

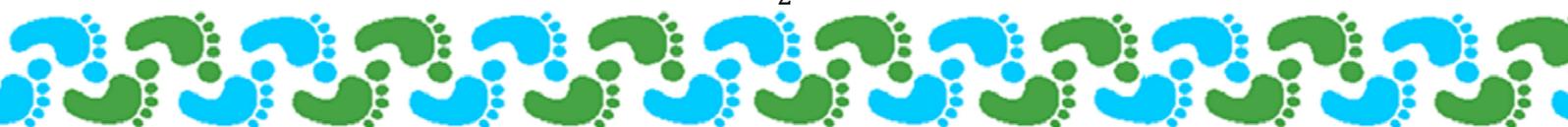


Shram Sarathi Annual Report 2016-17



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1.0. Financial inclusion of migrant households

Labour migration has emerged as a major livelihood strategy in south Rajasthan. Growing agricultural distress and limited local employment opportunities have led to young men migrating to cities through their social networks in search of a livelihood. The most common destinations include Ahmedabad, Surat, north Gujarat and Maharashtra. Such migrant households are affected by seasonal fluctuations in income, cash flow volatilities at source, high initial costs of migration and an inability to tide over risks such as death, disability, illness and old age. In response to their growing financial needs Rajasthan Shram Sarathi Association, a section 8 company, was established in 2007 as a Migrant Financial Services Institution. Shram Sarathi's vision is *"to become a leading agency working towards ensuring secure, dignified lives of communities dependent on migration and labour"*. This vision is realised through the following mission:

- To enable financial inclusion of communities dependent on migration and labour via provision of financial services so that they are able to increase incomes, manage cash flows, and reduce the cost of migration
- To establish a sustainable model that will serve as a glass house for financial service providers to engage with migrants

Shram Sarathi seeks to achieve its goal of improving the economic well-being of migrant households through two key approaches – (i) delivery of financial services such as savings, credit, insurance and pension and (ii) delivery of financial literacy and counselling through the Samrudhi programme. Both approaches complement each other in enabling financial inclusion of migrant workers.

2.0. Major highlights of 2016-17

2016-17 has been a period of reflection, rapid growth and innovation for Shram Sarathi. At the end of the previous financial year, Shram Sarathi received significant inputs from its advisors and supporters. These inputs were collated, prioritized and some put to action during the first half of this financial year. A recurring theme has been the need to overcome constraints to growth through scale, product innovation and greater sectoral presence. Progress on these themes are outlined in detail in this report. Several new demand assessment exercises have been conducted during the first half of the year to expand to newer locations and design new products to various client segments in the migrant community. These products were pilot tested in the second half, several of them in convergence with our partner organizations Aajeevika Bureau and Basic Healthcare Services (BHS). Towards the second half of the year, Shram Sarathi entered a period of rapid growth for the general credit product and began scaling up the new home completion loan program which was piloted in previous months. A 'business excellence' program was launched for the team which encourages team members at all levels to champion and implement simple

