

The Women of Mann Deshi Mahila Bank
Maharashtra, India

Inspiring stories from our clients

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The women of Mann Deshi Mahila Bank are an incredibly unique and accomplished group. They all live in villages scattered throughout rural Maharashtra and face the daily challenges of water, electricity, and transportation that accompany life in rural India. Each woman has used her relationship with the Bank to pursue her personal passions. Despite their diverse experiences, these women share many of the same strengths. All of them possess an incredible determination to give meaning to their lives, either by improving the lives of their families, building successful businesses, or leading others. They have all shown resilience in the face of unbelievable challenges, including child marriages, widowhood, abuse, physical disability, alcoholic or absent husbands, and extreme poverty. They all work extremely hard – each of them rises by 5 am and cooks and cleans for her family in addition to running a full-time business. All of them describe improved confidence and greater independence and financial security since starting their relationship with the Bank.

So meet the women of Mann Deshi: ten amazing women who will give you a glimpse into the lives of Mann Deshi's 50,000 clients.

- Vanita Pise, winner of the Prime Minister's National 2006 Woman Exemplar Award has saved her family from a cycle of debt and failed businesses to build a thriving franchise while organizing and motivating over 100 other women to similarly empower themselves.
- Widowed at 17, Lakshmi Shellar is a true leader and directed her passions toward empowering the women of her neighborhood by personally bringing the Bank's financial services to their doorsteps and teaching free literacy classes in the evenings.
- Aruna Gaikwad is the ultimate entrepreneur, and used her loan to start the thriving vegetable vending business she had dreamed of during her long years as a wage laborer in other people's fields.
- Nandini Lohar has built a life for herself outside the alcoholism and poverty of her caste and is focused on the education of her children and investing in long-term assets for her business.
- Archana Rasal escaped from an abusive father-in-law and while she is emotionally struggling to recover, she has built a prosperous business as a seamstress and is entirely invested in providing for her 9 year old daughter.
- Sakhubai Lokhande is a feisty grandmother from the formerly Untouchable Caste who received no formal education herself but has built a veritable fortune (by local grades) for her family through hard work and business acumen. She is paying for her granddaughter to pursue a college degree, unheard of for a woman of her caste.
- Bainabai Sagar started a business as a street-side chai seller last year and still expresses wonderment that her improved income allows her to buy vegetables and new clothes for her children, two luxuries her extreme poverty previously prevented.
- Sunita Poddar has a resolute belief in justice and a strong sensitivity to her caste's minority status, and is constantly challenging her village to treat her with the respect and dignity she firmly believes to be her right.

- Shobha Raut has persevered through the challenges of polio-induced semi-paralysis and is running her own successful garment and grocery shop, while paying for her younger brother's education.
- Chaya Kachare is a young mother and widow who just recently purchased a wheat grinding machine and fought the local community to start a business so that she could be financially independent and support her son.

Despite their successes, most of these women still face serious challenges on the road ahead. Nonetheless, I have never met individuals with a greater will to believe that tomorrow might bring something better. More than just hope, these women possess the vision to imagine how they can take advantage of the slightest opportunity and the stamina to work hard to make it happen, day after day and year after year. The women of Mann Deshi are an inspiration in every sense. They truly live up to Gandhi's advice: "Be the change that you want to see in the world."

Vanita Jalindar Pise

India's 2006 Woman Exemplar

Vanita Jalindar Pise was always embarrassed to invite her wealthier sister to her own mud hut. Born into a comfortable middle class family, Vanita was married at the age of 18 into a seemingly prosperous family that ran a poultry business. Within three weeks of her marriage the mirage of plenty was shattered when Vanita's husband brought her to his poultry barn. She assumed he wanted to show her his wealth; he assumed she would clean the shed three times a day. As the unhappy years of increasing poverty, debt, and hard physical labor wore on, she tried to hide her roughened hands from her parents and sisters, but instead became the object of her family's pity. Ordinarily a woman of high spirits and positive energy, thinking back on those years causes Vanita to break down and struggle for a few minutes to regain her composure.

Although she still lives in a mud house, 36-year old Vanita has come a long way from hanging her head at family events. In April 2006 she was declared one of two national winners of the Woman Exemplar Award, sponsored annually by the national Confederation of Indian Industries. The woman with the calloused hands and bright smile shook hands with Prime Minister Manmohan Singh as he congratulated her on her accomplishments. The Exemplar Award is designed to honor "grass-root, poor, under privileged community level women who have excelled in their contribution in the development process....The main duty of the person who receives the award is to empower others." Vanita has been doing just that for years.

When her husband's state driven poultry business failed in 1997, leaving the family 55,000 rupees (\$1,225) in debt, Vanita decided to take matters into her own hands, despite her husband's protests. While working as a wage laborer on other people's fields, she took a loan from Mann Deshi for a buffalo and began rearing buffalos and goats, selling their milk from house to house. However, the opportunities for engagement and leadership she found in the Self Help Group (SHG) movement increasingly became her source of excitement and joy.

She says, "I had so much disappointment and frustration for so long. I would go to the field and come back but in my mind I knew that I wasn't getting new knowledge. I heard about the Bank and when I found the opportunity to be involved I felt like this was an opportunity for something new. My husband asked, 'What good new things will this bring? You are wasting your time.' I told my husband, 'Enough. I have partnered with you for everything and we failed, so now that an opportunity is here for me, let me take that opportunity. I became very active right away. When I was moving around in the villages to organize women, I saw that they were giving me respect for the first time and after a lifetime of frustration and pity this was a welcome change."

Despite her natural charisma and charm, it still wasn't easy for Vanita to start the SHGs. In order to be part of an SHG, all members must save; Vanita was teaching other women how to save but was unable to do so herself because she was supporting her 18 person

extended family. Ever resourceful, she taught herself to stitch by candle-light and began a tailoring business on the side, the earnings from which went directly into her savings account with the SHG and Bank. In starting the SHGs, Vanita also had to overcome her deep-rooted fear of taking a loan and falling further into debt. In addition, despite her poverty and Backward Caste, Vanita came from a middle class family, and had to build relationships with lower-class women and gain their trust, while ignoring her husband's family's continual efforts to subvert her work. Her eyes sparkle as she says, "Whenever you work with women, the most important factor is how you develop the trust and confidence. You have to continuously behave in a manner that shows you are one of them. It is a question of developing the communication and trust. It doesn't matter if you are rich or poor; if you develop trust, they will have a confidence in you. From my side, my effort was in that."

Vanita has organized 35 SHGs and began organizing the women in her SHGs to buy goats and buffalo for their own milk-vending businesses. In 2004 Vanita decided to take a 15,000 rupee (\$330) loan for a machine to make paper cups for prasad, or prayer offerings. She bought the raw material and made and sold 5,000 cups each day. When she realized how successful her business was, she started a dealership of the machines so other women could also profit.

Through this initiative, Vanita has facilitated 17 women in the purchasing of their own machines. Vanita serves as the co-guarantor on a loan that each woman takes from Mann Deshi Mahila Bank for a machine. Then she brings the raw material to the women and collects and markets their final product for sale. Each woman makes 5,000 cups each day, and earns an income of 2,500 rupees (\$55) per month, thanks to Vanita's entrepreneurship. Vanita herself earns an income of 3,000 rupees (\$67) per month. She also earns income from her buffalo, goats, tailoring, and land. The men in her family don't work; she and her sisters-in-law work from 5am till 11pm to feed and clothe the men and the children, all of whom are still in school.

Because of her marriage, Vanita was only able to complete the 9th grade of school. She tried to continue her education after marriage but was scoffed at by her in-laws. Vanita has three children, all of whom have the same spark and drive that she possesses. Her priority is investing in her children's education and postponing her daughters' marriages so that they can study for as long as possible. Her oldest daughter is 15 years old and in the 10th grade; she is an extremely focused and serious girl who hopes to be a Class I government officer. Vanita is determined to earn enough money to be able to buy her daughter the books she needs to prepare for this difficult exam, but quietly wonders whether her daughter might be too ambitious. Her son is 13 and in the 8th grade and her youngest daughter is 11 and in the 5th grade; both hope to stay in school so they can get good jobs in the future. For Vanita, giving her children all the opportunities she can afford motivates her to work hard each day. Vanita's drive to achieve has made her a role model for the many women whose lives she has touched.

