



SHG MEMBERS AS BANK AGENTS

CASE STUDIES FROM MADHYA PRADESH

Sangeeta Kochle

FROM HOUSEWIFE
TO ENTREPRENEUR



Pooja Karpenter

A SHY HOUSEWIFE
TO A CONFIDENT
WORKING WOMAN



Shobha Balonia

CHASING HER
DREAMS DESPITE ALL
CHALLENGES



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WINNING TRUST IS
THE KEY TO SUCCESS



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INTRODUCTION

About the Project

The **Narmada Jhabua Grameen Bank** (NJGB) in cooperation with the **GIZ-NABARD Rural Financial Institutions Programme** (RFIP) is conducting this pilot in partnership with two SHG federations - **Priya Sakhi Mahila Sangh** (PSMS) in Indore, and **Aprajita Mahila Sangh** (AMS) in Dewas. The federations have selected Bank Sakhis to operate as Bank agents from their groups and are providing handholding and operational support to the Sakhis since May 2014. The **Network for Information and Computer Technology** (NICT) is the corporate BC appointed by NJGB and responsible to work closely with the technology service provider and the federation in providing training and support to the Bank Sakhis.

The Bank Sakhis and their Role

The bank agents act as Customer Service Points (CSPs) and have a formal agreement with NICT to offer banking services on behalf of NJGB in their own and surrounding villages. They have undergone a series of trainings related to banking and computer literacy. They are responsible for – a) creating awareness about banking products among other group members and community; b) opening accounts, servicing deposits and withdrawals, and delivering other services offered by banks; and c) ensuring safe keeping of cash and resolving any customer queries.

The Bank Sakhis are currently offering Business Correspondent (BC) and Business Facilitator (BF) services including account opening, deposits, withdrawals, money transfer, recurring deposit, fixed deposits, delivery of notices to loan defaulters, linking of Aadhaar with bank accounts, insurance, and vehicle loans.

Bank Sakhis also conduct the SHG transactions (loan disbursements and repayments) through the kiosk. Recently, selected Bank Sakhis have been trained by one of the federations to manage SHGs which involves conducting

SHG meetings and updating their books. This will increase their income as they will receive additional commissions from the federation for SHG management.

Creating Impact

The project has been able to not only provide an additional income source for the Bank Sakhis, but has also empowered them by building their capacities to offer a wide range of banking services to their community. The women who were hesitant to step out of their houses alone are today opening bank accounts, visiting bank branches, conducting awareness camps, and playing an important role to achieve the national goal of financial inclusion. In turn, these Sakhis have been able to include the unbanked segment of women by opening their bank accounts.

The Bank Sakhis are also performing significantly better than the conventional bank agents of the same bank. The conventional bank agents are mostly male, technology savvy, have some small business, and have better mobility. The Bank Sakhis on the other hand are women who have been members of an SHG, but generally have relatively lower mobility, limited social circle, and low comfort with technology. Despite this they have been able to perform better and demonstrate lower attrition levels compared to the conventional bank agents.

About the Case Studies

RFIP had documented case studies of the first six Bank Sakhis before they had started their operations in a full-fledged manner in May 2014 in Indore. Now after sixteen months of operations of the project, we re-visited two of those Bank Sakhis in Indore, and two new Bank Sakhis in Dewas district. These case studies capture their journey and experience as a Bank Sakhi, what they have learnt, their struggles, and their achievements.



Fifteen months ago Sangeeta told us that she wants to forge her own identity in the village and make her family proud. She said,

“THEY (HER FAMILY) SAID THAT THEY COULD NOT DO SOMETHING THIS GREAT AND NOW THEY WILL BE KNOWN THROUGH ME”.

Within fifteen months, Sangeeta has managed to achieve this and performed beyond her own expectations.

FROM HOUSEWIFE TO ENTREPRENEUR

Sangeeta Kochle
Asravat Khurd, Indore

Sangeeta Kochle is one of the best performing Bank Sakhis of Narmada Jhabua Gramin Bank. She was part of the first batch of Bank Sakhis that was appointed by Priya Sakhi Mahila Sangh in May 2014 in a rural village 25 kms from Indore city. It has been fifteen months since she started working, and we have been following her journey since then.

