Case Study 1

Suresh Bala a member of SHG group

Spectra Varsha SHG group is running in Ratakhrud gram Panchayat of Kishanganj has block of Alwar district in Rajasthan. The groups are sponsored by NABARD and facilitated by LDF which enables its members to gain their identity as individuals, while realizing – and utilizing – the immense power of mutual aid. It provides them with a platform from where they can access banks and public services, and spearhead changes that affect them as poor women. This success story tells you that how the tremendous changes happened in the life of Suresh Bala (an active member of Varsha SHG group).

Economic Change:

Suresh Bala is a very active woman of this group. Varsha SHG group has 13 members and running for 19 month. Bank loan of this group is Rs. 65000 besides group savings. Before joining of SHG group, she was only restricted to her family but after becoming a member of this group, she is playing leading role through conducting herself group meeting, attending trainings on agriculture and animal husbandry. She visited many times to Jaipur and Neemrana in the exposure of women. She herself does bank related work and helps other members of her group in keeping book record and accounting. She also motivates other women to bring about the changes in their life through linkage of SHG. She purchased a goat by taking loan of Rs. 6000 from her group and now she has 3 goats. Before joining of SHG, she does not have any animal in her family. She also bought a sewing machine through the loan provided by group. She sews cloths of villagers by this machine and earns Rs. 3000-4000 per month. She returned the installment of loan through these earnings.

Social Change:

She says, "She never came out from her home to out of her village before joining of SHG group, but now I visits Jaipur, Alwar and Neemrana to participate in training, meetings and exposure visit". She makes her own home budget with keeping the income and expenditure estimates after attending financial training provided by the Spectra organization. I also attend gram Panchayat meeting and discuss with Gram Sevak and Sarpanch for her group member’s problems. She motivated for filling up forms of old age pension and 4 women were provided old age pension with her efforts. She also attends Gram Sabha meeting and even brings other women to put their problems in this meeting. She also goes to school, Anganwadi centre and sub health centre for the solution of problems faced by her family or villagers. She helps her village people for vaccination and insurance of animal by bringing them in animal camp organized by Veterinary Dept.

Future Plan:

She explains her future plan, in her own words, "I will purchase a buffalo with the help of personal budget and some amount of group loan. I will pay my group loan by selling milk to dairy. I could never think for purchasing buffalo because I don’t have this amount of money before joining of SHG group. I wish to link all remaining women of my village with SHGs".