Winning the Woman Exemplar Award was both the happiest moment in Vanita's life and the turning point for her personally. Despite the respect from the SHG women she led,

she always felt inadequate compared to her wealthier sisters, and was still considered a pity case by her parent's family and a work horse by her husband's. "Now, for the first time in my life, I find myself a significant person with my own achievement and I am getting some importance among both the families," Vanita says. "After award, I am considered as someone with more innovative ideas and something to show for myself."

There have also been challenges associated with the award. The man who supplies the wholesale raw material for her paper cups business has refused to work with her anymore because she did not mention his name to the national press. Despite being proud of her, Vanita's husband and his family are also meticulously watching to make sure she maintains her household duties despite her increasingly public persona. She also says that she feels "more responsibility on my side to prove myself and show that whatever I have been honored for I am doing."

And indeed she is. With the award money, Vanita is helping one of her SHGs invest in a new spice powder machine, putting the group leader in charge of the initiative. For Vanita, microfinance in general, and Mann Deshi Mahila Bank in particular, provides women with flexible loans that allow them to pursue small businesses that they have the capacity to run successfully. She explains, "There is flexibility in microfinance. Women don't have to fit in program of the bank, whereas in big banks or government a person has to fit in their program and if someone doesn't fit they have to make a loss," as her husband did. "Microfinance allows you to do what you are able and so to make a profit. It is very different when you start with a small loan - you know the details of everything so you repay. Once you take small loans, when you move to big loan you know the details of how to take a loan and how to run a business and it becomes easier to repay. With big loans, sometimes you want to start a business and have an ambitious project but if you haven't gone through the phases you might not be successful. It is very clear in Mann Deshi that whatever you want the loan for, you take it for that reason, but don't hide or lie. If it is for marriage or buffalo, just say and bank will give. Once women start a small business and succeed they are more motivated. There is no way out of hard work for women and small businesses aren't like government jobs with a monthly salary where you don't have to work. But if you start a small business and work hard and carefully, you will earn." Vanita has proved this point by example and is able to provide a comfortable life for her family as well as pursue projects that genuinely interest and excite her, while also gaining leadership skills and community respect.

For Vanita, winning the Woman Exemplar Award provided her the confidence and pride that she had difficulty finding in her day to day life, despite providing inspiration to hundreds of women who received guidance, encouragement, and training at her hands. With a contagious smile that lights up her whole face Vanita says, "After the award, I feel that if you do anything and work hard seriously, nothing goes in waste, you do get a reward and it can come in money or appreciation. I was always very much ready to do everything but after the award it was the first experience in my life that I could see the returns. I feel even now this is a dream that I got the award. I never could have imagined this would be the result of my struggle."

Laxmi Shellar

The Struggle of a Seventeen Year Old Widow

At the age of 13 Laxmi Shellar's father abruptly pulled her out of 7th grade and married her to a 65 year old man as his second wife. At the age of 14, she gave birth to her first son through a cesarean operation, as her hips were not yet wide enough for a natural birth. At 16, she became pregnant again, just as her husband suffered a paralysis attack. And at the ripe old age of 17, when most girls only begin to think of marriage, the heavily pregnant Laxmi was widowed.

As this hardened woman with one roaming eye recites these facts, she doesn't display any emotion or let on that this wrenching story is her own. As we sit on the packed dung floor of the concrete box Laxmi calls home, she tells me, "When I was 17, I was so alone. My life was so bad that I had two choices: forget everything and start again or commit suicide."

Laxmi chose life with vigor, catapulting herself into a role of importance and respect in a community that had already brushed the young widow aside as a social outcaste. It is clear that there is no room for emotion or sentimentality in Laxmi's life, but the spark of pride that appears in her eyes when she talks about her leadership in the local Self-Help Groups (SHGs) is unmistakable.

Since her husband's death, Laxmi has lived with her late husband's first wife in his former house, cultivating his land and selling its produce. Constantly juggling different jobs at once, Laxmi works in the field, sells vegetables in local markets, rears her own buffalo, sells their milk door to door, and coordinates the 10 SHGs she founded with Mann Deshi Mahila Bank. As I begin my interview with her, Laxmi answers my questions quickly and thoroughly and repeatedly asks, "Are we finished? I have to go plant the millet, come back and milk the buffalo, then meet with some of my women." However, she quickly warms to her topic as more women and children squeeze themselves into her small, dark hut to hear her story. Despite her hectic schedule, Laxmi still manages to make me a sweet milk pudding with fresh butter oil from her buffalos, which she served in small steel dishes as I sat on a mat on her dried cow-dung floor..

Laxmi first became involved with Mann Deshi in 2000, vending her buffalo milk and attending agricultural training camps sponsored by the Bank. She quickly volunteered to organize SHGs in her remote corner of Mhaswad village, a decision which proved to be a turning point in Laxmi's life. After her husband's death, her life had consisted entirely of constant work to make ends meet. When she started organizing SHGs, she suddenly discovered a newfound confidence in interacting with the outside world and realized she relished leadership and had a natural knack for inspiring confidence in others. As she gained self-assurance handling money and doing interest rate calculations, she encouraged the women in her SHGs to take loans and save money.

As Laxmi explains, all women hide saved money at home, so the initial difficulty in starting SHGs was not convincing women to save, but rather explaining the benefits of earning interest and assuring them that the Bank was a safe and accessible place to keep their hard saved thrift money. Laxmi herself is a firm believer in the benefit of microfinance. As she puts it, Marathi women inevitably have to work hard and suffer their whole lives, so the opportunity to buy a goat or a buffalo and develop assets of their own is a small but invaluable improvement. The extra income and control of resources allows them to consider their children's education and health. However, convincing some of her SHG members to take the necessary risk of a loan in order to reap these benefits was no small task.

Remarkably, all 177 women in Laxmi's groups have taken and repaid their loans. This is in part due to Laxmi's innovative and hands-on leadership. Outside of setting a cap of 1-2% interest per month on loans, Mann Deshi allows SHG leaders a great amount of freedom in designing and running their groups. Laxmi's approach has been to require the whole group to save for two months before anyone can take a loan. Every woman gets back her saved money only when everyone has repaid their loans, so there is a strong cooperative effort to help each person stay on top of her payments. Furthermore, each group keeps one month's worth of savings put aside in the bank for emergencies. The women all know they can approach Laxmi at any time and she will drop her work to walk the 2km to the Bank and get the loans her SHG members need.

It is clear that leading SHGs is about much more than just money for Laxmi, and we ask her why she has taken such heavy responsibilities upon herself. Her answer is twofold: first is the memory of her earlier life. She explains that she used to be very scared of her husband when she was in 7th grade and was incredibly devastated to be wrenched away from school, where she had excelled. For Laxmi, it is of the utmost importance that the poor women she is working with don't do to their daughters what was done to her. She feels her leadership is essential in this regard. Secondly, as a 39 year old widow she says, "You see my life. What is there in my life? My life is not giving me satisfaction. If I can talk to women who have never gone to school and have never thought of going to the Bank and help them get loans and animals that are in their control, this gives me the most satisfaction. Whatever benefits I have from the bank, other women should have too. What if I die suddenly? They need to understand how to continue this work."

Laxmi is extremely sensitive to the vulnerabilities of the illiterate women whom she leads. To help mitigate the risks of their circumstance, Laxmi has started her own literacy school, which she holds from 9-10 pm every night, all year. As a bright student deprived of her own education, Laxmi feels that other women deserve the opportunity to read and write. She approached the government and was given a curriculum guide, although she creates her own lesson plans in the form of songs. The women who are her students spend their days laboring in the field and arrive to class exhausted; songs help keep them awake and engaged. About 20 women have availed themselves of Laxmi's free class thus far, and she is currently organizing the second cycle of students.

