A Case of Ujjala Self Help Group Sathedi, Village (Muzaffarnagar)

Ujjala self help groups was formed on September 28, 2007, in Sathedi village of Muzaffarnagar district of Khauthli block of Uttar Pradesh. Motivated by SGSY, 10 women and 5 men came forward to form a group. Some members were OBC, some General Category and all members were married. With the common consent, Mr. Rajkumar and Ms Asha were chosen as president and secretary respectively. Through all members were from BPL families, still they decided to save 20 Rs per month as members monthly saving. The defaulters were fined Rs.1 for non-payment or for their absence in the monthly meeting. The development of Ujjala Self help group was possible by its strong concoct and linkages with other institutions and Government machinery.

Ujjala self help group was first linked up with State Bank of India in December 2007. The group opened an account in bank to deposit its monthly saving and to withdraw when necessary. The bank transaction was regular and within few months the group received a loan amounting Rs.5000 as revolving fund. The bank loan was used for income generation activity. Members had started milk dairy, animal rearing activity for income and employment generation. Members returned bank loan within one year.

Ujjala self help group had development very good contact with the block development officer (BDO) and district development manager (DDM) of NABARD.
The group regularly visited to the block office to gather information. Many times the BDO attended the functions conducted by the block office. Ujjala self help group had received a loan of Project Director (PD), District Rural Development Agency (DRDA) for Milk Dairy business. Regular monthly reports and action plans were submitted to DRDA.

Prior to getting the bank loan for milk dairy and animal rearing the members of group were thoroughly trained by government camp in income generation. First the members were trained and later they acted as trainers for the rest of the villagers. Started this activity SHG member’s increased income before join SHG their income is less 2000 thousand after join SHG their income is increased and their income is between in 2000-3000 thousand. Their average saving Rs.50-100 and the average benefits from the 1000 thousand. Before the intervention the villagers were ignored of the outside, they were limited to and content with themselves. Now the group members interactions with other very confidently, and their standard of living has increased due to increase in employment and income. The villagers were found concerned towards health and sanitation of the village. Members of Ujjala self help group felt proud to be associated with the mainstream society and be a part of it.

A Case of Kaamna Self Help Group Rampur, Village (Muzaffarnagar)

Kaamna self help groups was formed on June 25, 2012, in Rampur village of Muzaffarnagar district of Sadar block of Uttar Pradesh. Motivated by Shri Sewashram Gramothan Simiti a NGO, 13 women and 6 men came forward to form a group. Some members were OBC, some General Category and 2 members were
unmarried and 18 members were married. With the common consent, Mr. Ravi and Ms Parita Rani were chosen as president and secretary.

Susma 39 years old belongs to the backward community of Rampur village in Muzaffarnagar district. She had 5 bheega Land and she lives in her own house with her husband (both are illiterate), and three daughters a son and aged father in law and mother in law. They were belonging to BPL category, they were not able to fulfil their basic need due to limited working members and wage. She takes care of business while her husband take care of cultivation of land also works as a casual labour in agriculture.

She was living quite piteous condition about 10 years ago before joining the SHG the socio economic status of the family was marginalized and disadvantaged to access many benefits from the government and communities in the year 2012 she approached the bank to obtain a loan of Rs. 25000 to start a small cloth business in the village but due to lack of adequate assets and influence she was denied of the loan bank. Under such situation, she joined Kaamna SHG in January 2013 formed by NGO with a primary objective to gain access to micro credit and set up a business. She started cloth selling business with an initial investment. The annual income earned from cloth business was estimated at Rs.30,000 but before joining the SHG, the income of household was much lower, even unable to meet their day to day expenditure. The increased income resulted in an improvement in the acquisition household assets. She felt that after joining the SHG her income saving capacity, access to education and health, care services, banking institution and market have improved. After that, she obtained the bank loan from Regional Rural
Bank Sadar branch. It is found that bank loan through provided by group linkage has helped her to undertake economic activity and she has been greatly involved in major decision making activities. As we can see that the life style of the house-hold has become relatively better off.

**A Case of Balaji Self Help Group Mustfabad, Village (Muzaffarnagar)**

Balaji self help groups was formed on April 24, 2006, in Mustafabad village of Muzaffarnagar district of Sadar block of Uttar Pradesh. SHGs Motivated by SGSY 9 women and 6 men came forward to form a group. Some members were Sc some St Category.

Sunita a widow in her early age 22, she had a 2 daughter. She came up to stay with her parents in their house. When Sunita introduced to the self help group members in the village Sunita decided to became a member that entire she needed to become a member was deposit Rs.50 per month. After joining the group she secured a small loan and started a vegetable shop at her house. Her brother used to help her in procuring the vegetable from the main market that was 10 Km. away her house. Her business improved and she earns a lot of profit her living condition of the family has improved and the daughters are going to school. She felt that after joining the SHG, her income saving capacity, access to education and health, care services, banking institution and market have improved. Before joining SHG Sunita was not aware of banking procedure after that she learns new skills about bank. She had no confident interaction with outsiders. Now she is very confident and her standard of living is too good, now she is very happy to work with the SHG. The increased income resulted in an improvement in the acquisition of household assets. She felt
that after joining the SHG, her income saving capacity, access to education and health care services, banking institution and market habit have improved.

**Saheyog Self Help Group Samaspur Sourani (Meerut)**

Saheyog self help group was initiated in April 10 2012, with the help of motivation, and encouragement from a NGO (Meerut Sewa Sadan) in Samaspur Sourani village of Daurala block of Meerut district. Twelve like minded farmers decided to form a group with the objective of saving and credit. Mr. Ashok was democratically chosen as the secretary of the group and Mr. Parmod was appointed as the president. In the first meeting the group decided to save Rs. 100 every month to make a group fund. Thereafter saving was continuous.

