

DEFYING TRADITION, TASTING SUCCESS

By Moin Qazi

Blindsiding the narrow turn off the Nagpur–Chandrapur highway, about 100 km from Nagpur, and Wanoja remains a name. Take a hard left and find a village, that doesn't exist on Chandrapur district's political and physical map but finds place of pride on Maharashtra's rural development map. Wanoja, with a population of little over 1,500, has propelled into the limelight by emerging top dog in several social programmes. The moving force behind the turnaround of fortunes, chorus villagers and the administration, are women from the self help groups (SHGs) locally called bachat gats, which have pulled Wanoja out of the sludge of local politicking.

Self-help groups (SHGs) have emerged as a popular and most potent mode for women empowerment. A typical Indian SHG consists of 10-20 poor women from similar socio-economic backgrounds who meet once a month to pool savings and discuss issues of mutual importance. Members take loans for a variety of reasons: to buy medicine, start a business, purchase animals, pay school fees, buy clothing, buy food during the lean season, and invest in agriculture.

Kamal Mhaski was one of the most active of women who led the local development crusade. With loans and technical support from bank, poor but talented women like Kamal have propelled their unknown villages on the development map of Maharashtra. Kamal Mhaski's group, Maharani Mahila Bachat Gat was formed in 1996(it recently celebrated twentieth anniversary), and has survived the various swings in the local economy. She comes from an agricultural family. Her association with the women collectives has entirely transformed her life. Two decades back when Kamal first approached us for a loan, she lived in a small house which was made of clay and had a thatched roof. It was around this time that I visited the village and explained to her the importance of joining a Self Help Group. With great hesitation she agreed, and she timidly applied for a loan. She didn't have enough capital to expand her business, when

she joined the microfinance-oriented rural bank which I represented. She intended to take out an initial loan of 3,000 rupees which she proposed to combine with her small savings.

We sanctioned it straightaway because we were confident of her business acumen. Her business quickly increased. Since then, there has been no looking back for her. It was as if the Self Help Group programme was introduced in her village for transforming her life. After building a strong repayment history with several small loans, Kamal Mhaski successfully graduated to an agricultural entrepreneur.

Starting a low income marginal farmer, Kamal has build assets worth Rs. 40 lacs. It all started with a small 2-acre farm, which Kamal owned when she formed the Self Help Group. She purchased jersey cows under a subsidy scheme of the government. She was able to save enough to build a capital of Rs. 15,000/- The leadership of the group provided Kamal the confidence needed to enter into the political arena. She was able to get the woman members secure housing grants sanctioned under a government sponsored housing programme. She also got subsidy for a well in her farm. The leadership of the group provided Kamal the confidence for exploring the political space. Fed up with a plaguing monsoon and the challenge of a rocky earth that required wells to be sunk up to 50 feet she mustered courage and started work. With intensive follow up at the local block office she was able to get subsidy sanctioned and the bank readily agreed to finance the deficit amount. The well was ready in six months.

Kamal handled the earnings very judiciously enlarging her farmland with an average addition of 2 acres of land every year Kamal had a plot of barren land with low fertility which she had acquired at a low cost. Kamal got Rs.1.25 lacs for the excavated earth. It was a fortune out of the blue. She invested this amount in fixed deposits. But the more exciting idea was still to come. The excavations had turned the plot into a huge tank. Kamal decided to get about this piece of land till one day a few officers from the Department of Fisheries at Chandrapur came to know about the huge tank filled with rainwater in an interior village. They were already in search of an enterprising villager who could be financed for taking up fishery. These officials visited the village and met Kamal and her husband. Kamal was excited with the idea of a fish

farm. Despite her husband's initial reluctance she decided to have a go. What followed was a story of real fortune as Kamal netted almost Rs.2 lacs in two years. She used this money and her fixed deposits to buy more land. She now owns 26 acres of land, a decent house and a Maruti Van. Her group members also journeyed along a path of slow and steady progress. All of them salute Kamal for providing inspiring leadership and above all the love of an elder sister.

For Kamal who had tasted success quite early and continued to blaze several trails, there has been no looking back; not even a pause or a comma for the growth brigade. Kamal has now forayed into floriculture, with tract of rajnigandha and marigold in full bloom. Floriculture is now the main revenue earner contribution both to the frontline and bottom line. Today, she has 26 acres of agricultural land,

Kamal Mhaski's success story underscores the importance of giving poor people access to loans, savings accounts and other financial services that can help them create businesses and reach their full potential

Reminiscing about her long association with the self help group movement Kamal says, "I had never thought that my life would change so much. " When we formed our bachat gat (savings group), my husband was convinced that I could not do any business. He firmly believed that only men were cut out for activities like farming, business, industry etc. According to his male thinking, women's field of activity was confined to look after the house, carry on daily chores of cooking and looking after the children. He can't believe he ever thought it so."

Since Kamal's first loan, she has built not only a business that sustains her family, but also a loyal following of community members whom she has employed, trained and taught valuable life skills. Kamal's hard work and determination have undoubtedly improved the lives of her family and employees, and some would argue, they have made Wanoja a far better place to call home.

“I am proud that the entire village looks up to me for guidance and leadership. My life has been totally transformed. Today I am totally independent!” beams Kamal.

Kamala mentions with great pride. “My father always believed that it would have been far better if I were born a son. But today he realizes how lucky he is to have me as a daughter”

((Moin Qazi is the author of the bestselling book, Village *Diary of a Heretic Banker*)