

Volunteer Information Packet



**Mann Deshi Mahila Bank Ltd.
Mann Deshi Foundation**

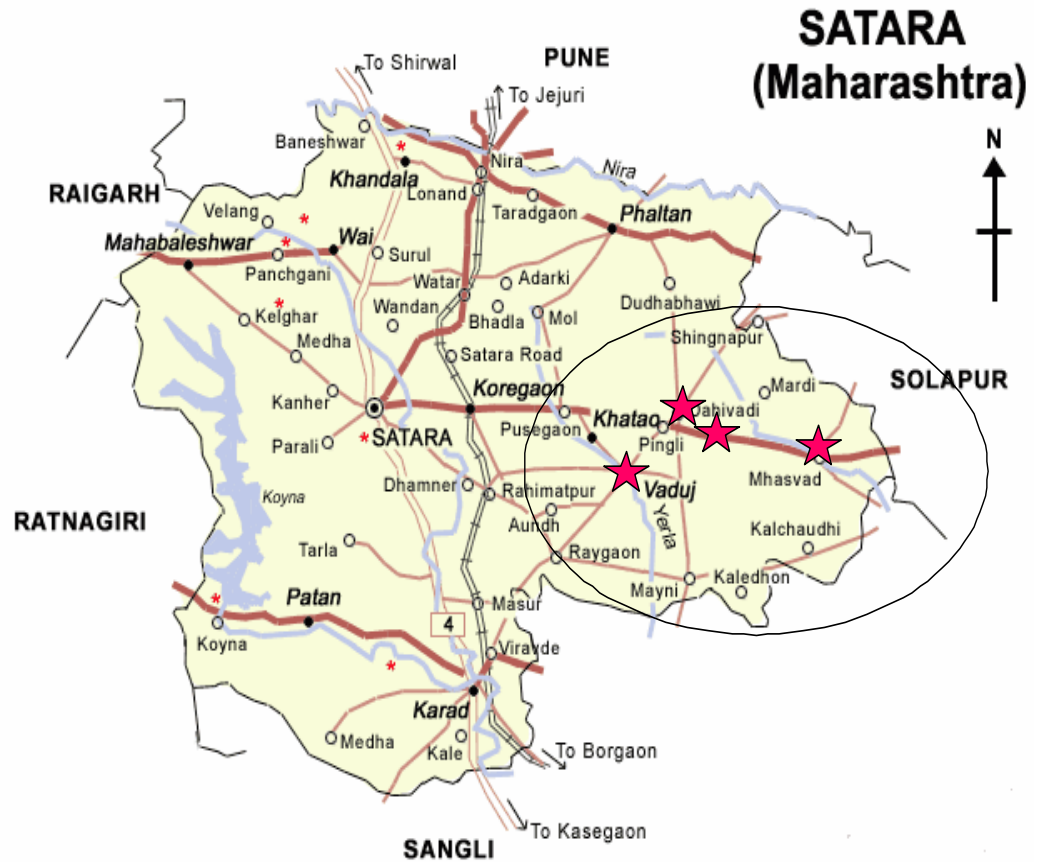
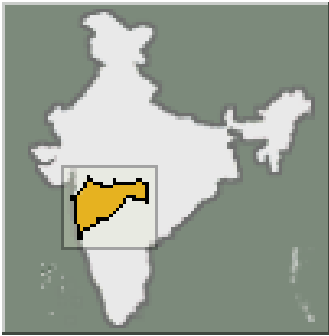
Volunteer and Internship Guidelines

- **Background Information**

LOCATION:

The Mann Deshi Bank is headquartered in Mhaswad, a village in the district of Satara, south of Pune. Its operations cover parts of Satara, Solapur, Sangli, Raigarh, Ratnagiri, Pune and Kolhapur districts. The Bank has six branches in Mhaswad, Vaduj, Gondavale, Dahiwadi, Satara and Lonand.

Located on the Deccan plateau, the area is prone to drought and has one of the lowest annual rainfall rates in the country. The economy is largely agricultural and relies heavily on the production of millet, wheat, onions, and cotton.



Note: The stars represent branch or extension offices of Mann Deshi Bank. Generally we host volunteers in Mhaswad, which is in Satara District, Maharashtra state.

ORGANIZATION'S MISSION AND GOALS:

Our Mission:

It is our mission to provide women in poverty-stricken areas of Maharashtra with the tools necessary for achieving financial independence and self sufficiency. We aim to improve the lives of women holistically, by providing a unique and innovative combination of financial and non-financial services.

