

Case Study

ANARDEI

Group name: - Mahila Adarsh Samiti, Bansi Paharpur
Bank Account No: 2287

Mahila Adarsh Samiti SHG was formed on 10/11/2000 under the guidance of SARD in Bansi paharpur village of Bharatpur district in Rajasthan. Most of the members were daily wages workers in neighbouring stone quarries and having dependency on moneylenders for their day to day credit needs.

Anardei belongs to poor family of Prajapati Community from Bansi Paharpur village of Roopwas Block. She got married at an early age with Moolchand and having seven children in the family. Initially, she lived in small house with her husband and children. Her husband was having a habit of drinking and later on become heavy dependency on alcohol. Moolchand, her husband, was working as a labour in one of the mine. Anardei was not able to save any money for her children. She discussed this issue with many female in the community. Later on she was guided by other female members in the community to join a SHG. In November 2000, she approached to SARD field unit based at Bansi Paharpur and showed her keenness to join the group. With the help of SARD's staff, she joined as a member in the "Mahila Adarsh Samiti". The group was having monthly subscription of Rs 20/- per month per member. There were only 10 members in Anardei's group. Now the group members are having more than Rs. 2200/- as a individual saving and the total saving of group is more than Rs. 25000/- only.

In 2004 SARD introduced a "Gift pass on scheme" in which distributed a pair of Goat was given to the group. Later on Anardei was selected through draw of law and got one goat through pass on scheme. As per agreement, after six months she returned one goat to the group and with remaining goats started selling milk. Now she is having ten goats & seeking to setup her own enterprises for goat rearing as a livelihood activity. She has also taken loan from her groups more than three times for her consumption activities and return the same in time. Her husband was motivated by SARD staff for leaving the alcohol and he was also having fear of Tuberculosis. He himself bring lot of change and grateful to SARD for showing him to the local doctors in PHC. He is fully cured now and returned to his livelihood activities. He decide not to work any more in the mine and will sale fish only.

Anardei has also actively participated in a number of capacity building training at the village level and encouraged other females to join the income generating

activities through their own groups. Many of the group members, who used to put their thumb impression, have now learnt the basic literacy and are able to signatures also. Now Anardei become the role model and the group has gotten Rs. 50000/- Cosumer Credit limit . Anardei has made a small contribution but significantly in the micro credit revolution, which slowly but surely meeting the economic needs of the rural women and giving new opportunity to earn better livelihood.

Anardei, told that few years ago, “we had no idea about what actually a bank is? and how does an institution like a bank function?” We did not know the book keeping system, not aware about what a pass book was, and were having fear to face bank staff, but now with the help of SARD staff, we not only interface with bank staff and manager but also discussed the important issues like thrift and credit requirement, different schemes, etc. We will help SARD to formulate more and more groups of our females in the neighbouring villages also, says Anardei.