Since more than five years, Sangeeta has been a member of the Shiv Shankar SHG in Asravat village. Initially, the primary reason for joining the SHG for her was the opportunity to access cheaper loans. She has been taking loans from her SHG, repaying them on time, and also saving regularly. With the help of these loans she bought a tailoring machine and also set-up a grocery shop. Becoming part of the SHG has brought numerous opportunities to Sangeeta to grow as an entrepreneur. One such opportunity came in early 2014 when her federation informed her that she has been identified to work as a Bank Sakhi from her village. While at that time, she did not fully understand what the job would entail, she was convinced that it will give her a chance to forge her own identity in the community and make her family proud of her. With these aspirations and the strong will to succeed, Sangeeta decided to become a Bank Sakhi.

Definitely not an average housewife Sangeeta's journey began as one of the innumerable women whose life is limited to their home and children. Like many other, Sangeeta also got married at a young age

of 20. Due to this she had to quit her studies and could study till eighth standard only. But this has not deterred her from pursuing the dream of doing something new and making her family proud.

Even before becoming a Bank Sakhi, Sangeeta was already an entrepreneur. She used to run a grocery store out of her house with help from her two children Kajal and Mayur. Her family was doing well and her husband had a steady income from driving his taxi. The total monthly income of the family was between Rs. 40,000 and Rs. 45,000.

But Sangeeta was not satisfied. She wanted to do something which would give her appreciation and recognition from her family and community. On asking whether or not she has managed to achieve this, she replies with a huge smile, "I have received so much recognition that when I go to the next village, the people there say that a madam has come from some NGO!"

Eye for Opportunities!

Sangeeta has proved her ability to tap in on good business opportunities by becoming one of the two best performing Bank Sakhis in terms of account opening and transaction volume. She also has the highest percentage of active accounts among all other Bank Sakhis working for NJGB. Initially she opened the accounts only for women, but later she also started

Date of Starting
26th May 2014

**Number of Accounts
Opened**
902

**Value of
Transactions Done**
Rs. 84.8 Lakhs

Loan Taken
Rs. 40,000



The confidence that Sangeeta has gained over the last fifteen months is evident in the way she interacts with not only the community but also senior officials of bank and NABARD. With a bold and confident attitude, she puts forth her demands and challenges in front of senior bankers whenever she gets an opportunity.

opening for male members of the community. Now her customers include old, young, children, men, women—literally all of them. However, a majority of them are still women. With a smile she says, “I get calls on my mobile for information on various services provided by the bank. I feel as if I am a Bank Manager!”

For someone who never used to go out of the house alone, Sangeeta has come a long way. She goes from one village to another conducting awareness camps, opening bank accounts, and doing transactions. She also goes to the bank branch every week for processing all documents and for operating her over draft account¹. She has now asked the bank to give her a vehicle loan to buy a two-wheeler scooter, so that she can independently travel to villages and bank branch. She is also more involved in her SHG federation’s work now. She supports the federation to form new SHGs and conducts SHG meetings. She manages the upkeep of SHG records and also conducts transactions for the members through her kiosk. This has helped her earn an additional income of Rs. 2000 to Rs. 3000 every month from the federation.

She has become so busy with her Bank Sakhi activities that nowadays she does not have much time to work at the gro-

cery store. “My shop is mostly closed now. My kids go to a school and I go out to the village or bank for my work. Sometimes when I am at home I open my shop or my husband helps me out at times. But the income that I used to earn with that shop has reduced over the past six months”. She agrees that it will take her some time to increase and stabilise her revenues. She says that she cannot be financially dependent on only one source of income, and requires two to three different sources. So she will now look for more options to revive her grocery shop.

