

Case Study 3

RUNNING HOTEL IS POSSIBLE EVEN FOR A VILLAGE WOMAN...



Irawa Ningappa Hosalli along with her husband Ningappa Hosalli and 3 children lives in a small village called Keremallapur, Ranebennur taluk, Haveri district, Karnataka state. Right from her childhood till now Irawa has gone through various difficult situations in her life. No education, no financial support from family... Irawa had to work, work and only work to make her living.

Both Irawa and Nigappa worked very hard and put up a small tea stall in Keremallapur. With this tea stall they used to earn about Rs. 7,000/- in a month. But the income was hardly enough to meet the needs of the family members. Life was not going smooth for Irawa and Ningappa.

VRDS wanted to respond to the situation in this village and organise people to work together to tackle the issue concerning their development. Regular visit to Keremallapur and interacting with the women built up a good rapport with VRDS staff and people in the village. After gathering 14 women willing to form a SHG and work towards their development VRDS staff initiated a SHG in the name of Sri Durgadevi Mahila Swa Sahaya Sangha on 19.03.2014. From then on all the SHG women met regularly for their monthly meetings and started off with savings. At present they have a savings of Rs. 8,500/- to their SHG bank account.

Getting loan from banks was not at all possible for village women as they could not produce required documents. Sri Durgadevi Mahila Swa Sahaya Sangha SHG women approached VRDS for loan amount of Rs. 1,90,000/- and it was facilitated thorough MicroGraam on 23.04.2014. Irawa borrowed Rs. 20,000/- from this amount and invested the money to develop her tea stall into a small hotel. Presently Irawa sells tea, breakfast, lunch, snacks etc., in her hotel. Both Irawa and Ningappa are busy in their hotel and make over Rs. 12,000/- profit in a month.

Irawa is very confident that her hotel business will fetch her very good income in the days to come as the business is getting better and better day by day.

“I tried to borrow money from many people for even very high rate of interest, but no one came forward to give me the loan... MicroGraam has never seen me... never visited my house... did not ask for any security... but trusted in my growth and given me Rs. 20,000/- for my small business... I will repay the loan as early as possible and request for more loan and develop my mini hotel to a full-fledged hotel... Thanks CIF for constantly helping me through VRDS and your timely intervention in my life...” says Irawa.