For Laxmi, the happiest moment in her life came a few months ago when she accompanied a new SHG member to the bank who had been a student in her literacy class. The bank clerk asked the woman if she wanted to sign with her thumb print or her signature. The woman replied with pride, “Laxmi has taught me my signature. I can sign my own name.”

It seems that Laxmi throws herself into her public life to compensate for the incredible emptiness, sadness, and pain of her personal life. With every step forward in leadership, she is able to leave one more unhappy memory behind. Laxmi’s story is unique in that her involvement in SHGs and microfinance revolves almost entirely around training, advising, and leading others; income generation is merely a sidelined occupation dictated by necessity. While most women desire extra income to spend on their families and children, Laxmi’s sons are long since grown and out of her life. The women of Mann Deshi have become her family, and she gets up at dawn everyday to work hard on their behalf.

Aruna Tanaji Gaikwad

The Consumate Professional

.If Aruna Gaikwad had been born in the US, I have no doubt that she would be an executive at Goldman Sachs. However, until three years ago, Aruna's talents were being wasted as a wage laborer in other people's fields, earning a meager 20 rupees (\$.44) per day. She always dreamed of running her own business and she knew she would be successful but she was constrained by lack of capital.

The 34 year old woman flashes an eager and friendly smile and explains with an excited gleam in her eye, "If you have capital for doing business then you can start. When I got a loan from Mann Deshi it was the first time I ever saw 10,000 rupees (\$222) and I never spent a single rupee unproductively. People like me who don't have any fixed assets would never get respect or loans from a big bank and would require papers and guarantors. A loan is so difficult to get for a street vendor like me with no property. Two other banks rejected my loan application and I never thought that in my life I would be able to get a loan this big. I knew I had the brain to do this business, but before I didn't have the capital. This Bank gave me that. This is the first time I saw that with money I could realize my dream and actually develop a business."

And develop her business is exactly what Aruna did. She sits back comfortably in a bright pink sari on a plastic lawn chair and begins to explain her self-taught business strategy. With a swift learning curve and boundless energy, Aruna has become one of the most successful wholesale and retail vegetable vendors in the district. She initially earned 50 rupees (\$1.11) per day but has since increased her earnings to almost 400 rupees (\$8.90) daily. She gets up each morning at 4am to prepare breakfast for her husband and children and arrives at the market center by 6am to buy fruits and vegetables wholesale from the agents who arrive straight from the farmers' fields. Aruna has developed a system whereby she calls the wholesale agents in three different neighboring cities to inquire about the prices, and then goes to buy from whoever has the lowest prices. Because of her relentless conscientiousness, she has become the local authority on fruit and vegetable prices, and built a loyal following of vendors who buy exclusively from her.

After buying the vegetables, she travels to a different village market each day of the week to sell her produce. During the day, she leaves her own plot in the market every hour to briefly walk around and assess the prices, demand, and stock of the market. She then advises the other vendors who purchased from her on how to set their prices accordingly. She explains, "My income is tied up with theirs so I want them to sell at the best price. I fix the rate according to the supply and demand." When I ask Aruna how she calculates this, the semi-literate woman gives me an answer straight out of an economics textbook, without batting an eyelash or lifting a pen. The complexity of the business she runs is astounding, particularly because she is intimately acquainted with the patterns of all 6 village markets where she works as well as the broader supply and demand chains of fruits and vegetables throughout the district.

Aruna has also established herself as a formidable businesswoman in an industry dominated by men. This gentle woman assures me that she is extremely aggressive when she works, and shouts constantly to attract her customers and signal that she demands attention and respect. Her husband of 20 years has long since conceded financial matters to Aruna, acknowledging publicly that she is better at business than she is. However, Aruna is not content to let him rest on his laurels while she works everyday; rather, she has set up a small grocery store near the bus stand that her husband runs with reliable profit.

As we talk, Aruna continually brings up her next financial endeavor: buying land for a house and store of her own. With her eye on the prize, she explains how she has been saving money for the last three years with the goal of buying property and she is finally ready to do so. In addition to the security it will provide her family, the land will also serve as collateral, allowing her to take even larger loans in the future.

Despite her single-minded focus on business, Aruna is also intent on helping other women like her. She has served as a co-guarantor on loans for 15 other vegetable vendors and has taken responsibility for collecting their weekly loan repayments and bringing them to Mann Deshi's Vaduj village office. Aruna enjoys both the respect she earns from this activity as well as the help she knows it brings to other women like her. She explains, "If you do something good for others, they would recognize you and respect you." This is evident during our interview; we are sitting in the Vaduj branch and the bank staff all stop by to say hello to Aruna during our conversation.

Aruna is also committed to providing a life for her children that is easier than the one she has led; she wants her children to be educated and she doesn't want her daughter to be a vegetable vendor like her. "You get money in this business but it is very hard work and to earn you have to use your brain continuously. I would like my daughter to get a job where she can sit on a chair and not squat on the road vending."

Despite wanting a different life for her children, Aruna could not be more thrilled with the way her own business is progressing. After years of intellectually stifling field work, Aruna can finally be creative and take control of her destiny. I ask her if she is happy; she is the first woman I have encountered who answers, "Yes," without hesitation.

Nandini Lohar

“Building Dreams, Frame by Frame”

Nandini Lohar’s home doubles as her workplace, with the tools of her trade lining the blue walls of her rickety corrugated tin house. The wind howls through the cracks in her walls as we begin to talk and dark monsoon rain clouds threaten to overwhelm the loose tiles that make up her roof. Nandini has a beautifully sculpted face, with dynamic eyes that light up as she speaks. The 29 year old woman is a member of the Otherwise Backward Castes and has used microfinance loans from Mann Deshi to finance her growing business making frames for small posters of Gondavle Karmaraj, the local deity of Gondavle, in order to sell them to the 750 pilgrims that visit the temple town each year.

Nandini comes from a caste whose members are traditionally blacksmiths and welders. Members of this caste typically live hand to mouth, earning little more than a few rupees each day sharpening farm equipment and building metal fences, subject to seasonal demand. There are traditionally high rates of alcoholism and abuse and low rates of education within this caste that works so hard and earns so little. Nandini and her husband are extraordinary in the entrepreneurial vision they brought to the decision to convert their existing skills to make framed deity posters for the steady stream of pilgrims. Their story is one of both struggle and success, as they have been able to earn enough to send their children to school and live a life of relative stability.

Nandini and her husband were initially running a small business selling frames on their own until Nandini learned about the Mann Deshi Mahila Bank. She was the first person in her family to enter a bank, and says of her fears, “I didn’t know if they would treat me with dignity, or question me for coming. I wasn’t just nervous about whether they would say yes or no to my loan but if they would insult me.” Six years later, Nandini feels at home walking into Mann Deshi, and has successfully repaid four loans, two of 5,000 rupees (\$111) and two of 7,000 rupees (\$155), ahead of schedule.

Nandini used her initial loans to buy the raw materials, tools, and machines necessary for her business. Every year she travels to a neighboring city to buy wood, glass, plywood, glass cutting instruments, and posters, and returns home where she cuts them to size, and nails them together into frames. Her husband operates the larger plywood cutting machine they bought with one of her loans. Although Nandini sells 250 of the different frames she makes each month, her profit margin is low; the raw materials for the most widely sold type of frame cost 6 rupees (\$.13) per frame and she sells the frame for only 8 rupees (\$.18) wholesale and 10 rupees (\$.22) retail.

Previously, Nandini’s business was almost entirely wholesaling frames to other local temple-side vendors, but her most recent loan for 10,000 rupees (\$220) was used to build a roadside stall near the temple where she can also sell her own goods retail. She also took the astute initiative to invest in her own copyrighted poster design, which has given

her a monopoly in the local poster market because of the way she has marketed its unique and appealing design. Nandini has invested extensively in the infrastructure for her business over the last few years, slowly building her capacity to meet her long term visions of expansion.

