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News ID-IPR/Mision Shakti/(Eng)/403/25-06-2025

Success Story

Forging Futures with Cement and Steel: The Story of Sumitra Panda

Bhubaneswar, 25/06/2025

In the heart of Mulagaon village in Bhadrak district, where age-old traditions often dictate roles and responsibilities, 56-year-old Sumitra Panda dared to rewrite the script. At an age when many women slow down and retreat from economic activities, Sumitra stepped boldly into a domain that few women, especially in rural Odisha, have ever entered: the hardware business.

While agriculture and animal husbandry are familiar terrain for Self-Help Group (SHG) members, Sumitra carved a unique path, dealing in cement, rods, and construction materials, a trade traditionally seen as a man's domain. But with determination forged from necessity and vision sharpened by experience, she didn't just enter the business, she thrived in it.

A member of Maa Mangala SHG, Sumitra's journey took a transformative turn with access to key financial interventions. Support came in through the Community Investment Fund (CIF), a bank loan, a Mudra loan, and an additional ₹10,000 under the SUBHADRA scheme. Every rupee was invested not just in goods, but in grit. She expanded her business gradually, built connections with suppliers, and earned the trust of contractors and villagers alike.

Yet her entrepreneurial story doesn't end with hardware. Sumitra also ventured into fishery and poultry farming, diversifying her income and ensuring a safety net for her family. This multi-pronged livelihood approach not only brought her stability but also elevated her to the coveted title of Lakhpati Didi, with an annual income of ₹2.2 lakh, a milestone once unimaginable for her. But perhaps the most powerful part of Sumitra's journey lies in how she chose to use her earnings.

She invested in dreams, not just hers, but her children's. She funded the engineering education of both her sons, enabling them to pursue careers their parents could only dream of. She supported her daughter's MCA degree, nurturing her aspirations to enter the tech world. And she built a house of her own, brick by brick, memory by memory, standing as a testament to years of hard work and quiet perseverance.

On June 20, 2025, Sumitra's journey was celebrated on a national stage, as she was felicitated by Hon'ble Prime Minister Shri Narendra Modi during the one-year anniversary of Odisha's new government and eleven years of Central Government at Janata Maidan, Bhubaneswar. As one of the five inspirational women chosen under the Lakhpati Didi initiative, Sumitra stood proudly, her presence symbolizing what it means to be a woman builder in more ways than one.

Today, Sumitra is more than just a businesswoman. She is a trailblazer, a mother, a mentor, and a pillar of her community. She proves that when women are given the tools, financial, institutional, and emotional, they don't just build livelihoods; they build legacies.



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