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The Journey of a Women-Led Enterprise in Tripura: A Case Study

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ABSTRACT

Present case study examines the growth and challenges of “Swapna Dalmoot Factory”, a women-led enterprise operating under a Self-Help Group (SHG) in Anandanagar, Agartala, Tripura. Established in 2018 with an initial investment of Rs. 50,000 along with 5 to 6 members, the enterprise has currently expanded to around 25 women and increased its production capacity from about 200kg per day to 1200 kg per day. The enterprise produces a variety of traditional snacks such as dalmoot, nimki, chire bhaja and chanachur using locally available raw materials.

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The study highlights the role of the SHG model in promoting financial inclusion, employment generation and women's socio-economic empowerment. Despite its success and recognition, the enterprise faces several challenges including limited market reach, weak branding, lack of technology and strong competition from established local brands. The case study emphasises on the need for improved marketing, better packaging, technological adoption and market expansion strategies to ensure sustainable growth and enhanced profitability for the enterprise.

Keywords: Self-Help Groups (SHGs), Women Entrepreneurship, Rural Enterprise Development, Women Leadership.

1. Introduction

1.1 About Self-Help Groups

Self-Help Groups (SHGs) are informal associations of individuals especially women, generally belonging to economically weaker sections of society, who join together and forms a group to improve their socio-economic conditions. These groups are self-governed and they operate on the principles of mutual trust, cooperation, and collective responsibility. The members contribute small amount of their savings regularly, which are pooled into a common fund called the “group corpus” and use it to provide loans among the members.

The concept of financial inclusion through SHGs in India has evolved over time. Initially, the Textile Labour Association (1954) contributed to women's skill development. But the movement gained momentum with the establishment of the Self-Employed Women's Association (SEWA) in 1972. A major breakthrough came in 1992 when NABARD introduced the SHG-Bank Linkage Programme, which became the world's largest microfinance initiative. Later, various Government schemes such as Swarn Jayanti Gram Swarozgar Yojana (1999) and National Rural Livelihoods Mission (NRLM, 2011) further strengthened SHGs.

SHGs play a significant role in:

- Promoting financial inclusion
- Providing livelihood opportunities
- Empowering women socially and economically

- Improving healthcare, education, and living standards
- Enhancing banking literacy and reducing social inequalities

In the context of Tripura, SHGs have experienced substantial growth. The movement began in 1999, with rapid expansion from 2003–04 onwards. By 2004, there were over 25,000 SHGs, of which more than 55% were women-led (TRLM, 2015). Currently, more than 32,000 SHGs operate under the Tripura Rural Livelihood Mission (TRLM), focusing on savings mobilisation, skill training, and income generation.

1.2 Objectives & Methodology

The study aims to understand the operational aspects of the present case, including its organizational structure, production process, and daily activities. It also examines how the Self-Help Group model contributes to the establishment, growth, and management of the enterprise. It also highlights how participation in SHGs improves the socio-economic status of women. It explores key issues such as marketing limitations, competition, and technological gaps. The case study is based on primary data that has been sourced after interviewing the members associated with Swapna Dalmoot Factory. Necessary calculations and analysis has been done to draw meaningful interpretations.

2. Background of Swapna Dalmoot Factory

2.1 Profile of the Enterprise

Swapna Dalmoot is a small-scale food processing unit operating under the Mangal Mayi (Mayee) Self-Help Group in Anandnagar, Agartala, Tripura. The enterprise was established in 2018 with the primary objective of generating income and employment opportunities for rural women of Tripura.

Initially, the SHG started with 5–6 members and a small capital investment of ₹50,000. Over time, the group expanded significantly and currently it consists of 25 women members who works hard to operate and ensures smooth functioning.

The enterprise produces traditional snacks such as dalmoot, nimki, chire bhaja, and chanachur. These products are prepared with locally sourced raw materials and sold at affordable prices in nearby markets.