It the mission of our partner NGO, Mann Deshi Foundation, to promote the development of poor and vulnerable women in Maharashtra and fight injustices based on gender, caste, and class. Our programs are designed to empower our women and improve their quality of life by promoting education, health, property rights, leadership, and technology.

Who are we?

The Mann Deshi Mahila umbrella of operations encompasses three distinct organizations: Mann Deshi Mahila Sahakari Bank, Mann Deshi Foundation, and Mann Deshi Mahila Bachat Gat Federation.

The Mann Deshi Mahila Sahakari Bank (Mann Deshi) is a regulated cooperative bank run by and for women. Founded in 1997, it is India's first rural financial institution to receive a cooperative license from the Reserve Bank of India.

Mann Deshi Foundation is a non-profit organization that provides a variety of non-financial services to our clients. Foundation is responsible for promoting girls' education and providing our women with HIV/AIDS health education camps, student scholarships, and vocational skills training.

Mann Deshi Mahila Bachat Gat Federation (Self-Help Group Federation) is a non-profit association aimed at organizing rural female entrepreneurs. The Federation currently consists of more than 2400 self-help groups. These groups are made up of self-employed women such as vegetable vendors, milk sellers, and weavers. It receives loans directly from the Bank and, with additional support from the Indian government, conducts lending activities.

Who do we serve?

100% of Mann Deshi clients are poor women with annual incomes averaging 22,000 rupees (\$490). An astounding 70% of our clients come from backward castes. Mann Deshi Bank is proud to have become the first bank in the country to have more than 12000 members from backward castes. Roughly one-half of all Mann Deshi clients are street vendors or day laborers. The other half owns small enterprises, including tailoring, rope making, and dairies. The average age of our clients is 36 and most of them live in large households consisting of at least two children and both in-laws.

Our experience has shown that when women control the household finances, more money is spent on children, education, healthcare, and other important domestic items. We believe that the financial empowerment of women will hasten the growth and development of rural India, thereby creating a better life for future generations.

To this end, we have encouraged hundreds of women to become confident, capable leaders in their families and local communities. We have trained our women to lead Self Help Groups, manage accounts, and keep financial records.

What will your work be?

You can read in the *Project Information* section the current projects we are working on. Once you have arrived in Mhaswad, and depending on the length of your stay and your personal interests, your project(s) will be decided.

We recommend you to come in with a very flexible and patient attitude, and from the get-go you should be assertive about the kind of work that you would like to do and the support you will need to get it done.

You will be working 6 days a week. If you don't speak Hindi or Marathi, number of people you will be communicating will be limited to bank employees only.

- **Living in Mhaswad:**

Lodging and Daily Costs:

You will lodge in a staff member's house or in the government guest house, depending upon the capacity and the number of volunteers we have at that specific time. You might have to share room with other volunteers. The total cost for lodging, including three vegetarian meals and filtered water is 300 Rs. per day.

Average Costs:***Mobile Phone Setup:***

Mobile phone: 1,400 Rs.

SIM Card: 250 Rs.

Pre-paid Rates: 1 Rs./min. (local)

10 Rs./min (int'l)

Internet credit for air card: 500 Rs. /that could last you for about 2-3 weeks

Tailoring:

Salwar Suit (complete women's outfit): 500 Rs.

Kurta (men's shirt): 200 Rs.

Basic Snacks:

Bottled Water: 14 Rs.

Soda: 25 Rs.

Biscuits (cookies/crackers): 10 Rs.

ATMs:

Mhaswad has no ATMs or facilities for retrieving cash, therefore it is important to arrive with sufficient cash (minimum INR 6000) for your initial settling-in period, until travels to nearby towns allow you to retrieve additional funds. The nearest ATM is in Vaduj which is about 45 minutes travel by bus.

Food:

Meals in Mhaswad generally include a combination of cooked vegetables, dal, rice, and chapatti. Many other snacks and food items including crackers and chocolates are locally available, but it can be useful to bring granola bars and other western snack foods from home or nearby cities. Protein supplements or high-protein snacks are also helpful for those transitioning from a non-veg diet to the typical vegetarian Indian meal.

(You have to buy any other food snacks that you might want to have other than provided meals. So budget accordingly.)

Temperature:

The temperature in Mhaswad is around 30 to 35°C from October to April. In May it will reach 40°C. June to October is the rainy season and temperatures will fall a bit—please pack accordingly.

