

An Enterprising Woman Farmer and Entrepreneur: Case study of Dhanalakshmi

Name: Mrs.Dhanalakshmi

Group: Siva Jothi SHG

Village: Vadakku Puliyampatti

Total savings (as on Dec 2017): Rs.7,500/-

Total Loan taken (as on Dec 2017): Rs.1,35,000/-

Dhanalakshmi (38) radiated confidence and the various ventures she undertook provides proof. Starting from starting a tailoring shop with her husband, Mr.Murugan (40) to selling tea at the agriculture fields to the labourers. But she wanted to start a business of her own. "I have been wanting to start the sweet stall, a business of my own so long," she says narrating her story of becoming an entrepreneur.



The journey started when she joined the Siva Jothi SHG promoted by SIVA Trust in her village Vadakku Puliyampatti. While the savings and internal lending helped her manage her household expenses, the Revolving Fund proved to be life-changing.

She took her first loan of Rs.20000/- to buy goats, however an unexpected health issues resulted in her undergoing an operation. Her SHG helped her by providing a loan of Rs.25000/- to meet her medical expenses. Undeterred she repaid the loan fully and took loan to buy a tailoring machine for her husband and eventually to start the sweet stall of her own with the loan amount of Rs.30,000. This has enabled to increase her income from Rs.3000 to Rs.5500.

"I want to now expand my business. And I know I will be successful," she brims with joy.

It is evident that the loan provided from SIVA Trust tapped into Dhanalakshmi's entrepreneurial passion, serving a guidestar for many such women in her village and around.