Sangeeta is sure to succeed and achieve her dreams with her perseverance and agility. Her dream is to ensure enough resources for the higher education of her two children and help her family to keep on moving up the economic ladder. To achieve this, she plans to widen the scope of her Bank Sakhi work. She wants to soon buy a printing-cum-photocopy machine which will help her earn additional income as the demand for these services is very high in the village. All her customers also need this service to open accounts as they do not have photos and often come with original identity proof documents. She wants to leverage this to increase her income while at the same time providing convenience to her customers.

She expresses satisfaction about how much she is enjoying being a Bank Sakhi and ends by saying, “The life which I am living now is a dream for many. I thank God for giving me such a blissful life!”

We wish this budding entrepreneur all the best for her plans and wish she can turn her dreams into reality!

1 Bank Sakhis have opened an overdraft account at their link bank branch. They use this account to conduct all customer transactions. They need to re-balance this account regularly i.e. deposit cash if they have done more deposits than withdrawals, or withdraw cash if they have done more withdrawals than deposits

A SHY HOUSEWIFE TO A CONFIDENT WORKING WOMAN

Pooja Karpenter,
Village Pitawali, Dewas



Twenty nine years old, the young and enthusiastic Pooja Karpenter from village Pitawali in Dewas district of Madhya Pradesh shares her story of working as a Bank Sakhi. She says that she would have never dreamt of such a life where she could be independent, and move out of her house and mobilise her community to use bank accounts. Her new found identity as a “Bank manager” in the village has increased her respect and self-confidence, and also added a source of income for her family.

Pooja says, “Had someone met me six months ago, they would have seen a shy woman with low confidence”. Like

Date of Starting
29th September 2014

Number of Accounts Opened
577

Value of Transactions Done
Rs. 43 Lakh

Loan Taken
Rs.45,000



On asking how she feels today, thrilled Pooja explains,

“RESPONSIBILITIES HAVE CHANGED. IT HAS BEEN TEN YEARS SINCE MY MARRIAGE AND I HAD NEVER WORKED OUTSIDE HOME. NOW MY MOTHER IN-LAW TAKES CARE OF THE HOUSE, AND I PICK UP THE BAG AND GO OUTSIDE TO WORK”.

many other women, her life revolved around her house and children. She used to get up early to complete all household chores and after sending her children to school, she used to either sleep or do minor beautician and tailoring work at home which earned her a small income.

Pooja got married at a young age of nineteen and within a few years she had two children - a son and a daughter. She has studied up till graduation, but never got a chance to work. She says she always dreamt of working somewhere, but was clueless about where and how. Her husband has a stable income from his business of manufacturing iron windows and doors, so she was never required to work.

Pooja's life changed when she became a part of the Self-help Group in her village, formed by the federation Aprajita Mahila Sangh. She did not give a second thought at joining the SHG. One day she was informed by the federation's staff that she had been identified as a Bank Sakhi. She says that at that

time it was a big word with no meaning for her - big because the term bank was attached to it.

Pooja had to take permission from her husband's family and also from her own parents. With their approval, she agreed to become a Bank Sakhi and attended a training programme organised by the federation with support from GIZ. Her life took a turn when she started working as a Bank Sakhi in September 2014. She got a chance to fulfill her dream to work, something that she always wanted to do.

Her job as a Bank Sakhi has been demanding. Earlier she never used to move out of her house alone and now she has to go for trainings and to other villages to mobilise the community. She has to talk to people in the village confidently and make them understand the benefits of opening an account, and then link them to the bank.

She had to also make an initial investment of forty five thou-



“INITIALLY I DID NOT KNOW ANYTHING. BUT WITH THE HELP OF THE FEDERATION AND TRAININGS, I GOT AN OPPORTUNITY TO FULFILL MY DREAMS!”

The recognition she has received from her community as a Bank Sakhi has given her a new identity and made her popular. Like other women in the village, she does not put a veil on her head anymore, and the villagers now call her “Manager”. While telling her story, Pooja smiles and tells that now she does not have to ask her husband for money, rather she gives him money in case of need.

