

Case Study – 1

KIRANI SHOP FOR ADDITIONAL FAMILY INCOME

Kamalamma Basavaraj Pattanashetti and her husband Basavaraj Pattanakashetti along with their three girl children are living in a small village called Hale Honnatti, Ranebennur taluk, Haveri district. Kamalamma has studied up to 7th Std and know little bit of reading and writing. But had no opportunity to pursue her education further as her parents were unable to support her education.



Kamalamma's husband owns 1 acre of land and cultivates some maize and vegetables in the field. Kamalamma engages herself in the kirani shop. Both of them used to work hard to meet their family needs but their income of around Rs. 8,000 a month was hardly enough to run their family. Due to low family income their debt was bulging further.

With the guidance and assistance from VRDS staff 14 women came together and formed a SHG in the name of "Shri Mailaralingeshwar Mahila Swa Sahaya Sangh" on 01.11.2013. From then on all the members involved in regular savings and have saved over Rs. 13,000/- till date.

Motivated by VRDS staff Kamalamma requested for a loan amount of Rs. 30,000/-. Kamalamma invested the loan amount in the kirani shop in her village. Due to this investment she was able to get more items to her kirani shop.

Presently Kamamma is very happy and able to make a profit of over Rs. 10,000/- from kirani shop and her husband in support grows more and more vegetable and gives them to Kamamma to sell in the kirani shop. He too adds Rs. 10,000/- month by growing vegetable. Kamamma also engages in tailoring work in the free time and that fetches her around Rs. 5,000/- a month. Kamamma's family is happy. All the children are sent to school.

Kamamma Basavaraj Pattanashetti and her family remembers Concern India Foundation and Vanasiri Rural Development Society with a grateful heart for their timely guidance and financial assistance. Kamamma said, "If not for CIF and VRDS, we would not have come up in life.... No bank came forward to give loan to us as we did not have any security... Thanks for trusting my family and giving me an opportunity to come up in life..."