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An unlikely revolution in an unlikely land

Bihar's women, assisted by innovative microfinance schemes, are achieving financial independence by sheer hard work, discourses **Sathya Saran**

Three-thirty in the afternoon, and I am in the heart of the Bihar badlands on a rainy election day. "We don't like to linger here, it can be dangerous, Gaurav the field worker from IDF, (Integrated Development Foundation) tells me, as we 'speed' along on the potholed roads in Muzzafarpur district.

The words of the pre-paid cab man at the airport when I asked him if I would be safe in a cab all by myself also echo deep in my mind: "For a journalist every bit of bad news is a good story," he says laughingly, "so even if something happens, you can write about it!" I am carrying enough cash to pay for my travel and stay, and hold my bag a trifle closer. Unlike me, Zulekha, who carries large sums of cash as she and her friends set out on a shopping spree, is not a bit worried.

Zulekha, of the even white teeth and unlined forehead that belies her 40 odd years has floated a trading enterprise with nine other women. "We take loans and buy bangles, and earrings, and sell them at the village market every day," she explains. The 10 women traders of Pokhraia village have slowly paid off the Mahajan money lender, and then the Rs 25,000 bank loan and today, are waiting for a sanction of the Rs 2.5 lakh loan that they have asked the local bank for.

"We travel for seven days at a stretch, go as far as Patna, by train, and no one suspects we



Sindhu Devi and her colleague Meena Devi at work at the Mahalakshmi Finance Coop

have so much with us," she smiles. Zulekha's enterprise is one of the many ambitious projects the IDF has helped float under the Poorest Area Civil Societies programme funded by the UK based DFID.

"It has not been easy, the process has been painfully slow, and we have had to undo a lot of the 'give us money, give us aid' attitude that government schemes have nurtured," says Manoj K Verma, Director of the NGO. Yet, he has reason to feel some pride in his organisation's progress.

A few kilometres away from Zulekha's village, down a slippery, clay-and-water-smudged kuccha road, we find the modest building that houses a dream coming slowly true.

At Vasudeva village, at the Mahalakshmi Swa Shakti Mahi-

la Swawambhali Sahakari Samiti, Sariya it is a normal working day. Sindhu Devi and Meena Devi sit at the desk, and some women sit on a mat spread out on the floor.

The women come up one by one, pass books are held out with cash, and entries duly made. I am watching a co-operative banking exercise in progress.

The women, all members of the Self Help Groups across the village (there are 27 such groups in this village alone) are among the 300 members who have bought ten shares at 10 rupees each in the co-op. The co op hopes to float a business venture, and has a target of Rs 100,000, which will get it an equal amount as funding from the funding agencies.

"We have collected Rs 50,000 since we started in June this year," Sindhu Devi says, "and we feel we will reach our target by Jan next year."

Sindhu and Meena Devi hope to invest in a kerosene oil agency or a milk diary... "after that there is no looking back."

The money for the fund is coming from savings either earned by the women members (some of them sell vegetables), or from the husbands' kitty. The men, they say, have seen the light where their enterprise is concerned. "They check our pass books and they are content that our money is safe," another woman tells me.