In a week she has assigned a day to sit at her house where she has set up a working desk for herself. The rest of the days, she goes out in her Gram Panchayat to cover other villages in her service area. In addition to the banking services, she is also offering some non-financial services to increase her income. For instance she has learnt how to use her printer to print passport size photographs and do photocopies. Since there is no one else offering this service in her village, it is high in demand. On an average, she is able to earn revenue of Rs. 200 to Rs. 300 daily with this and it goes up to Rs. 600 a day during enrolment camps. This also helps in increasing footfall at her kiosk, creating opportunities for cross-selling banking services.

sand rupees to purchase a laptop and other equipment for the kiosk. The bank supported her by providing a loan at a subsidized rate of interest and by a fixed income of Rs. 2,945 per month for the first six months. With support from everyone, now it was upon her to work hard, and earn enough to repay the loan, recover her costs, and contribute to household expenses.

Puja is very hard-working and has put all her efforts into her work as a Bank Sakhi. She has opened 577 accounts in the last twelve months (till September 2015). With a smile she tells her major clientele is school going children who get scholarships and now they can easily withdraw the money through her. She does minimum 20 transactions every day and has already done transactions worth Rs.43 Lakhs. She is also doing deposits and withdrawals for the SHGs and its members in her area, providing convenient doorstep banking to them.

She has also opened 60 recurring deposit accounts where her customers can save small amounts of Rs. 100-200 every month. She helps her customers sign up for the insurance schemes under the Pradhan Mantri Bima Yojna, and has already sold 200 insurance policies. She also helps the bank's customers to link their accounts with Aadhaar and has done so for almost 500 accounts. With this, her customers can receive government benefits directly into their accounts. During a contest organised by the bank during June and July 2015, Puja received an award for two out of five categories—number of accounts linked with Aadhaar and the value of transactions.

Besides working with the SHG federation and the community, Puja has to interact regularly with her link bank branch. She visits the bank at least two times a week to open new accounts and operate her overdraft account. She says that over time, the behaviour of the bank staff towards her has changed. Though initially they were apprehensive, now they highly value her services. This is a matter of great pride for her.

Puja has a clear plan in her mind to grow her business and ensure her loan repayment is also on track. In future, she wants to focus on opening accounts for beneficiaries of government schemes such as pension and MGNREGA, and also open more recurring and fixed deposits. This will ensure that the customers use their accounts regularly. She also wants to help the bank branch to recover their non-performing assets. Describing her plans, Puja appreciates her husband and family who have been supporting and encouraging her since the start. They are indeed very proud of her and confident that she has a long way to go!

CHASING HER DREAMS DESPITE ALL CHALLENGES

Shobha Balonia,
Bhavana Nagar Palda, Indore



“Life has changed within a year!” An excited Shobha from Palda village says in Indore with a broad smile. She has had her share of happiness and sorrows. But she believes that this is how one grows and becomes mature.

Shobha is one of the six Bank Sakhis who were identified by the federation and bank together at the start of the project. We have been tracing her journey since then. Before becoming a Bank Sakhi in May 2014, Shobha was working at a factory where she used to earn Rs. 150 a day. Her husband works as a painter but since that is not a steady source of income, she had bought a machine to make paper bowls (donna pattal) with the help of loan received from the Self-Help Group (SHG).

Shobha has been an active member of her SHG since last three and a half years and also an office bearer. Being a member of the group gave her confidence and recognition in her community.

Shobha feels lucky to have been selected in the first batch of Bank Sakhis by her federation Priya Sakhi Mahila Sangh and the bank. She had always wanted to do something different, something that could help her community lead a decent life. She thought that as a Bank Sakhi she could educate the women in her community about banking and open bank accounts for the men in her area, many of whom work as taxi drivers.

As part of the first batch, she received a lot of handholding support and was also provided with all the necessary equipment including laptop, webcam, printer and internet dongle to set up her kiosk.

