

## **Smt. Abeda Bano Book Keeper, Kothapelli (V), Jammikunata(M), Karimnagar** **Bottom of Poverty to Prosperity**

Smt. Abeda Bano, Book Keeper was born in a very poor Muslim Minority family of Kothapalli (VO, Jammikunta Mandal, Karimnagar district. Her father worked as a attender. She is having (2) younger sisters and (1) younger brother. She has studies up to 10th class and after completion of her SSC, she got marriage. Her husband is worked as mechanic. She blessed with (2) childrens. Smt. Abeda Bano has born in a poor Muslim minority family of Kothapalli (V), Jammikunta Mandal, Karimnagar district. She has joined in Pallavi SHG of Kothapalli (V) on 23/08/2008. Since then she is working in SHG very actively and also worked as a Book keeper. She has undergone training on maintenance of VO and SHG accounts. Her husband was a small mechanic, his income was not sufficient to lead their family. Therefore, she has decided to support their family by her earnings. Accordingly, she has purchased one sewing machine during the year 2009 to get additional income to support her family by stitching clothes. Since, she has earned Rs. 3,000/- per month with the tailoring work. But, with the little earnings, she couldn't able to fulfill the needs of her family members. Therefore, she decided to expand her tailoring shop to get additional income. In this context, she got loan Rs. 40,000/- from VO and Rs. 50,000/- loan and established a saree centre at Jammikunta in the month of April, 2016. Now she is earning Rs. 10,000/- per month. Her husband expired on 13/04/2017. After demise her husband she is became the head of the household and she is alone has to take care of entire family members. Now her elder daughter is studying Degree completed and Younger daughter Degree 1st year.



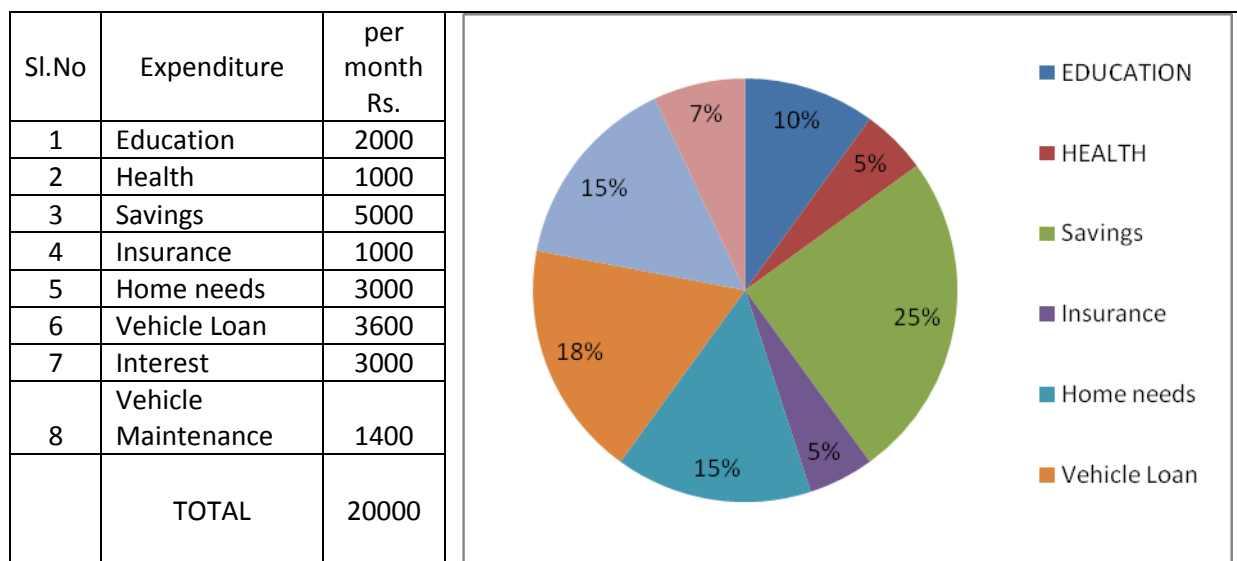
She is unique example for success in self employment with the help of Self Help Group. At present she is successfully operating her saree centre and also providing employment 3 to 5 members in tailoring. So many times, entire family slept with empty stomachs. Poverty embraced them from all corners. At the time, Self Help Group came as savior to rescue her from that difficult situation. Now, with a broad smile on face, she proudly says ***“twelve years of journey with my group took me to a new world - a new life and self confidence. In one word I can say that joining group is a re-birth to me and says My SHG is my life. It's everything for me”***.

## Her Journey with SHG:

<b>Name:</b>	: Smt. Abeda Bano
<b>Contact No.</b>	: 09949725938
<b>Age</b>	: 36 years
<b>Caste</b>	: Muslim
<b>Total Family member</b>	: 5 ( 1 Sister, 1 Brother & 2 Children )
<b>Total Land in Acres</b>	: No
<b>SHG</b>	: Pallavi SHG
<b>VO</b>	: Jai Santhoshimatha
<b>Mandal</b>	: Jammikunta
<b>District</b>	: Karimangar .Telangana
<b>Skills Trained</b>	: BKs training, SHG & VO Book Keeping and all Other trainings for SERP

In the beginning of her SHG, she started saving Rs.1/-per day and Rs.30/- per month along with her co-members in the monthly meeting. With the internal corpus their SHG started providing small loans to the members for consumption needs. After six months they approached to Bank for linkage loan of Rs.50,000/- as first Linkage from the bank and got Rs.5,000/- purchased second hand Sewing Machine. Slowly bank scaled up the loans and now their SHG is getting Rs.5,00,000/- as Bank Linkage from Bank.

Smt. Abeda Bano took total 10 loans till now. Rs.99,000 loan amount taken from bank as Bank Linkage and Rs.60,000 from Internal loans from their SHG, She has taken Streenidhi Loan of Rs.50,000/- and Rs.40,000/- loan from her Village Organisation. She has started Cloth Stores with the an investment of Rs.5,00,000/- with Streenidhi & VO Loan in Jammikunta Mandal. Rs.2,00,000/- amount was given by her mother for investment in cloth stores. She is earning Rs 20,000./- per month from sales of cloth stores.



Smt.Abeda Bano is investing 10% on Children Education, 5 % on Health and 15% on Home Needs and finally she savings 25% from her monthly income.

### **Her contribution to poor Women**

In her journey with SHG, she brought her family out of poverty and helped her fellow poor members to come out of the poverty. Once she entered SHG and realizing its advantages she is giving training to in tailoring to 3 to 5 SHG poor women every month and additionally earning Rs.3000/- per month by giving training on Tailoring. **She strongly believes that unity is strength.**

### **Smt. Abeda Bano Cloth Stores Photos :**