However, because of her recent expenditures, Nandini has been forced to choose between repaying her loan and buying the additional raw materials she needs for her growing business demands. She says, “When there is season of business and I don’t have money for material I become upset and can’t sleep wondering where I will manage to get the materials.” As the festival season drew nearer, Nandini was able to borrow additional funds from friends and family, and obtain a temporary loan repayment waiver from Mann Deshi, allowing her to capitalize on the festival season and her new infrastructure.

Despite these difficulties, Nandini is firm that the loans give her the flexibility to make ends meet in her home and in her business. Compared to her situation a few years ago, when she didn’t know if she would have money to eat each day, the ability to “take the decision to buy something if I want it” is clearly empowering. She says, “My life is not like other blacksmiths who earn daily and eat daily.” In addition to these benefits, Nandini also feels that she is more confident from taking and repaying loans and running a business. Nandini and her husband make financial decisions for the family and for the business together, share the work equally, and have a respectful and cooperative relationship, for which she is grateful.

Although her slow but steady upward mobility has isolated her from her caste, she believes it has shown her a better alternative. “People in Gondavle have more education and there is no drinking. If the community around you is good you get a good culture and practices.” This is already evident in her 9 year old son, who arrived home from school during our interview with combed and oiled hair, a tucked in shirt, and shy but probing eyes that were eagerly taking in my laptop and watching his mother tell us about her hopes for the future.

For Nandini, the biggest benefit of her loans and her business is the feeling that she has been able to provide an easier and better life for her children than the one she has led. Forced to drop out of school in the 6th grade (at age 13) by parents who believed daughters were better off doing housework, Nandini was married at 18 to a husband with no land or assets. She now has a 9 year old son and 7 year old daughter. She wants to keep her daughter in school and provide her with vocational training, so that she will always be able to earn a steady income. Her son hopes one day to be a policeman. Despite her financial difficulties, Nandini knows how far she has come and has a clear vision for the future; for now though, she is happy to be able to celebrate her children’s birthdays, make them happy, and ensure that they never have to face any of the difficult situations she has overcome.

Archana Chandrakant Rasal

Rising Above the Pain of Abuse

Prior to her marriage, Archana's future husband and father-in-law fought over which one would get to marry her. Although the son won, the father assumed he could still take whatever liberties he pleased. Meanwhile, Archana's future mother-in-law, embittered by a lifetime of her husband's infidelities, silently plotted to make her new daughter-in-law's life the same living hell she had suffered. Unaware of these plots, despite the fact that her future husband was also her first cousin, 18 year old Archana blindly and blithely entered into a family that would succeed in depriving and abusing her body, mauling her confidence, challenging her hope and almost destroying her spirit.

Within days of her wedding, Archana's mother-in-law began constantly insulting her and insisting that she work continuously. If Archana finished washing the clothes or preparing food, her mother-in-law would invent another job for her. "They were behaving as if I was the maid servant. When visitors would come to the house, they would never introduce me as their daughter-in-law and would just say that I have come to work in their home." She became pregnant almost immediately, and her mother-in-law demanded that she abort the child so that her housework not be interrupted. Archana kept the baby, holding on to a slim hope that perhaps motherhood would improve her life in some way and allow her to rest a bit. Instead, pregnancy was the most physically difficult period of Archana's life. Her husband's family practically starved her, and she was forced to surreptitiously drink sugar water to calm the hunger pains. Her dark eyes fill with tears and she breaks down as she recalls the memory. Archana began to develop a series of infections as a result of her condition, and finally her own parents took her back to their home and straight to a doctor. She painfully remembers, "I was so malnourished and weak that they said I might not survive." The doctor was outraged at her mistreatment and warned that if she bled while giving birth she would likely die.

After surviving the birth of her daughter, Sonia, Archana's parents reluctantly returned her to her husband's home. "My father was worried he wouldn't be able to marry my two younger sisters if I stayed," she explains. Upon her return, the sexual advances from her father-in-law became more frequent and more aggressive. Her husband remained passive despite her entreaties and Archana became increasingly convinced that her mother-in-law was complicit in contriving situations for Archana to be trapped alone with her father-in-law. The breaking point came three years after her return, when her father-in-law locked her in a room, took off all his clothes and forced her to sign a document saying she pursued sexual relations with him. He then gave her an ultimatum: she could only remain in his house if she agreed to have regular sexual relations with him as well as his son.

Archana fled to her parents' comfortable home in the neighboring village of Mhaswad and refused to leave. By this point, her sisters were happily married, and her father focused his attentions on filing a divorce case for Archana. Despite the fact that she does not want to return to her husband's home, Archana still yearns for the married life she

always imagined. Six years after moving back to her parent's home, at the age of 28, she is just starting to let go of the idea that her husband will come begging her forgiveness and agree to live away from his parents. She knows that he has turned to alcohol and prostitutes, and now realizes that any future relationship with him would be filled with pain, abuse, and disappointment.

As she buries her childhood dreams of happiness and comfort, Archana is entirely focused on giving her daughter every possibility. A nine year old girl with spunk and energy, Sonia gets top grades in school which she proudly shares with her mother. She and Archana are extremely close, and it is clear that despite Sonia's youthful exuberance, she is aware of the pain of her mother's past. Archana chokes up when she talks about the love and pride she feels for her daughter, "My total investment is in Sonia and I don't want to divert my life anywhere else. I want her to study and have every opportunity. Everyone is saying to me, 'If you would have had a boy he would have given you happiness in later life,' but I know Sonia will take care of me and who knows if a son would kick me out. I am proud to have a daughter and I will save and give her a happy life." Archana wants Sonia to be a lawyer because during her divorce case, she was verbally abused by her lawyer and the judge and she wants her daughter "to change this practice and give justice and dignity to women like me."

Archana has already made good on her desire to save for her daughter. Upon returning to her father's home, she wanted to become economically independent so that she would not be a burden to her parents. She started a business stitching sari blouses four years ago after taking a loan from the bank for a sewing machine, and has established herself as the premier blouse maker in Mhaswad. She built her customer base by guaranteeing satisfaction and quality, and offering to remake any unsatisfactory blouses. While most seamstresses stitch 2-3 blouses per day, Archana makes ten, and has started a side business selling women's undergarments from her home. She has positioned her sewing machine by the open door to her home to maximize the natural light and to have a view of the small garden she meticulously tends.

It has been difficult for Archana to escape from the middle class social norms of prioritizing marriage above all else. Her work ethic comes in part from the desire to prove to her parents and the local community that she is not a burden. She says, "I used to think my life was so negative, but I don't feel that way now. I am more free and independent and I am glad I didn't stay at my husband's place. My sisters always feel so bad about my life because they are so happy." But Archana has tried to rise above these social constraints and is now earning in excess of 8000 rupees (\$178) per month, a phenomenal amount for Mhaswad. She has begun financially supporting her parents and saving for Sonia's future, as well as newly expanding her business to include dress making.

Despite a decade of pain and disappointment, Archana has recently turned to a fresh page in her life. For the first time she is looking forward instead of backward and starting to think about a life for herself outside of caring for Sonia. Six months ago she formed a Self Help Group, and is just starting to become comfortable and excited by the idea of

leading other women and creating a voice for herself in the community. She attended a two week tailoring training class in Pune, five hours from Mhaswad, and was separated from Sonia for the first time in nine years. At the training, Archana recalls, “The director told us to write on a slip of paper what we were scared of. Then he collected the slips and burned them. I remember that.” Archana’s inner strength and resilience is triumphing over her fear and vulnerability, and she continues to grow more confident with each passing day.

Sakhubai Lokhande

“From Starvation to Education”

Sakhubai Lokhande estimates that she is around 60 years old. A woman with a big smile and few teeth, Sakhubai remembers that she was married just as she started to lose her baby teeth. Looking down at the heavy silver toe rings that represent marriage, she laughs at the sad irony that her husband is 12 years older than her while her son is 12 years younger. Her strong arms and hands are encased by green glass bangles and are covered with faded tattoos of village scenes that she recounts fondly. A member of the scheduled castes, formerly the untouchable caste that was ostracized from the rest of society, Sakhubai has transformed the fortunes of her family over the last tumultuous half century.

