CHAPTER – VI

CASE STUDIES

In this chapter, experiences are specific to particular people and to that extent, personal; similar observations can be made in similar life situations. Further, an attempt has been made to provide sociological perspective to the observations made in the field study in order to arrive at better understanding of the problem in the context of urban slum.

Method of Study

Selection of cases: The scope for exploring further details on the specific impact of SHG on members in their personal and family level was identified when some respondents were eager to discuss in detail about these during the data collection phase. A list of such respondents was prepared and, while selecting the respondents for the purpose of the case studies, care was taken to cover Scheduled Castes, Scheduled Tribes, Other Backward Classes (OBCs), and people from varying socio-economic conditions with experience of different types of impact. Thus, three Backward Castes (BCs), two Scheduled Castes, one Scheduled Tribe, and one from the Forward community were selected for this purpose. Further, the sample included literacy level.

Data collection: Once the cases for the study were selected after the first contact, revisits and interviews with women respondents were completed without much delay. Beyond interview schedule, careful probing was done on the impact of the SHG at the family
level, at the individual level and at income level, etc. Thus, the focus was on studying very personal factors. The interviews were unstructured which helped respondents to provide their own perspectives on the impact. There was no time limit. Information was collected from the respondents, wherever possible.

Case Studies

Case study -1

Mrs Gangamma’s age is 60 years. She has been living in the Gachibowli Waddara Basti Rajeev Nagar-1 since 1990. Her family had migrated to Hyderabad city from Prakasam district for better employment. Their entire family members are engaged as labourers in building construction sites in Hyderabad. Her husband’s name is Mr Sattaiah, who works hard, but he does not have much life skills. He always encourages his wife, Gangamma. In 1998, the Government of Andhra Pradesh initiated a scheme called ‘Development of Women and Children in the Urban Areas (DWCUA)’ in these slums. Based on government officials’ motivation, she joined the group and started saving Rs 30/- per month in the group. There are 15 members in the group. All backward class women joined the same group. The name of the group is Sri Lakshmi Podupu Jyothi Sangam (Sri Lakshmi Saving Group), and it started the group saving account at the State Bank of Hyderabad at Raidargam Branch.

After starting the group, the government has provided appropriate trainings to group members, but she is unable to participate in those trainings due to financial problems in the family. She is the first leader (president) of the group; and it is necessary to
participate in the trainings. However, she realized and enhanced her knowledge about the
group’s importance. After 15 years, she got 20 trainings on various topics, and at present
she has become one of the best trainers. She takes classes for new group members. She
has taken internal lending twice for her children’s education and once for household
purpose. Due to the group, she has saved money for her future needs. She has fought on
some community issues like sanitation units and drainage problems at the slum, and
finally she succeeded when those problems were solved with the help of government
officials.

Before joining SHGs, she was shy and feared to discuss anything with officials. She said,
‘Because of SHGs, I have improved myself a lot, I am trainer, I can manage my SHG
financial transactions without any support from the SHG members, and I can deal and
solve my community problems.’ At a personal level, though knowledge and awareness
have increased, but regarding financial aspects, she is not happy. As the on one hand, the
banks are unable to provide bank linkage (external loans), and on the other, though the
government proposed the pavala vaddi (0.25 paise interest rate) to the SHG members,
however, these financial facilities have not reached to them.

Her two children studied up to Class 10. After that, her daughter got married in the same
slum area. Now, her daughter has joined a new SHG. Her son is trying to manage a group
of labourers for construction works. For this, he needs finance to arrange basic
construction tools for the workers. She is waiting for an external loan from banks through
SHGs. During the last 15 years, the SHG has helped her to enhance her knowledge and
skills, to educate her children, to meet her household and consumption expenses, to solve
their community problems and save money for her future needs. She said that if I had not become a member in SHG, definitely, I would have lost so much at my personal and family level. Finally, she advises that every poor woman should join the SHG to overcome their problems.

