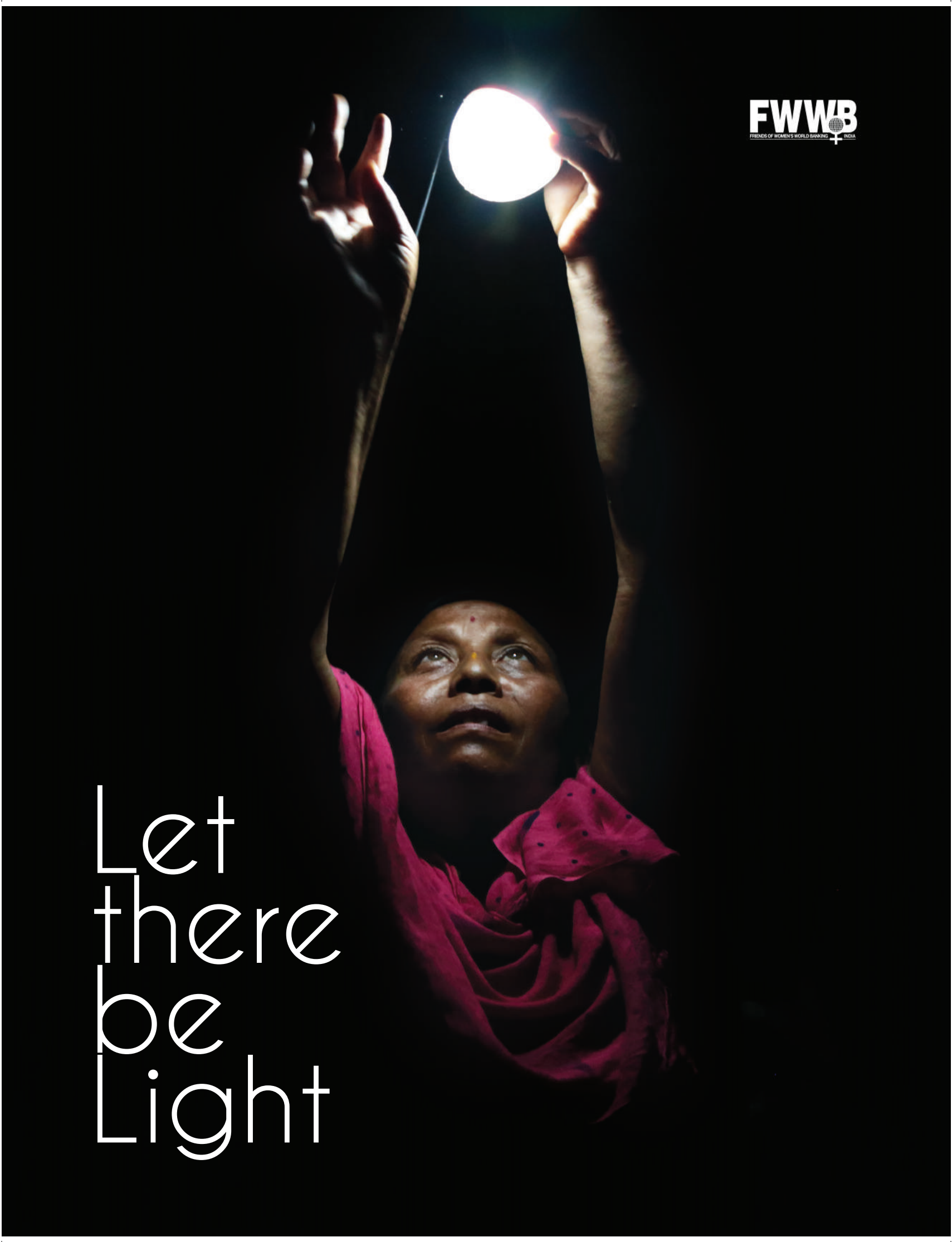


Let
there
be
Light





Let
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Light

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Photographs: Anirban Dutta
Text: Anupama Srinivasan and Juhi Saklani
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Foreword

This is a documentation of the impact of the Solar Energy Program of FWWB on the lives of women and their households in the states of Manipur and West Bengal. The grid system of electricity remains considerably underdeveloped in many parts of India, with major sections of the populace living off-grid. Due to geographical and cost considerations, a sizeable percent of villages are not connected to grid power. Lack of electricity infrastructure is one of the main hurdles in many rural areas of India. Using kerosene and wood is an expensive proposition for poor households—at times they spend almost 1USD a day on kerosene to meet just their basic requirements. For families whose monthly income is about 100USD, this is a tough ask. The use of kerosene is also hazardous, and has led to fatal consequences for children and families.

FWWB, while working with institutions across India through its various programs, thought of addressing the above problems and initiated the Solar Energy Program with an objective to provide affordable, reliable and durable lighting solutions using solar energy in the underserved terrains of India. The program was started as a pilot project in the state of Manipur in December 2009 with funding support from SIDBI. Since 2013, the program is being supported by Arc Finance, IDBI Bank and SIDBI under its PSIG program.

