



Journey of Bank Sakhi in making women financially included-

Emergence of an all women CSP counter

Profile of Bank Sakhi

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|---------------------------------------|--------------|
| Name of Bank Sakhi | Rubi Kumari |
| SHG Name | Sonal |
| Village | Pawna |
| Block | Agiaon |
| District | Bhojpur |
| Bank Sakhi joining date | October 2017 |
| Individual Saving Bank account opened | 1328 |
| Total Transaction (Till June 19) | 10,88,88,320 |
| Total earning (Till June 19) | 3,52,706 |
| Average Monthly earning | 16,800 |
| Monthly earning June 2019 | 22,251 |



* Initially she was from SHG member's (mother) household

Now she has herself joined Sonal SHG in Feb 2019.



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Sakhis's profile: From a beautician to banker

Rubi Kumari, a 25-year-old single parent, stays in Pawna village of Bhojpur district, Bihar. She was married for two years before separating from her husband. She started her home-based business as a tailor and beautician and now provides additional service in the community as a BC Sakhi, fulfilling her dream of being professionally associated with a bank. She is now face of Dakshin Bihar Grameen Bank (DBGB) for her community in the village.

But Ruby's journey was never easy. Due to socio cultural pressure, her education was not prioritized by her family and she had to discontinue her education after her matriculation. However, she did not give up on learning and enrolled into vocational courses for tailoring and beauty services. Soon, she was married and separated from her husband within a year of giving birth to her only child. She returned to her maternal home and soon started a home-based business as a tailor and beautician to avoid completely relying on her father financially.

She decided to complete her education despite opposition from family members. She funded her own graduation from her savings and started building a small savings corpus to expand her business and to provide a better education for her son.

"Ab papa khush rehte hain aur garv se kehte hain ki meri beti bank chalti hai"

Now my dad is happy and says with pride that his daughter runs a bank

After her graduation, she applied to few commercial banks, however, could not succeed. When she heard about 'BC Sakhi' from her step-mother, also a SHG member, she decided to apply for it as it would take her closer to her dream of working with a bank. She was soon selected as a Bank Sakhi and now, successfully runs all the three ventures from her house- BC Sakhi, beauty parlour and a tailoring shop. While, she runs beauty parlour with her sister's help, as a Bank Sakhi she provides banking facilities from 8 am to 8 pm and complete her stitching orders after closing her CSP outlet. From all the three ventures, she earns around Rs. 35,000-40,000 per month, out of which her role as Bank Sakhi contributes around Rs. 25000-30,000.

Test of Perseverance-Journey of becoming BC Sakhi

Rubi became a potential Bank Sakhi for JEEViKA as she scored high on all the eligibility parameters set by JEEViKA. As BC Sakhi, she received training from JEEViKA in 1st batch of BC Sakhi, however, due to the teething problems of the new programme, she had to wait for several months before she could start working at her customer service point (CSP) counter. On Ruby's part, instead of losing patience, and giving up on her dream, she used this time to learn banking systems and transactions, built her networks and improved her computer skills.



“Logo ko lagta tha ki ye itni chhoti umrah ki ladki ko kaise mil gaya bank ka kaam, jarur ghapla hai”

People used to feel how such a young girl can be given banking job, there is something wrong

She approached the link branch of DBGB in Pawna and requested to work as a volunteer-intern till she received her CSP code. The branch manager was initially reluctant but on JEEVIKA's recommendation and Ruby's persistence allowed her to work in the branch. She was happy despite the lack of any honorarium as she got an opportunity to learn the basic banking systems and work with the bank officials. Added benefit was that she also became a known face in the bank which helped her a lot once she started her role as Bank Sakhi as it helped her in networking and making customer base for her own CSP outlet.

During her stint in the bank branch, she supported customers in filling forms for loans, opening of RD/FD accounts and depositing SHG member funds. Soon, she was a recognized face and whenever customers especially the illiterate and women customers visited the bank branch, they always enquired for Ruby and took her support.

After a wait of several months, Rubi finally started her own CSP outlet in October 2017. Due to her weak English, Rubi faced some initial challenges in the operations. Ruby took screenshots whenever she had any query and with the support of branch and CDOT staff understood the instructions in detail. CDOT which is the Corporate Business Correspondent of DBGB to manage BC agents helped her in the initial days. She was a quick learner and within 10-15 days, grasped basic processes on bank account opening, transaction and other services like enrolling for other financial products such as insurance and pension.



“Mera dimaag bahut fast hai, ek baar koi cheej dekh leti hoon toh turant catch kar leti hoon”.

I am a quick learner and able to quickly grasp concepts.