Case study - 2

Kamalamma is the leader of Vijeya Jyothi SHG, which was formed in 1998 with the help of government officials. Initially, she joined it to get gas connection and to access various government benefits. After joining it she realized that government benefits are very limited; she could get more personal and benefits from banks, other than government benefits. If SHG performed very well, the member will get excellent benefits from many sources. She belongs to the Schedule Caste (SC) community. Half of the members of the SHG belong to SC and BC castes. Initially, she thought that managing the mixed caste group would be very difficult. Generally, BC is considered higher than SC, and if lower caste people say something, the upper caste people do not follow or accept it. Generally, it happens in rural areas. However, she is now able to manage the group because she gets support from all SHG members. The respondents of both the castes in this SHG work as daily labourers, and they live together in the slum. They have migrated from rural areas for getting better employment here in the city. As they have same characteristics, there is not much caste politics in the SHG. She said, ‘There is caste discrimination in the villages; for the last 10 years, I am staying in urban slums; I couldn’t see caste discrimination’.
Kamalamma’s husband is Mr Jagadeesh, who is a daily labourer. Initially, there was no recognition for him in the slum. When his wife became a leader of the SHG, people began to recognize him and elected him as a leader for the labour group. Kamalamma has a primary level education but her husband is illiterate. Her only daughter is doing graduation in an English medium college. After joining the SHG, she learned and improved many personal and life skills. Almost all members are getting internal lending, as well as bank linkage from banks for their consumption and petty business.

At present, the group has Rs 96,800 and they received a revolving fund of Rs 20,000 from the government. All the SHG members receive trainings on various aspects from the government. She said, ‘I have enhanced my knowledge about various legal rights and government schemes. If I get information on a new scheme, I immediately visit the government office and try to get the scheme for my members.’ Due to this enthusiasm, she was able to get a widow pension and ration cards for her SHG members. She suggested that every woman should have minimum education; otherwise, women will lose everything including confidence on their life.

After joining SHG, she occupied the land for housing and got *patta* for the land, electricity, sanitation unit and connection for drinking tap water. There is no difference at the occupation level before and after she joined the SHG. Even now, they still work as daily labourers on construction sites. Earlier, they depended on moneylenders for loans. Now, there is no need of those types of informal financial sources, because they have SHG to meet their financial needs. She is worried that the children in their slum are not going for higher education, they are leaving education at the middle level and working as
labourers, and she has requested the government to do something for their children’s higher education.

**Case study - 3**

Krishna Veni is president of Pragathi SHG. This SHG was started in 2003 with 15 members of the same Aditya Nagar slum area. She was not interested in becoming a leader but because of members’ pressure, she agreed to manage the group. Even today, she is not very happy with the group. She reported that the group members were not supporting her to perform various activities. They always doubt on her performance. Many a times she has requested other members to take the responsibility but no one takes it. All the group members belong to the Forward Castes and their occupation is daily labour. However, only men go for daily labour, the women members do petty businesses at home. Some of the women go for part-time jobs at provision/fancy shops. Krishna Veni works as a part-time worker at a fancy shop. She saves Rs 50 as monthly saving to the group. Mostly, the SHG meetings are organized at her home, whenever she is free.

Even today, no one takes the bank linkage, but they use their internal funds as loans with Rs 2/- as interest rate for their consumption purpose. Initially, she implemented the food security, insurance, sanitation, rice credit line (Pidikedu biyyam) and anti-child labour activities. Being an upper caste SHG, the group is unable to access loans and other benefits from the government. For the last 5 years, she is waiting for large loans from banks through the SHG to start her own fancy shop. However, due to lack of support
from the GHMC officials, she is frustrated about the SHG activities. She strongly said that the SHG is not useful in any respect.

Initially, she attended many training, such as SHG meetings and political leaders’ meetings. During these meetings, she lost her daily wage. To get loans from banks, she had to spend Rs 200 as expenses on travelling. She visited banks umpteen times and requested the bank managers to sanction the loans. Finally, she told that though the SHG concept and intention is good, but the implementation is not proper, the GHMC, MEPMA and bank officials should provide loans, proper guidance and advices to each SHG members, then only the scheme will be successful.