After marriage Sakhubai and her family lived under a shelter made from straw, because they could barely afford to eat, must less build a house. When her son and daughter were still toddlers, Sakhubai finally got fed up with her alcoholic husband's lazy behavior, and discretely lowering her booming voice, she tells me conspiratorially that she decided to stop sleeping with him to teach him a lesson. An explosive argument ensued, and she shouted, “You don't take care of kids, you drink and play cards and don't help at all so why should I let you sleep with me?!” Her husband's response was to disappear to Bombay for a year without sending any word. Finally, she decided she would move to Bombay with her young children to find him. Find him she did, and quickly discovered that he had undergone a forced sterilization operation. Destitute and starving, he relished the 30 rupees (\$.67) he was paid from the operation, and given their dire circumstances, Sakhubai recollects that they couldn't have afforded another child anyway. She tried to find work in the city, but after 25 days living on the footpaths of Bombay and watching her children rummage through the garbage to eat, she decided to bring her husband and children back to Mhaswad. “There was no dignity in that life,” she recalls.

Upon their return, she took complete control of the family's finances. She sent her husband to work in the morning, and arrived at his job at the end of each day to collect his salary. She also launched a business of her own, based on her caste's traditional work. Sakhubai's caste is involved in a complex procedure that involves processing wood fibers from trees and weaving them into thread to make brooms and ropes. Sakhubai's business is as a wholesaler at all levels of the industry. She travels each week from Friday to Tuesday to buy the trees. Every week she goes to a different location and hires a crew to process the thread. She then returns to Mhaswad to sell the thread wholesale, as well as hire people to make ropes and brooms for wholesale. The way Sakhubai has organized her production line has proved profitable, although exhausting. After doing an extensive series of calculations in her head, Sakhubai reports that each week she nets a total of 2000 rupees (\$44), without counting her own labor as a cost. She says, “Life is very tough because I am traveling and staying and eating at other people's houses and sleeping on their floor or outside.”

When she first started her business 30 years ago, Sakhubai was forced to go to moneylenders for loans to purchase the trees and pay the workers, because banks refused to lend to untouchables. However, she says with a mischievous and slightly abashed smile, “I was smart and took loans at 3% monthly interest. Once I started earning money, I used to loan the money myself at 4% interest so I could put more money in my business.” Although she doesn’t say so outright, she is still known as a moneylender in the local community, although at less exploitive rates than most.

The opening of Mann Deshi Mahila Bank in 1997 allowed Sakhubai to take larger loans at lower interest to finance her burgeoning business. Always diligent about repaying her loans on time, Sakhubai proudly says, “At present, I don’t have now a loan of any bank.” Her business is earning more than she needs to finance it.

Sakhubai’s success is particularly unique not only because of the relative wealth she has earned, but also because of the reliable reputation she has established for herself in the market. Her caste is known to be alcoholic and violent, and is notorious for defaulting on loans and being unreliable about working. She is the first woman in her caste that has been able to create a relationship in the market, and is known as one of the richest members of her caste. Although she enjoys recognition by her caste, Sakhubai takes greater pride in the recognition she has achieved in the broader market community.

Sakhubai’s face, punctuated by a giant red bindi in the middle of her forehead, lights up with additional animation when she talks about the accomplishments of her son and daughter as well as her 9 granddaughters and 2 grandsons. Although neither she nor her daughter spent a day of their lives in school, she says with pride that her daughter has never had to do work outside of the house. After spending her own life doing backbreaking outdoor labor, the greatest gift she could imagine for her daughter was being spared that strenuous work. For her granddaughters, she has even higher ambitions; the two oldest are in their final year of university and the 11th grade, respectively, paid for by their grandmother. Her oldest granddaughter is the only girl from their caste in Mhaswad to reach this level of education. Her other grandchildren are all enrolled in school.

In addition to financing the education of her entire extended family, Sakhubai has also built a house for her daughter and a house for her son, and the property papers are in her own name and her daughter’s. The strides she has made for her family in terms of wealth and education over the course of three generations are virtually unprecedented, and were achieved with a determination, spirit, and foresight that are difficult to comprehend. Her children and grandchildren are clearly aware of this and she is treated with a level of respect, admiration, and affection any matriarch would envy. When I arrive at her home to take her photo, Sakhubai’s granddaughters insist on arraying their grandmother in all her gold jewelry and proudly smile as the camera flashes.

Sakhubai tells me proudly that in a few years she is going to retire, laughing to herself because a life without work is so difficult for her to imagine. What will she do after

retirement? “Buy a car and a driver and a mobile phone. Then drive to meet each of my grandchildren and spend a day with each one, every day of the week.”

Bainabai Sagar

The Sweetness of Selling Chai

The first time a customer ordered tea from Bainabai Sagar's road-side shop, she was paralyzed by fear. "I was so nervous I forgot to put in the sugar. Everyone was watching me. I had to throw out the chai and make it again." Since that first day, Bainabai has built a steady customer base and a network of local supporters for her chai business, from which she earns 100 rupees (\$2.22) daily, selling the thick sweet brew at the market price of 2 rupees (\$.04) per glass. This is the first job security she has ever had and the most money she has ever earned in her life. It is also the first time in her 45 years that she feels happy.

When Bainabai was barely a year old her mother died and her father immediately remarried the proverbial evil stepmother. Forced to do all the work in the house, Bainabai was pulled out of the 3rd grade and married at the age of nine because no one in her father's home was willing to take care of her. She moved to her new husband's home in Mhaswad village, a bustling house with his eight quarreling siblings, their wives and children, and constant housework to be done. Her mother-in-law (who is also her father's sister) alternated between beating her and taking care of her. After a few years though, her mother in law kicked her and her children out of the house because her husband wasn't contributing enough to the joint family account. Around the age of 15 Bainabai moved to Bombay with her husband, a hard drinking man who has never gone to school or held a steady job. She found a job decorating sandals and purses, earning 5 rupees (\$.11) a day. She and her family lived in the slums of Thane in a shack that cost 250 rupees (\$5.55) rent per month. By this time she had given birth to three children, all of whom were continually sick, dirty and hungry in Bombay, and Bainabai's meager income was constantly spent on medication.

Finally, Bainabai made the decision to return to Mhaswad and fend for herself, leaving her alcoholic husband in the city. She got a job as a wage laborer in other people's fields, earning 30 rupees (\$.67) a day from her backbreaking labor to support herself and her three children. In 2004 Bainabai became involved with a Self-Help Group (SHG) sponsored by Mann Deshi Mahila Bank, which she cites as a turning point in her life. "Being part of the SHG gave me access to information I never had before. I found out about government programs for women and I gained the knowledge and confidence to go after these things on my own. I went to the government officer and told him, 'I am running a good SHG and we should get your support and help.'" Bainabai has since started and coordinates three SHGs of her own.

Despite her involvement with SHGs, Bainabai was still reluctant to take a loan from the Bank since she was unsure if she would be able to repay it. However, in late 2005, her son suddenly became ill, and she was forced to take a 10,000 Rs (\$222) loan from Mann Deshi to provide him with hospital treatment and medicines. After nursing him back to health, she found that she had 2,000 Rs (\$44) left over, and decided it was finally time to leave field work behind and start a business of her own.

Bainabai initially approached the municipal office of Mhaswad to request space to start her chai shop; through a government program she was able to procure a prime location free of rental charges. However, after two months of building up her business, she was unceremoniously kicked onto the street when the municipal office found a paying client. Frustrated and disappointed but undeterred, Bainabai decided to set up shop on the street near her former booth. Bainabai now sells tea from a beat-up steel table, upon which rests a giant steel teapot, a kerosene stove, six small glasses, and a small steel box for her earnings.

Her clients remained loyal and made it a point to support her business. The encouragement Bainabai unexpectedly found from the community is a source of inspiration for her; with every new challenge she faced in her business, she found a client who was willing to help her out. For example, because she runs the shop by herself, if she has to go deliver chai to a business down the street, one of the vendors near her roadside table will watch her things. People tell her, “You were in such a bad situation and you are able to accomplish so much. It is amazing you were able to do it on your own.” For Bainabai, praise and recognition are rare gifts that bring moments of pleasure to a life defined by hard work.

