

# 10 months of chasing support

## December 2023

Ramulal\* Gameti, Charkha's\* husband died on 4<sup>th</sup> December 2023. The family was distraught and managing the grief while pooling resources for the funeral and post-death activities. Charkha and her children took support from close friends and relatives during this time. During this time, an informal credit helped them face the sudden financial stress; no formal financial institute will dole out a loan on such short notice. The family, with extreme resourcefulness and agility, stepped up to the situation and eventually put the duties after death of their family member behind them.



Figure 1: Memorial photo of Ramulal

Gameti<sup>1</sup> family is from Patiya (पतिया), Gogunda Tehsil, Udaipur District.



Figure 3: View from Gameti family's house

They live on the other side of the hillock, opaque to the people going on the road of Patiya. There is a road leading up to their house, as you go closer to their house the road starts breaking and eventually ends, one has to walk the rest of 200-300m on the hilly-rocky pathway to reach their house. Patiya is around 26 km from Gogunda where Shram Sarathi's regional

office is; it takes 45 minutes to reach this place. The Gameti family are daily wage earners through informal work and are largely dependent on MGNREGA<sup>2</sup> for sustenance. Shram Sarathi's Field Executive Margaret Katara was in touch with Gameti family much before the uneventful death of Ramulal. Margaret had enrolled the couple for a financial literacy session, provided key support in understanding the banking system, and made them aware of their registration onto Pradhan Mantri Jeevan Jyoti Bima Yojana<sup>3</sup>, India's state backed life insurance scheme. Margaret often comes across community members who are enrolled in the scheme without clear consent and information. A policy document or verbal explanation about the features, claim settlement, or grievance redress mechanism was not given to them at the time of enrolment. It was not new for her. She explained the couple about the scheme and its benefits.

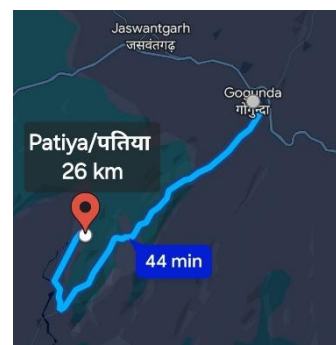


Figure 2: From Gogunda to Patiya

With the financial awareness previously accrued, Charkha and her family initiated the claim settlement process.

\*name changed to protect the identity

<sup>1</sup> Gameti are a sub division of Bhil community, a scheduled tribe. We can meet people of this community in Udaipur, Bhilwara and Chittorgarh districts of Rajasthan. [People of India Rajasthan Volume XXXVIII Part One edited by B.K Lavania, D. K Samanta, S K Mandal & N.N Vyas pages 155 to 158 Popular Prakashan]

<sup>2</sup> [https://nrega.nic.in/MGNREGA\\_new/Nrega\\_home.aspx](https://nrega.nic.in/MGNREGA_new/Nrega_home.aspx) Ministry of Rural Development, Government of India. Mahatma Gandhi NREGA.

<sup>3</sup> <https://jansuraksha.gov.in/>, Ministry of Finance, Government of India, Jan Suraksha

## January 2024

It took the Gameti family two months to procure the death certificate, rectified Aadhaar (UIDAI), and other documents of Ramulal. Their document readiness was low. Bank communicated to them about a discrepancy in nominee details. The nominee of her husband's life insurance was his father who had already died. The family was directed to submit the proof of death of the deceased's father and then the deceased's in order for Charkha to become the rightful nominee and claim her husband's insurance money.

## September 2024

Charkha Bai, with the help of her son, filled the entire set of forms twice. In correction and procurement of the relevant documents, the family had to spend ₹5000, had to take two witnesses, and made around ten trips to the bank. The lawyers who helped her get the documents charged ₹2000. The collective man hours spent between her, her family and the two witnesses was enormous. All these days were days where the family did not earn, for a family who are daily wage earners it is a huge blow to their income. Finally, in September 2024, money was transferred to her account. The support promised to Charkha was a delayed response. It made her and her family to bear travel/transaction/consultation/time costs. Along with mounting mental stress due to the financial burden. It took 10 months to get what was due to Charkha, the family would have been better off if this support was received in a month's time or so.

## In April 2025

*"Khoti toh nai kidhi, time toh lagi hai...thodi zyada"* (translation: Nothing fraudulent happened, it took time... a little more than it should have) says Charkha about the bank. Her trust in the bank has not been completely lost but the frustration and agony to go through the ordeal of getting the money that is rightfully hers has left her drained. She repaid the debt taken for post death activities and funeral; some of it is set aside for her daughter's marriage and some as an emergency fund for herself. She had recently lost another relative in the extended family, a lot of time went in completing the social and financial commitments associated with death, due to which she was unable to create an RD/FD in her account. She works as farm labour and depends on MGNREGA for income. Today, she has coverage with PMJJBY and PMSBY schemes. She is acutely aware of premium that needs to be paid against the insurance scheme but with irregular cash flows is unable to track whether premium has been deducted or not. Her son, Bhagirath\* Gameti, was the one who ran along with Charkha to get all the processes done. He is now a seasoned person in getting the documents processed. Her family is able to save ₹500-1000 at the end of each month. Her family



earns around ₹25000 per month. There are seven people in her family, including four kids. She has two sons; one cannot do heavy work due to owing to a blunt force trauma fracture. The treatment costed the family ₹80000 to get him treated. Currently, her son (Bhagirath) is the primary earner for the family and everyone contributes irregularly [subject to availability of unskilled labour work]. Getting employment opportunity through MGNREGA has become difficult. The payment is often delayed; it takes a month sometimes to receive the amount. She is still waiting for a pending MNREGA payment of her late husband.

*"dikkate toh bahot zyada sahi hai"* (translation: have faced too many difficulties) said Charkha holding her granddaughter who was playing with a toy mobile. Charkha is also hard of hearing on one side. Currently there are no running loans for the family, they recently closed all of their outstanding loans. There are upcoming social costs for which she would have to take loans; the first huge cost that is coming up is her daughter's marriage. She will need around ₹ 2,00,000 to meet the expenses. There are house repairs and plasterwork, which is still pending; you can see the sand pile, drivel and a cement bag - which is strewn across half the room in which her family currently resides. She wants all the construction work completed before marrying her daughter off, it is a precondition for marriage to happen. She also has to complete the appeasement ritual of ancestors before the marriage. She wants to get all this done in a year.

The situations have not completely turned in her favour. She and her family are still wading through the systemic challenges and leading a respectful social life. Another financial shock would shake the family and pause their collective growth and development for the next few months, if not years.

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**Shram Sarathi** strives to be a leading organization delivering holistic, ethical, and sustainable financial services tailored to the needs of low waged migrant labourers and their families by prioritizing their 'interest' over 'profit', and establishing a sustainable model that serves as a glass house for responsible financial service providers. Shram Sarathi is a non-profit MFI (a section 8 company). It is the first dedicated institution in the country that offers financial services to vulnerable migrant workers and their households. Shram Sarathi has provides products and delivery channels that address the financial needs of workers within the context of their migration patterns and vulnerabilities. Workers thus benefit from a customized solution combining both financial services and migration support services.

### Acknowledgements

We have immense gratitude towards Charkha Gameti and family for sharing their experiences and thoughts with us. We could not have brought these insights without Margaret Katara, we thank her for her long-standing dedication and support for Shram Sarathi.

## Limitations

The author had tried his best to translate all the interviews originally taken in Vaagdhi/Mewari/Hindi into English. Vikram has had a very different upbringing compared to the communities in South Rajasthan and has tried his best to limit any biases that come with it.