Like other CSP outlets, she too struggled to attract customers in the initial days. There were days when she transacted only once or twice in a day. Customers feared to transact outside the bank branches due to lack of trust and potential frauds. To promote her CSP outlet and dispel such fears, Rubi visited SHGs and village organization (VO) meetings and raised awareness among members about the facility of BC Sakhi. She opened bank accounts, deposited VO funds in the meeting itself to provide door step service and convenience. Initially, some members just tested the system by withdrawing money from their bank account through Rubi. More members gained confidence and trust with every successful transaction.



Another way through which Rubi garnered customer base was by helping to open bank accounts for SHG members who did not possess one earlier, although she had to visit their SHGs multiple times to remind them. Her dedication created a loyal customer base. She also provided door step service to older women and female members among the conservative families who were not allowed to travel to a bank branch or visit her outlet.



Rubi conducting transactions for SHG members in meeting

Another innovative means of adding customers to her outlet was by encouraging customers who were standing in the bank queue to transact from her outlet to save their time. Due to her previous work with DBGB branch, even officials at the branch encouraged customers to move to her outlet for transactions.

Due to her perseverance and innovative promotions, more and more people became aware about Rubi's CSP counter. Rubi too left no stone unturned, she also participated in events such as Vikaas mela, Saras mela with JEEViKA's support, for account opening for school children and rural artisans.

"Jahan jahan customer dikhta hai sabko samjhakar counter pe le aati thi"

Wherever I see any customer, I convince to come to my counter.

Blessing in disguise- all women BC outlet

Due to strong support from the Community Mobilisers of JEEViKA, many SHG members started transactions from her outlet. It was relatively easier for SHG members to start trusting Rubi compared to other customers as the new system was initiated by JEEViKA.

There was already a CSP outlet of DBGB in the village, but I have never tried transacting there. I decided to try at Rubi's outlet because it was started by JEEViKA. After successful transaction, I could develop trust and then I told all the other members in the groups about the facility.

Manju Devi- Community Mobiliser

Her strong JEEViKA association attracted majorly female customers at her outlet. In last eight months, Rubi opened around 1328 bank accounts and majority of them were for female and school children. Despite increased customer base, Rubi was not satisfied as her outlet was branded for only females and children. She tried to dispel this myth among male customers but most of them preferred either bank branch or transacted at another DBGB CSP counter which was run by a male counterpart. As per Rubi, their perception, was that being a young girl she would not be able transact properly.

*Shuru mein aisa lagta tha ki chalega ki nahi.
Hum ko isliye doubt tha..... Mere register mein
sab devi hai koi bhi deva nahi hai.*

In the beginning I was worried whether my counter will survive or not as in my transaction records, there are only females and no males.

When Ruby was trying to find ways for encouraging male customers to transact from her outlet, she noticed that in the absence of men, women customers felt more comfortable and are not hesitant discussing queries with Rubi. Her outlet had become a preferred mode for withdrawal of remittance even by those women whose husbands



worked outside the village. Those women customers, who wanted to open bank accounts without the knowledge of their husbands also preferred her outlet as they felt more secure. Rubi now feels that it's a blessing in disguise as she has gained a loyal woman customer base due to the absence of a male crowd. In addition to earning an income, Rubi feels proud that she is playing an active role in enabling women to save who



otherwise struggled to maintain their bank accounts.

It has become a lot convenient for us since Rubi's counter was started. We can come here anytime for transactions even after banking hours. Now we don't have to go to a bank branch, as Rubi only gets our passbooks updated. We are also able to deposit VO funds through Rubi. We would like to have similar facility of deposit and withdrawal from SHG accounts if possible through Rubi.

Rubi's first customer- Dharamsheela

JEEViKA and DBGB- twin pillars of support

Rubi's performance as Bank Sakhi had an upward graph despite initial roadblocks. Two crucial pillars of support were JEEViKA's team and DBGB branch. JEEViKA provided her with monetary and on ground support. When she started her CSP outlet, JEEViKA provided with Rs. 75,000 for furniture, device and 6 months honorarium to manage operational expenses. On the other hand, DBGB provided full support on cash

management and encouraged customers to transact at her outlet. To facilitate door step service, DBGB has also provided her with microATM which will further boost her transaction volume.

Rubi- a skilled entrepreneur in making

From mere Rs. 4.5 lac transactions in October 2017, Ruby has achieved transaction volume to the tune of Rs. 71.19 lac by June 2019. She features amongst the top 10 BC Sakhis of DBGB in JEEViKA's Bank Sakhi programme.

Based on the customers' response, Rubi now plans to focus more on opening of RD and FD accounts in large numbers as it would provide her a regular base of savers every month. In the next six months, Ruby aims to take her earning from Rs. 25,000 to Rs. 35,000 by acquiring new customers and encouraging more transactions.

The spirit of entrepreneurship is a critical component for the success of the Bank Sakhi model. It's encouraging that the system in place brings it out.