CASE STUDIES

Earlier financial services for the poor were clearly characterized first by agricultural loans and then by micro loans to business women. The new “micro financial” services era promises a diversity of financial products. All financial services for poor people are means of turning their savings in to usefully large sums - sums that are then used to meet needs arising from life cycle events and from emergencies and opportunities, to invest in land, productive, and household assets and in business. That is to say microfinance had occupied the position of socio-economic tool to eradicate (rather reduce) the poverty especially in rural areas socio economic development is the main objective of rural development “savings first and credit next for the sole purpose of taking income generating activities through self-help groups”, is a revolutionary movement in Karnataka. The SHG movement has grown. Government Banks, Cooperative Banks, NGOs and above all NABARD are main stakeholders in the field of microfinance to ensure sustainable growth and that is the beauty.
Case Study 1

Name : Jagadevi, w/o Manik Rao Patil
Age : 43 years
Children : Female 2 and Male 1

Bhagyalakshmi Self Help Group

Jagadevi’s family consists of 5 members. Husband has studied upto 2nd PUC and working in a society as tester. She has three children – two girls and one boy. The beneficiary Jagadevi has become member of Bhagyalakshmi SHG in the year 2006, she joined SHG after knowing benefits from her colleagues doing business. Before joining SHG, the family used to spend hard days. The family was finding it difficult to educate their children.

After joining SHG in 2006 she used to contribute Rs. 80/- per month to the SHG and the savings accumulated to Rs 7,780/-. Earlier she availed small loans, like Rs. 5000/-, Rs. 10,000/- and started tailoring activity. In the year 2016 she has availed Rs. 40,000/- from the group started a Cloth Centre. Now the turnover of the cloth business is around Rs. 5 lakhs, the profit is around Rs. 1 lakh to 2 lakhs. Her two children are studying BE course and 1 daughter is pursuing her BSc degree. Jagadevi expresses her gratitude to the self help group and DCC Bank, Bidar and accept that their income increased more than 75% and her business skills have been increased.

Conclusion

Jagadevi agrees that after joining SHG she was able to get financial assistance from SHG in small amount and started tailoring subsequently she raised Rs. 40,000/- loan with the help of which she started cloth business and now she is leading a happy life.
Case Study 2

Name: Haribai Ramachandra w/o Ramachandra
Age: 85 years
Children: 1 Son – working in military
          2 daughters – both are married

Akkamahadevi Self Help Group Bhalki

This is an interesting story of Smt. Haribai of Bhalki. Her house is almost on
the outskirts, she has two daughters both are married and one son who is working in
Indian military. Her husband is no more. She has got her own house.

• She joined Akkamahadevi SHG in the year 2005.

• Every week she used to contribute Rs. 20/- to the group savings (monthly Rs. 80
to 100/-).

• She has taken a loan of Rs.10,000/- in the year 2016 and has installed a chilli
powder machine and small flour making unit.

• At this age of 85, she operates the Machines and able to earn on her own. She has
become self reliant. Every month she earns profit of Rs. 500 to 600 and she is
repaying the loan regularly.

• Age is no bar for her. Her story is quite encouraging.
Case Study 3

Name : Shobha w/o Ramaiah

Age : 

Children : 3, one son is studying BE (final), other two are also studying.

Revamma Self Help Group Dhummansur, Humanabad taluk

Shobha joined the Self Help Group in the year 2000, after knowing from her co-worker (labourers). Her savings are to the tune of Rs. 12,020/-. Her occupation is agricultural labour. She is not owning any land. She had availed a loan of Rs.50,000/- in the year 2017 for dairying and the education of her children, one son is now studying the final degree in BE (Mechanical) and other two son are also studying. Earlier she has availed Rs.10,000 loan and repaid it. She has availed this loan for dairy purpose. Both husband and wife are working together and they also work as agriculture labourers. Their income is around Rs. 2 lakhs to 2.2 lakhs per year. Now the family has their own pucca house.