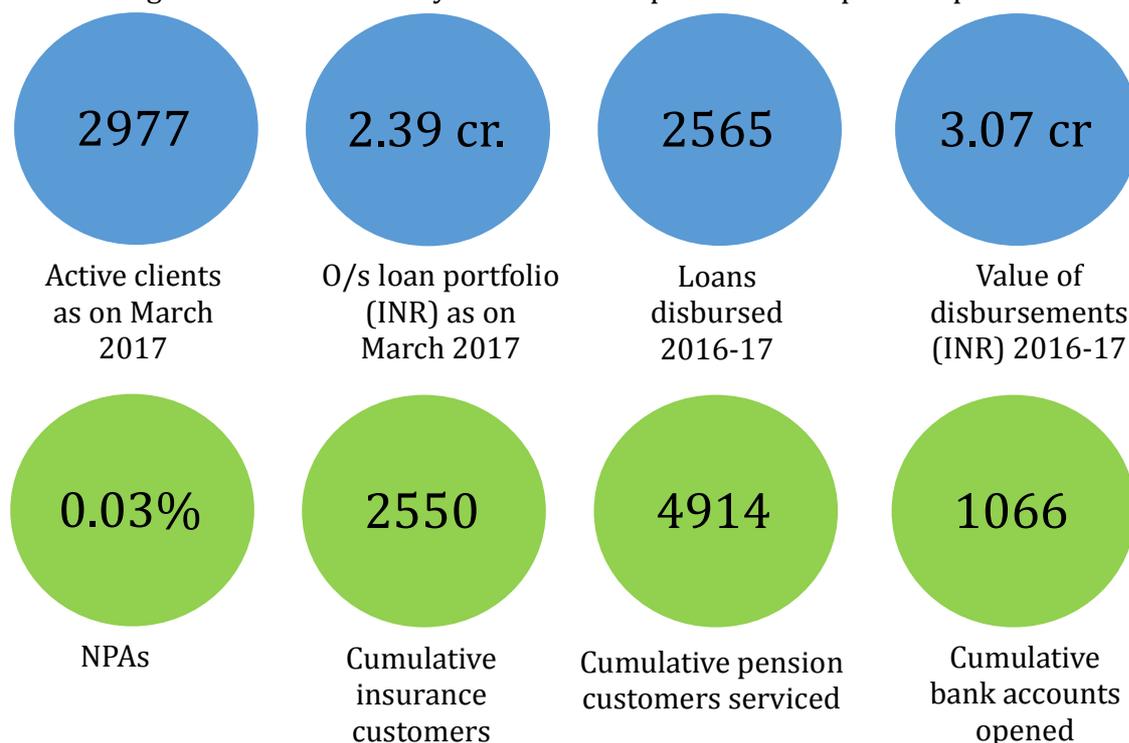


innovations, either in products or processes. As a result of this, teams have tested six new process innovations in the year, two of which have proven to be strong drivers of growth. Strengthening systems have been a strong focus in 2016-17. These include a revision of HR systems, financial processes and legal compliances. The impact of demonetization was severely felt during the first two months since its announcement, however our teams were able to streamline operational processes and stimulate demand gradually. Towards the end of the financial year, Shram Sarathi was also shortlisted among the top 5 financial institutions in the country by the Metlife Foundation Inclusion Plus competition which recognizes high-impact innovations in financial inclusion.

3.0. Financial services & operations

Operations snapshot

Shram Sarathi offers a suite of financial services to seasonal migrant communities. These comprise of a general purpose loan, a house completion loan, life insurance, NPS pension services and an informal savings programme called *gullak bachat*. This is combined with a counselling and financial literacy initiative. An operational snapshot is provided below:



As on March 2017, Shram Sarathi disbursed a total of 9951 loans amounting to 8.82 crore rupees. The outstanding loan portfolio has maintained its quality with PAR % (>30days) at 0.17% and high annual average repayment rate of 96.02%, despite fluctuations witnessed



during the months following demonetization. A remarkable indicator of Shram Sarathi's portfolio quality has been extremely negligible NPAs at 0.03% of the portfolio.

During the second half of the year, a revision in the loan ticket sizes for each cycle, contributed towards a significant growth in credit demand. From a range of 7500-20000 INR, the ticket sizes were increased to 10000-50000 INR in order to adjust for inflationary trends and the diversity of demand. As a result, clients began demanding loans for newer purposes such as purchase of large agricultural equipment and silver, which was previously not possible given the lower ticket sizes.

Particulars	2015-16	2016-17	% Change
Number of Disbursements	2040	2565	26%
Value of Loans Disbursed	1,93,58,000 Rs.	3,07,20,300	59%
Average Ticket size	9,489 Rs.	11,875 Rs.	25%
Active clients as on March 31	2243	2977	33%
Outstanding Portfolio as on March 31	1,36,29,661 Rs.	2,39,94,558	76%
PAR. (%) [>30 days]	0.49%	0.17%	- 65%



Bhera Meena, Salumbar. A paralyzed returnee migrant with his children and newly set-up provision store, using Shram Sarathi's micro-loan

During the year 2016-17, 52% of the loans were utilized for the purpose of creating assets such as *pakka* houses, silver and livestock. Anecdotal evidence suggests that better housing at the source has income-enhancing effects for the migrant by enabling him to make more optimal migration choices. 17% of the loans were utilized for agricultural investments for small and marginal farmers (among migrant families) up from 15% in the previous financial year. These loans were largely utilized for levelling rocky land and bringing more land under cultivation, improving irrigation systems and agricultural livestock. Post loan utilization audits reveal that on an average each household is able to bring an additional 2 *bighas* of land under cultivation as a result of these loans, thereby improving food security in migrant households. At the same time, investments in irrigation systems have demonstrated a potential to improve earnings by 14,000-18,000 rupees each year. In addition to housing and agriculture, 22% loans were utilized to free up mortgaged assets such as land and silver while 6% of the loans were directly invested in small local enterprises.



70% of the loans were disbursed to families with long duration and short duration migrants who are absent from source for a prolonged period of time. 96% of the clients belonged to the Scheduled Tribe community and 62% of the clients were either casual wage labourers or contractual workers. Shram Sarathi therefore targeted some of the most excluded migrant families in the region.

