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# SHG Members as BC Agents

CASE STUDIES FROM INDORE



# STEPPING INTO THE OUTSIDE WORLD

**P**inky Malvya is a young mother. She has three children—her eldest daughter Kajal is eight years old, Naina at five is the second daughter followed by Ranveer, a two years old toddler who refuses to let go of his mother. Pinky lives in a partially kutchha house in Dhanmay village with her husband, mother-in-law, and her kids. Ever since she got married after completing eighth standard, her life has been dedicated to household chores and taking care of her kids. She does not work in the fields like other women in the village because her kids are too young. Her husband, who works as a daily wageworker for Rs. 300–400 a day, thinks that as long as they can manage with his income, she doesn't need to go through all the trouble. But, Pinky's eyes glitters at the prospect of becoming a Bank Sakhi.

Pinky had seen some tough times before marriage. Her father had taken to bad habits like drinking and had quit his work. Her mother had to work as a labourer to support the family. Her brothers went on to become drivers and she was married off soon after school. After marriage, things were slightly better since her family was small; her sisters-in-law had already been married and her brothers-in-law lived separately. A small family was fairly easy to support with the income of her husband, she reminisces.

About 15 months back Pinky joined SHG Atithi, as one of the first members of the group and this in a way was her first step to the 'outside world'. Being an SHG member got her to interact with a lot of people from her community and the federation. She has saved about Rs. 1500 with

the group till now and also taken loans for constructing a lavatory and to buy a goat, which she later sold for a profit of Rs. 1000. Pinky is thankful for joining the SHG. She says, "It is because of the group only that such an opportunity (of becoming a Bank Sakhi) has come my way!" Other members of her group are older, not as educated and therefore support the decision of making Pinky the Bank Sakhi of their area.

Pinky rarely travels alone but her family is there to support her. Both her mother-in-law and her husband accompany her to banks and trainings. Her husband has committed to work overtime at factories at night, just to accompany her in the initial days of her work.

Pinky has young children and hardly any experience in banking. Thus, the question is what motivated her to accept this challenge? Again, with a gleam in her eyes and a joy in her voice she explains, "We will get respect in our village. We belong to a backward caste. We are Harijans. If a girl from the Harijan community comes forward for such kind of work, it will be a huge inspiration for other women as well." She also says that through her work she will be able to help other women who do not come out of their houses. She will tell them about several policies and schemes through which they can benefit.

Five years down the line, Pinky envisions that she will be able to interact with people a lot more confidently and gradually get to know everything about the world!

For now, she is just happy to get back to her education vis-à-vis the trainings and is enjoying getting used to a pen and notebook years after her school.



**Kutchha house**- A temporary house made of mud and stone. The roof of such houses is made of tin sheds or wooden panels

# NOT JUST ANOTHER HOUSE WIFE



**Y**ou are given birth, you are educated, you are taught several vocational skills, you are married off at about 20–25 years of age, and you spend the rest of your life managing home and chasing kids, trying to fulfill your dreams vicariously through their lives and achievements.

This is the story of innumerable women in India and Sangeeta Kochle, from Asravat, Indore, was well on her way to be one of them.

In 1998, Sangeeta got married to a person selected by her parents at the tender age of 20. She was the youngest among five siblings, and was not educated beyond eighth standard. Within a year of marriage she gave birth to her daughter Kajal and her son, Mayur, followed a year later. Kajal is in the tenth class now and Mayur in the ninth. Having missed the chance to study, Sangeeta is determined to provide for her kids English medium education and wants them to pursue higher studies in metropolitan cities. Sangeeta's husband owns a taxi and she has opened up a Kirana/grocery shop in their house itself. Together, the couple earns about 40–45 thousand rupees a month.

The family income is steady and sufficient. Sangeeta has a supportive family. Her kids in fact take care of the shop so that she can attend trainings and SGH meetings and her family enjoys a decent reputation in the village. Sangeeta is a happy woman and is proud of the way her middle-class family is gradually climbing up the social ladder.