The confidence and respectability Bainabai has gained from her leadership in SHGs and her business have vastly improved her quality of life. She has quickly mastered the intricacies of interest rates, financial transactions and marketing that SHG leadership requires. The confidence she has gained by working with women and asking them to join her SHGs has given her the confidence to interact with her clients and fuel her business, skills she never could have imagined as a solitary wage laborer. “Now women come to me for advice about interest and installments and I can give them round figure estimates of costs right away. Not only do I go to the bank, but I convince other women who have never been to the bank before to come with me.”

Bainabai has found her interactions with Mann Deshi so positive that she goes out of her way to promote the bank’s programs and act as a sponsor for other women to get involved. This quiet and reserved woman explains, “Because the products of the Bank are so unique, women can get what they need, like food containers, and they can pay in installments, so there is not so much pressure at Mann Deshi, unlike other banks. All the Bank managers respect me so much because I can keep good records.” For Bainabai, the ability to interact with mainstream society and be treated with respect is the best thing to have come of her involvement with microfinance.

Another positive change is that Bainabai can provide more fully for her children. Bainabai has a 20 year old daughter who is married and lives with her husband, as well as a 17 year old son and 15 year old daughter who live with her. The main thing that has changed since starting her chai shop is the family’s diet. Before they would often eat only once a day, and subsist largely on millet, a cheap coarse grain that can be mixed with water to form thick tortillas cooked on an open fire. They never indulged in oil, wheat, fruits, or vegetables. Now for the first time she is able to buy those things and

send her daughter to school with a full lunchbox. The fact that her daughter is still in school through the 10th grade is in itself a remarkable achievement, given Bainabai's severe financial constraints. Forced out of school at a young age, Bainabai now finds herself wishing she had more of an education. She was forced to pull her older daughter out of school in 6th grade so that she could join Bainabai as a wage laborer in the fields before marriage, but she is determined that her younger daughter be given the opportunity for higher education. This year is also the first time Bainabai has been able to buy new, high quality clothes for her children. She feels happy that she can give them these things that previously seemed so unattainable.

Every six months Bainabai's husband wanders into Mhaswad from Bombay, demanding money and upsetting her children. She has created a life here without him, and is far happier when he stays out of her life. As we sat in the back of a grocery store near her chai stand, I asked Bainabai how she finds the resilience to continually face each new challenge: "Once you make an improvement in your life, that gives you the strength to continue. It has become a habit to face a problem and just do it. It's very difficult to lose strength because how can I lose it? I have to have strength because I have no other choice and strength is all I have."

Sunita Kaishore Poddar

On a Quest for Justice

Sunita Kaishore Poddar is famous at Mann Deshi Mahila Bank for getting in a fight with her branch manager during her first few months as a client in 2001. Nineteen year old Sunita had taken a 5000 rupee (\$111) loan to start a new business selling glass bangles and was repaying 50 rupees (\$.11) a day to one of the Bank's field agents who came to her house to collect the money. One day, the agent forgot to enter the payment in Sunita's passbook, so Sunita went to the branch to get the issue resolved. The branch manager and Bank staff were busy and asked her to return the following day. Incensed, Sunita replied, "Why should I wait? I don't have to marry with this Bank. I have saved money with the Bank and I want it written immediately." Embarrassed by the memory five years later, but still firmly believing that she was in the right, Sunita explains, "My whole argument is that I didn't want to fight with anyone, I just wanted to explain that I am sweating and getting my money from my business and I am very much concerned about it. If I have saved 50 rupees, I have withheld the money from my kids who always ask for something. I would not give the money to my kids but would save to repay my loan. So it is important enough to fight with the Bank that whatever work they have they should still serve me as a client as it is a big deal for me to save. It is not that I am just fighting with the Bank but I am working with the Bank also because I feel this is the Bank that is supporting women like me."

This is Sunita Poddar – a big boned 24 year old woman with a plain face that lights up with strength and confidence when she talks about her beliefs and struggles. She wears simple green glass bangles and little gold, but her small sturdy house is filled with the fruits of her labor: a motorcycle, television, DVD player, and hundreds of bangles for sale. Her house itself reflects her increasingly middle class status – her floor has been paved with flat stones, her concrete walls are painted sky blue, and her roof is made from corrugated steel. Sunita is constantly on the lookout for injustice and fighting for fairness, not because she is angry, but because she believes that she, and other hardworking women like her, deserve to be treated with dignity, respect, and equity.

At a young age Sunita faced constant discrimination as a result of her caste's minority and backward status. She inwardly fumed while watching her parents cave to the pressure of the high-caste majority Maratha community. Sunita's father was a shopkeeper who felt that his three children were the most important part of his life; he was unique in treating his sons and daughters equally, allowing them a great deal of freedom. Because he owned a shop rather than land, he occasionally had disposable income that he would use to buy small treats for his children, a rare privilege in a village based on subsistence farming. Sunita vividly remembers the day she went to school in new silver anklets; seven jealous high-caste girls circled menacingly around her in the school yard, demanding to know how a low-caste girl had the nerve to adorn herself with jewelry that they could not afford. Rage and indignation shot into Sunita's throat, and she laughs hollowly, remembering her threat to "take a big stone and beat them." Despite

the fact that she was alone, Sunita was unwilling to suffer unwarranted mistreatment and felt no fear in confronting the situation head on.

This somewhat obstinate assertiveness has colored virtually all of Sunita's interpersonal interactions. She becomes increasingly animated as she explains, "I am very bold and wherever I would go, even to a government officer, I would never get scared and would say what I feel. Strength comes if you are right and honest because then there is no reason to be scared. Even if I am not educated, I know math and I know language and I can talk, so why would I not have confidence?" This attitude is truly remarkable in a society colored by hierarchy and male domination. For most women, life consists primarily of making ends meet, and if they are extremely motivated and lucky enough to find resources, it can include disposable income spent on improvements in the education and health of their children. Sunita is the first woman I have encountered to have so thoroughly and eloquently analyzed the inequity of the world around her and based her actions squarely on her belief in basic human dignity, equality, and rights.

For Sunita, everything is a challenge to prove herself. After three years of successful business during festival season at the temple in her village of Gondavle, the high-caste dominated local government committee took away her stall and gave it to someone of their own caste, despite her 7000 rupee (\$155) payment for the location. She hasn't yet figured out how to deal with the situation, as her husband and in-laws do not want her to make trouble but she seethes at the inequity as well as the concrete business losses she will suffer as a result. She acknowledges that she will "have to be very strategic to deal with the issue and can't create any enemy of the person who has gotten the space because then I will be alone to fight the issue" and her family's secure position in the community could be threatened.

Despite external discrimination, Sunita is the first to admit that she has been lucky in her personal life. Her deeply rooted confidence and self-esteem is a testament to the power of parental love and support. A bright and dedicated student, Sunita has helped her uneducated mother with the accounting and marketing of the bangle business since she was a child. After she passed the 10th grade, her father informed her it was time to be married. Disappointed at having to leave school, Sunita knows she is one of very few women in her village lucky enough to sing the praises of her husband and in-laws. While many rural women are forced to combat the dual evils of alcoholic and abusive husbands and in-laws, Sunita is fortunate to have a husband who works as hard as she does and in-laws who readily offer to help with household chores and childcare, allowing her to pursue her business. Most importantly, Sunita has joined a family that respects her assertiveness and supports her decisions.

While Sunita usually controls the family's expenditures with a tight fist, her husband and sons recently teamed up to convince her to buy a TV and DVD player with money she had intended to invest in her business. She eventually gave in to them, explaining with a broad smile that shows the spaces between her small white teeth, "I could have been stubborn and not allowed them to buy these things, but then I thought, I am selling

bangles for my kids and my husband and I want them to be happy.” But like mothers all over the world, Sunita demanded one condition: no television until homework is finished!