From September 2016, Shram Sarathi began offering credit insurance to the JRI (Joint Responsibility Individual), usually the spouse of the client as well. This has been crucial to managing risk, given that 74% of the clients this year were female. In addition to this, 231 workers and their families were linked to term-life insurance and 4914 Swavalamban



pension accounts were serviced. 5 insurance claims were registered this year and 12 claims (including those from the previous year) amounting to 1.19 lakh rupees were settled in 2016-17. Similarly 3 pension claims were settled (as a result of death of the pension account holder) amounting to 14,227 rupees. In 2016-17, the team also identified the potential for delivering financial literacy programs to clients during existing operational processes. On the basis on an initial analysis, financial literacy needs have been identified and in the forthcoming year, tools shall be designed to address these needs during existing operational processes. In the previous year, a total of 1203 community meetings were conducted with migrant communities, including meetings with women's groups engaged in *gullak* savings.

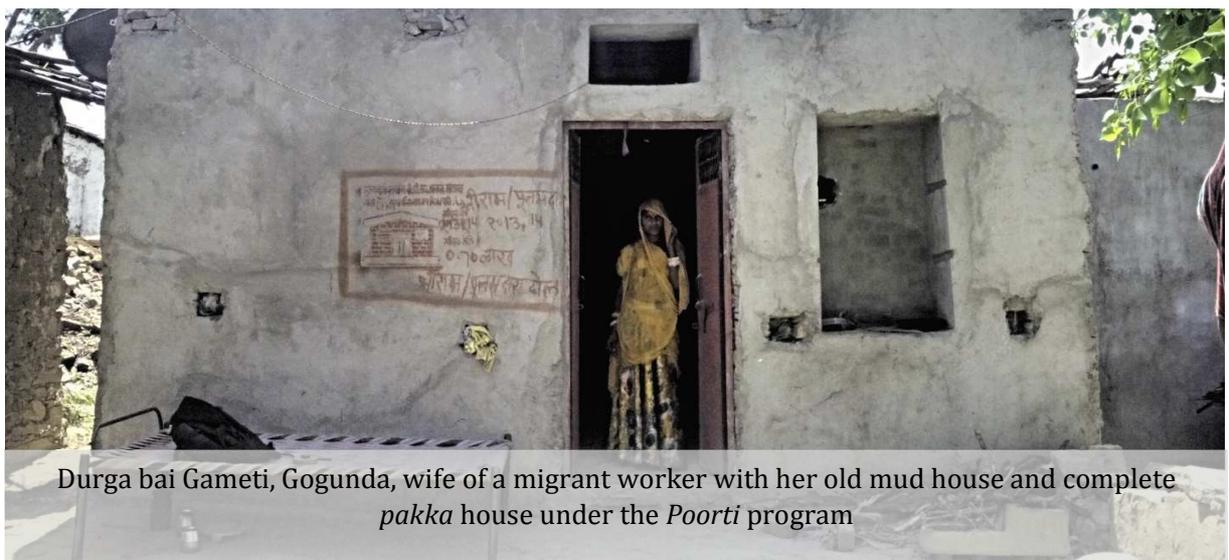


Poorti – Home completion loans

The home completion loan (now named *Poorti* loans, meaning 'fulfillment/ completion') piloted in 2015-16 gained significant momentum during the previous financial year. 50 new loans were disbursed in addition to the second installments for previous housing clients. A significant impact of our *Poorti* program has been that 98% of our clients were able to complete their unfinished homes within 3 months of availing the loan. Their homes are now in a livable condition, thereby decongesting existing living spaces and improving their



quality of life. A remarkable feature has been a 100% repayment rate for all housing loans since the pilot. Several clients appreciated the mason advisory services provided with the loan since it assisted them in maintaining structural safety and overall construction costs within reasonable limits. Shram Sarathi is therefore exploring the possibility of introducing the mason advisory services right from the first cycle of lending to all clients availing funds for the purpose of home construction. This will ensure structural soundness from the beginning of construction itself, while also creating steady demand for the home completion loans in the future.



Durga bai Gameti, Gogunda, wife of a migrant worker with her old mud house and complete *pakka* house under the *Poorti* program





Impact of demonetization

During the second half of the year, the impact of demonetization was strongly felt by migrant workers in the region. An internal assessment in Ahmedabad indicated that the construction industry, which is the largest employer of migrant workers, had been hit quite hard. Interviews revealed that only half of the labourers standing at the 60-odd Nakas (labour points) in Ahmedabad ended up being employed in November - a steep fall from the pre-demonetization days when more than 80% of the workers at Nakas used to be able to find employment. Lack of adequate employment opportunities at Nakas has also forced many workers, especially those unskilled, to work for wages that are far below both market rates as well as minimum wage rates. Migrant workers who had returned home during this period were also told by their contractors to not return back until the contractors themselves had found work.

