



Blanket of Hope

The Story of Vidya Anand Shetty's cloth business and grocery shop

This is the success story of a woman who is a cancer survivor. Regardless of her ill health, she turned around the misfortunes of her family. She is truly an inspiration for others who want to achieve their dreams and aspirations



Vidya Anand Shetty (55) is a housewife living with her husband and three children at Kini Village, Ankola Taluk, Uttara Kannada District. The elder son is studying in college, another is doing his 9th standard, while the daughter is married. The family is landless and their only source of income is a small grocery shop that her husband owns.

When MANUVIKASA team surveyed Kini village for possibilities of Sangha formation, Vidya was enthused about the concept of the Sangha and wanted to become a member. She thus joined the Shree Mahalakshmi MANUVIKASASA Swasahaya Sangha (SHG).

“In my childhood days, I always dreamt of establishing my own business. But the economic condition of my parent's house was dismal. So I couldn't afford to pursue my dream. Unfortunately, the financial condition of my husband's house was also very poor. When I had all but given up my dream, MANUVIKASA stepped in to show the way” reminisces Vidya.

With a strong determination, Vidya began her garment business. When MANUVIKASA suggested that she join their SHG to support her business, she willingly took up the offer.

Vidya was already running and independently managing a grocery, stationary, and garment shop. Her business started with a small capital and little hope. Prior joining to Shree Mahalaxmi MANUVIKASA SHG, her business was running steadily. When she joined this SHG, she took a loan of Rs.40,000 as an internal loan and Rs.9,000 individually from a private finance bank to invest in her garment business. She bought a rack and a cupboard to accommodate the extra clothes that she bought.

“I purchase wholesale clothes from Dharwad District, with a transportation cost of around Rs.3,000-4,000. All sorts of clothes for men, women, and children are in my boutique. During weddings and other functions, there is increased business every year. Saree is the item that is sold the most,” adds Vidya.

Vidya earns an average of Rs.10,000 every month, with a monthly savings of Rs.7,000. Her average annual income is Rs.1,50,000, whilst her annual saving is Rs.84,000.

Sl. No	Monthly Income	Monthly savings	Annual Income	Annual Savings
1	10,000	7,000	1,50,000	84,000



“Before joining the SHG formed by MANUVIKASA, our annual income from the cloth business and grocery shop was not sufficient for our livelihood. I help my wife to look after our business. I struggled with the cost of treatment and medicinal expenses for Vidya’s treatment. Bearing the educational expenses of our children had also become a burden. With the intervention of MANUVIKASA, over the days I started to see the business grow progressively. We are

glad to be a part of the MANUVIKASA family. We have greatly benefitted from their guidance,” says her husband gratefully.

Vidya purchases grocery items from Kumta. The income generated from the grocery shop is very less, in comparison to the cloth business. When excess stock is left over, it leads to the grocery stock getting spoiled, causing considerable loss. “The annual income from the grocery shop is Rs. 10,000. I am aiming to install a retail grocery shop of my own if a loan is sanctioned with the help of MANUVIKASA” adds Vidya.

Vidya plans to invest additional income in the garment business. She is confident that in a very short period of time, with the support of her family, she can repay all the loans. “Not only that, I did my daughter’s marriage and educated my sons” expressed Vidya proudly.

Vidya is extremely thankful to MANUVIKASA and Edel give Foundation for their tireless efforts in helping them improve their livelihood. “The growth in the business boosted my confidence to invest more. I will remember this venture throughout my life” says Vidya respectfully.