Looking back, Sunita no longer feels regret that she had to leave school at a young age. She says, “At that time I felt very bad but now I feel that even if I would have taken more education and a degree, I have seen so many people who have taken an education and it hasn’t helped them much. I have started this business and been successful....Even if I would have been more educated, how would my education have helped fight with the people who are trying to take my shop? I just don’t see how my education would have helped me in my life.” Sunita’s comments are a sad but true testament to the state of education in rural India, which rarely provides girls with any concrete skills but does often bolster their confidence and self-esteem, attributes which Sunita also acquired from her parents. Despite her own feelings about education, she intends to provide her two young sons (ages 5 and 2) with all the educational opportunities they desire. She says, “I see my role more as a provider. I will provide what they want but I won’t decide what they will do. If they want to get high education I will provide whatever resources they need but I won’t pressurize them for education if it isn’t what they want. It is their choice and their decision.” Coming from a fiercely independent, capable, and pragmatic woman, the desire to give her sons every opportunity, and the confidence that she will be able to provide for them is unique given her class and caste, but unsurprising given her personality.

As a young schoolgirl, Sunita had no local role models but instead looked up to Gandhi and Nehru because she could relate to their ongoing struggle for equal rights for all. Although she doesn’t believe school prepared her in any substantive way for life, there is one poem from school that she remembers clearly: “Even if all your surroundings are destroyed, still your backbone is in place and you have to be ready with your fit backbone to fight against all the odds in your life.” “I am that type,” Sunita says proudly, and indeed she truly is.

Shobha Raut

Rising Above Physical Disability

Shobha Ramchandra Raut doesn't know how it feels to walk normally. Her right leg is paralyzed as a result of a bout with polio when she was 10 months old, and she requires crutches to get around. At the age of 28, this quiet and unassuming woman radiates an inner calm and confidence that belie a life of physical pain.

Shobha did not always have this peace of mind. Uncomfortable with the stares of her peers in school, Shobha nonetheless threw herself into her studies with the knowledge that she would have to get a job and support herself because she was "unmarriageable." After completing the 12th grade, no small feat for any girl from the rural village of Mhaswad, Shobha decided to continue on to complete a Bachelor of Commerce degree. However, Mhaswad did not have the facilities, so she rode the public bus for over two hours every day to reach her school in the village of Dahivadi, 27 km away. Although it was difficult and exhausting, she credits this experience of traveling alone and attending college with giving her the confidence that she could truly become self-reliant. She explains, "With education you get a different confidence and communication skills because you go out on your own and communicate with so many people and that gives you confidence."

After graduation, Shobha felt enormous pressure to get a job and approached the newly formed Mann Deshi Mahila Bank for a position. She was rejected because the field work requirements exceeded her physical capacity, and she eventually found a clerical job in a nearby city. She struggled living alone in a small rented room because grocery shopping, fetching water, and other household chores were extremely difficult for her. The low point came when she slipped on some tiles at work one morning and fell into a pot of boiling water, permanently scarring her left arm. For the first time in many years, Shobha realized she needed help.

After consulting with her parents, Shobha decided to move home and start a small grocery store. She again approached Mann Deshi and was readily given her first loan of 15,000 rupees (\$333). Shobha's communication skills and confidence from school stood her in good stead and her business quickly thrived. She paid off her first loan ahead of schedule and took a second one to expand her business into women's wares, notebooks, and stationary. The store is attached to Shobha's home, allowing the petite woman to avoid a long commute and stairs. Shobha hangs her crutches in the corner of the shop and greets each customer with a quiet smile as she leans on the counter for support. After 8 years running the shop, Shobha is renowned for the high quality of her products and her friendly demeanor.

The success of her shop has given Shobha the peace of mind she eluded her as a youth. She is determined to be self-sufficient because she knows she will have to take care of herself for the rest of her life. Her parents have been supportive of her decisions and her father has pledged to leave his property in her name but she has refused any outright

financial assistance for the last two years. She says, “I have more confidence in myself than in anyone else.” Rather than relying on others, Shobha looks to God for comfort and companionship.

Shobha’s intimate relationship with religion began when she was 13. She had spent the previous year in acute pain, visiting numerous doctors who could not figure out how to help her. She began to despair and grew increasingly frustrated with her condition. Her mother told her, “Your disability was decided by God and so you have to face it.” Something resonated with Shobha: “Now I know that if I have problems I can find the answers with God.” Since then, she has not only used Hinduism to cultivate her peace of mind, but also has begun exercising by walking to the village temple each day. Shobha’s most extraordinary physical exploit was her decision to join a one hundred kilometer pilgrimage walk to a famous temple. She and her grandmother joined a group of pilgrims and Shobha walked for 10 days through extreme pain to reach her goal.

Surprisingly, this is not what she cites as her greatest accomplishment; instead, Shobha’s proudest moment came when she decided to pay for her younger brother’s college education. Her father could not afford the computer science fees or computer, and Shobha decided that she would take another loan from Mann Deshi to ensure that he could continue with his education. She did this for him because “All my cousins have not been educated and got into bad habits of drinking and I didn’t want my brother to become like that.” But she also did it for herself. Standing straight at barely five feet tall, Shobha quietly declares, “I can do something and someone can rely on me and I can fulfill what I told them. That is my proudest moment.” As soon as her brother finishes school, Shobha intends to start saving money for her own future. With not an ounce of self pity she declares, “My disability gave me the opportunity for independence. It has motivated me to be self reliant.”

Chaya Popat Kachare

Grinding a Future for Her Son

Married at 16, Chaya Popat Kachare's husband died when her son was barely 2 months old, leaving her a widow at the age of 19 with no money or savings. Unable to do field labor with her young son and having no means to support herself economically, Chaya moved back to her parents' home for four years and worked as a day wage laborer in other people's fields, earning 30 rupees (\$.67) per day.

Ever since her husband died, Chaya has consistently felt that she needs to have financial independence to be able provide a secure future for her young son and for herself. Three months ago, at the age of 23, she decided that she was going to take the first step. She heard about Mann Deshi Mahila Bank and decided to take out a loan to start her own business and live on her own.

Chaya took a 10,000 rupee (\$222) loan for a machine that grinds wheat grains into flour because she knew that in her in-laws' tiny village of Kacharewadi there was no flour making machine and business would be steady. While her parents were supportive of her decision, her in-laws and the local community were resistant, putting pressure on her family to stop her from taking the loan and initially boycotting her business.

However, Chaya's determination, perseverance, and creativity prevailed. She won over the local community's business by charging one rupee (\$.02) less for grinding than her nearest competitor, who was located 5 km away on badly potholed, hilly roads. Chaya's difficulties weren't over yet; despite receiving training on how to operate the machine, when she first tried to use it, the machine simply wouldn't work. After a moment of panic and a desire to simply run away from her brave decision and big loan, she called the repairman from the neighboring village of Gondavle where she had bought the machine, and he fixed it.

Since then, business has been steady and she is earning an average of 40-50 rupees (\$1) per day from grinding local villagers' wheat stalks into flour. In addition, she still has time to work in the fields, so her daily income has risen to 70-80 rupees (\$1.70) per day. Chaya is happy combining field labor with the flour machine, because farming work in the summer is unbearably hot and difficult. Working indoors to make flour provides her body some relief. However, electricity in rural western Maharashtra is unpredictable and irregular, so earning income from field labor allows her a cushion from the whims of the electricity supply. The inside of Chaya's small, concrete, windowless home is covered in a fine white powder, and we sat in near darkness because of the electricity outage.

At present she is only grinding an average of 9-10 kilos of wheat per day from the local village, while her machine has the capacity for 50 kilos per day. Although she has only just started her business, Chaya feels confident that she will be able to pay off her 600 rupee (\$13) per month loan installments. She is already looking for ways to expand her business and is thinking about the house she would like to build for herself and her son

with her next loan. Right now she only grinds the wheat stalks that families bring to her, but in the future she wants to buy grain herself and sell the flour to a wider market. She is also looking to Mann Deshi's new Business School for Rural Women to teach her new marketing skills and help her come up with new ideas for business expansion. She says, "Microfinance loans are important for allowing women to have independence. My new business will provide a better life for my family." She has already seen evidence to support this with her increased income, greater independence, and more respected position within the community.