Those workers who were able to find gainful employment found it difficult to receive their wages. They were receiving daily wages in the form of cheques for nominal amounts as well. For instance, few workers have received Rs. 400 through cheque and had to stand in the line in the next day to deposit this amount and consequently lose wages for that day. Informal moneylenders had also been affected as was evident by the increasing demand for credit in spite of onerous cheque/bank related procedures. Demonetization also provided an opportunity to intensify financial literacy initiatives with migrant workers, encourage opening of bank accounts and improve familiarity with banking systems.



Shram Sarathi's on-time repayment rates dropped to 84% in December, while loan disbursements fell by 59% in November. Shram Sarathi began cheque disbursements and counselled clients on its usage, however clients' inability to withdraw huge sums from banks posed a 'demand' challenge'. During this period, there was an increase in demand for agricultural loans since several workers chose not to migrate, given the limited availability



of work. Other than this period of two months following demonetization, the purposes for which loans were availed remained the same and on-time repayment rates were back to their normal levels by February.

Business excellence

Shram Sarathi introduced an internal 'business excellence' program during the second half of the year. This program was initiated with several objectives in mind – (i) to encourage innovation across all levels in the organization; (ii) to test and finalize several small, yet significant innovations rapidly; (iii) to decentralize the process of growth within teams.

Under this program six new innovations were chosen for testing, of which two have proven to be strong drivers of growth. The first one was to test the impact of disbursements at the branch, instead of the field, particularly for JLG loans in the Salumbar region. This idea not only cut down the time and cost per disbursement, but it also made clients more familiar with the organization's physical office in the region and the various other services that it



offers. This process innovation has now moved beyond the testing phase and has been extended to multiple zones in the region. The second innovation was to offer JLG loans in existing areas where traditionally individual loans have been disbursed. This was tested in the Gogunda region and has demonstrated significant operational efficiency, particularly in pockets having several long duration migrants. The business excellence program encourages innovation in a decentralized manner and will be continued in the new financial year as well.



4.0. Demand assessments & new initiatives

A significant development in 2016-17 has been the initiation of various demand assessment exercises in the first half of the year focussed on scaling existing operations and also identifying opportunities for new product innovation. Two of these products were piloted during the second half of the year. A summary of the ongoing assessments and initial insights are provided below:

Demand assessment for expansion to new geographies

New zones within existing branches and new locations for setting up branches were identified and demand assessment exercises were conducted along with a thorough assessment of existing providers and networks. Based on these assessments, Shram Sarathi commenced outreach activities in two new zones – towards Dhariyavad in Salumbar branch



and towards Kelwara in Gogunda branch. In two new zones, women's savings groups were formed and *gullak* boxes were distributed to commence savings activities in the first half of the year. During the second half, credit operations were set up in the Dhariyavad region. Furthermore, an assessment was conducted in Aspur block of Dungarpur district, however given the strong and reliable presence of SHG groups, it was concluded that Shram Sarathi's expansion could be prioritized in locations with lesser financial access and more focused demand assessments could be conducted to identify niche opportunities in such markets.

a-kshya: Financial interventions for better TB treatment adherence among workers

An assessment was conducted for a joint initiative between Shram Sarathi and BHS's AMRIT health services. A growing number of migrant workers who are diagnosed with Tuberculosis are unable to adhere to the 6-8 month course of treatment due to financial pressures to earn during the treatment phase. The assessment conducted thus far reveals that prior to approaching AMRIT clinics, workers typically take on informal debt of upto 15,000 rupees. After diagnosis, the first three months of the treatment period are physically most challenging and therefore prevents a worker from engaging in any kind of manual work. However during the fourth month, when there is mild sense of recovery, there is a higher risk of the worker defaulting on treatment and migrating in order to pay for household



expenses and also repay informal debt. As a result, several workers run the risk of developing multi-drug resistant tuberculosis. Shram Sarathi conducted detailed interviews with 15 patients in order to design a suitable financial intervention that would incentivize workers diagnosed with TB to complete the course of treatment and also minimize expensive informal debt.