But her job as a Bank Sakhi was not that easy as she had thought of. She started this work thinking that she could generate some additional income along with her regular factory work. Though she was aware that she would have lesser time at the factory, however, she was not prepared for the effort that was required as a Bank Sakhi. She soon realized that she did not have any additional time left for factory work. She

explains her daily routine, and says “I leave for work by 11 AM after finishing my daily chores and come back only in the evening. Going from village to village talking to people, opening their accounts, and going to bank branch is a herculean task. It has been a time consuming and difficult process to build trust among the community and convince them to use the services”. Due to this she has not being able to concentrate on her job at the factory.

Shobha says, “It was looking very simple but when I started doing it, I realised how much time it was consuming.” Shobha was the best performing Bank Sakhi during the initial months of the pilot. However, later her performance started slipping. On investigating the reason, it was found that there was some trouble in her family. Shobha’s husband was not happy that she was going out of the house alone and meeting strangers in the community. This created mistrust in their relationship and soon her children also stopped talking to her.

With pain in her eyes, she says, “The neighbours used to hear our fights and used to ask that in last 25 years they did not hear a single voice from our house. So what has gone wrong now?” Shobha was disheartened, so she started putting all her focus and efforts on the Bank Sakhi work. Even after a lot of work, the earnings from this could not match with the Rs. 4,000 - Rs. 6,000 income that she used to earn at the factory. Due to this the distance between Shobha and her family widened. The thought that this work had disturbed her life was becoming stronger.

She was also facing a challenge in establishing trust with the community. People did not take her seriously and used to make fun of her when she used to go out with a bag-pack on her shoulder – carrying her laptop and other equipment she needs as a Bank Sakhi.

During these difficult times she received a lot of support from her SHG, federation, and GIZ project team. She continued to attend the monthly Bank Sakhi meetings where she received a lot of motivation. The bank provided her with a fixed income

Shobha says with a smile,

“I COULD HAVE SHUT DOWN THIS WORK AS I WAS UPSET WITH THE WAY THINGS WERE GOING. BUT LATER WHEN MY FAMILY REALISED MY HARD WORK, AND THEN I COULD MOVE FORWARD. I AM GLAD THAT I DID NOT GIVE UP. TODAY, NO ONE CAN STOP ME!”



security of Rs. 2,945 during the initial six months. The federation and bank also helped her to organize regular camps to create awareness. During one of these camps, the bank's branch manager came and introduced Shobha as their representative. This changed the perception of the community and helped establish her credibility.

With her continued effort and support from the bank, over a few months the situation improved enormously. People in her village started calling her "madam" and started visiting her kiosk to open an account and to transact. Seeing this, at last, her husband and her children acknowledged her hard work and realised their mistake. Now they started supporting her proudly. Overtime, her respect in the Gram Panchayat has increased significantly. Recently, Shobha and her family were called upon by the bank to organise a programme for NABARD officials in a nearby village.

She says that she has earned respect, dignity, and confidence not only in her Gram Panchayat but also at the bank. Gone are the days when Shobha had to stand in the queue for any bank related task. Today, she is offered a seat to sit when she goes to the branch. The branch staff calls her "madam" and introduces her to the customers as a bank official.

When Shobha started working as a Bank Sakhi, she mentioned that every woman works according to her capabilities. She has definitely pushed herself to go beyond what she thought were her capabilities and has also inspired others. With a sparkle in her eyes, she says, "I am a totally different person today. Everyone knows me as a banker. What else could I have asked for?"

Shobha has come a long way chasing her dreams.



WINNING TRUST IS THE KEY TO SUCCESS

Sunita Rekwai,
Mankund, Dewas

When you meet Sunita Rekwai for the first time, you will not miss to notice her frail structure and her broad smile. You might think about how she could keep up with all the work that she is required to do as a Bank Sakhi. After all, the job of a Bank Sakhi can be exhausting sometimes - opening bank accounts for hours, visiting the bank and nearby villages, conducting camps, and so on. But once you begin to talk to her, you would realize that she is packed with energy and ambition, and doing much more than you would imagine! Her strong commitment and intent will undeniably impress you.