Would becoming a Bank Sakhi in any way

add to the quality of Sangeeta's life? The answer lies in Sangeeta's tears. When asked what her family said on her being chosen as the Bank Sakhi, her voice softened and she said, "They said that they could not do something this great and now they will be known through me!" For Sangeeta, this role brings with it an opportunity to forge her own identity in the village and to make her family feel proud of her, a dream she probably gave up when she quit studying.

Sangeeta has been regularly saving with her SHG for four years now and has also availed loans for household work and her shop. She says that things have become very smooth after joining the SHG because in case she needs money she applies for a loan and it is sanctioned. Getting cheaper loans was the driving force for her to join a group. Sangeeta is confident about visiting banks and dealing with people's money. People in her group also know her and are willing to trust her with their money. She also says that Bank Sakhi is a very important concept because the closest bank branch is about 3 kms away and people might urgently need money at any time of the day. Therefore, it will be very convenient for them to be able to withdraw money from within the village itself.

Sangeeta has an eye for opportunities. She has managed her personal life well and also organizes her expenditures and savings. In addition, she is financially aware and can engage her community. To put it in a nutshell, Sangeeta has the potential to be an effective Bank Sakhi.

The story of **Sangeeta Kochle** from  
Jinda Kheda, Indore





## “EVERY WOMAN WORKS ACCORDING TO HER CAPABILITIES”

“**E**very woman works according to her capabilities”, said the enthused residents and self-help group (SHG) members of Palda village in Indore about the dynamics of their SHGs. The community has now identified Shobha Baloniya as capable of becoming a Bank Sakhi in their area. A tenth pass out from Kasturbagram village, Shobha is an active member of the community and also one of the representatives of her SHG. Her calm face and a pleasant smile give an impression of a docile woman happy within the bounds of her family. But her story convinces that she is a woman determined to chase her dreams and strive for the betterment of her community.

Problems in Shobha's life began early on, when she was just a baby. Her mother left her in the care of her grandparents and got married to another man. Shobha was brought up by her strict grandparents who wanted to marry her off early. But an ambitious Shobha chose to marry on her own will. She married Mukesh Baloniya whom she met at a photo album factory where both worked. It was an inter-caste marriage. Shobha's grandfather could not take the shock and passed away after suffering a heart-attack..

A newlywed Shobha now felt apprehensive of her decision and though her new family readily accepted her, things were far from pleasant. The economic condition of the family was poor and she recalls that they lived in a kutchra house<sup>1</sup> then. Shobha now proudly declares that with mutual understanding, support, and hard work, she and her husband have built their house without any kind of financial assistance like bank loans or government housing schemes.

Shobha continues to work at the photo album factory where she has to work standing throughout the eight working hours. She makes 5000–6000 albums in a day for Rs. 150 a day. Her husband works as a painter but since that is not a steady source of income, she has bought a machine to make paper bowls (doona pattal) with the help of a loan of Rs. 8,000 from her group. However, problems still keep cropping up. For example, she is facing difficulties in getting raw material for the machine and is disappointed that the work has slowed down despite a good demand for paper bowls. Her son, Mayur, is in the second year of B.Com and assists his father in this work. Shobha cherishes dreams of educating her daughter, Priya, to become a nurse or a police officer, something that she wanted for herself but couldn't pursue because of lack of opportunities and a short height!

Shobha has been a member of her group for the last 27 months. She has a fairly good understanding of what her role as a Bank Sakhi would be and is motivated toward this job even though she realizes it would mean less time for the factory. She says that she wants to educate more women about banking, which can lead to social upliftment. With a mix of excitement regarding her new job and nervousness about the trainings that she will have to undergo, she says that there is a lot of work that can be done in the village. Her target-oriented approach and commitment to this work clearly came across when she said that there are several taxi-owners in her village who do not have bank accounts and talked about how she will communicate to them and others about the benefits of banking.