Security:

Mhaswad is very safe, but you may choose to buy a lock to protect valuable items in your residence.

Internet:

Internet access in Mhaswad is limited to Mann Deshi's office and Chetna Madame's home. Interns share an air card for which they have to purchase credit by themselves. Air card works only with PC and not with Mac. If you bring a Mac, you will have to install windows on your computer which might be a bit annoying.

There are broadband phone lines at Mann Deshi's Mhaswad office, used for phone calls, internet access and faxing. Because of this, volunteers should be prepared to have very limited access to internet.

Phone Calls:

Domestic and international phone calls can be cheaply made from local phone booths. You can also buy an Indian SIM card to insert in your mobile phone, if it has been unlocked before your arrival. Mobile phones can also be purchased locally.

To ensure that the provider of your SIM card delivers service in the Mhaswad area, it is advisable to purchase your card once you've arrived here. The primary mobile providers in Mhaswad are currently Idea and AirTel.

Medical Facilities:

In Mhaswad, there is a government hospital with two doctors, one of whom does all emergency care except surgery. Sixty-five kilometers from the bank is the hospital that generally makes arrangements for foreign students, due to their link with international insurance companies. More detailed information is available upon request. Satara is the district capital, where all medical facilities are available. It is 90 kilometers from Mhaswad. The bank has the ability to arrange transportation to and from any needed medical facility.

Note: We strongly suggest that you arrange appropriate health insurance to cover travel in India.

India's Entry Requirements:

-Valid visa for term of stay. If you are not in India for more than 180 days it is advisable not to get a one year visa. Otherwise you will have to get yourself registered in Mumbai within 14 days of your first arrival.

For more information please visit: http://www.immigration_requirements.htm

-Appropriate vaccinations (check with a health travel center near you – the Center for Disease Control through the State Dept. (U.S.) or your country's website will contain useful information)

Mann Deshi's Requirements:

- Laptop and plug adapter
- Letter of confirmation from your school or sponsoring institution (if applicable)

Note: We regret that at this time we don't have sufficient resources to provide computer access to volunteers and interns. It is necessary for volunteers to bring their own laptop and accompanying items (USB sticks, power plugs, adapters, etc.) in order to function within the Mann Deshi office.

Suggested Packing List:

Below, you will find a packing list based on the suggestions of past volunteers. Many products *can* be procured locally in Mhaswad, and we've starred those items (*) so you can make personal choices about whether to pack them or not. Other items are available for purchase in larger cities like Pune or Mumbai—those items will be double-starred (**). Of course, many of these items may not apply to your personal needs, but we hope this list will be a starting point for your preparation. Please also keep in mind that while most toiletries are available in large cities, your preferred western brands may not.

We advise that volunteers wear modest, cotton clothing. It's perfectly fine to wear western outfits in Mhaswad, but many volunteers have enjoyed making Indian clothing with local tailors, which are very suited to Mhaswad's climate.

CLOTHES:

cotton/quick dry shirts, pants and undergarments
1 jacket
Flipflops, sandals, athletic footwear (for exercise)

MISCELLANEOUS:

MP3/music player
camera
laptop and USB stick
electronic chargers, adapters, and converters (if necessary)
wire hangers
bandana*
pocket knife
small notebook and pens*
books, journal**
towel*
bed sheet*
sunglasses**
flashlight*/headlamp
batteries**
western snacks**
plastic ziplock bags
day pack
reusable water bottle
earplugs
DVDs/movies**
business cards (for conferences and meetings)
wrist watch

extra passport photos** (2 are necessary for activating a mobile phone, 4 are necessary for registration with local police)
mosquito netting**
padlock

TOILETRIES:

tampons**
contact solution
razors*
pumice stone
pain killers
floss
travel-sized tissues
body wash
hand wash
hand sanitizer
band aids
mosquito repellent*
toilet papers**
sun block

Note: You will not regret packing light! Most interns find that there are ample shopping opportunities during their stay, and it can be an immense burden to acquire more belongings than you can manage taking home.

- **Getting to Mhaswad: Transportation**

Initial Arrival:

It's typical to reach Mhaswad from either Mumbai or Pune. By car, these cities are roughly 7-8 hours and 3 ½ hours from Mann Deshi, respectively. Travel time by bus is roughly 9-10 hours from Mumbai, and 6 from Pune.

CAR TRAVEL:

The fares for rented cars will vary with each travel agency. Compare prices, be selective, and prepare to bargain. Hiring drivers in Maharashtra is very expensive compared to other parts of India, and it is not unusual to pay nearly \$200 USD for a driver from Mumbai to Mhaswad.

