



From Homemaker To Driving School Entrepreneur: How NBCFDC Support Empowered Wayanad Kerala Based OBC Ezhava Community Woman Mini Devi

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Access to affordable finance can enable women to turn practical ideas into sustainable enterprises. Timely credit support helps aspiring entrepreneurs overcome capital constraints, build livelihoods and create services that benefit their communities.

Mini Devi, a resident of Wayanad district in Kerala, has experienced this transformation through self-employment assistance provided by the National Backward Classes Finance and Development Corporation (NBCFDC) through the Kerala State Backward Classes Development Corporation (KSBCDC).

A member of the OBC Ezhava community, Mini Devi was a homemaker who depended on household income. She wanted to become financially independent and establish an enterprise of her own, but limited resources prevented her from taking the first step.

Mini Devi aspired to start a driving school that would offer a comfortable and supportive learning environment, particularly for women. She also wanted to help women acquire driving skills, improve their mobility and become more confident and self-reliant.

The principal barrier was economic. Establishing a driving school required capital to purchase a training vehicle and create suitable office and classroom facilities. Without sufficient savings or an independent income, Mini Devi was unable to make the necessary investment.

With the loan, Mini Devi purchased a training vehicle and established an office for her venture, Malanad Driving School. The support enabled her to create the essential infrastructure required to begin operations and serve learners in her area.

Mini Devi's women-friendly approach provides learners with a supportive setting in which they can acquire driving skills with confidence and convenience.

Today, Mini Devi is a confident entrepreneur and the owner of a successful driving school. Her transition from homemaker to business owner has brought financial independence, greater self-confidence and a stronger role in her family and community.

SUCCESS STORY

NBCFDC SELF-EMPLOYMENT SUPPORT THROUGH KSBCDC

FROM HOMEMAKER TO DRIVING SCHOOL ENTREPRENEUR

MINI DEVI

Wayanad, Kerala

NBCFDC SUPPORT

- Individual Self-Employment Loan
- Loan Amount: ₹3 lakh
- Year of Support: 2025
- Enterprise: Malanad Driving School

MINI DEVI

CHALLENGE

Limited capital to purchase a training vehicle and establish office and classroom facilities.

SCHEME SUPPORT

NBCFDC loan through KSBCDC enabled her to start Malanad Driving School.

CURRENT INCOME

Approximately ₹40,000 per month

IMPACT

Financial independence, women-friendly driving training and greater confidence.

“ I received an individual self-employment loan of **Rs 3 lakh** from NBCFDC through KSBCDC in 2025 that proved a turning point to translate my entrepreneurial vision into reality. I now successfully manage the driving school with a special focus on training women learners. After receiving the loan, my income increased to approximately **Rs 40,000 per month** strengthening my financial position and reducing dependence on household income. — **MINI DEVI** ”

EMPOWERING WOMEN. | ENABLING ENTREPRENEURSHIP. | BUILDING SELF-RELIANCE.

Mini Devi’s journey demonstrates how affordable credit and institutional support can help women overcome economic barriers and build viable enterprises. Her success also extends beyond personal income by enabling other women to gain mobility, skills and independence.

Talking about impact of the support, Mini Devi said, **“I received an individual self-employment loan of Rs 3 lakh from NBCFDC through KSBCDC in 2025 that proved a turning point to translate my entrepreneurial vision into reality. I now successfully manage the driving school with a special focus on training women learners. After receiving the loan, my income increased to approximately Rs 40,000 per month strengthening my financial position and reducing dependence on household income.”**

Through determination and timely assistance from NBCFDC through KSBCDC, Mini Devi transformed her aspiration into a sustainable livelihood. Malanad Driving School stands as an inspiring example of women-led entrepreneurship and the wider social impact of targeted self-employment support.

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