The factory operates daily from 11:00 AM to 6:00 PM, with a production capacity of around 1200 kg per day. Production is largely manual, though there is potential for semi-automation in the future. Financially, the enterprise has stabilized through internal savings, small loans, and institutional support. Currently, it has no major loan liabilities.

2.2 Enterprise Structure

The organizational structure is simple and cooperative. This structure ensures participative decision-making and efficient coordination.

- **President (Swapna Das):** Responsible for overall supervision, coordination, control and communication with SHG members.
- **Manager (Mithan Das):** Manages production, procurement, financial management, and quality control.
- **SHG Members (Workers):** They perform tasks such as production, packaging, and quality checking.

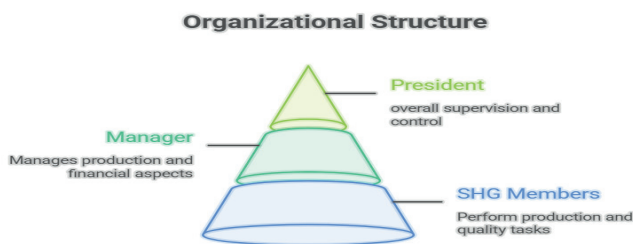


Fig 1: Organizational Structure of Swapna Dalmoot

Source: prepared by the researcher from primary data

3. The Operational And Business Overview of Swapna Dalmoot

This section of the case study is categorised into three major aspects of Swapna Dalmoot i.e., Marketing techniques, Financial Aspect and Production process which illustrates its detailed journey.

3.1 Marketing Techniques

The organisation follows 4Ps of marketing which are Product, Price, Place, and Promotion. This 4Ps of marketing are discussed below:

Product Portfolio

The enterprise produces a variety of snacks:

- **20–20 Dalmoot (Flagship Product):** A spicy mixture with high demand and major revenue contributor.
- **Nimki:** A crispy snack with long shelf life, popular for daily consumption.
- **Chire Bhaja:** A light and relatively healthy snack made from flattened rice.
- **Chanachur:** A spicy mixed snack widely consumed across all age groups.

Price Strategy

The enterprise adopts a low-cost pricing strategy:

- 250 gm – ₹50
- 125 gm – ₹30
- Small packets – ₹8 to ₹20

Features:

- Affordable pricing
- High-volume sales approach
- Competitive pricing

Place Strategy

Swapna Dalmoot operates on the local markets of Tripura which includes both, the Urban and Rural Markets. They focus mostly among the semi urban and rural markets.

Promotional Strategy

For promoting their products, they mostly depend local shops and vendors. Apart from that, their packaging includes:

- Manual packaging using plastic packets
- Airtight sealing for freshness
- Transparent packaging for visibility

3.2 Financial Aspect

The financial structure of Swapna Dalmoot reflects the characteristics of a small-scale, self-help group (SHG)-based enterprise, which operates with limited investment but generates sustainable income. The available information from

the books of the enterprise provides a clear understanding of the cost structure and their financial viability.

I. Initial Investment

The enterprise was established with an initial capital of ₹50,000, which was used for:

- Procurement of raw materials
- Purchase of basic utensils and tools
- Setting up the production unit
- Initial packaging and operational expenses

This low level of investment highlights the accessibility and feasibility of starting small-scale businesses under SHG models.

II. Machinery Investment

In order to improve production efficiency and expand operations, the enterprise has either invested or plans to invest in machinery ranging from: ₹60,000 to ₹1,00,000

This machinery may include:

- Basic mixing or processing equipment
- Frying units or improved cooking setups

III. Major Expenses

The enterprise incurs several regular operational expenses which are as follows: -

a) Raw Materials

- Includes besan, peanuts, chire, edible oil, and spices
- This is the largest and most frequent expense
- Costs vary depending on market prices

b) Wages and Salaries

- Payments made to workers involved in production and packaging
- Ensures regular income for SHG members

c) Packaging Costs

- Expenses on plastic packets and sealing materials
- Necessary for maintaining product quality and marketability

d) Other Operational Costs

- Fuel or energy used in frying
- Maintenance of tools and equipment
- Transportation and minor miscellaneous expenses

IV. Salary Structure

The enterprise follows a structured wage system:

- Main Workers: ₹20,000 per month
- Packaging Staff: ₹6,000 – ₹7,000 per month

This wage distribution reflects:

- Role-based payment system
- Fair earning opportunities for all members
- Contribution towards improving the livelihood of women workers

V. Revenue and Income Generation

The enterprise generates revenue through the sale of its products in local markets.

