

Subhrakesi Mahakud sets an example

As a housewife, Subhrakesi Mahakud was leading a satisfactory life in Lanjigarh, Odisha. Her husband was a cotton farmer who also owned a flourishing brick-kiln business. Subhrakesi's world crashed when her husband died unexpectedly in 2008. At that time, her elder son was in college and while her younger son was preparing for matriculation examination. With Vedanta Lanjigarh's support, she joined Om Shanti Self Help Group (SHG).

The SHG bought cows and buffaloes to start a dairy farming business with loans from the local branch of the State Bank of India and was soon able to repay the loans. However, the women at SHG could not find enough time for the business amid their domestic responsibilities. Eventually, they closed the business, sold the livestock and divided the money among themselves. Subhrakesi became jobless. But her



experience with SHG taught her the nuances of doing business.

Left to fend for herself, Subhrakesi, by then, was a lot wiser. She opened a bank account at the local branch of the Indian Overseas Bank and borrowed Rs 10,000 to start a grocery shop in 2017. She took Vedanta's help in borrowing Rs 95,000 from the bank under the Pradhan Mantri MudraYojana to buy

goods from the wholesale markets of Biswanathpur and Muniguda.

Subhrakesi, now, supports her family on her own. Talking about her socio-economic independence, she said, "I maintain the ledger and manage finances for my family. My position in society has improved, and I receive much more respect in the village." After their education, her sons are both working – the elder son is employed with Vedanta while the youngest son helps his mother run the grocery shop.

Subhrakesi receives Rs 500 every month under the Indira Gandhi National Widow Pension scheme and "Vedanta helped me at every step of my life. Their team helped me with banking and provided valuable guidance when I was starting my business," she said. The Om Shanti SHG was later revived in 2015 and she currently serves as its president.