Saheyog SHG was formed with 12 members and later on one member joined the group. All the members were from farming community and all were ST. The age group of the members varied from 30 to 55 years and all were married. There was homogeneity in the class and caste structure in the group. All the members belonged to BPL category. SHG members felt that participation and interaction with others would reduce that inequality in their system. For that Saheyog SHG tried to search opportunities to link up with others to shape their lives in a better way. The NGOs encouraged and assisted them in exploiting the opportunities.

With the help of NGOs the SHG first linked with the bank State Bank of India after two months the group had a regular monthly saving in the bank. Saheyog SHG had demonstrated its efficiency and effectiveness in the utilization of the loan in income generating activities (Bangle making, making sports goods, candle making and agriculture). The bank loan was repaid within 4 months. The average
income of the group from the bank loan was increased by 1000 per month. Started these activity SHG members’ increased their income after joining the SHG. Before joining the SHG their income is less than Rs. 2000 thousand while after join SHG their income is increased and their income is between in 2000-3000 Rupees. Their average saving is Rs. 50-100 and the average benefit was increased after joining SHG.

Seeing the regular credit and saving, the NGO granted Rs. 40,000 as revolving fund to Saheyog SHG. The grant was successfully utilized in income generating activities. Apart from that, Saheyog SHG also received a pump set from the NGOs. The pump set was used by the members with the payment of a fixed rent and rented out to other villagers. NGO provided to the group members a grant loan to increase their employment generation activities. Encouraging the participatory process the NGO constructed a shelter home for Saheyog. The construction materials were supplied by the NGO and the labour for construction was provided by the group.

Sheyog SHG had got much support from NGOs and NABARD, also the group developed very good contact with the block development officer (BDO). The members of SHG regularly attended the meetings and trainings of NGOs. The activity reports and action plans were regularly sent to NGOs.

A Case of Palak Self Help Group Salarpur Village (Meerut)

Palak Self Help Group was formed on January, 1 2009, in Salarpur village of Meerut district of Rajpura block of Uttar Pradesh. Motivated by SGSY, 6 women and 8 men came forward to form a group. Some members belonging to OBC, some
were of General Category and married. With the common consent, Mr. Dhramveer and Ms. Mamta were chosen as president and secretary, respectively. Through all members were from BPL families still they decided to save 50 Rs. per month as members’ monthly saving.

Ombiri aged 35 years, is a small farmer living in Salarpur village. The whole family members is depended on her and her husband, both husband and wife have been force to take up multiple activities such as agriculture, credit works or small hotel business, and wage employment. She has about 7 bheega land, one buffalo and two goat, she involved in crafts works (carpet weaving, cushion Cover, making beg) and works as a labour in agriculture, whereas her husband taken care of cultivation of land and also small hotel business set up in the village. The average annual income of the household was estimated at 3000, per month. She obtained a credit of Rs. 10,000 to establish a hotel business in the village and the business in the village and the business was started with a financial assistance obtained from Palak SHG.

Palak SHG in January 2013 formed by NGO with a primary objective to gain access to micro credit and set up a business. She started cloth selling business with an initial investment. The annual income earned from cloth business was estimated at Rs.30,000 but before joining the SHG, the income of household was much lower, even unable to meet their day to day expenditure. The increased income resulted in an improvement in the acquisition household assets. She felt that after joining the SHG, her income saving capacity, access to education and health, care services, banking institution and market have improved. After that, she obtained the bank loan from Union bank of India. It is found that bank loan through provided by group
linkage has helped her to undertake economic activity and she has been greatly involved in major decision making activities. As we can see that the life style of the house-hold has become relatively better off.

**A Case of Saraswati Self Help Group Sakepuri, Village (Meerut)**

Saraswati self help groups was formed on September, 11 2012, in Sakepuri village of Meerut district of Rohata block of Uttar Pradesh. Motivated Meerut Sewa Sadan NGOs 3 women and 9 men came forward to form a group. All members were OBC, and all members were married. With the common consent Mr. Raju and Ms. Omparkash were chosen as president and secretary. Through all members were from BPL families, still they decided to save 50 Rs. per month as members’ monthly saving.

Ramesh aged 45 years, is a resident of Shekpuiri village of Meerut district. He lives in his house with his wife (40 year) two sons and two daughters. Both of them were not educated, due to poverty. But they are educating their children’s. He had only 8 bheega Land he mainly involves in management of kirana shop and her elder son (who discontinued education) works as labour in agriculture as well as agriculture activity in the village. His wife involves in handicrafts activity and also cares of Kirana shop and occasionally works as a labour in agriculture.

After his marriage, they have struggled a lot to lead married life for about more than 15-20 years. He becomes the member of self help group saraswati with objectives to gain access to micro credit and take up income generation activities. She obtained a loan of Rs.20000 for the purpose of establishing kirana shop in the village. The total investment made for kirana shop was estimated 30,000. After
established his shop their income is increased 2,000 per month. After increased income has result an improvement of household assets. After join SHG he purchases many thing, his knowledge about children’s education, health and banks has improved. The expenditure towards education, health and better housing has increased. He is now more confident of his life to lead act on foresee any difficulty in near future.

It can be concluded from the above studies that the lack of productive land. Human capital (education), employment growth, poor performance of agriculture and more dependent people are the important source of poverty. Lack of government programme (wage and self employed, social security scheme etc.) and lack of opportunities and common property resources are also found to be important factor keeping a large chunk of the people in poverty. As it has been brought out by various studies that the people, who joined the SHGs, are now living in better conditions before joining SHG, the condition of poor households was worse. They were not able to fulfil their day to day needs. Their income level was very low and they were falling in BPL. After joining SHG their income level was increased.