Following are the Key observations include:

- High demand for traditional snacks ensures steady sales
- Affordable pricing leads to high turnover volume
- Daily production capacity of around 1200 kg indicates strong earning potential

3.3 Production Process

The production process is semi-manual and includes the following stages:

- 1. Procurement of Raw Materials:** Raw materials such as besan, peanuts, chire, edible oil, and spices are sourced from local markets.
- 2. Preparation and Sorting:** Materials are cleaned, sorted, and measured to maintain quality and hygiene.
- 3. Mixing of Ingredients:** Ingredients are manually mixed with spices according to product requirements.
- 4. Frying Process:** The mixture is fried in large utensils with controlled temperature to ensure proper texture and taste.

5. **Drying and Cooling:** Products are cooled and excess oil is removed to improve shelf life.
6. **Quality Checking:** Products are inspected for taste, texture, impurities, and visual appeal.
7. **Packaging:** Products are weighed, filled, and sealed manually in packets.

4.0 Strategic & Financial Evaluation of Swapna Dalmoot

The strategic and financial aspect of Swapna Dalmoot provides insights into the enterprise's market position, operational strength and revenue generation capacity. As a women-led enterprise, the factory has demonstrated significant growth in production and market participation. This section evaluates the internal and external factors influencing the enterprise through a SWOT Analysis while also examining its revenue structure and profitability through financial performance assessment.

4.1 SWOT Analysis

1. Strengths

- a) **Strong SHG Foundation and Social Capital:** The enterprise is built on the SHG model, which ensures cooperation, trust, and shared responsibility among members. This collective approach reduces operational risks and promotes stability.
- b) **Women Empowerment and Workforce Stability:** With 25 women members actively involved, the enterprise benefits from a committed and stable workforce. It also enhances social empowerment, financial independence, and community development.
- c) **High Production Capacity:** The factory has grown significantly from 200 kg/day to 1200 kg/day, indicating strong operational capability and scalability.
- d) **Low-Cost Production Model:** The use of locally available raw materials and manual labor keeps production costs low, allowing the enterprise to offer competitive pricing.
- e) **Strong Demand for Traditional Snacks:** Products like dalmoot, nimki, and chanachur have consistent demand in local markets due to their affordability and familiarity.

2. Weaknesses

- a) **Lack of Branding and Product Differentiation:** The enterprise relies heavily on basic packaging and lacks a strong brand identity. This reduces customer recognition and limits its ability to compete with established brands.
- b) **Limited Market Reach:** Sales are mostly confined to nearby local markets. There is minimal presence in urban or larger regional markets.
- c) **Absence of Technology and Data Analytics:** The enterprise does not use modern tools for demand forecasting, inventory management, or sales tracking. Decisions are based on experience rather than data.
- d) **Manual Production System:** While cost-effective, the labour-intensive process limits efficiency, consistency, and scalability.
- e) **Weak Financial Record-Keeping:** Lack of detailed financial records can affect planning, investment decisions, and access to external funding.

3. Opportunities

- a) **Expansion to New Markets:** There is strong potential to expand into nearby cities like Guwahati and Silchar, where demand for such products is high.
- b) **Retail Sales for Higher Profit Margins:** Retail pricing offers significantly higher revenue compared to wholesale, indicating an opportunity to increase profitability.
- c) **Adoption of Digital Marketing and E-Commerce:** Using social media, online platforms, and digital payments can enhance visibility and reach.
- d) **Product Diversification:** Introducing new variants or healthier snack options can attract new customer segments.
- e) **Government and Institutional Support:** Schemes under NRLM, NABARD, and women empowerment programs can provide financial and technical support.

