

Case Study: Aspiring for a Better Education

Name: Madathi

Location: Vanniconendal village, M.N. Nallur block, Sankarankovil taluk, Tirunelveli district.



It has been 7 years since SIVA Star SHG was started in Vanniconendal village. Madathi was not only instrumental in bring the women together in her village to start the group, but also leads it as the Leader of the SHG. She lives with her husband, Krishnan and 2 children - a son and a daughter.

Since its inception, she has been saving regularly every month, which now totals to INR 21,000. However, she also knows how the usurious money lending practices affect her and her neighbours in the village.

Working at odd jobs in her village, the couples all the more realize the importance of education for their children and how it could change their lives. Aspiring for a better education for their children, they admitted them in a private school. However soon realized that it might get hard to afford the fees.

It was during this time, SIVA Trust came to the support.

Needing to meet our the education expenses for her children, she put forth a loan appeal before her group. The group lended her INR 30,000 from SIVA Trust's Revolving Fund for the educational expenses of her children, in May 2017. With that amount, she was able to pay for their fees and buy uniform, notebooks for the new academic year.

"If this loan was not available to me, I would have approached usurious money lenders for educational expenses of the children and would have paid lot of interest amount," Madathi said about the timely help rendered by her group and SIVA Trust. She further added, "It is easy to repay the loan taken from SIVA Trust in regular installments and so I preferred availing this loan. It was a timely help to me to promote the education of my children."

Now both her children are continuing their schooling and receiving high quality education, all thanks to SIVA Trust's support.