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**1. Kutchra house**- a temporary house made of mud and stone. The roof of such houses is made of tin sheds or wooden panels.

# EVERY CLOUD HAS A SILVER LINING



**B**abita Patidar is a resident of Tillor Khurd village. The 35-years-old young lady has had her share of troubles and misfortunes. When she was 12-years-old, she had to drop out of school and was married off because her parents were very poor. Her father is handicapped and her mother, who worked as a labourer, had four younger children to look after and so, when they found a good match for Babita, there wasn't any reason to refuse. After about five years she lost her husband to typhoid while being pregnant with her first child. Babita's in-laws refused to let her stay with them fearing that she would demand a share in their property. A young and pregnant Babita had no one but her poor parents to return to.

Coming to terms with these harsh realities must have been difficult for such a young girl, but Babita was not one to give up. With a sense of pride she says, "There is not a kind of work that I haven't tried." From farming to stitching clothes, from being a security guard in women's hostel to selling saris, she has worked in several professions. After four years when she decided to get married to her neighbour Subhash Patidar, things began to change for good. Babita's hard working, gregarious, and helpful nature soon won the heart of her family. She toiled and built a pucca house<sup>1</sup> for her parents. She believes in keeping the whole family closely knit and never steps back from helping a person in need. On several occasions she had spent her own money for the treatment of women in her village. She is also strictly against child marriage. She says that whenever

she gets to know about a couple who intend to marry their daughters young, she visits their house unannounced and warns them that they will be punished with five years of imprisonment. Babita also helps people in bank related work and travels without inhibitions.

During these 10 years of her second marriage, Babita has not only gained respect in her community but also considerably risen from poverty. She and her husband earn around eighty-to-ninety thousand rupees per month from two Eicher trucks, one of which her husband drives. She is the secretary of her SHG and has saved about four thousand rupees with the group. Babita also encourages her group members to save as much as they can. Babita realizes that people in her village are not just poor but also unaware about how to manage money. She says that as a Bank Sakhi she will be able to help people better. Women in her group also trust Babita and they are gradually learning basic things like signing and keeping track of their savings and loans.

Within the community, Babita's story is that of a girl rising from poverty, battling the odds, hunting for opportunities and finally carving a space for herself not only in the family but in the entire village. People of the village have seen her life closely and her reputation of sincerity and determination make them trust her as a leader. Perhaps, it is also for the same reason that Babita is so devoted to the well-being of her community and often goes out of her way to help them.

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1. **Pucca house**- a house made of bricks and concrete

The story of **Babita Patidar** from  
Tillor Khurd village





# WOMEN ARE BETTER MANAGERS THAN MEN

“A woman always thinks 10 times before using a penny, whereas a man might just spend all of it on alcohol and shut down the bank!” said a SHG member during the discussion.

At some point during the discussions with the selected Community Service Providers (CSPs) and their group members in the villages of Indore, the question of whether women could perform bank-related tasks better than men came up. It was interesting to note that the women of Jakhiya Gram did not think of the opportunity of being a Bank Sakhi just as a chance for women to come forward. They actually believe that women are better managers than men, and therefore to select a woman as a CSP is simply more prudent!

Jakhiya Gram is a remote village situated on the outskirts of Indore, and a visit from the village to a nearest bank branch takes more than half the day. For tenant farmers and labourers (who comprise the majority of the population of the village) this means loss of a day's wage and an added expenditure of Rs. 30 – just to withdraw or deposit some cash! The SHGs in the village have been functioning since three years and Radha Sharma, a SHG member, has been selected to become a Bank Sakhi of the village.

Radha's fellow SHG members think that Radha is a good choice as a Bank Sakhi because she is more educated than them and has been a responsible secretary of their group for the last three years. Along with her elder sister-in-law, Rekha, who will assist her as a supporter, Radha is determined to make banking easy and efficient for the villagers; especially for old people and widows, who have to travel to other villages to collect their pensions.