4. Threats

- a) **Competition from Established Brands:** Local brands from other states have better packaging, branding, and distribution networks, making competition intense.
- b) **Risk of Overproduction:** If production increases without corresponding demand, it may lead to unsold inventory and financial losses.
- c) **Rising Costs of Raw Materials:** Fluctuations in raw material prices can impact profitability.
- d) **Market Saturation:** Local markets may reach saturation, limiting further growth.
- e) **Lack of Modernization:** Failure to adopt technology may reduce competitiveness in the long run.

4.2 Financial Assessment

The financial assessment of Swapna Dalmoot Factory reveals important insights into the enterprise's revenue potential, pricing strategy, and profitability structure. Based on the available data, the enterprise generates approximately ₹6.04 crore annually through wholesale sales and ₹8.64 crore annually through retail sales. This significant difference between wholesale and retail revenue highlights key strategic implications for the business.

1. Comparison Between Wholesale and Retail Revenue

The difference between ₹6.04 crore (wholesale) and ₹8.64 crore (retail) clearly shows that retail sales generate nearly 43% higher revenue than wholesale. This is mainly due to the higher selling price in retail markets (₹200/kg) compared to wholesale pricing (₹140/kg).

Interpretation:

- Retail pricing allows the enterprise to capture a higher value per unit sold
- Wholesale focuses on bulk selling at lower margins
- Retail contributes more towards profit maximization, while wholesale supports volume-based stability

2. Retail Strategy: High Margin Advantage

Retail sales offer higher profitability due to better price realization. Selling directly to customers eliminates intermediaries and allows the enterprise to retain a larger portion of the profit.

Key Advantages of Retail Sales:

- Higher profit margins per unit
- Direct customer interaction and feedback
- Opportunity to build brand identity
- Greater control over pricing

Limitations:

- Requires stronger marketing and branding
- Needs wider distribution channels
- Higher operational effort (packaging, selling, logistics)

Thus, while retail is more profitable, it also demands better business capabilities and infrastructure.

3. Wholesale Strategy: Stability and Risk Reduction

Wholesale sales provide a stable and predictable revenue stream by ensuring bulk sales to retailers or distributors. Although margins are lower, the volume is higher and sales are more consistent. Wholesale acts as a **risk-mitigation strategy**, ensuring that production output is consistently absorbed by the market.

Key Advantages of Wholesale:

- Assured bulk demand
- Faster inventory turnover
- Reduced marketing effort
- Lower risk of unsold stock

Limitations:

- Lower profit margins
- Dependence on intermediaries
- Limited brand visibility

5. Revenue and Production Capacity Analysis

The revenue data of Swapna Dalmoot Factory is based on its daily production capacity of 1200 kg and two different pricing strategies: wholesale and retail.

(A) Wholesale Revenue Analysis (₹140 per kg)

- **Daily Revenue:** $1200 \text{ kg} \times ₹140 = ₹1,68,000$
- **Monthly Revenue:** $₹1,68,000 \times 30 \text{ days} = ₹50,40,000$
- **Annual Revenue:** $₹50,40,000 \times 12 = ₹6.04 \text{ crore}$

Interpretation:

Wholesale sales focus on **bulk selling at a lower price**. This ensures:

- Continuous demand from retailers/distributors
- Faster stock clearance
- Lower risk of unsold goods

However, since the price per kg is lower, the **profit margin is comparatively less**.

(B) Retail Revenue Analysis (₹200 per kg)

- **Daily Revenue:** $1200 \text{ kg} \times ₹200 = ₹2,40,000$
- **Monthly Revenue:** $₹2,40,000 \times 30 \text{ days} = ₹72,00,000$
- **Annual Revenue:** $₹72,00,000 \times 12 = ₹8.64 \text{ crore}$

Interpretation:

Retail sales involve selling directly to customers at a **higher price**, resulting in:

- Higher revenue per unit
- Better profit margins
- Opportunity for brand development

However, retail requires:

- Strong marketing and distribution
- Better packaging and visibility
- More effort in selling

Revenue Data:

Basis	Daily Revenue	Monthly	Annual
Wholesale (₹140/kg)	₹1,68,000	₹50,40,000	₹6.04 Cr
Retail (₹200/kg)	₹2,40,000	₹72,00,000	₹8.64 Cr

Production Data

The production data shows the operational capacity and growth potential of the enterprise.