FWWB offers solar energy run lighting devices through its unique Solar Energy loan support that provides need based credit plus services to its partner organisations in the form of selection of the service provider and product, as well as product awareness campaigns. In the initial years, it introduced products like solar lanterns and study lamps. In order to meet the increasing demands from households, it has also started providing support for home lighting systems. After a successful pilot in the state of Manipur, the program has now expanded to West Bengal, Orissa, Uttar Pradesh and Bihar. It is being implemented through FWWB's partner institutions who have been involved in microfinance and related activities for women in their region. Three institutions—Chanura Microfin in Manipur, and Gram Vikas and Dhosa Chandaneswar Bratyajan Samity (DCBS) in West Bengal—that have made a significant positive contribution in their areas of work, were selected for this documentation.

The real life stories presented here highlight the difference the solar energy program has made to the lives of women at the household level, and to their livelihood activities. It is enlightening and encouraging to see how such small loans could create a deep impact on the quality of life of families. The women featured in this text have shared that the use of solar energy run lighting devices has helped them in taking up work for extended hours. This has resulted in increased productivity, and hence, enhanced household income. It has also helped in day to day activities like cooking and in children's studies. There has been a considerable difference in the standard of living and social bonding as the length of day has increased for people.

We would like to thank all the women and the institutions for their support, time and contribution towards this documentation.

We would also like to acknowledge the support from Arc Finance, IDBI Bank and SIDBI; CORDAID, our long term funding partner, without whose support this documentation would not have been possible; The Metamorphosis team headed by Mr. Anirban Dutta for helping us undertake this documentation and publication.

Vijayalakshmi Das

CEO, FWWB

Women at Work

Kalyani Haldar, Shantilata Saha, Bijoli Nag and Itika Das, Shantipur, Nadia, West Bengal

Over centuries, across the Indian subcontinent, they have felt the mystical power and beauty of the acts of weaving and spinning. The *Rig Veda* describes the celestial being who “stretches the warp and draws the weft... makes melodies into shuttles for weaving”.

The Shantipur area has women weavers working on basic handlooms, more complex Jacquard looms, as well as power looms that have emerged as a threat to the handloom business.



Gram Vikas has intervened in the lives of five women associated with this industry, each at a different stage of her life. Together, they tell the interesting, if poignant, story of the Shantipur weaving industry.

The legendary Kabir, who would introduce himself as neither saint nor poet, but just a weaver, composed metaphors of the thin, delicately woven *chadariya* (sheet) of life. Gandhi took the spinning wheel and turned it into a potent symbol of emancipation for people struggling against poverty, dependence and colonial rule. The women handloom weavers of Shantipur are yet another aspect of this continuing story.

Shantipur has been a centre of *Taant sari* making since the 15th century. *Taant* means warp, and signifies “that which stretches beyond”. The Shantipur weavers too are stretching—as they create their beautiful *saris*, as they create their lives out of their hopes and fears—stretching beyond their limitations in the context of a dying handloom industry.

Once, the famous indigo dye *saris* called Neelambari were a speciality product of Shantipur. Its weavers were strong enough to challenge the East India Company’s stranglehold over them and go to courts for redressal. In the early 20th century, Shantipur kept abreast with new technologies like the fly shuttle and the Jacquard machine.

But with time, just like other great centres of handloom weaving, Shantipur too began to face a crisis as the more competitive power looms became popular, and younger generations dropped out of hand weaving. The microfinance organisation, Gram Vikas has intervened in the lives of five women associated with this industry, each at a different stage of her life. Together, they tell the interesting, if poignant, story of the Shantipur weaving industry.

35 year old Kalyani Haldar belongs to the *Taanti* (weaver) community and makes intricate patterns on a big complex loom. As her hands and feet move in tandem, the process of weaving feels like pure magic to the untrained eye. A rich red *sari* emerges, with geometric patterns in black, white and gold, covering its entire length.

Kalyani is a satisfied exception to the larger narrative of declining handlooms in this area because she works for a trader who exports to the US and UK. She makes Rs 12,000 a month, producing four *saris*. Her husband, also a weaver, makes 20,000 a month. She weaves for around 10 hours a day and loves her work. “I don’t feel good if I don’t work.” Because she does high end work, she is not affected by the coming of power looms. The people who commission this work specifically value handloom products.

