

## **Journey of Bank Sakhi in making SHG women financially empowered**

**Suman Das**

Chandra Jamatia is just another 35-year-old mother of two, stays in Atharabola village of Killa R.D block in Gomati district of Tripura but the thing that singles out her is – she works as a Bank Sakhi for Tripura Gramin Bank (Atharabola branch) under Tripura Rural Livelihood Mission (TRLM) and is also a member of SHG named ‘Yapri Kwtal SHG’. Earlier, she used to earn by selling clothes and cosmetics door to door. Now, she has become a well-known face of TGB (Atharabola branch) as she provides service in the community as a Bank Sakhi.

But Chandra’s journey was never easy. Due to socio-cultural pressure, she had to discontinue her education after her matriculation. Soon after, she was married to Jagadish Jamatia at the age of 20. After couple of months, they moved out of her husband’s paternal home and it became difficult for the newly married couple to run the family. They did not inherit any agricultural land other than homestead land. Therefore, in order to support the family, Chandra had to take up work under MGNREGA and sell clothes and cosmetics door to door. Her husband works as a daily labour. However, the income of the family was unstable and it was not sufficient for them.

In 2015, she joined an SHG under TRLM. During that year, she visited Andhra Pradesh for SHG exposure visit sponsored by TRLM. From this visit, she learned about how SHG’s women are supporting each other morally and financially in times of need, and it is through SHG that low-income rural households can be financially included. By the end of 2017, she decided to apply for Bank Sakhi cadre post and she was soon selected as one as she scored high on all eligibility parameters set by Killa CLF (Cluster Level Forum) and TRLM staff of BMMU, Killa for cadre’s selection.

*Cont.*

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She received training from TRLM in 1<sup>st</sup> batch of Bank Sakhi where she learnt about banking system, filling loan forms and account opening. In 2018, she started to work as Bank Sakhi for TGB, Atharabola branch. She supported customers in filling forms for SHG loans, opening of individual/group accounts, depositing SHG member funds and other services like enrolling for other financial services like insurance and pension. For these services she earns an honorarium of around Rs 5,000-8,000 per month depending upon the number of credit linkages, account opening, insurance and others. She has provided so many services so far that she has become a known face for customers who visited the bank branch. Due to her weakness in English, she faced some initial challenges in the operations. Whenever she had any query, the bank staffs supported her in understanding instructions in detail.

On 25<sup>th</sup> January 2018, Chandra took her first bank loan of Rs 1, 20, 000/- and from this she bought a pond on lease for an amount of Rs 40,000/-, fish fingerlings and repairing pond for Rs 10,000/- and on February 2019 for purchasing 175 rubber trees at Rs 75,000/- on lease and Rs 25,000/- for repairing kutcha house. Till now, she has paid 17 loan installments and she paid that loan amount from her honorarium and by selling rubber sheets and fish from her pond. She said that after receiving Micro Credit Planning and working as a Bank Sakhi, she is now able to spend money wisely.

On 1<sup>st</sup> March 2021, she received the Best Bank Sakhi Award along with other Bank Sakhis from different district and was awarded a cash prize money of Rs 10,000/-. Recently, she has also taken training for Business Correspondent (BC) Sakhi conducted by TRLM and coordinated by Rural Self Employment Training Centre (RSETI) in DRDO office, Gomati, Tripura which will facilitate door step service and will further boost her income.

Chandra now plans to focus more on insurance of all SHG members in large numbers and conduct more Financial Literacy Camp (FLC) in order to spread awareness more about banking services and products among to the rural unbanked masses. She also aims to learn how to operate micro ATM so that she can provide door step service to people for transactions.

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