In the second half of the year, this product was piloted with 5 TB patients identified by AMRIT in the Salumbar region. Under the program, identified TB patients have received loans upto Rs. 3000 per month (for 6 months) to meet consumption expenditures during the treatment period, including a patient who availed the loan to re-start his defunct provision store. The outstanding loan portfolio under the *a-kshya* program was 32,986 Rs. with average repayment rates of 100%. Patients who received the loans have demonstrated an average weight increase of approximately 1 kg. per month.

The initial pilot experience has been relatively slower than anticipated due to challenges in identification and social taboos associated with TB. We are hopeful that with dedicated community programs, we shall be able to pilot this program with a larger group of TB affected workers in the new financial year.

Pre-paid health cards

In addition to working with TB patients, Shram Sarathi is also working with BHS to design a pre-paid health card, which would be loaded with a given set of curative and preventive health services provided by AMRIT clinics. The objective of this product is to encourage better health care seeking behaviour, especially among groups that have lesser access to formal health care services such as women, children and the elderly.

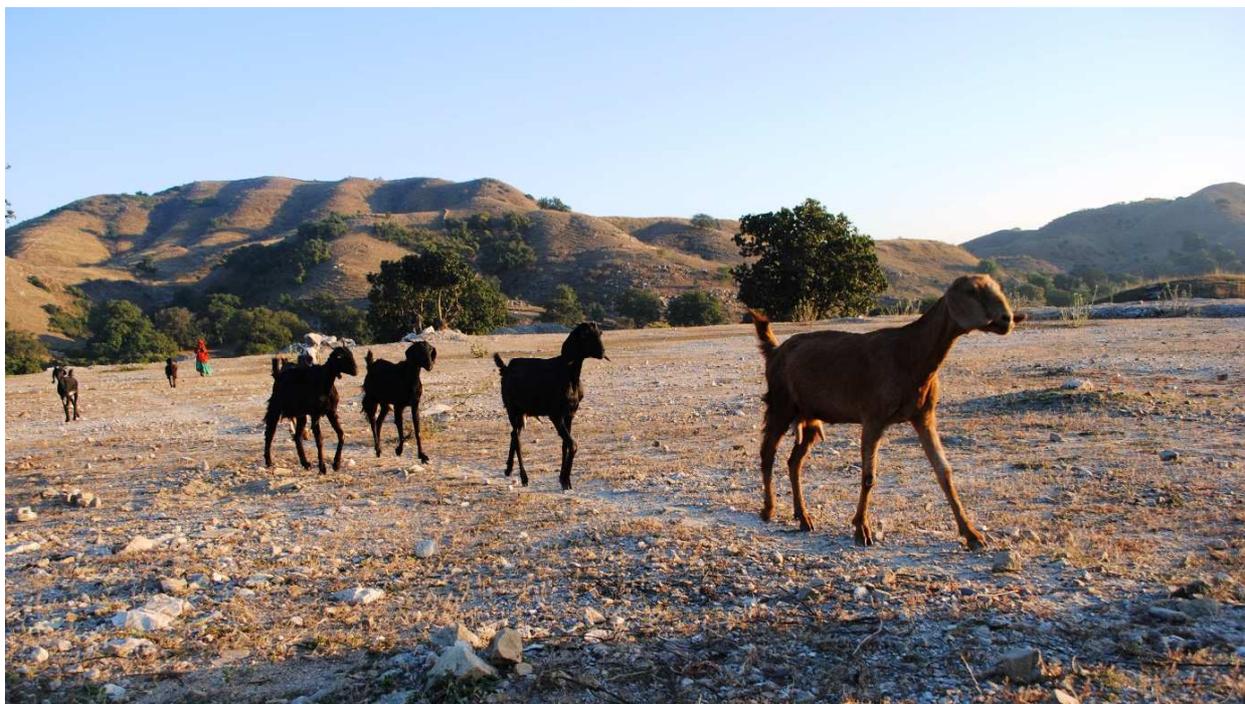


A prototype of the pre-paid card has been prepared this year and teams have been trained to explain the features of the card to clients. The card shall be rolled out in 2017-18.

Promoting enterprises among women in high migration communities

The high dependence of women on remittances and the sporadic nature of remittances has prompted several women in the region to take on small enterprises to manage basic cash flows. These enterprises include small ration shops, goat rearing, tailoring and flour mills among others. Although borne out of economic necessity, these enterprises play a role in managing household cash flows in the absence of men and also reduces dependence on informal consumption driven debt.