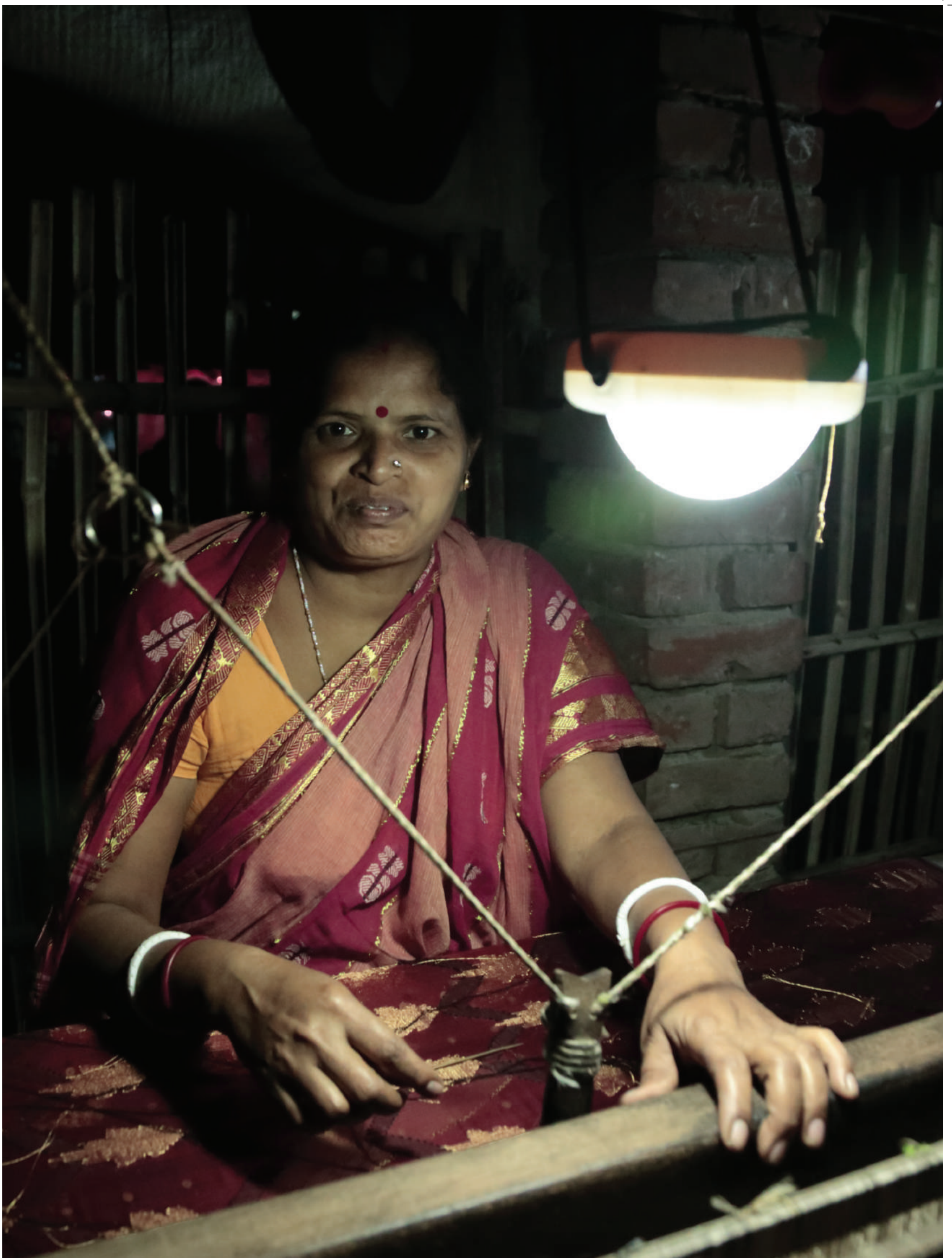
Kalyani started taking loans from Gram Vikas five years back, and is now on a loan cycle of Rs 20,000. “The situation of electricity in our area is pathetic; My husband and I work a lot with the solar lamp. I lost *saris* to kerosene lamps earlier, especially as I needed to place one lamp on each side of the loom. Our deadlines are very strict, we can’t afford to sit idle waiting for electricity. And I mainly work during the evenings, so the solar came as a big relief.” At 35, **Shantilata Saha** says with no drama, “My life is pretty much over, but I want my children to do much better

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“ Our deadlines are very strict, we can’t afford to sit idle waiting for electricity. And I mainly work during the evenings, so the solar came as a big relief. ”
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than this.” Unlike Kalyani, she cannot weave complicated patterns because she has an eyesight problem as well as chronic back pain. Nor does she have a loom that is refined enough. Shantilata’s *saris* are simple, daily wear, low end products. She buys the raw materials from a trader, weaves the *sari* and sells it to the same trader, making a margin of Rs 90 per *sari*. In a week, she can weave four *saris*, making approximately Rs 1,500 a month.

Her husband works on a Jacquard loom for an employer for the first half of the day, and then sets out to sell the street snack *ghati garam* for which Shantilata prepares finely chopped vegetables in the morning. Together the couple makes Rs 10,000 a month and brings up two college going children in a small two room set up. They are surviving in a context of the dwindling handloom sector, with many weavers having migrated to other cities or shifted to other occupations.

Kalyani weaves a beautiful gold pattern on a festive red *sari*, a high end product that will be exported to the US.





On most evenings, Shantilata weaves alone at home while her husband is away selling snacks, and her children haven't returned. She uses only the solar lamp during these hours, and the saving on electricity bills means a lot to her.

Shantilata is currently repaying Gram Vikas her loan of Rs 20,000 which she took six months back. “The solar lamp is very useful. In the evenings I am alone, and there is no need for me to waste money on electricity when the whole house does not need to be lit up. I really want a bigger solar panel so our fans and TV too can run on this energy. I look forward to having no electricity bill at all!”

