

## **Success Story of Rama – The Member of Anamika Group from Sant Nagar area in the North West Delhi.**

The Micro credit program is a program of the People Empowerment Project of the Full Gospel Trust of India that is started to provide financial help to the members of the Self help group. This story is based on how the self help group is a great help to the ladies who are in need. It's a great support to the families where there is a financial requirement.

This story is about a member of Anamika Self Help Group whose community motivator is Dolly. Rama one of a member of Anamika Self Help Group had a business of bags and due to some reasons her business was not running well, when she was suffering with financial problem she shared with other members in the group meeting. The group members suggested to help her through giving loan for to continue her bag business. So she took her first loan Rs. 5000/- and continued ., then again she took second loan Rs. 8000/- after returning her fist loan amount to the group, so total loan she took for her business of Rs13, 000/- from her group saving.

Today her business is running much better., she is very happy and till date she is a member of “Anamika” self help group. Now she is happy and thankful to the group members and this programme which is helping hand for such a suffering people. The members are also very greatfull to the organization that started this programme and its helping for the needy people.

Rama is a married lady, she has three children 2 sons and 1 daughter three of them were studying in the school. Today the family is feeling very happy., This is only bevcaquse of the Self Help Group Microcredit program's help otherwise they may not able to comeacross this., so they are encouraging other women in the community women to take part in this Self Help Group member. This is one success story of our member and through this story we come to know that how our program is important in helping for the needy people.

## Success Story of Surawati a member of Jagriti Self Help Group



The success story of our Self Help Group member Surawati who was benefited through our Self Help Group program run by The Full Gospel Trust of India.

Surawati is one of the member of Jagriti Self Help group and she was undergoing financial crisis She doesn't know what to do? She is the person of bread feeder of her family. She was not having any job. In this situation she shared with her group members about her situation. The group members suggested and decided to help her through giving loan for financial help for to run some small business.

The Jagriti Self Help Group and the members were agreed to give Rs. 10000/-for to start some small business. Surawati and her children decided to start vegetable shop. For to start a business they need money and took loan and started the vegetable shop. Now the business is running smoothly. She is earning good profit and her house also blessed with happiness., simultaneously she is able to fulfill the demand of her children.

As Surawati is a widow she had to face lots of problem in the community and personal life, after her husband's death. But today she is thankful and grateful for being a part of Self Help Group, she has 4daughters and two sons, their names are Phoolkumari, Pooja, Aarti,Mamta, Jwala and Karan. Thus we can see that how being connected with SHG group and how this programme helps specially in the time of financial need.

## Success Story of Shabroon from Kushboo Self Help Group



Shabroon member of Khushboo self Help Group living in Bhalaswa she was going through financial crisis since four five years. Even she does not have money for to run her family. But she is joined as member in the Khushboo Self Help Group and she was saving small amount of money continually every month.

When there was group meeting she shared her problem with her Group members and she just told about her idea that she is going to start Tailoring school. The members agreed and they were willing to help her. When she applied Rs. 5000/- Loan agreed by the group members and gave the money.

Now she started with certificate course and teaching for many students. They are giving fees to her. Now she is having regular income for her family. Somehow the member is benefitted through Self Help Group. She has two daughters and one son. Daughter Sayra and Ruksana and Son Gulzar, now they are a happy family.

## **Success story of Shakil Ahmed from Kundan group**

Shakil Ahmed one of our Self Help Group member from Bhalaswa, who kept her house papers with the money vendors for high interest and took money for medical treatment. After that she could not takeback her house papers from that place because she does not have money and she is paying very high amount of interest to them which she could not repay.

In this situation she met the motivator in the group meeting and shared her problem with other members in the Kundan Self Help Group in the Unnati Federation at Bhalaswa area. When she shared her problem the members agreed to give her loan for to takeback her house papers from the money vender. After that she paid the money 20000/- to that money vendors and tookback her house papers.

Now she got relief from this pain. she is really grateful to Sis Rama and her Kundan Self Help Group members because they helped her in the time of need, otherwise she would have lost her house, it would have gone from her hand. She has five daughters named Neha, Tabbassum, Salma, Ruby, Chandni, and two sons named Abdul, Akbar. Now they are a happy and she is leading a happy life.