Sunita is 30 years old and has three children, one daughter who is 12 years old and two sons who are 8 and 5 years old. She got married at a young age, and studied up till eighth

Date of Starting
20th February 2015

Number of Accounts Opened
598

Value of Transactions Done
Rs. 1.2 Lakhs

Loan Taken
Rs. 40,000

standard only. She says proudly, "I was always a bright student and scored very well. Even though I studied at a Government school, I can read and write in English". Sunita's husband has his own medical practice in the nearby village. She says she has always learnt a lot from her husband and received tremendous support from him.

Sunita has been working as an ASHA worker (Accredited Social Health Activist under the National Rural Health Mission) since last five years. On an average, she spends five days every month on her work at ASHA where she has to organise vaccination camps for three days, and for the remaining days she has to help pregnant women from poor households deliver safely. This gives her an income of Rs. 3,000 to Rs. 4,000 per month, and along with it a lot of trust and good wishes from the villagers. "But the income from ASHA work is not stable. Sometimes I get work and other times I do not", she says with a frown on her face. She goes on, "I want to work hard, so that I can provide for my family. But it will not happen just by thinking, one has to make effort. I should have at least two to three sources of income to ensure a steady flow of money".

Sunita became a member of her Self Help Group (SHG) 18 months ago, formed by Aprajita Mahila Sangh. She got a new dose of confidence when she was selected to become a Bank Sakhi based on her capabilities and the credibility that she had established in the community. It was a great opportunity for her to increase her income, while at the same time do something different. Without a second thought, she agreed to become a Bank Sakhi. She was happy that she was selected to do this out of so many women, but also understood the challenges she might be confronting. First and foremost, she had to learn how to use a laptop and also refresh her English language skills. In doing so she received a lot of support from the federation's staff. Her family has also being very cooperative, especially her mother-in-law who also takes care of her children when she goes out for work.

The good reputation that she earned working as an ASHA played a critical role in her work as a Bank Sakhi. She started working in February 2015, and within the first two months only she opened 400 accounts. "I did not even have any time to eat food. I got so busy!", she says.

Majority of her customers (more than 60 percent) are women.

She is also opening accounts for women who are beneficiaries of the Janani Suraksha Yojna¹. These beneficiaries need to have a bank account in order to receive the financial assistance for post-natal mother and child care. The ASHA worker's incentive (Rs.300 per beneficiary) is paid only after the beneficiary has received her payment. Earlier Sunita used to go to the bank along with the beneficiaries to help them open a bank account. This always required at least two to three visits to the branch, leading to delay in her payment and increase in travel expenditure. Now that she can open accounts herself, it has become very convenient not only for her, but also for the beneficiaries. Her trust as an ASHA worker has increased even more!

Till now she has opened almost 600 accounts and done transactions worth Rs.1.2 lakhs. She is also working as a Business Facilitator, and has opened 20 recurring deposit accounts, linked 100 customers to insurance, and linked 240 accounts with Aadhaar. When asked what problems she is facing while working as a Bank Sakhi, she says "I have no problems! Everyone talks about problems during meetings, but I have none". Her optimism and patience has helped her reach at this level. There are some challenges that she faces, like during monsoons her village is cut-off due to the overflowing river and this affects her business. She has also not been keeping well lately, and this has slowed her down. She says that her customers keep on calling her to enquire about their accounts, and she hopes to get well soon and resume her work with the same fervour.

She has also bought a printer for Rs. 10,000, and she can do photocopies and print passport size photographs with it. There is huge demand for this in the village especially when she holds account opening camps. People usually get their original KYC documents, so she does the photocopy for Rs.2 per page. She also prints their photographs at Rs.40 for eight photographs. On a camp day she earns up to Rs.500 just from this service. She says she has already recovered 60-70 percent of the printer's cost.

Sunita is pursuing her work whole-heartedly, and with her optimism and motivation she is bound to succeed. She has secured the most important attribute of being a successful entrepreneur which is her customer's trust. There is no looking back for Sunita.



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