However several of these enterprises continue to operate at a very subsistence level, generating incomes which are only sufficient for basic needs. In many instances, such enterprises have plateaued after growing quite fast in the initial few years. There is also a reliance on traditional entrepreneurial practices in occupations such as goat rearing and farming where there have been scientific and technological advances. Furthermore, the lack of financial capital is a major constraint in expanding and diversifying their enterprises. The potential for these enterprises to scale therefore exists and it is with this context in mind that Shram Sarathi set out to pilot an initiative for promoting women led enterprises in high migration communities. It is proposed that building strong women-led enterprises would help diversify incomes in families that are solely dependent on income from migration. Moreover it would help women left behind manage periods of volatile cash flows and emergencies, particularly given the context of irregular incomes and remittances from migration. An initial round of interviews has been conducted with 22 women entrepreneurs along with a workshop for 30 women entrepreneurs. Based on the initial findings, the programme shall comprise of a combination of enterprise financing, business skills development and technical training wherever applicable. The initial pilot shall focus on 50 women, with two batches – one comprising of entrepreneurs running ration shops and the other focussing on women engaged in goat rearing.



During the second half of the year, the program was piloted with the first cohort of women entrepreneurs engaged in provision store businesses in rural areas. Until March, four business development modules have been delivered to this cohort during monthly training sessions. These include topics such as goal setting, knowing one's customers, marketing, product mix, business ethics and sharing of best practices. At the same time, individual business plans have been drawn up in consultation with each entrepreneur. These business plans will now be used in the next financial year to finance their businesses and enable them to expand and diversify. Of the 25 women who were part of the cohort, 18 have been in attendance regularly and demonstrated keen interest in the program.

Source-Destination visits

In 2016-17, Shram Sarathi introduced 'Source-Destination visits' to build stronger rapport and outreach with migrant communities. Under this program, team members from 'source' branches in Shram Sarathi visited *shramik kendras* (run by Aajeevika Bureau) in Ahmedabad, Idar and Mumbai. These visits presented an excellent opportunity to conduct financial literacy meetings with a very diverse group of workers. In Idar, the team interacted with agricultural family migrants and introduced *gullaks* in order to inculcate a habit of savings. In Ahmedabad, interactions were held with homeless migrants on their cash-safekeeping concerns and Rajasthani

workers' remittance needs and behaviours. In Mumbai, teams were able to interact with loan clients from Rajasthan who worked in the construction industry as well as more entrepreneurial migrants engaged in light manufacturing and scrap work. These visits have formed a basis for several new program ideas that will be explored in 2017-18. It has also built a strong understanding among the Shram Sarathi team members of working and living conditions in destination economies.



5.0. Systems, knowledge contributions and wider recognition

At the beginning of the financial year, Shram Sarathi initiated the process of revising HR systems. In the reporting period, the organisational structure was re-evaluated and new levels, designations, pay bands and standard contract templates were created. Moreover, critical positions in middle management and senior management, particularly in accounting and finance were filled during this period. This has also enabled commencing structured efforts to monitor and complete legal compliances on a regular basis. Compliance checklists have been drawn up with respect to ROC norms, FCRA and IT with the assistance of volunteers from Edelweiss's Global Compliance team.

Shram Sarathi identified research and documentation as a key focus area for subsequent financial years. The proposed new initiatives described in the previous sections are therefore also being documented as action research initiatives. In the year 2016-17, Shram Sarathi set up its own Twitter handle @Shram_Sarathi to have greater presence on social media.

During the period, Shram Sarathi also published a two-part series of articles on the IFMR Financial Inclusion blog titled 'Millions on the Move: Narratives of Labour Migrants in India'. The links are given below:

<http://www.ifmr.co.in/blog/2016/05/16/millions-on-the-move-narratives-of-labour-migrants-in-india-part-1/>

<http://www.ifmr.co.in/blog/2016/05/23/millions-on-the-move-narratives-of-labour-migrants-in-india-part-2/>



National recognition for Shram Sarathi

In March 2017, Shram Sarathi was shortlisted among the top 5 financial institutions in the country by the Metlife Foundation Inclusion Plus competition which recognizes high-impact innovations in the field of financial inclusion. This is a national competition in which Shram Sarathi participated. After two rigorous rounds, the top 5 organizations in the country have been shortlisted, of which Shram Sarathi is the only rural, field based organization. For the purpose of the competition, Shram Sarathi entered three of its new pilot programmes and a fourth entry on its core work. All four entries have been shortlisted for the final round. Shram Sarathi's progress till the final round of the competition is a strong validation of Shram Sarathi's distinctive work with seasonal labour migrants in India and opens up opportunities for dialogues with new partners. A video prepared for the purpose of this competition can be viewed on this link: <https://www.youtube.com/watch?v=RpKNJPKEdN0>

6.0. Future goals, challenges and opportunities



The financial year 2017-18 is an important year for Shram Sarathi. We are at a critical juncture of achieving rapid scale in high migration geographies and creating innovative financial products for these communities. Fundraising, particularly working capital funds for the credit program have been particularly challenging, however we are confident that several promising conversations shall materialize soon. During this financial year, Shram Sarathi aims to set up a small operation in Ahmedabad to offer products such as remittances and savings for migrant communities. Conversations with technology partners to set up such services are underway and shall be finalized in the forthcoming year.



