



## **:Life weaved up at Cloth Shop:**

**Summary:** *This landless lady Eravva shown how the loan obtained in a self-help group can be best utilized for family development works. She started cloth business at house, moved to a small shop to expand the business and with the earnings she has constructed a house and giving good education to her children.*

Eravva studied up to 5<sup>th</sup> standard and hail from her native at Balehalli village in Hanagal taluk. 20 years passed with relocation to her husband's village after the marriage. Her husband is Manjunath-a landless. He is working as bus driver. The couple is having two girl children, namely, Pooja and Pavithra-along with these two the couple also rearing a boy, namely, Harish-an adopted son. The eldest daughter has completed para medical course and working at present. Pavithra is studying in PUC and Harish is studying in 10<sup>th</sup> standard.



In the initial 10 years after the marriage Eravva's life was limited to household work as homemaker-rearing children and domestic work was her daily routine. Husband being driver use to go on duty and use to visit only once in a week. Once children are grown up Eravva got freed and she got extra time to do something else good for the family.

**Companionship with Self-Help Group:** When Eravva was thinking of doing something with her extra time during 2013 she came to know about MANUVIKASA NGO, which formed women self-help groups for their empowerment. Eravva joined to "Kruthi MANUVIKASA self-help group (SHG)" as a member. She thought she will get loan and assistance to take up

any self-employment venture. Her aspiration got realized as MANUVIKASA in 2014 provided loan to the SHG-in turn Eravva obtained a loan of Rs.29,000. It is her initial working capital. She started saree selling business by purchasing sarees in bulk and running the business from her house itself. She purchase the sarees at wholesale rate from wholesale cloth merchants at Hubli and started selling at retail price.

**Micro Enterprise:** Surprisingly her business venture gained attention of many customers and sale got increased with earning good income. Sometimes children use to get irritated due to rush of the customers at home. Within a year of start of her business-in 2016, she moved her business to a rented building. She named the shop as “Manjunatha Garments”. Now the homemaker become a micro entrepreneur. Her shop is in the midst of Pala village, which is very much convenient for the customers to visit and purchase the cloths.



She again got a loan of Rs.25,000 directly from MANUVIKASA during 2018, which she invested on purchase of clothes by diversifying the products from Saree to many types of clothes including fancy products. When diversity of product availability is increased in her shop the business also increased with many folds. Initially she use to earn Rs.1,000 to Rs.1,500 per day from sales, which increased to an average of Rs.4,000 per day. During festivals and village level celebrations (Jathra) for local deity her sales further increases. In 2020, she got a long of Rs.50,000 from Canara Bank. She spent a portion of it for children education, but major portion was used to expand the business. All loans are repaid by her in time.

When a women is selling clothes, any fraud happens or not-question posed to Eravva, who replied that ‘sometimes the wholesalers gave low quality products, but based on the experience I choose the wholesalers and frauds are very meager’-said by Eravva. Since her products are durables no chance of decay or wastage and therefore, no loss.

**No Dependency:** Eravva manage all the works-purchasing the products or getting cloths through parcel, payment to products, selling the products, interaction with the customers, financial disciplinary, exhibiting the products in the shop, maintaining cleanliness, etc.- with patience and happiness expressed in her smile. It is her *manthra* for success. Morning at 10 AM she opens the shop and closes in the late evening at 7 or 8 PM. During these working hours Eravva will be busy in her business. She don't depend on others for sales by engaging sales workers.

**Upward Development:** She says her profit is 50% in her business, which means if she invest Rs.1000 she will be earning Rs.1,500 from the sales. When we examine her investment and returns for the past three years, it shows that average annual outlay is about Rs.14 lakhs, wherein after deducting all the expenditures at 50% the net profit is Rs.7 lakhs per year. This income shows her family income is equivalent to the income of a middle class family in the urban area and at the village she become upper middle class family.

About 20 years back – in the year 2002 – she was living in absolute poverty and with her business she eradicated her poverty situation and came up in the economic development ladder and this an example to showcase the achievement of sustainable economic development goal of UNDP. The skill is talking, courage in investment, financial discipline, etc. made her to proper economically and socially with upward development process is significant factor to consider.



**Construction of New House and Medical Education of her daughter:** After she started the business she felt to construct own house rather than staying in a rented house. In 2019 she constructed new RCC house by making an expenditure of Rs.8 lakhs. Moreover, her daughter

wanted to do para-medical course for which she spent around Rs.6.50 lakhs for three years. She says 'as I am having handful of income, I could achieve all these'. Her husband Manjunath add to it saying 'otherwise daughter's education was not possible'. All members of the household now have life insurance policy which is in force and also gold jewelry purchased for the children.

MANUVIKASA has organized 25 SHGs to form a federation and Eravva is one of the member in the Federation-represented from her SHG. She is also giving time to develop the federation in spite of her busy business schedule.

**Story of Adopted Son:** When her husband was driving the vehicle at Goa a labourers male child was found orphan on the land. The mother of the child was not able to rear the child. As Eravva agreed to adopt that child. Harish is the name of the child they adopted and now rearing him. Harish's mother is died now and Eravva and Manjunath become model parents to Harish.

We have many women like Eravva with little education. If they get an opportunity with little support and handholding they can come up in life and Eravva's life is best example for learning.

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