Case study - 4

Reshma Begam is a 29-years-old woman. The Roushini Swashakti Podupu Sangam was started in 2001 when she was 19 years of age. She belongs to Muslim minority caste and her native place is Hyderabad. After her marriage, she is living in Vemukunta Slum. All 14 SHG members belonged to the same community. They have a SHG group saving account at Indian Bank in Yosufguda Branch. She completes all financial transactions on behalf of the SHG. Initially, her husband did not like her going out to banks or any other places. Many a times he shouted at her in front of the neighbours without any reason. As the leader of the SHG she had to attend meetings. As per MEPMA guidelines, it is mandatory that each SHG leader should attend the trainings, meetings, discussion with officials and banks, etc., as per the need. She tried to explain the government rules, but he did not listen.
Then she shared her problems with the SHG members. All the members then requested her husband Md. Ismail to let her attend her responsibilities as the leader of the SHG. Finally, after a few months, he agreed to let her share the burden of the SHG with one condition that at least one of the SHG members should accompany her while travelling or visiting banks or government office. She followed her husband’s suggestions. After that she learned and improved her skills like writing minutes of meeting, updating account books, speaking at meetings and motivating other women to join SHGs, etc. Based on her performance, the GHMC officials recognized her as a Community Resource Person (CRP). Now, she is busy with SHG promotional activities.

Unfortunately, Md. Ismail suffered loss in his banana vending business and he took large loans from moneylenders and was unable to repay. Due to the CRP job and SHG internal lending, Reshma Begam supported her husband and repaid the money to moneylenders. She also supported him to start a new business (fruits vending). During the period, he realized that the SHG is a good programme to overcome poverty by empowering women.

Now, he helps Reshma in household activities and SHG activities. Her two daughters are studying very well in an English medium school. She has more expectations and thoughts on SHG and its federations. She is trying to become the president of the slum level federation to do something for their community who are living in poverty.

**Case study - 5**

Shankaramma joined Mariamma Podupu Sangam (SHG) in 2003 as a member. Immediately, the leadership was changed. Then she became the president of the same
SHG. Shankaramma is illiterate, and she had migrated from a remote village in AP. The entire family sells *pusalu* (beads), and they belong to nomadic tribes/Scheduled Tribes. Her husband, daughter and son sell the beads in different places in Hyderabad. Due to pressure from the government they started the SHG; otherwise they were not interested in SHG. They thought that it was not suitable for them, as they always move from one place to another place. During 2003–2005, they were unable to continue their savings. The group was almost defunct. Again the government officials set right the SHG. From that time onwards, they are continuing their savings. Also they used the internal lending amount as loans and most of the members have used these loans for their business.

The government has introduced the Janasri Bhima Yojana (JBY) and Other Group Insurance Schemes for the SHG members and their family members. One of SHG members died because of an accident, the SHG member family received the insurance claim amount of Rs 75,000/- and scholarship allowances for the children from the Insurance Company through government officials and SHG. After this incident, the SHG members have become aware about the importance of SHG. At present, they have Rs 15,000 corpus in the SHG. They attended various trainings on bookkeeping, etc. Each member deposits Rs 50 as monthly saving in the SHG. They try to get external loans from banks.

Shankaramma told that illiteracy is not constrain for management of SHG. If the leader is aware about all the government, banks/SHG policies and procedures, etc., then anyone can easily manage the group. Earlier, they did not know the advantages of SHG, now they are aware, because they are now using the loans, insurance and other schemes.
Wherever, they are in trouble they get guidance from the government at that time. After joining SHG, Shankaramma is trying to enhance her knowledge, she has semi-pucca house, and she got house patta from the government. However, she does not have any other assets except beads. Her entire family goes for open defecation and her house also is located near a drainage canal, but she has hope on SHG to overcome her problems.

**Case study - 6**

Bagyalaxmi stays at Vemukunta slum for the last 15 years. In 2001, she motivated the neighbouring families and facilitated formation of SHG. The SHG’s name is Jyothi SHG. The SHG has 15 members and all belong to backward class castes. They have a corpus fund of Rs 84,113 in SHG, and they deposit Rs1500/- as group saving in bank account.

She stays at a rented house and pays Rs 500/- as monthly rent. The rented house roof is covered with asbestos cement sheets. There is no drinking water facility in the house. Due to her own interest, she constructed a low-cost toilet in nearby the house. Bagyalaxmi works as domestic worker at the nearby apartments and gets Rs 1500/- on monthly basis. She has a white ration card. Her husband works as watchman/security guard at a nearby shop. He gets Rs 2000/- as monthly salary. She has three daughters. The eldest daughter does not go to school but the other two daughters go to government elementary school. The eldest daughter does household activities, like cleaning, housekeeping, cooking, fetching drinking water, children care, etc.