“In the evening, I sit with the lamp to do my weaving till about 8 pm. Then I take it to the kitchen and make dinner. When the children and my husband return, we eat. After the two of us go to sleep, the children stay up late till about midnight, studying under the solar. We really use it a lot!”

“Everyone can’t run power looms. You need money, electricity, and the ability to run a machine. I am content to work on a handloom, but I want to invest in a Jacquard loom for my husband to work on. You earn more that way. People are giving up handlooms, so I can get one cheap. I don’t think I will do any other work; I have been doing this since I was 11. But it is backbreaking labour with dwindling returns. Let my children move on to something better than this.”

“ In the evening, I sit with the lamp to do my weaving till about 8 pm. Then I take it to the kitchen and make dinner. When the children and my husband return, we eat. After the two of us go to sleep, the children stay up late till about midnight, studying under the solar. We really use it a lot! ”

Shikha Ghosh, 28, who lives a minute away from Shantilata, in a one room shack with her mason husband, is another facet of the handloom story. She is a yarn spinner at the moment, but aspires to be a power loom operator. Though she learnt weaving in her family, she found no opportunity to make anything of her skill after marriage. Shikha spins threads, making Rs 30 a day. Given her economic situation, she was not found eligible for the loan of Rs 20,000 which she needed to buy a second hand loom. Any questions about her next step, future plans, long term dreams... only elicit this response: “If I had a loom, I could make things better.”



Bijoli Nag is the new face of the Shantipur weaving story. She has graduated to a power loom, and whenever there is a power failure, she uses the solar lamp to spin yarn on the spinning wheel.

Bijoli Nag, however, has successfully made the transition. She runs a power loom, weaving 4-5 *saris* a day, earning Rs 100 per piece. “Handloom used to be exhausting for the chest. Here, one just needs to be alert and make sure the thread doesn’t wrinkle or get stuck.”

Two years back, Bijoli shifted from the handloom, which she had used for ten years, to the power loom. She bought a big second hand power loom for Rs 70,000, taking Rs 20,000 from Gram Vikas and 50,000 from other sources. Her husband, who used to weave with her, is now a mechanic of the loom machines.

The part of Shantipur in which Bijoli lives, is a power loom centre, and the electricity department tries to rationalise the hours of electricity cuts, announcing them in advance. When there is no power, Bijoli takes her solar lamp and spins yarn, saving on electricity.

40 year old Itika Das, at the other end of the spectrum, was fed up with the low income in *Taant*, and simply quit handloom weaving three years back and became a trader.

She buys readymade garments and sells them in the weekly *haats* in her region. Gram Vikas’s loan of Rs 10,000 allowed her to shift to readymade garments and she makes a monthly income of Rs 10,000 these days (as opposed to Rs 2,800 as a weaver).

When the *haat* goes on till evening, Itika uses the solar lamp to illuminate her wares; then, to pack her materials as darkness sets in, and finally as a torch on her way back home.

When the *haat* goes on till evening, Itika uses the solar lamp to illuminate her wares; then, to pack her materials as darkness sets in, and finally as a torch on her way back home. She is pleased both with the solar lamp and with life: “I go to the *haat* only five days a week; now I can actually take a holiday over the weekend! Human beings need holidays, no?”

Champion Entrepreneur

R.K. Indira Devi, Keishamthong Elagbam Leikai, Imphal West, Manipur

R.K. Indira Devi might well have become a national level Basketball player given her passion and skill for the game. Instead she became a national awardee for embroidery, and is currently a successful entrepreneur, respected and admired by her community.

She lives at her maternal home in Imphal town on Airport road in a crowded area near the market in Keishamthong Elagbam Leikai, but the premises around her home and workshop have a sense of peace and serenity about them. Against the backdrop of a moss green pond, a large courtyard with a *tulsi* plant, small shrines, and a rich variety of plants and shrubs, she is seated at her workshop. With a quiet confidence, she introduces herself in English, “My name is Raj Kumari Indira Devi. I have a small scale industry, and I am now an instructor for Manipur Apex Handloom.”

After two years of her BA, Indira joined a course in Physical Education at YMCA, Bangalore. However, some family issues led her to give up her promising career in Basketball and return to Imphal. She had discovered that she had a flair for embroidery when as a teenager she learnt the craft on a simple machine. Later in life, when she needed a vocation that would help sustain herself and her family, she took it up seriously. She set up her workshop more than twenty years back and acquired different kinds of machines. She had trainees coming to her on a regular basis, 15 people working for her, and a clientele who greatly appreciated her work.

In 2007, when her business was flourishing, on the suggestion of some friends, she organized a *Marup*, a group saving system that is common in Manipur. With fellow members not contributing to the collective fund, she got into a lot of financial problems that forced her to borrow heavily. It was then that she heard about this newly established organisation, Chanura Microfin, that gave loans to women entrepreneurs. Indira was one of the first clients of Chanura, and started her association by receiving a modest loan of Rs 2,000 with which she bought cloth for making mosquito nets. She explains, “Chanura gives us loans for use in our business, so I could not use it to repay the bad debts from the *Marup*. I made the creditors also understand that they would get their

money back immediately if they brought in a customer. I told them that whatever I get from the customer, I will retain only the raw material cost and give them the rest as loan repayment.”