(A) Current Production Level

➤ 1200 kg per day

This indicates:

- The enterprise has already achieved large-scale production capability
- Efficient coordination among workers
- Strong demand in the local market

Implications:

- High production supports large revenue generation
- Requires continuous market demand to avoid wastage
- Reflects successful growth from initial stages

(B) Target Production Level

➤ 2000 kg per day (future goal)

This represents:

- A planned 66.7% increase in production capacity (from 1200 kg → 2000 kg)

Implications:

- Indicates strong growth ambition
- Requires:
 - Investment in machinery
 - Expansion of workforce
 - Better operational efficiency

6. The Current Scenerio of Swapna Dalmoot

The growth of Swapna Dalmoot since its establishment in 2018 reflects a remarkable journey of transformation from a small-scale unit to a well-functioning enterprise. Initially, the factory operated with limited resources, minimal workforce, and manual production methods, producing approximately 200 kg per day. At that stage, the focus was mainly on survival and establishing a presence in the local market.

Over time, with continuous effort, improved coordination among SHG members, and increasing market demand, the enterprise gradually expanded its production capacity. By 2026, the factory has significantly increased its output to

approximately 12 quintals per day (1200 kg). This growth has been supported by better utilization of resources, increased workforce participation, and improved production techniques.

Furthermore, the enterprise has set a clear and ambitious target to increase its production capacity to 2000 kg per day by the end of 2026. This target reflects not only the confidence of the enterprise in its operational capabilities but also the growing demand for its products in the market. The planned growth is expected to be supported by investment in machinery, expansion into new markets, and enhancement of production efficiency.

Overall, the growth of the factory highlights the success of the SHG model in promoting sustainable business development and empowering women economically.

I. Initial Stage (2018)

- Production capacity was around 200 Approx. kg per day
- Limited number of members (5–6 people)
- Fully manual production process
- Limited market reach (local area only)
- Low capital investment and basic infrastructure

II. Expansion Phase (2019–2025)

- Gradual increase in number of SHG members (up to 25 women)
- Improvement in production techniques and workflow
- Better coordination and division of labor
- Increase in demand for products in local markets
- Introduction of more product varieties

III. Current Stage (2026)

- Production capacity increased to 1200 kg per day (12 quintals)
- Strong workforce participation
- Established presence in local market
- Recognition through award from Women Commission
- Stable income generation for members

IV. Future Growth Target (End of 2026)

- Target production: 2000 kg per day
- Planned investment in machinery (₹60,000 – ₹1,00,000)

- Expansion to new markets such as Guwahati
- Improvement in packaging and branding

Achievements

The growth and achievements of Swapna Dalmoot Factory demonstrate a successful transformation from a small-scale initiative into a stable and expanding enterprise. Since its establishment, the factory has made significant progress in terms of workforce expansion, production capacity, and social recognition.

I. Growth in Membership:

At the initial stage in 2018, the enterprise started with a small group of approximately 5–6 members. Over time, as the business expanded and gained stability, more women joined the initiative. At present, the number of members has increased to around 25 women, indicating:

- Increased employment opportunities for local women
- Strengthening of the Self-Help Group (SHG) model
- Improved teamwork and division of labor
- Greater social and economic participation of women

II. Increase in Production Capacity:

The enterprise has achieved remarkable growth in its production capacity:

- Initial production: 500 kg per day
- Current production (2026): 1200 kg per day (12 quintals)

This six-fold increase reflects:

- Improved efficiency in production processes
- Better utilization of resources
- Growing demand for products in the local market
- Enhanced coordination among members

The enterprise has also set a future target of reaching 2000 kg per day, which shows strong growth potential and expansion plans.