Conclusion

Shobha expresses her sense of gratitude to the SHG their family income has been increased many fold (75% more). They are leading a disciplined life.
Case Study 4

Name : Gundappa T. Pandre, s/o Tarumanappa Pandre
Age : 45 years
Wife : Mallamma
Children : 1 boy (studying)

Kanakadas Self Help Group (Men’s SHG), Humanabad

This is the rare case of men SHG success story. Gundappa is a member of Men’s SHG by name Kanakadasa SHG in Humanabad. He belongs to Scheduled Tribe. He has studied upto 9th standard. He joined SHG in the year 2011. Basically he is Petty Businessman. He owns no land. He used to contribute Rs. 50/- and afterwards Rs. 200 per week. His cumulative savings are to the tune of Rs. 25,000/-. Earlier he availed a loan of Rs. 5000/- in 2012 and he repaid it. Subsequently in 2016, he has taken a loan of Rs. 80,000/- and started ‘tent house’ business in Humanabad. The tent house is named “Abhishek tent house”. He is earning Rs. 2000/- per day. The turnover is around Rs. 7 lakhs. The profit is around Rs. 1.5 lakhs to 2 lakhs. He has repaid Rs. 40,000/- loan along with interest.

Conclusion

This is a rare case of men’s SHG. The beneficiary appeals other men to join SHG movement and advises to avail the benefits to become self reliant.
Case Study 5

Name : Mallappa Basale s/o Shankarappa Basale
Age : 42 years
Children : Boy 1, Girls 3 and all are studying

Kanakadas Self Help Group (Male SHG) promoted by Diksoochi Shikshana Grameen Abhivruddi Samsthe, Humanabad

The beneficiary Mallappa Basale is a member of Kanakadasa SHG from 26-09-2011. He owns no land and he has a semi pucca house before joining SHG. He used to contribute Rs. 50 per week initially and afterwards Rs. 200 per week total savings are Rs. 25,000/-. He has 4 children studying in schools. He has taken a loan from the SHG. In 2012, he has availed just Rs. 10,000/- at 2% per month. Afterwards in 2016 he has another loan of Rs. 84,000/-. He has already repaid Rs. 36,000 and he is regular. He has opened his own studio in Humanabad and got latest camera. He is earning Rs. 2000 per day approximately and around Rs. 7 lakhs per year. His wife is TMC member of Humanabad. They are leading a content life.

Conclusion

Even men’s SHG can perform better if they (men) mind.
Case Study 6

Name : Dyanand Panduranga Meti
Age : 28 years, Bachelor
Education : VIII standard

**Dalai Lama Self Help Groups (Men’s SHG)**

Dayanand joined Dalai Lama SHG from 10-09-2011. He is motivated by Shri Gautam Methi, Director of Diksuchi Education and Rural Development Society (Diksoochi Shikshana Mattu Grameena Abhivrudhi Samsthe). He is a bachelor. His savings in the SHG are Rs. 13,000/- (Rs. 50 per week). He has got his own house. He is residing with his parents. He has a loan of Rs. 50,000 in 2003 at 24% per annum. He used this for improving his business of steel shop. Subsequently he has repaid it and took another loan of Rs. 50,000/- in 2016. He has expanded his business. He is earning Rs. 6 lakhs to 12 lakhs per year and getting 30% profit he is much obliged to the SHG promoted by Diksoochi Pragathi Krishna Grameena Bank.

**Conclusion**

Beneficiary is very happy. He opines that other men should also join self help groups and avail the benefits to become self reliant.
Case Study 7

Name : Janabai w/o Vittal
Age : 45 years
Education : VII standard
Children : 2 sons

Yeshodhara SHG, Mantala, Basavkalyana Taluk

Janabai joined SHG in the year 1992 when she was 21 years old. She is working as a cook in a high school and her husband is a driver in a private concern. She has savings to the tune of Rs. 8,500/- She availed loan of Rs. 50,000/- in 2014. She is repaying it regularly and she used the amount for the sole purpose of education of children. One son Dr. Yogesh has completed post graduation MD in medical in KMC, Hubli. Another son is pursuing his studies in a college.

