

Maid turns an entrepreneur

'I need to be more independent,' she says. 'I will build a house for my son and lead a dignified life. This would make me happy! My children happy!'

This is Kamamma - a petty shop owner – an entrepreneur – a Kalanjiam member sharing her dreams and future aspiration. Hers is a story of a poor women who utilized her entrepreneurship skills with determination and responsibility to build a better life – moving from stage of *survival* to *self-employment* – from a daily wage earner as a maid before to a entrepreneur now.

Kamamma lives in Indira Nehru Nagar, one of the 40 slums in Malkajgiri municipality, Hyderabad. She is a member of Shanthi Kalanjiam, promoted by Kalanjiam programme of DHAN Foundation in Malkajgiri in 2003. Kalanjiam not only provided her with a platform to save and timely credit support. It also enabled her the necessary confidence to unleash her entrepreneur skills.

Kamamma and her family

As on March 2010, her savings was Rs. 6800. She started her savings with Rs. 30 and later increased to Rs. 50, then to Rs. 100 and now she is saving Rs. 125 per month.

Kamamma (49) came to Hyderabad city with her husband, in search of opportunity and a better life from Nalgonda. Unfortunately she lost her husband when her children were very young. Kamamma initially worked as a maid to support her family. Her daughter has got married before five years. Now she lives with her son who is a mechanic in their house in the slum. with three small rooms, in that she uses one room for shop and other two as residential portion. but after the death of her husband the income from that was not enough to meet the ends.

Loan becomes investment

Her first loan was Rs. 2,500 for initiating the business from the group savings, she repaid it within eight months and then she got second loan which was the first SHG-bank linkage of the group. She got Rs. 7,000 out of Rs. 40,000(to the group). She used the loan to upgrade the business. Kamamma repaid it within 18 months and again she availed loan of Rs. 10,000 in 2008 for repaying the loan she got for her daughter's marriage. She repaid it within eight months and from the second SHG-bank linkage in 2009, she received a loan of Rs. 35,000 out of Rs. 2,50,000 (to the group). She utilized the loan amount for purchasing a refrigerator for the shop and to expand her shop which could sell cool drinks and ice cream. As on May 2010, her loan outstanding is Rs. 19,500.

Achievements

In 2004, Kamamma started a small bangle store in one of the three rooms of her small slum house - the investment was Rs. 2,200. This was her first loan she got from Kalanjiam. Initially she used to get a profit of Rs. 50 to 75 per day. After six months, she thought of increasing the investment when she borrowed Rs. 7,000 from the group and started selling eatables like biscuits, chocolates, chips, muruku and similar things. She later added groceries and pickles too in the shop – thus diversifying her business and increasing the income.

Life in Kalanjiam:

Loan Amount	Purpose	Her Growth in life		Saving capacity
		Life	Financial	
2,500	Initiating Business	Maid to entrepreneur	1,500-2,000 per month	30/month
7,500	Upgrading Business	Confident Group leader	2,500 – 3,000/month	50/month
10,000	Debt Redemption	Free from money lender	2,500 – 3,000/month	100/month
35,000	Refrigerator for business	Broadened her business Exploring new opportunities	5,000 – 5,000 /month	125/month
54,500 (Total)	Total loans availed	Maid to entrepreneur		