With a later loan from Chanura, Indira purchased glass *almirahs* that helped her showcase her work. Earlier she had to just pile up all her beautiful embroidery in wooden boxes and stock them. Even as her business got back on track, electricity continued to be a problem with the irregular supply forcing her to use the petrol guzzling generator ever so often.

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“ Every year in Manipur there are blockades that sometimes last for one or two months. During those times, I could not buy petrol and I had to stop my work. ”
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She remembers the days when her business suffered because of inavailability of petrol, “Every year in Manipur there are blockades that sometimes last for one or two months. During those times, I could not buy petrol and I had to stop my work. I had to use candles for drawing and for embroidery, and there was always a risk of fire.” This changed when in 2012, she got a loan for a solar Mini Home Lighting System. She used the lamps at her workshop, and as they were portable, she could carry them to the house when she needed them there for cooking and at dinner time. A few years back she took a loan and got another Mini Home Lighting System. Though she has a prepaid meter now, the use of solar has meant that her electricity bill is much lesser than those of other households in the neighbourhood. She proudly shares, “I get a total monthly bill of Rs 500 for my workshop and home, whereas my neighbours get a bill of Rs 1,000.”



R.K. Indra Devi works at the Aree machine in her workshop at Keishamthong Elagbam Leikai. Her success story is an inspiration to others in the community.

Displaying her embroidered shawls, quilts, bed sheets, pillow covers and mosquito nets including special trousseau sets, she says that she now buys embroidery machines and gives them to others who work for her. After paying wages, she earns a profit of Rs 15,000 per month on average. The designs that Indira embroiders are her own, emerging from her imagination. Her only regret is that she did not get formal training in design. “If I had got training in design, I would have been famous in Manipur and left all the other designers behind,” she says with certitude. She is very popular in her neighbourhood and well respected for her hard work, and her abilities as a manager and leader. Her dream is to give employment to young women and transgenders, and to have a bigger workshop and her own handloom shop.

Her ageing mother who has been listening to her daughter’s interview, smiles as she says, “I feel proud of Indira. She is precious to me. I want her to get married, but also don’t want her to leave.” Indira feels that her single status is a privilege as she is not restricted by rules

laid down by a husband or parents-in-law. She says, “I love my independence. I can focus on my business and freely go to fairs to sell my products. I have gone several times to Pragati Maidan and Dilli Haat in Delhi, to Hyderabad and to Lucknow. I will be going to Mandalay this December.”

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“ I love my independence. I can focus on my business and freely go to fairs to sell my products. ”
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Indira works into the night under the light of the solar lamp to complete an order for a trousseau package.





Flowers under another Sun

Purabi Mandal and Gayatri Mandal, South 24 Paragana, West Bengal

The setting looks impossibly like a cinematic rural idyll. Palm trees, rich green paddy fields and sloping red-tiled roofs surround a village pond in which giggling children bathe, even on a rainy day, as their mothers call out to them to come in from the cold.



One of the mothers calling thus is Purabi Mandal, who laughs a lot except when there is a camera in sight. “My teeth stick out, and everyone teases me,” she complains, quite unaware of the wonderful energy she exudes whether in photographs or out of them.

Purabi is perhaps 28; they don’t keep exact count around here. She was married fairly young, at about 15 or 16. She says she was studying in “Class 6 or 7” at that point.

Paschim Gabaria is her native village, as well as her marital home. She lives here in a joint family, with her parents-in-law, husband, two children, her brother-in-law, his wife Gayatri and their two children.

Immediately after marriage, Purabi saw very hard days. The family owned no land, and still doesn’t. They used to work on other people’s paddy fields: “After we had cut the crop, we used to again go to wrench out the remaining



stubble to use as fuel or to feed the animals.” Her husband, Chiranjit, used to work as a tractor driver for other farmers, or drive local cycle vans, ferrying goods and passengers. She calls them days of immense poverty and *kashṭa* (suffering).

In this background, it is a pleasure to see her contentment. “Things are much much better now,” she says. Purabi has been taking microfinance loans from Dhosa Chandaneswar

Bratyajan Samity (DCBS) for nine years. She started as well as expanded her small business of supplying artificial flower arrangements for festive decoration. She sits under her solar lamp at night, with her sister-in-law Gayatri, and the two women gossip and twist the coloured dried palm leaves, cut in petal-like shapes, around pieces of wire, deftly tying them in place. Purabi also invests in raw material and sub-contracts the work to nine other women in the village for extra profit.



The weak power supply means that in the evenings Purabi's children, Partha and Tisha, can only study under the solar lamps. The family of ten has five solar lamps.

