

**PROJECT: PRACTICAL FARMERS' EDUCATION FOR IMPROVEMENT OF QUALITY OF LIFE**  
**CASE STUDY 2: TARA DEVI, BADA KANJASA**

## Banking on Trust

Tara Devi walks nimbly over the muddy track along the river Yamuna as she leads us to where her boat stands. The rains could not dampen her spirit.

“There it is,” she waves with joy. The half-constructed boat stands on the shore – made possible by a personal loan of rupees 8,000 from the *Saraswati Swayam Sahayata Samuha* (Saraswati Self-Help Group). “My husband is now at Allahabad city to buy the wood,” she says eagerly.

Tara, 35, has been a member of the village Self-Help Group (SHG) since the last 23 months when it was first set up by Japan based NGO Asian Sustainable Holistic Approach (ASHA) at Bada Kanjasa as part of the **Practical Farmers' Education Project**.



Supported by JICA, the project was first introduced in 2009 in Bada Kanjasa and neighbouring villages and hamlets in the district, and is run in partnership with the Makino School of Continuing and Non-Formal Education (MSCNFE), Sam Higginbottom Institute of Agriculture, Technology and Sciences, formerly the Allahabad Agricultural

Institute. *Photo: Tara Devi shows off her boat.*

The project aims to cultivate rural leadership by educating marginal and small-scale farmers and women in income-generation activities to improve their quality of life. Forming SHGs is central to building the financial capacity of villagers.

## Empowering women

Tara first came to know of the project when Urmila Kushwaha, an ASHA worker, visited her house during her village rounds. Urmila supervises the local trainers or animators who have been trained by ASHA to help build the SHGs.

The Bada Kanjasa SHG has 13 women members, with each saving rupees 65 per month on average. Local animator Vimal Chand helps to maintain their records as most of the women are illiterate. He also helps them realise the importance of savings.

“Our aim is to empower women, so that they can support themselves on their own. We want them to earn and grow within their villages so that they do not feel the need to migrate to urban areas,” says Namita Singh, the local Project Coordinator. Many have been given training in poultry rearing, farming, and other income generation activities.



The tall and chatty Shanti Devi, the SHG President, calls the loan meetings as and when required and resolves any internal disputes. She says her leadership training provided by ASHA helps her administer the group’s activities more effectively. The group has now saved an impressive amount of over rupees 40,000, she declares proudly.

*Photo: Shanti Devi (right) and the women of Bada Kanjasa SHG.*

Namita and Urmila share a close rapport with the women as they laugh and talk at the meeting. But it has not been an easy task. In the beginning, the women were apprehensive about the SHG. Some even thought that the money they would save would be stolen by the project staff!

Over time ASHA has built bonds of trust with the women. The ability to dip into their savings in times of need, and at reasonable interest rates, has given them the confidence to make their own decisions.

“Did we steal your money?” Namita teases with a smile. “No, you helped us put it together,” they respond, loud and happy.

The women are now confident that they will be able to sustain the SHG with the help of their children, who can help them with their accounts. They feel empowered by uniting together.

When asked if they would prefer a bank over the SHG, Tara and her fellow members chorus triumphantly, "*This is our bank*".

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