

Case Study - 2023-24

Kundanben Rameshbhai Bhatt

“Empowering Livelihoods through Animal Husbandry”



Kundanben Rameshbhai Bhatt, a resident of **Bavaliyari** village, has been an active member of the **Bhal Mahila Savings and Credit Co-operative Society Limited** for the past seven years. She consistently contributes ₹500 each month to her savings account, demonstrating financial discipline and a commitment to long-term economic empowerment.

In the previous year, Kundanben availed a loan of **₹1,00,000** from the Bhal Mahila Savings and Credit Cooperative (a regional level MFI) to initiate a small-scale **animal husbandry enterprise**. With this support, she purchased a **buffalo**, which has become a reliable source of daily income through the sale of milk. Her earnings range between ₹500 and ₹800 per day, significantly contributing to her household's financial stability.

Kundanben diligently repays her loan instalments on time and regards the cooperative society not just as a financial institution, but as an extended family. She actively participates in its meetings and activities, reflecting her sense of ownership, belonging, and shared responsibility. Her journey underscores how access to affordable, community-based financial services can transform rural women's lives by enabling sustainable livelihoods.

Case Study: Shantuben Kalubhai Zampadia 2023-24

“Sustaining Livelihoods through Organic Farming and Financial Inclusion”



Shantuben Kalubhai Jhampadia, a resident of **Navagam Karna** village, is a determined and self-reliant woman who has steadily built her livelihood through sustainable agricultural practices. She has been regularly saving ₹500 per month as a member of the **Bhal Mahila Savings and Credit Co-operative Society Limited**, reflecting her commitment to financial discipline and long-term security.

With the support of a ₹1,00,000 loan from the Bhal Mahila Savings and Credit Co-operative Society Limited, Shantuben was able to cultivate her own farmland. She is actively engaged in organic farming, which not only enhances soil health and crop resilience but also contributes to environmentally responsible agriculture in the region. Every year, Shantuben takes seasonal loans from the Bhal Mahila Savings and Credit Co-operative Society Limited to procure **essential agricultural inputs** such as seeds, natural fertilizers, and tools. These inputs are critical for timely sowing and yield improvement. After harvesting and selling her produce, she consistently repays her loans, demonstrating responsible credit behaviour and financial literacy.

Managing both her farm and household independently, Shantuben serves as a strong example of how grassroots financial institutions can empower rural women. Her story is a testament to the transformative impact of combining access to credit with sustainable farming practices, fostering both economic resilience and ecological sustainability.