

# Mann Deshi Newsletter



Empowering Rural Women

Winter 2010



## MANN DESHI 2010 FIGURES

Mann Deshi Bank		Mann Deshi Udyogini	
Total Clients	1,27,000	Graduates	27,453
Shareholders	12,434	No. New Loans	21,960
Savers	50,961	New Businesses	16,470
Active Borrowers	19,838	Locations	5 + 2 Mobile
Recovery Rate	97.05%	Courses	42

## E-CARD

Mann Deshi would like to become one of the first rural banks in India to use e-card for its banking operations.

This E-cards is private and composed of women's names and photographs.

This new card enables clients and bank's field agents to see savings account balance, loan account status and repayment history. E-card system bring more efficiency, business capacity and security for clients and bank's field agents...



To improve its service, Mann Deshi has to develop technological tools.



## HONOURED MANN DESHI

In May 2010, in Geneva, Chetna Sinha, the founder of Mann Deshi Group with three others women working for the woman development has been honored by Womenchangers. Womenchangers wanted to reward perseverance and altruism of these women. Thus, Mann Deshi group has been recognized for its innovative « e-card » program in partnership with HSBC.

### Summary:

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### Coming events:

Ware House Project

Professional Partnership: Capacity Building of Business School in ODL

General Business Knowledge workshop: from Idea to Business

## 1000 ENTREPRENEURS



Mann Deshi Mahila group has for principal aim to provide women in this drought-prone area with the tools necessary for achieving financial independence and self-sufficiency. In this project, it has decided to help women who already have a business and who desire to expand it. After 10 year experience, Mann Deshi Mahila group has noticed that these women who don't lack motivation, have gaps in management and business knowledge who prevent them improving their business. That 's why Mann Deshi Mahila Group has introduced this program. It consist in providing MBA training (Working capital Management, supply chain management, and marketing management) and a local mentor for these entrepreneur women. Thus, each woman can develop her business thanks to new skills and mentor guidance. To reward the efforts of these women, Mann Deshi Mahila group gives achievement awards. Through this program, Mann Deshi Mahila group aims at the social improvement of women condition and the community, in general, diversifying the income sources of these women who the most are come from agricultural families. The program has started since January, 2010 with 50 rural entrepreneur women.

## Mann Deshi Udyogini (Business School for Rural Women)



The Business School for Rural Women fills the capacity building gap that exists in microfinance industry, through comprehensive entrepreneurial training and market orientation. The business school prepares rural women to change their pattern of income generation from low return business to high return business, creating a multiplier effect on the socio-economic indicators of their families and communities. Business School for Rural Women became a symbol of possibility of changing women's lives and socio-economic status through right sets of skills, knowledge and motivation.

Our Business School transform promising rural women into business role models by providing them with the training and services needed to achieve business growth, a better livelihood and improved well-being of their families.



After the success of the first Mobile Business School, the Mann Udyogini launched its **second Mobile Business School for rural women in July, 2009**. In 2010 we opened **two new Business School branches**, one in **Hubli** and one in **Satara**. In these branches we offer a broad selection of courses (Skill training, financial literacy and computer literacy).

## AGRICULTURAL COURSES

Village – Mhaswad (Bhataki)

Date – 17.07.2010

Timing – 9 am to 11 am.



In continuance of its activity related to **providing veterinary services & education** to the women who are engaged in goat rearing activity for their livelihood, a goat camp was organized by Mann Deshi Foundation , Mhaswad on 17.07.2010.at the village Bhataki ( Mhaswad). This place is appx.4 km. away from Mhaswad.

**To organize the camp a Govt. Veterinary Doctor from Mhaswad** was contacted. When he agreed to come to the village and provide the services as per the requirements and needs of the villagers.

In these camp **21 women shepherds** came along with their goats, **160** in numbers. They took the benefit of the camp & got their goats injected with medicines which prevent the goats from catching certain specific deceases which occur during winter only.

Besides, the women were **informed about various services being provided by Mann Deshi Mahila Sahakari Bank**, Mhaswad.They was told about Recurring Deposit Scheme of the bank & loan against gold.

All villages appreciated the Mann Deshi Foundation, Mhaswad for providing such services at their door step & without any cost to them.

**PARTNERS:** HSBC, BRITISH ASIA TRUST, DASRA, LGTVP, BONITA TURST, GODFREY PHILLIPS BRAVERY, KHEMKA FOUNDATION, AID PORTLAND, EDELGIVE FOUNDATION, GLOBAL GIVING, DESHPANDE FOUNDATION, ASHA, SELCO, DEUTSCHE BANK, UTI

## TWO VOLONTEERS IN THE MANN DESHI GROUP

Why did you choose the Mann Deshi for your internship?

**Sarah Sparker (Student, USA):**

« I chose to work at the Mann Deshi because I wanted to form **my own opinion about the effectiveness of microfinance**, and because I love India! I am very happy with **the on-the ground work Mann Deshi does with rural women.** »

**Daniel Pfeifer (Student, Germany):**

« My goal was to see how the **microfinance concept affects the life of the people in a rural community**. And I wanted to learn about the Indian culture and **how a business is running in India.** »

## FREEDOM RIDE

The Mann Deshi decided to create **« the Freedom Ride »**.

In rural areas of India, more than 50% of girls drop out by Class 5. **Transportation costs deter rural families from sending girls to school.**

Through a partnership between Mann Deshi Bank, Foundation, and the SHG Federation, **Freedom Ride provides bicycles for more than 2200 rural girls.**