As a member of the nomadic tribes, Chaya reached the 9th grade before leaving school to get married. Chaya's eyes shine as she describes the future she wants for her 4 year old son, who is also making good use of her new machine by rolling around in the excess flour while we talk. Although he is still too young to begin his studies, she hopes to enroll him in an English medium school to ensure a better job and a brighter future for him. She wants him to serve the country in the army or navy and to have a secure life. She believes that the steady income she will earn from her new business will allow her the freedom to help him pursue those dreams. This is the happiest and most secure she has felt since her husband died.

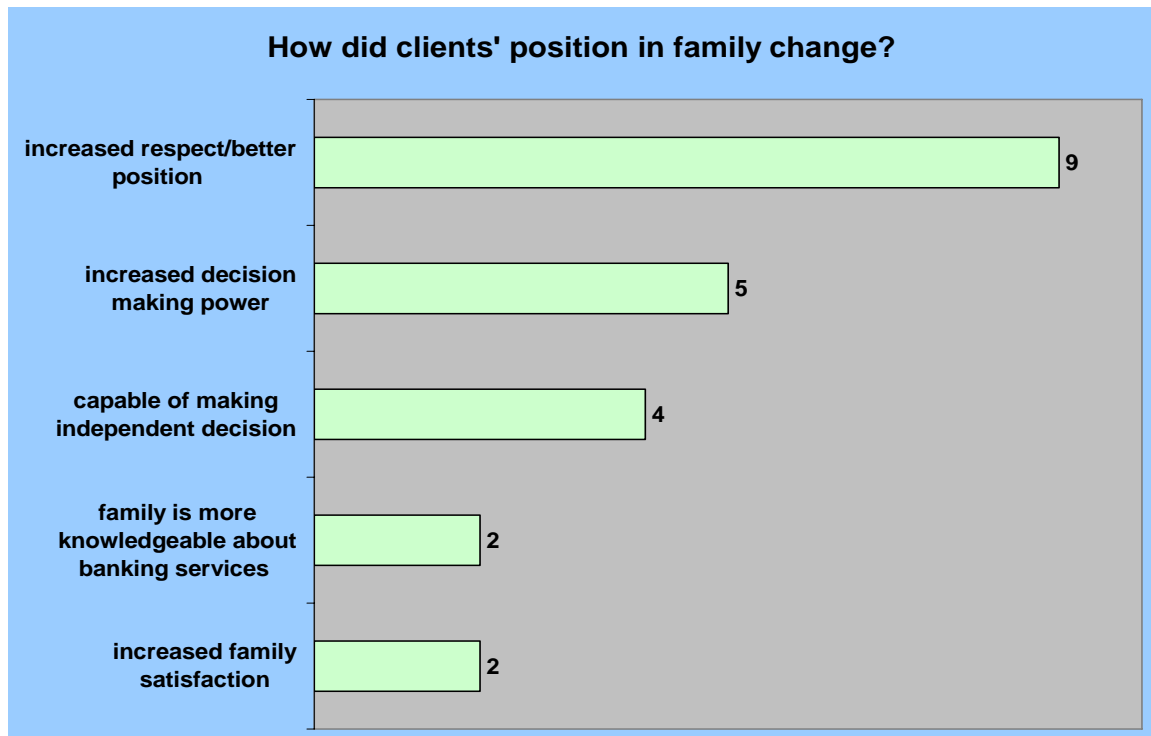
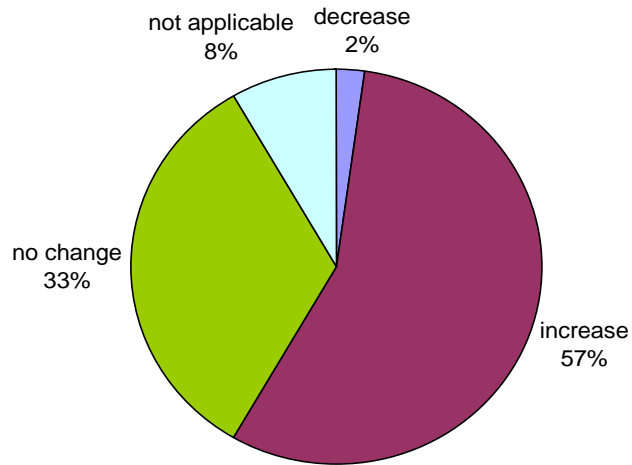
Conclusion

While the women of Mann Deshi have certainly benefited from the Bank's services, we have also learned a great deal from them. Our clients take the initiative to request new savings and loan products, share their successes and failures, and constantly push us to be more innovative and responsive to their needs. The stories of these remarkable women are just ten among the 50,000 that are served by Mann Deshi. All the women of Mann Deshi have their own story to share. Each has overcome her own set of struggles and triumphs, joys and sorrows. It has been a joy getting to know them and a privilege to share their incredible stories with you.

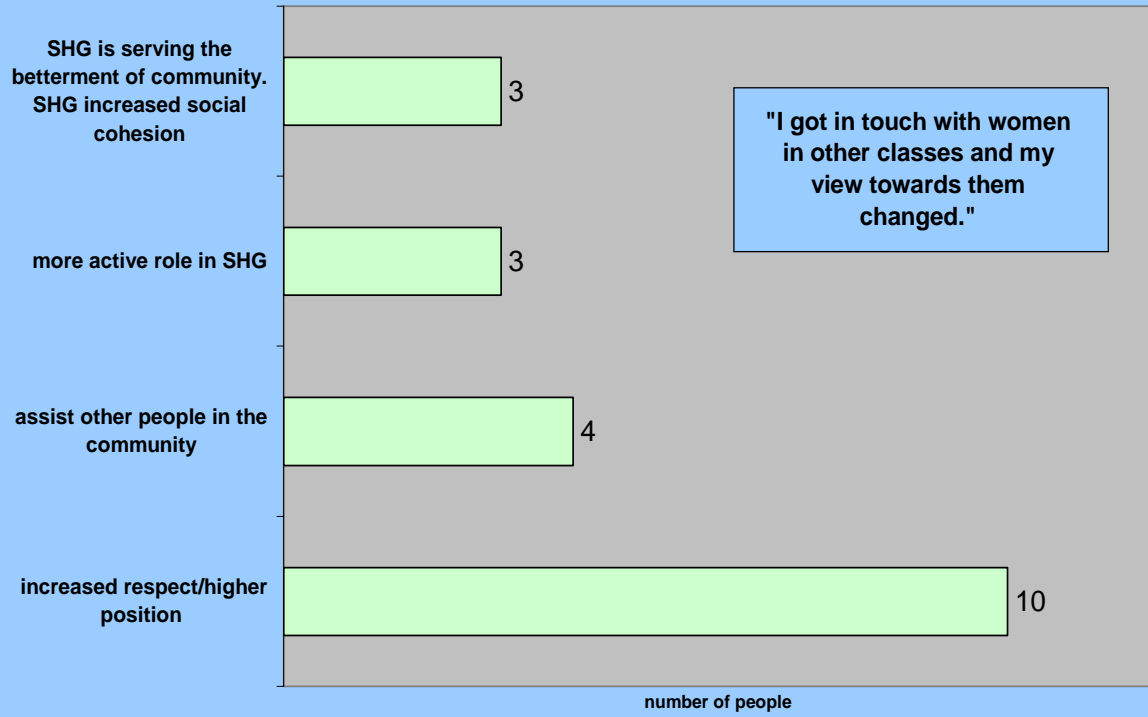
After observing the unfailing energy and resilience of our clients for the last ten years, Mann Deshi recently surveyed our clients to assess the impact we are having on their lives.

In addition to increased income and greater financial stability, over 50% of our clients cite higher levels of confidence after becoming involved with Mann Deshi, and most have taken on greater leadership in their own families and in the community at large. Their successes are an inspiration for our Bank and our community.

Change in Confidence Level after Intervention



How did clients' position in community change?



PHOTO

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Photos courtesy of Michelle Rosenthal and Mann Deshi Mahila Bank