Radha belongs to a poor family who stayed

in a fire-cracker factory and made crackers. She would assist the family in this work every day after returning from school. Radha's family could not provide for her education and after 9th standard she decided it was best to get married and found a loving partner in Narendra from the neighbouring village. The desire to study further gradually faded as Radha got busy with her new family and got engaged in bringing up her two sons, Vishal and Sagar, now aged seven and five respectively. She fondly expresses that her husband has provided a comfortable life for her and she never had to go outside for work. She has a small shop selling bangles and some beauty products in her house and she also makes boxes of fire-crackers at home. Her husband, Narendra, works with a contractor as a manager. Together they earn about twenty thousand rupees a month. It is worth noting that even though Radha has availed loans from her group for household needs, like construction of lavatories and bathrooms, she always pays the installments from her own earnings from the shop. Rekha and Radha think that working for the bank will help them travel more and make better sense of the world outside their village. Radha's are extremely happy and proud of her for becoming a Bank Sakhi as they always regretted not being able to provide for her education. Radha's mother-in-law also praises her and says =Radha never turns her back on her duties towards the family even with hectic trainings and more work.

With ample support from family and villagers, basic infrastructure and an in-born nature to manage money and relations, Radha can certainly help spread banking services in the area along with her sister-in-law Rekha.



# IN PURSUIT OF A BETTER TOMORROW



**M**ithilesh Bhadoriya from Morod village in Indore is a young and shy woman. She lives in a small semi-pucca house<sup>1</sup> with her husband, three sons aged 12, 8 and 6, her parents-in-law, and the family of her younger brother-in-law. Her house is surrounded with beautiful plants like China rose, Madhumalti, and Jamun. There is a hand pump in front of the house and a small family temple in the backyard. Against this beautiful backdrop, on a hot sultry afternoon in April, Mithilesh unfolds the story of her life.

Mithilesh was young when her joint family separated and her father became the sole bread earner of a family of seven. She completed her education till eighth standard and then got married. Her new family is supportive and they all seem to have good terms with each other. Mithilesh's husband also encourages her to work and move ahead in life. After marriage things went smoothly for a while, but presently the family is facing several financial problems. Some time back, Mithilesh started a cutlery shop in the nearby Tejaji Nagar, but then the landlord doubled the rent of the shop and she had to give it up. Mithilesh incurred losses due to this and she still has unsold stock gathering dust at her house. Recently, she also underwent a major operation that cost Rs. 35,000. The family has taken loan from a local moneylender without any collateral which they are having difficulty repaying. Mithilesh's husband sells flowers and earns three-to-four hundred in a day, on an irregular basis. Mithilesh helps by working in a T-Shirt factory. In the past she has also worked as a cook in

a hostel. For last two years, Mithilesh has been regularly saving money in her SHG and the small loans that she can avail from the group occasionally bring some respite. Mithilesh explains: "It is very important for women to save money. One might need money at any time, and that is why, keeping in mind future expenses like education of my children, I have started to save." She also says that given a chance, she would like to go back to studying and become more qualified. She is also looking for new opportunities and so she is interested in becoming a Bank Sakhi. She realizes that with the help of a mobile bank, her village will benefit immensely and even she will be able to gain knowledge through various trainings. However, she has some reservations about the remuneration of a Bank Sakhi at present. Though the work is good, she hopes that with hard work and dedication she will be able to compensate for the loss of her job at the factory, as she will not be able to continue with that job once she begins working as a Bank Sakhi. Mithilesh is the most educated woman in the groups in the village. She has a flair for working and being the Bank Sakhi is a good opportunity for her to get employment at home itself. Once she starts working as a Bank Sakhi, Mithilesh thinks that gradually she will learn to interact with all kinds of people. With flickering eyes and a slight smile, she hopes that at some point her children will become inspired by her. Presently, Mithilesh is regular at attending her trainings and is taking one step at a time in the right direction to make her and her village financially better off.

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**1. Semi pucca house** - A house partially constructed with mud and concrete.

The story of **Mithilesh Bhadoriya**  
from Morod village



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