III. Recognition and Achievement:

One of the most significant achievements of the enterprise is the recognition it received from the Tripura Commission for Women

On 20TH March, 2026 for their commendable achievement and also for contributing for the betterment of the society and for building a successful SHG group.

7. The Challenges of Swapna Dalmoot Factory

Over the years, Swapna Dalmoot Factory has achieved significant growth in production capacity and workforce. However, despite increasing its output to around 1200 kg per day, the enterprise is still largely dependent on local markets for sales. This creates a major challenge where production capacity is growing faster than market reach.

At present, the products are mainly sold at nearby local markets with limited distribution channels, minimal branding, and basic packaging. As a result, the enterprise faces the risk of overproduction, and limited revenue growth. This situation creates a practical dilemma between expanding production and ensuring sufficient market demand and distribution. The major challenges of the women-led enterprise is discussed below:

i) Imbalance Between Production Growth and Market Demand:

One of the major issues faced by the enterprise is the mismatch between its increasing production capacity and its limited market reach. The factory has significantly expanded its production from 200 kg per day in 2018 to 1200 kg per day in 2026, with a target of reaching to 2000 kg per day. This imbalance highlights the need for synchronized growth in both production and market expansion.

However, the sales network of the enterprise is still largely confined to local markets. This creates a risk where increased production may not be fully absorbed by the market, leading to:

- Overstocking and unsold inventory
- Wastage of perishable goods
- Financial strain due to blocked working capital

ii) High Competition from Different Brands from other States in Local Market:

Another major challenge is the presence of well-established local snack brands from other states, which dominate nearby markets. These competitors have several advantages such as:

- Strong brand recognition
- Attractive and professional packaging
- Wider distribution networks
- Better market penetration

As Swapna Dalmoot Factory plans to expand into regions like Silchar & Guwahati, it will face intense competition. Without improving its branding, packaging, and marketing strategies, the enterprise may struggle to compete effectively.

iii) Limited Market Reach and Distribution Channels:

The enterprise's market is largely restricted to nearby areas, with limited distribution networks. There is minimal presence in larger or urban markets.

This limitation results in:

- Restricted customer base
- Dependence on local demand
- Reduced opportunities for revenue growth

To achieve its future targets, the enterprise must expand its distribution channels and explore new markets beyond its current geographical area.

iv) Weak Marketing and Branding Strategies:

Currently, the enterprise relies mainly on word-of-mouth marketing and simple packaging. There is little focus on branding, promotion, or product differentiation. In a market where consumers are influenced by packaging and brand image, this becomes a significant disadvantage.

This creates challenges such as:

- Low product visibility
- Difficulty in attracting new customers
- Weak competitive positioning

v) Cost vs Modernization Dilemma:

The enterprise faces a critical dilemma in balancing cost efficiency with modernization. While improvements in machinery, packaging, and marketing are necessary for growth, they have also increase operational costs. Failure to manage this balance may either reduce profitability or limit growth opportunities

The challenge lies in:

- Maintaining affordable prices for local customers
- While investing in better technology and branding

8. Journey Ahead

In conclusion, the case study of Swapna Dalmoot Factory reveals the successful functioning of a small-scale enterprise under the Self-Help Group (SHG) concept. The enterprise has recorded remarkable growth since its formation in 2018. The enterprise has not only increased its production and employee base, but it has also been able to maintain the quality and affordability of its products. The successful functioning of the enterprise can be attributed to the teamwork, efficient use of resources, and high market demand. The enterprise not only contributes to the economic development of the region, but it also plays a vital role in the empowerment of women. The enterprise provides women with job opportunities, financial independence, and social status. Although the enterprise has recorded some challenges, including limited machines, lack of advanced marketing, and lack of financial records, it has recorded remarkable potential in its business. Therefore, it is evident that Swapna Dalmoot Factory has the potential to grow more in the near future. With the right support, the enterprise can expand its market base and become a successful enterprise.

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