Purabi and Gayatri seem to be the best of friends, working together and laughing easily. They narrate their daily schedule: Waking up at 5 am or even earlier, cooking, sending the men off to work, sending the children to school, washing the dishes and the clothes, working on the paddy crop, and making the flowers. By early evening, darkness sets in, enveloping the house, the pond in front and the paddy fields behind. But the power supply is so weak and the voltage so inadequate that it is as good as not having electricity.

The darkness used to be punctuated by kerosene lamps. Not any more. Purabi and Gayatri's household has five solar lamps and the two sit through the evening, often till midnight creating flower arrangements. The solar lamps came about three years back, bought as an energy loan from DCBS at Rs 1,800 plus a nine percent charge. They facilitate a crucial increase in the hours of work—two to three hours extra—that makes all the difference between merely earning for survival and making a decent profit.

The phases of high demand are called 'season', and season for Purabi is the religio-culturally rich phase of September-December, peaking at the time of the annual ten day *Durga Puja* celebrations. During this phase, the house looks like celebration personified, with the red, yellow, green, purple, and pink flowers, reigning over all available space, their colours glowing in the light of the lamps kept close by. In the festival season the two women work by their lamps till 1 am.

Seasons, in fact, define a lot in the family's life: the season of the twice-yearly paddy harvest in this fertile land, the season when their husbands are in demand as tractor operators, and the non-farm season when they drive vans. The family takes paddy fields on lease, pays Rs 2,000 per *bigha*, and keeps the rice for their own consumption as well as to sell.

Purabi's and Gayatri's loans and earnings have brought about a qualitative change in life. Buying *almirahs* was a big



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thing for them—it was the first thing that both women did with their first loan. Now, the house too has been extended and made *pukka*, though it is still small for a family of ten, and Purabi plans to add more rooms. Business has expanded satisfactorily. And Purabi's husband has his own cycle van and tractor.

Tell us what you would like to get for yourself with your earnings, we ask Purabi. "The moment I have Rs 25,000 saved up, I want to buy a gold necklace," she laughs. "All these years, and I don't even have a necklace!" She soon warms up to her theme: "Then, each time a woman from our family goes out, she can wear that necklace! And people will think we have three of them in the family!!" she finishes triumphantly, as she and Gayatri dissolve into helpless laughter.

Tiring as it is to work on the artificial flowers, the sisters-in-law are happy that their family's situation is progressively improving and their children are studying well.





For My Children

Laishram Babita, Thongju Pechu Lampak, Imphal West, Manipur

Laishram Babita originally hails from Thonjao village in Thobal district where the main occupations of people are agriculture and pottery. Being a studious young woman, she was eager to continue her education after school and go to college.

However, as the eldest of seven siblings she had to pitch in and support her family after her father retired from Government Service. She would weave and also tutor to earn some extra cash. “When I was unmarried I was weaving only to help my mother. Now I need to earn more. The cost of education is high and I have to put my sons through school. Small household expenditures are also a woman’s responsibility,” she says with a serious look on her face.

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“ My children found it very difficult; their concentration would break when they had to study in candle light. ”
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Babita looks on as her two sons run around the large courtyard along with their cousins and friends, playing merrily on a warm Sunday morning. She has been living here in Thongju Pechu Lampak in Imphal West off Burma Road since her marriage in 2002. On one side is her loom on which she weaves the *Khudei*, a cloth typically worn by men. She explains that traditionally, women in different regions of Manipur weave distinct types of cloth. The *Khudei* can be plain or checked, and is especially in demand during *Cheiroaba* (February-April) when married women give them as gifts to their male relatives.

It has been six years since Babita began her association with Chanura. When she had first heard about the organisation from her neighbour, she was scared of joining. “I wondered, what if I can’t repay the loan?” She confesses. “But now I am enjoying it. I buy threads, and sell cloth that I and other women have woven. Earlier I depended on someone else for the threads,” she says. As there is a lot of demand, she does not need to store the cloth at all. During the season, even the incomplete *Khudeis* are reserved by clients.

During the past few years, Babita has been taking solar lamps in consecutive loan cycles, starting with a study lamp, then an Accendo lamp, and in 2014, a Mini Home Lighting System with four lamps. Crinkling her eyes, she enacts how they would strain their eyes when they had to use a candle. “My children found it very difficult; their concentration would break when they had to study in candle light,” she says. “Earlier I could not even check

properly if the kitchen ingredients were getting over. And the smell of kerosene would come from my hands and also from the food I cooked. Anyway kerosene lamps and candles are no good on rainy or windy days. Solar lamps are comfortable to use and risk free,” she concludes.

As it becomes dark, Jiban, her husband returns home. He is a truck driver, and regularly uses the portable solar lamp to check the engine of his truck and do some minor repairing work. People hire him to carry sand and stones for construction. He says, “I use the portable lamp to go out at night. It is better than a torch. Our expenditure on prepaid electricity has also come down. It is just Rs 250 per month now.”

Along one side of the courtyard, a solar lamp is strategically placed so that it can be used for weaving as well as for washing dishes. Now Babita weaves till about 10.30 pm at night on weekdays, and even later on Saturdays. She can weave three *Khudeis* in one day as opposed to two earlier, as she can put in more hours of work. Her profit has gone up from Rs 1,500 a month to Rs 2,000. She shares regretfully that she cannot spare more hours per day for weaving as she has to do all the household chores as well. Looking at her single storey *kuchha* house, she rues that Chanura does not give housing loans. She would love to renovate her house that has pretty much been in the same state since the time she got married and moved there.