Due to the SHG, Bagyalaxmi has saved some money at the SHG to meet her future expenses like her daughter’s marriages, etc. Even today, she does not have any assets like
house, gold, etc. She told that the employers do not provide sufficient wages for domestic works. She works in five houses, each house employer pays Rs 350/- for cleaning cooking vessels/utensils. There are no job and social security benefits for both wife and husband. They only get rice from the fair price shop. The children get free education from government schools. Bagyalaxmi is trying to get a house from the government. She said, ‘Starting and managing a small business is very difficult, instead of that if domestic works are regularly available and if the employers pay more money and the government continues the abhaya hastam—a co-contributory pension and insurance, it would be sufficient.’

Case study - 7

Taranagar Old is a notified slum in Serilingampally circle in GHMC. The slum is crowded with a huge population. There is no proper drainage system in the slum. The vegetable market waste is dumped besides the inner road. The people living in the slum get seasonal diseases and spent on much money on health care. Yadamma’s family also lives in the same area with her two children and husband in their own house. Yadamma belongs to Scheduled Castes community and she heads the SHG right from 2005. All the SHG members belong to the same community and have the confidence on the leader. She attends all trainings on SHG and poverty alleviation programmes which are organized by GHMC/MEPMA. The members use the SHG as a platform to share and discuss their personal and community problems. Her husband, Krishna, has a footwear repair shop near the Serilingampally Police Station. After household works, she helps her husband at the repair shop. It is not a big shop. They have just occupied a small place on the
footpath of the main road under the tree. Every day he goes to arrange the plastic sheet, under the sheet he sits and does shoe repair works.

Their two children are school going. Earlier, she did not have appropriate skills and knowledge. After attending the SHG capacity building activities by the government, she enhanced her skills and knowledge on many aspects. At present, the SHG has Rs 28,500 corpus fund in the group and rotates the same amount within the groups with Rs 2/- interest on internal lending. The SHG has tried to get bank linkage but has been unable to get it. They are fully engaged with their occupation; sometimes they are unable to organize the SHG meetings frequently.

Earlier she did not have any saving account at bank, but now she has personal and group bank accounts. Earlier, she was dependent on moneylenders to meet her financial needs; even now also she is depended on the same people for loans during any emergency. Getting loans from SHG is not a simple task; there is a long process within the SHG. After SHG, Yadamma has enhanced her awareness on general and legal aspects. There is no change in men helping the women household works. Still her husband drinks alcohol and wastes money. She did not know about ‘abhaya hastam – pension and insurance schemes’.

Discussion

The examination of the seven cases discussed above provided the qualitative dimension of the impact of SHGs at member’s family level. The analysis of case studies informs us more on specific occupation, income, life skills and knowledge, and awareness levels.
**Capacities enhanced:** The members’ capacity levels like awareness, skills and knowledge increased in all case studies. The SHG is useful to the members as a platform to share, discuss and take decisions on various aspects.

**Less identity:** There is no identity for SHGs in the slums. No one has recognized the SHGs or SHG leaders. With limited identity, they are unable to solve the slum level problems.

**Economic empowerment:** The members are still continuing their savings and practicing internal lending. There is, however, no bank linkage or large loans from external sources.

**Political empowerment:** The members did not show interest in discussing politics and community problems. They were frustrated with the present political and ULB leaders, and their approach. When political leaders need votes, they visit the slum areas only at that time; otherwise they do not visit the areas. The GHMC officials do not respond regarding slum level problems, even if the SHG submit the memorandum. As per GHMC rules, the SHGs or their federations should have representation in Ward Committees or Area Sabhas, but the members do not know about this information.

**Occupation, employment guarantee and social security problems are still big problems:** All the case studies indicating the similar problems like proper occupation and employment. They are engaged in domestic and construction works, but there is no guarantee for jobs and the employers do not provide any social security benefits to these people. Even these people are unable to access the unorganized sector benefits from the government. However, some of the SHGs are using pension and other insurance schemes.