk procurement options and build relationships with dependable suppliers. This will help reduce costs and ensure timely access to packaging materials, supporting uninterrupted production.



*Acquire a Digital Printer for In-House Labeling:* Plans are in place to purchase a digital printer, enabling efficient and consistent labeling. This will eliminate dependence on external printing services, streamline branding efforts, and enhance packaging professionalism.

*Invest in Machinery to Automate Production:* To scale operations and diversify product offerings, the business will invest in basic production machinery. This will automate tasks such as mixing, shaping, and packaging—reducing manual labor and increasing output capacity.

By implementing these future plans, the business aims to evolve into a scalable, competitive enterprise with improved efficiency, stronger market presence, and long-term financial stability.



#### **Loritha's Words**

"Before I started my food processing business, I was completely financially dependent on my husband. However, after launching my business in 2018, I gradually became financially independent. Joining IVCS in 2022 was a turning point; it provided me with a loan and involved me in various training programs related to food processing.

Today, I no longer need to ask my husband for money, even for small expenses. In fact, I now contribute to household finances and help pay for our children's school fees. I am deeply grateful to IVCS and Megha LAMP for their support in empowering me to reach this stage."





Loritha's journey from a financially dependent homemaker to a thriving entrepreneur is a powerful testament to resilience, vision, and the transformative impact of grassroots support systems. Her story reflects the untapped potential of rural women when given access to resources, training, and community-based platforms like IVCS and Megha LAMP. Through sheer determination and strategic growth, she has built a business that not only sustains her family but also uplifts others in her village through employment and inspiration.

Despite facing challenges such as manual production, limited access to packaging materials, and the absence of modern equipment, Loritha continues to push boundaries. Her commitment to improving product quality, expanding market reach, and investing in machinery and branding shows a clear roadmap for scaling her enterprise. With continued support and investment, Loritha's venture can evolve into a model of rural innovation and women-led economic empowerment.

Her success is not just personal, it's a beacon for countless women in similar circumstances, proving that with courage, community, and opportunity and even the most modest beginnings can lead to remarkable achievements.