Past interns have used the following companies:

1. Mumbai → Pune
Driver: Mr. Kadam
Travel Agent
9833569441
9823340827
2. Pune → Mhaswad
Travel Home Tours and Travels
B-24/A, C Lane, Ragvilas Society, North Main Rd.

Koregaon Park, Pune 411 001
Office: 020-26132754 / 26052687 / 66034776
Mobile: 9823034234

BUS TRAVEL:

Bus travel is significantly cheaper than rented vehicles and train travel, and involves a real sense of adventure! Come prepared with a flexible and friendly attitude, snacks and water.

If you are planning on taking a bus from Mumbai to Mhaswad there are two travelling routes that we recommend. Each requires that you switch buses once:

1. Mumbai to Pune, Pune to Mhaswad:

There are buses frequently leaving Bombay Central Station or Dadar station for Pune so you should have no problem finding one. Taxi drivers will help you locate the bus station. We recommend you take prepaid taxis from airport. There are prepaid taxi stands inside the airport itself. It takes around 3-4 hours from Mumbai to Pune.

There is only one bus daily that goes directly from Pune to Mhaswad. It leaves at 2.30 pm from Pune Station that is next to train station. When you are asking for the bus you should ask for Atpadi as it is the last stop on that particular route. The bus should reach Mhaswad at 7 pm. It will cost around 120 Rs from Pune to Mhaswad.

2. Mumbai to Satara, Satara to Mhaswad:

There are buses constantly leaving Dadar Station and Kurla Station for Satara. Again, you should have no problem finding one. It costs around 230 Rs. The journey from Mumbai to Satara is around 7-8 hours long.

There are frequent buses from Satara to Mhaswad. You should ask for Solapur or Pandarpur; those buses stop in Mhaswad along the way. The cost for the bus from Satara to Mhaswad is 70 Rs. As a tip, the bus departs 2-3 spots down from the left side of the bathrooms (if you're facing them from inside the terminal). Fellow passengers in that general area, once they know you're headed to Mhaswad, most often ensure you get on the correct bus. The journey from Satara to Mhaswad is also roughly 2 hours long.

If you haven't taken ST buses in India before, and if you don't speak Hindi or Marathi, co-drivers will be extremely helpful. Make sure to always check with a few other people to make sure you're on the right bus. The best way to locate the bus is to either ask at the info center in the station or other bus conductors. Fellow passengers would also be more than willing to help you. You can buy ticket in the bus itself.

TRAIN TRAVEL:

The nearest train station to Mhaswad is in Satara. This is a less common way to reach Mann Deshi, and is much slower. Ticket reservations need to be made in advance. The website for Indian Railways is www.indianrail.gov.in, and tickets can be arranged through Indian travel agents. Once you arrive in Satara, bus travel or a rented car is necessary to reach Mhaswad.

You can also take a train from Victoria station in Mumbai to Pune. It takes 4 hours and costs around 260 Rs for 2nd class A/C which most interns have found really comfortable. There are two trains from Mumbai every day, one at 7 in the morning and the other at 5 in the evening. From Pune you can follow

the bus directions to Mhaswad. If you take the morning train, you will arrive in Pune right before time to take the bus to Mhaswad at 2:30.

Places to stay at Mumbai

If you prefer to take a break and stay at Mumbai before you come to Mhaswad we recommend following hotels where previous interns have stayed at.

Hotel City Palace: <http://www.hotelcitypalace.net/>

YMCA: www.ymcabombay.com

Hotel Royal Castle: www.hotelroyalcastle.in

Sahil Hotel (around the corner from bus station), near Bombay central station, number 986755507

Salvation Army in Colaba, near taj mahal hotel (195 Rs per night including breakfast)

(Websites like indiamike.com and lonelyplanet.com would be extremely helpful to locate cheap and safe hotels.)

Travel During Stay:

Mann Deshi's car will provide transportation for volunteers when they are traveling on behalf of the bank. Personal travel, however, must be arranged by volunteers themselves.

- **Contact Information**

Address:

Mann Deshi Mahila Sahakari Bank, Ltd.

Post: Mhaswad, Tal. Mann, District- Satara

Postal Code 415509

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Staff:

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Important Reminder:

-Be sure to supply Mann Deshi with full contact information for your family and related institution (where applicable). Also, please provide these parties with your complete itinerary within India, and Mann Deshi's contact information.