Her day begins at 3.30 am every morning when she wakes up and offers her morning prayers. It is pitch black and totally silent as she steps out, solar lamp in hand, to pluck the flowers, gleaming in the dark.

Babita’s is a life defined by long hours of work that she puts in relentlessly and uncomplainingly. Her day begins at 3.30 am every morning when she wakes up and offers her morning prayers. It is pitch black and totally silent as she steps out, solar lamp in hand, to pluck the flowers, gleaming in the dark. She waters the *tulsi* plant, and settles down in the serenity of the predawn hour to do her *puja*, following which she prepares food for her children who

After completing her household chores, Babita sits down with the portable solar lamp to help her son with his homework.



have to leave for tuition at 5 am. It is once again the solar lamp that is her companion in the kitchen. As the two boys sit down to have their meal, she shares, “I want my sons to serve the motherland... to join the Army or Navy, not the State Service, as it is too corrupted. I wanted to serve my motherland, but have not been able to. But I dream of giving employment to others one day.” Outside, it is bright now as Babita stands at the threshold and watches her children walk off to attend their classes.



Babita's husband, Jiban has to set out with his truck early next morning to transport construction materials. He is able to repair the truck in the evening thanks to the portable solar lamp.

Leading the Way

Toijam Hemabati, Basikhong Torban Leikai, Imphal East, Manipur

Abounding in tall grasses, creepers and a variety of plants, the path leading to Toijam Hemabati's home is imbued with a sense of mystery. The house itself is a small two room tenement, the walls lined with buckets, tubs and jerry cans.

Though situated near the Imphal river, water is a serious problem with people having to buy water for drinking in the rainy season as the river is too muddy during those months. The rather sordid interior of her house is enlivened by baskets of freshly plucked green vegetables from the kitchen garden outside. The locality is Basikhong Torban Leikai in East Imphal where the main occupations are weaving and agriculture. Hemabati lives here with her husband who works as a plumber, while their only son is pursuing his studies at a boarding school near Manipur University.

Hemabati grew up not far from here in Chajing in a fairly well to do family. Her parents worked on their land and had a tea stall as well. One of seven siblings, she studied only till Class 5 as girls were not encouraged to study much. Reminiscing about her childhood she says, "I did no work as a child. I did not even know how to cook. It is only after I got married that I learnt cooking." Now, she is an extremely hard working person, with her day starting at 3 am! At 3.30 she and her husband start preparations at their small hotel located on the main road. They serve tea, *poori* and *sabzi* to people, both women and men, going for their morning walk or on their way to work. The hotel is a make shift structure made of corrugated tin and supplemented with cardboard. Just before sun rise, her husband begins to make the dough while she cooks their morning meal at home. Then she moves to the hotel for cooking, and serving the customers.

In 2001, Hemabati had an accident and had to undergo expensive treatment. Her husband had to sell his autorickshaw to pay for it, and so he lost his job as a driver. They started the hotel at that time initially keeping it open in the morning and evening. However, nowadays they cannot keep it open in the evening as Hemabati is busy with a packed schedule of cooking, fetching water, evening worship, maintenance of the kitchen garden, and other household chores. Apart from running the hotel,

she also works on her own paddy field, and tends to her piggery.

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“ I took my bicycle and rode all the way to Kongba Irong to meet the person from Chanura and get all the information. I wanted to find out how to organise the women in my village and start a centre. What I was most excited about was the solar lamp. ”
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It was during her work at the hotel that she once heard a group of women from another village talking about Chanura. She says animatedly, "I had heard about it before, but after I listened to these ladies, I took my bicycle and rode all the way to Kongba Irong to meet the person from Chanura and get all the information. I wanted to find out how to organise the women in my village and start a centre. What I was most excited about was the solar lamp." Hemabati had lived a long time at the mercy of an erratic electric supply, having to keep a ready stock of candles at all times with the availability of kerosene being unpredictable thanks to *bandhs* and blockades. Before prepaid, they had a line coming from a common connection at her in-law's place, but it was not very useful as the light was quite dim, and there were frequent breakdowns.

Hemabati took her first loan from Chanura for starting a poultry farm. Soon after, she took a Mini Home Lighting System, and the following year another one. Now they use the lamps at home and at the hotel. She says with satisfaction, "I don't need to buy candles anymore and I don't even have an electric connection at the hotel." As their house is surrounded by fields and plants, they keep a solar lamp on all night at the front and back for their own safety. For visits to the washroom, and for all their early





Hemabati has a chat with the customers at her hotel. Both women and men visit the hotel every morning for a cup of tea and some hot *pooris*.

morning chores, it is quite convenient. Hemabati uses solar for her kitchen work, and also for making bundles of vegetables for sale.