7.0. Stories of impact

Financing freedom from bondage

Nojaram Gameti, 25 years old and a resident of Diyan village in Gogunda recounts his horrific experience as a bonded labourer in Gujarat. He had been working in Bhuj, Gujarat for several years as a hotel helper, with his wife joining him in Gujarat occasionally. Around 2 years ago, his in-laws fell ill and Nojaram was compelled to borrow 15,000 rupees that he needed urgently from his contractor to pay for their treatment. His contractor assured him that no interest would be charged on this loan, but insisted on a lumpsum repayment. With a meagre of income of 6000 rupees per month, Nojaram was barely able to support his family of 5, let alone repay a lumpsum of 15,000 rupees. Over a year and half passed and the contractor did not increase his wages. Nojaram often thought of requesting a pay hike, but was too scared to do so. Very recently a co-worker in a similar situation was beaten up, threatened and not allowed to leave work when he requested an increase in wages.



Nojaram soon applied for a loan with Shram Sarathi. As a second cycle loan client with a perfect repayment record, he received a loan of 15,000 rupees and paid back his contractor. He immediately left the job and returned to his village in Rajasthan. After a few days, he left for Rajkot, Gujarat with another contractor who paid him 10,000 rupees per month.

Nojaram recalls that he asked a lot of people in his village to help him out with an informal loan to pay back his contractor, but no one was willing to offer him a loan for less than 10%



interest per month. Since he was hardly present in his village, he did not have even informal credit worthiness to be able to raise 15,000 rupees in lumpsum. Not only is he thankful for escaping a bonded work arrangement, he was also able to find work that paid him more than 50% of his previous wages.

Nojaram cites that such implicit forms for bonded work arrangements are not uncommon and that young workers like himself lack the confidence to talk about it and escape it. Nojaram recognizes that the loan from Shram Sarathi was able to help him escape bondage and increase his incomes. He believes that access to finance has been a transformative experience for him – he says that the loan was instrumental, not just in increasing his income but more importantly in upholding the dignity of his labour.



A source of livelihood lost and regained



The camel had died. Apparently, it slipped off a narrow muddy path and went sliding down into a large ditch. As the rains pounded Surajgarh village in Udaipur district, the ditch got filled with water and the camel unable to drag itself out, drowned in this ditch. Nana Gameti had allowed his camel to go up in the hills for grazing as he had done many times before. As sundown beckoned, he frantically searched for his camel, the rain impeded his search and he was only able to spot his camel when the sky cleared up, three days later.

Surajgarh is a heavily forested area with dense hills. It also has a fort which existed

since pre-British times that now lies in a dilapidated condition. This place is also known for wildlife, especially frequent sightings of the Indian panther. It's quite difficult for vehicles to reach houses here. People living around these areas need to lug bundles of hay-stack, wood, mud and stones on their own without any support from modern motor vehicles. Whenever a family needs hay for their cattle urgently and or has run out of firewood, Nana and his camel pitch in. Not only Surajgarh, but also other places, in and around Gogunda block, people living in a similar hilly terrain request Nana for his services. On an average, he earns anywhere between Rs. 300 to Rs. 400 per day for his transportation services, making life comfortable for his family of six, four of whom are children.

Nana Gameti, 38, is heavily dependent on his camel for his livelihood. During other times, he works as a mason but his income from the camel is almost equivalent to that of his other source. He was under enormous pressure now, monsoon meant that construction work had slowed down to a trickle and during this period he usually was solely dependent on his camel for feeding his entire family. A shortage of construction work alongside the death of his camel dealt him a double blow and he had no source of livelihood left. Also, his cousin's camel, now alone, was not as effective. Camels, like most human beings, love to work in groups. A camel's efficiency is significantly reduced in the absence of the company of other camels. Therefore, there wasn't one but two families who were affected.

At this point, Nana Gameti was already a Shram Sarathi client, associated for over three years, and was now eligible for a loan of Rs. 15,000. A new healthy camel roughly costs between Rs. 30,000 to Rs. 40,000. Nana obtained a new camel for a lesser amount and put in Rs. 10,000 from his own savings, alongside help from friends and family. Shram Sarathi disbursed the loan amount within three days of his application and Nana was able to restart his source of livelihood within a week of losing his camel.