Conclusion

Both father and mother with their income of (Rs. 2,000/- per month from Janabai and Rs. 8,000/- per month from her husband) Rs. 1,20,000/- per year they were unable to meet the expenditure of her son’s education with the help of SHG loan. Her son is able to complete the MD course on merit. Really it is great. She expresses sense of gratitude to SHG.
More Success Stories

During the study at Myloor, Bidar Taluk we had an opportunity to go through the success stories of many SHGs for which the devotion of employees of PKPS Myloor is the sole reason.

The following SHG express thanks to the PKPS and its staff.

<table>
<thead>
<tr>
<th></th>
<th>SHG Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mate Manikesheari SHG-Myloor</td>
<td>Members have taken up papad making, petty shop business</td>
</tr>
<tr>
<td>2</td>
<td>Karimalngasha SHG-Old Myloor</td>
<td>Members have taken Zari work for sarees – but they need marketing linkage.</td>
</tr>
<tr>
<td>3</td>
<td>Magdeem Basha SHG – (Muslim members)</td>
<td>10 members making Agarabatti (Incense sticks) – job work they require financial assistance for packing purpose.</td>
</tr>
<tr>
<td>4</td>
<td>Bhavani SHG-old Myloor</td>
<td>One Siddamma is doing hotel business. Others are doing saree business – one member is running flour mill.</td>
</tr>
<tr>
<td>5</td>
<td>Ashirwad SHG – Odder colony</td>
<td>SHG members are physically handicapped – majority of them have taken up tailoring, Kirani and Vegetable vendor business.</td>
</tr>
<tr>
<td>6</td>
<td>Bhoomika SHG – Gandhinagar, Myloor</td>
<td>Of the 15 members 5 members are vegetable vendors others have taken up saree fall work (i.e. Goude)</td>
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</table>

All that is needed is marketing support. For this DCC Bank and Distract Administration should extend helping hand in establishing a proper place in the vicinity of DC Office or main market Area in Bidar City.
The Stories of Pratibha SHG and Kalpana SHG promoted by Don Bosco NGO – Aurad Road, as told by Vivek, MSW, working in Don Bosco (story of failure).

Pratibha SHG and Kalpana SHG both are organized in 2012. 15 members in each group were there. The members used to collect Rs. 20/- per week as savings. The members earlier used to take Rs. 1000/- to Rs. 2000/- as loan from the SHG and repaid with small loans they used to prepare spices (Sambar Masala) and use to sell the same. At the beginning Rs. 100/- to Rs. 200/- per day was the earnings. As all the members of SHG were belonging to nomadic tribe (Alemani) they often were moving to different places in search of job/food. Now they are not there in the group.

Vivek is working with Don Bosco for the last five years. He is euthestic and he is working for child rights and holding awareness programmes to educate public about social evils such as child marriage, anti-dowry and other persons like Vivek should be involved in such movements.
The story of Abdul Ravoof and Babloo (around 52 years and 28 years respectively)

(Indian Bidari SHG) – Chowbaro Road, Kusungalli Bidar – Story of failure

Indian Bidari SHG was formed on 24/03/2002. Pragati Krishna Grameen Bank is the promoting and financing bank. Earlier there were 14 members and used to collect Rs. 20/- per week. Ravoof’s savings were Rs. 10160/-. The group had taken Rs. 1,00,000/- from Pragati Krishna Grameen Bank. Rs. 50,000/- has been repaid. As Bidari work business has gone down, five members of the group left the SHG and went to different places. Earlier they need to earn Rs. 400/- to Rs. 500/-. Because of market the business has gone down, now Rawoof says he has intention to repay the dues provided interest is waived off. His son Babloo is helping Ravoof. It is matter of pride to say that Abdul Ravoof is an awardee of 1) state merit certificate, 2) Rajyotsava award (1192), 3) National award (2004) and 4) Shilpa Guru award (2015-16) from President Sri Pranab Mukherjee. He has credit of visiting China, Germany, America, Kuwait and Dubai. He has expressed to restart the Group and would like to give training in Bidari Arts to the youngsters.