

## **Building business and giving back to the community...**

*Baby Shiral, Ter, Osmanabad district*

***President of her Self Help Group for the past 4 years and owner of her own sari retail shop, Baby Shiral has significantly improved her life since she became a part of SSP. She has studied upto 12<sup>th</sup> standard and soon after got married and now has two children.***

*After joining her SHG, Baby was determined to take on a significant leadership role. She became a federation member and was taught to train others about business practices. After a year as a federation member, she found herself wondering why she did not have a business of her own. A bit of planning led Baby to start her own sari retail shop. She had the basic business skills to begin but required funds to cover the initial startup costs. She was able to take out both individual and group loans through SSK. Her group loan amounted to Rs. 90,000 (Rs. 15,000 of that going directly to her) and her individual loan was approximately Rs. 25,000. Because of this support, She was able to acquire a diversity of products from three different areas: Solapur, Latur, and Srard. This provided her with a variety of saris for customers to choose from along with a good range of prices. She has encountered some problems due to the fact that customers must pay on credit at times when they do not have money readily available. Baby has learned to be creative in her marketing techniques in order to stand apart from other sari sellers in her village. She is established among customers as reliable with good quality clothing and excellent service. She also attends regular monthly SHG meetings where she can both teach and learn from others on successful business skills.*



*Baby's business success has enabled her to develop both as an economic contributor to her family and as a social figure in her village. Now, she can help to solve economic challenges her family faces such as covering the cost of a recent heart operation for her daughter who was born with a heart defect. She and her husband both have life insurance now. Baby is proud to have her husband's support and noticed that his respect for her increased when he saw her determination to help their family through her own hard work. Courage from her successful entrepreneurship practices has found her a place in local politics: Baby was recently elected as Vice Sarpanch of her village.*

**Name:** *Sau. Chimabai Mukteshwar Bhadange,*

**SHG:** *Mauli Sakhi Bachat Gat, Tandulwadi village, Solapur district*

*Chimabai Mukteshwar Bhadange, residing at Tandulwadi, which is 18 km away from Solapur. She studied upto 5<sup>th</sup> standard and got married 15 years back. Her husband was working in a private company as stitching worker. The six member family was dependant on my husband's income but the income was not sufficient to meet out the total families expenses.*

*In her village has 12 to 15 SHGs, to know the function of SHGs She had meeting with Federation leader, and attended SHG meetings to get information on SHGs. Shr formed a group of 12 women. One day field officer of SSK approached our group and explained about the loan products and its details. Our group's internal fund was not sufficient to meet the total requirement, so they decided to take loan form SSK. Mainly SSK was giving loans for productive purposes. They decided to start our own business from SSK's loan. As he knows the stitching of tie and has contacts, took a loan of 10000/- from SSK to purchase the stitching machine and the raw material of tie. Initially they sold these tie in four shops of Solapur. While doing all this, they met the Headmaster of schools and showed them the samples of tie, as a result, they got orders from two schools.*

*Then, again they were in scarcity of capital so we repaid the first loan of SSK and took another loan of Rs. 25,000/- and purchased the raw materials for the business. At the same time they trained 6 members of SHGs in tie making. Now these members are also earning Rs. 2000 to 2500 per month.*

*Now they have orders from 15 schools, for that every year they have to make two lakhs ties. They have taken third loan of Rs. 30000/- from SSK. Before this business this family was earning around Rs. 15,000/- per year, now we are earning Rs. 50,000/- annually. Now they planning to expand this business so that they can give employment to at least 50 women. And they are sure that with the help of SHGs and SSK I will do it.*