Investing in housing, improving incomes

Kumharavas, dotted with several hills, is one of many scenic tribal villages in southern Rajasthan. Unfortunately it is known to be one of the most backward villages in terms of infrastructure, with a challenging terrain. Lehararam Gameti, his wife Pushpa and their three children lived in *kacchha* house in Kumharavas. Lehararam, a migrant to Rajkot, Gujarat, worked odd jobs in *dhabas* and hotels. He had availed two loans from Shram Sarathi (amounting to 17,500 rupees in total) in the past, both for incremental construction of a new



pakka house. With the help of the two loans and some of his own savings, he was able to build upto 6 feet of walls, but now felt stuck. He had exhausted all sources of financing and needed to complete the house quickly before the entire structure went to waste. His family was still living in the *kaccha* mud house, because the *pakka* house was not in a livable condition yet. His restlessness was amplified by the fact that the monsoons were just a few months away and like previous years, he would again have to forgo work during the monsoons due to an incomplete house. When he learnt of Shram Sarathi's new *Poorti* loans, he immediately made an application. The mason who visited his house for a structural assessment estimated the cost of the remaining construction to be approximately 72,000 rupees. Lehararam had





25,000 rupees in savings and made a loan request for 50,000 rupees. With the loan, he was able to construct the roof, reinforce the walls and fix a door. He soon started living in the house with his family.

Lehararam says that returning home to make minor fixes in the *kaccha* house every monsoon had almost turned into a ritual and a drain on his resources. He never migrated during the monsoons for he was afraid for the safety of his family living in the *kaccha* house. He was worried about wild animals in the area as well as the unreliable roof. Now with a complete *pakka* house and door, he feels more confident leaving behind his family even during the monsoons. Pushpa bai also reiterates her new found sense of physical security in Lehararam's absence. He hopes that he can work on long contracts in the same workplace and gain more stability at work. The most significant impact he notes is that his family's incomes have risen as a result of the house. He is now able to work for three additional months in the year, thereby greatly improving their cash inflows.



Rebuilding their life after a migration stint in Ahmedabad



Hurj Bai and her husband Manu ji Meena are one of the few couples who have migrated together in search of work near Ahmedabad. Both husband and wife worked as house-helps at a bungalow in Ahmedabad. They earned a total of Rs. 15,000 per month together, which is relatively higher than the average household earning of tribal migrant families in south Rajasthan.

The family comprises of four children, three of whom were staying with them in Ahmedabad. The fourth daughter, the eldest one, was living back in Rajasthan with their extended family. Once, when their daughter had gone to collect water from the

well, she slipped and fell down in the well. Sadly, their daughter couldn't survive the fall and passed away.

The family then returned back to Rajasthan to take care of matters that their daughter used to manage and as a result they had to give up their job in Ahmedabad. The sudden shock due to the fall in income meant that the family was struggling to make their ends meet. In their current situation, they were staring at income levels that were less than half of what they were earning in Ahmedabad. Hurj Bai now worked as a NREGA labourer earning between Rs. 600 to Rs. 800 per month and her husband took up a job in Bhabrana, their village, as a helper at a provisions store. He earned a salary of Rs. 5,000 at this store. The family's total monthly income now stood at Rs. 6,000 from the earlier average of around Rs. 15,000 a month.

They had around four *bighas* of agricultural land but all of it could not be cultivated due to shortage of water. Also, hiring a water pump and pipes from outside proved to be a very costly affair.

Incidentally, after they returned to Bhabrana, Hurj Bai became part of a *gullak bachat samuh* (women's savings group) facilitated by Shram Sarathi and soon started saving every month in her *gullak*. During this time, Hurj Bai and her husband also got the confidence to buy a water pump and pipes for themselves. They needed Rs. 16,000 to buy the pumps and pipes. Hurj Bai obtained a loan of Rs. 7,500 from Shram Sarathi, her husband took an advance from his employer of Rs. 5000, they had





already saved Rs. 2,300 in the bank and Hurj Bai had also saved up close to Rs. 1,200 in her *gullak*.

After installing the water pump and pipes, the family was able to produce enough foodgrains for their own consumption and some additional produce that could be sold outside. They produced around 9 quintals of wheat this year. Their income also received a one-time boost of around Rs. 7,000. They now wish to build a *pakka* house of their own. Hurj Bai has also started a small poultry unit with a few chickens. The family hopes for continued credit support and savings facilitation to further buttress their investments in agriculture and poultry.

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