

From Coolie to an Entrepreneur: Case study of Janaki

Name: Mrs.Janaki

Group: Dhanamanippoo SHG

Village: Vannikonendal

Total savings (as on Dec 2017): Rs.3,400/-

Total Loan taken (as on Dec 2017): Rs.50,000/-

Not able to walk, Janaki (age 45) was not ready to give her dignity away, nor her husband's, Maruthapandian (age 50).

"I did not like my husband, serving as a coolie at someone's business," says Janaki. 'We wanted to start a business of our own,' she further added.

The couples were trying to save up money to invest and start a business of their own for long time. Janaki tried out variety of job work from home, the latest being beedi rolling, earning a meagre of Rs.2700 per month. But the couples couldn't muster up enough capital to start a business of their own.

It was then, she heard about savings and microfinance activities started by SIVA Trust in her village. She learnt that through SHGs, SIVA trust gave women at a relatively lower rate, especially for income generating activities. Though skeptical at the beginning, she took the initiative to organize women in her village and formed Dhanamanippoo SHG in 2015.

Internal lending helped her manage her household expenses

She decided to take a loan of Rs.30000 and later Rs.20000 to start a scrap shop along with her husband.

Now both Janaki and her husband work at the scrap shop. While her husband does the physical activities, she is engaged in running the shop and maintaining the business. Their hard work has paid - for not only they are working for themselves on their own business, just like Janaki has dream of, but also the couples earn a monthly turnover of Rs.30,000 from their business.