

I am **Mrs. Rekha Rajendra Harnekar** a member of Samruddhi Mahila Bachat Gat, Ramtek Tehsil of Nagpur district on 24<sup>th</sup> January 2008. Our group is going ahead with regularity my saving goes on Rs. 100 per month. In my family there are my two children, my husband and me. My husband work in Nagpur Parishad. I attend the monthly meeting of SHG. In that meeting there was a guest, Social Worker from each members as a saving. Since beginning we started lending money to the needy members within our SHG group for 2 % interest. This had helped me to take loan from SHG groups for various house hold purposes, many times I thought to take loan for toilet construction but there were many limitations, as the amount needed was is huge, availing loan and repay it within six months time is as impossible task.

Mrs. Kavita madam a social worker of Nageshwara Charitable Trust (NCT) visited my home. During our discussion Mrs. Kavita Madam explained me about availing easy loan for sanitation; she had also explained how and when loan will be disbursed about the Installments, what is the interest rate (12% annual) documentation and repayment procedures.



After hearing whole procedures I was convinced to avail sanitation loan, this was an amazing movement were I realized my dream for proper sanitation is becoming true. Till these years I and my family had realized the difficulties of not having a proper sanitation, many times we have to safe ourselves from stray animals, from filthy rags, walk many distance etc which caused abdomen pain and various diseases like diarrhea.

Without wasting time I had submitted the application forms along with the documents to NCT office, within 7 working days I received my first installment cheque of Rs 5000/- were I started initial pit digging work. After that I received second installment cheque of Rs 5000/- to start construction work and thereafter last installment of Rs 5000/-, I received with the completion of certificates, in all I availed Rs 15000/- as loan.

Now I feel very proud of having our own toilet in my house, I confidently share my experience to other and motivate them to avail loan and to construct their own toilets with the support of NCT. I am thankful to DTA and NCT's staff for their support and this great initiative towards the society.