Mr. Mahender from Kundan Self Help Group he was jobless and was going through financial problem when he joined in the group.

He knows tailoring skill, but he does not have money to buy a sewing machine. When the group members come to know his problem the members willing to help him to purchase a sewing machine. So they helped him to take his first loan Rs. 5000/-. After taking loan he purchased a sewing machine. He repaid that amount to the group in time.

After that he applied loan for Rs. 3000/- for to purchase another peko machine now he can stitch the clothes in quality stitching, when he produce good quality dresses he can able to charge more money, and now the customers are also coming more. Now he is happy with his family and earning good amount of money for to run his family.

Through this illustration we can see that how men can also become a member of SHG groups and he benefited.

## Success Story of Anju Lata from the Khushboo group



I am Anju Lata member from Khushboo Self Help Group from Bhalaswa. I have two children Dimari and Rohit. Some reason when my husband lost his job I do not have money to pay my children's school fee. I am group member since two years and I applied for Rs. 5000/- loan. This loan helped me to pay the fees of my children and I am grateful that there was no obstacle in the studies of my children.

I shared my problem with my group members. All my group members agreed to give loan Rs. 5000/- After taking the loan amount I paid my children's school fees. Somehow I got benefit from the Self Help Group. Because they helped me in the time when I need it. Now I am repaying the amount to the group and thankful to the members too.

## **Success Story of Prem Chand from Shiksha group**

Mr. Prem Chand son of Om Prakash he is from Shiksha Self Help Group. *(He is a member of this group since five years and saving the money continually.)*

He is a rickshaw puller and due to his health problem he could not drive the rickshaw, so he was selling bangles by his rickshaw mobile shop. After doing this he didn't have any success. He was continuously struggling the financial problem again. That time he was not a member of the group. He got loan on 10% interest and he had to return money as soon as possible. His wife shared his problem to the Shiksha Self help group member.

He becomes the member of the group. After being a member of Shiksha Self help group. He has the provision to take the loan. He applies for the loan Rs 10,000. Just giving one application to the shiksha self help group head. He got the loan and he started a new business. He opened the household shop his problem has been solved. And now today his households shop is running well. He live very happily with his family

Through this story we can see that how the loan facility helps the people to come out the financial problems and builds a good living standard for our family.

## Success Story from Other Groups (*Story of Neelam Devi*)



This is story of Mrs. Neelam Devi. She is a member of Deepak group and the motivator of this group is Preamsheela. Her husband is Mr. Suresh who is a rickshaw driver. His income is not enough to run the family, that why she may always face the financial problems.

And when she joined the group, Then she use to came continuously to attend the meeting and others programs which originated by the group. Then she came to know that it is a helpful to being a member of a self-help group. Then she took loan and setup her own small shop. After opening that shop my husband don't need to go for pull the rickshaw. He stays in home and run the shop. Today she is able to run his family very well and also give the good education to her children. They all are live very happily. She is really thankful to the group and the motivator for their help and support.

## **Story of Prema Devi**

Here is another example of the usefulness of being a member of an SHG group. This success story is of Prema Devi who is a member of Kalyani group. Her husband is Mahender Sharma is a worker in a factory and she was a mere housewife and after joining SHG group she came to know the usefulness it is to be the member of the SHG group. As she came to know about the loan facility she took loan of 10,000 for Saloon and they have recently they started a moving saloon and all her three sons are engaged in this business and their family condition is improving. She is really thankful to our organization and grateful to her motivator Premeela. So this is how our SHG works and the members are benefited in a great way, in this way we try to uplift the ladies who are in need.

## **Success Story of Munni Devi**

Here is another story of Munni Devi wife of Angad Yadav who works in a factory both husband and wife are working in the factory, after joining the group she came to know about the facility that the group provides to its members. She took loan of Rs 10,000/- from the group and started a tea stall at Suraj Park due to this shop they are able to meet their financial needs. Now the family is a happy family, and both of them are looking after the shop. They are a family of 5 members husband, wife, two sons, and one daughter, Munni Devi, Angad Yadav, Ravinder, Chandrashekhar, Inda. They are now willing to take a flat for that they need loan and the group will help them in this. So this is how our SHG works for the upliftment of the needy.