They earn a profit of about Rs 300-350 a day from the hotel, but they just about manage their expenses. Though it costs them Rs 50,000 a year to send their son to boarding, they took this decision as there was no one to guide him at home, and they did not want his education to be compromised. Speaking of her dreams for the future she says, “I want my son to be a government employee. I also want to open the hotel in the evening again, and serve different types of snacks including chicken.”

Hemabati now is no longer just a dedicated user of solar lamps, but has been instrumental in other members of the

centre also taking up solar. Her genial face lights up as she says, “My friends’ children are able to study for their Board exams now, and they are thanking me profusely. When I was running around for setting up the centre, my husband protested a lot asking why I was leaving the hotel and doing other work, but now everyone is happy.”

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“ My friends’ children are able to study for their Board exams now and they are thanking me profusely. ”

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Toijam Hemabati in her front yard speaks about her first visit to the Chanura office.



The Thread of Life is Golden

Savera Lashkar and Tanzila Lashkar, Aamtala, South 24 Paragana, West Bengal

“It is work that is very intricate and requires us to be really close to the cloth. The light needs to be close to the cloth as well. Doing the work with kerosene lamps used to be quite difficult and dangerous,” says Tanzila Lashkar. “My eyes used to water,” mutters Savera. “The smell was terrible too,” pipes up a relative from the back.



Surrounded by vividly coloured festive *saris* and delicate *zari*, the image of kerosene lamps in close proximity to this inflammable material is a strong reminder of why DCBS started working with solar lamps in the first place.

In 2011, DCBS founder Animesh Naiya noticed that three women had not paid their loan repayment instalments for a while. This was remarkable. Microfinance enterprises always point out how women are extremely good with their payments. In fact, Animesh says, “Banks take even 100 percent collateral, but for me, the only collateral is the promise of these women—and it is worth it. A woman’s promise is as good as gold.” So why were these women defaulting? He found that as they worked at embroidering *saris* late at night amid frequent power failures, the kerosene lamps had accidentally fallen on the cloth and destroyed material worth a couple of thousands. The women could not pay back even with the best of intentions. Animesh saw the importance of the solar lamps, then being newly marketed.

The intervention of solar lamps in this combination of electricity failures and *zari* work has been powerful. Now, like the other women in these parts, the Lashkar women too use the solar lamp to work, cook, go out of the house, feed the cows... its sheer portability makes it an excellent multipurpose tool.

Savera Lashkar, and her sister-in-law, Tanzila Lashkar, belong to a large Muslim family of *zari* workers, one among the many families in this area pursuing this occupation. The intervention of solar lamps in this combination of electricity failures and *zari* work has been powerful. Now, like the other women in these parts, the Lashkar women too use the solar lamp to work, cook, go out of the house, feed the cows... its sheer portability makes it an excellent multipurpose tool. Amongst the five brothers in the Lashkar family, they have five solar lamps. These came around three years back, along with the loans taken by Savera and Tanzila. Educated till Class 7 and married when she was 15, Savera, now 30 years old, came to a joint family that was already doing *zari* work. She joined the

family labour force as a matter of course, as did her sister-in-law Tanzila, 25 years old.

In Savera’s case, it is not only her 18 month old daughter who doesn’t let the mother settle down for a chat; Savera is shy and embarrassed at being the focus of attention. Her husband Hasan-ul-Haq Lashkar is the prime mover—the one who deals with the market, gets work on commission, makes plans, and figures out the economics. And currently his main preoccupation is that the market for *zari* work is dwindling. Soon there won’t be enough earnings, let alone scope to expand. So he would like to diversify, perhaps have a tailoring and garments supplying setup, perhaps even a shop of his own. But more capital is needed, and the current upper limit of Rs 20,000 is not sufficient to fuel these plans. Savera is in enthusiastic agreement, “No point if we don’t get a larger loan, say about 50,000 Rupees.”

Tanzila, younger than her sister-in-law by five years, and educated till Class 9, exudes that much more confidence. She is happy with the shop that she and her husband run nearby, in which they sell *zari* work *saris*. Her wish is to expand the work further, increase her income and eventually buy some land for farming. It would also be nice to get the exposed brick walls of the house plastered and painted.

Both the women started taking loans in the year 2006 with a sum of Rs 5,000 each. Their current loan is for Rs 20,000. All the money has unfailingly been put into the business—for getting material and paying those they employ. Their workforce constitutes about 12-14 other women, most of them part of the extended family, who work with them in their big front hall. In peak season, which means around the Id and *Durga Puja* festivals, the two couples may each earn Rs 10,000-12,000 a month. On an average, even during lean months they make about Rs 5,000.

Savera and Tanzila have escaped the kerosene thanks to solar, but the labour is still back breaking. “It hurts,” all the women in the large group listening to our conversation pipe up in unison, several of them evocatively rubbing their backs...

Savera Lashkar got married at 15 and joined her family’s labour force as a *zari* worker. She dreams of having a shop of her own, for this labour is back breaking.



Lighting Lamps

Shampa Naskar, Dakshina Kalikapur, South 24 Paragana, West Bengal

It is a house so small that Shampa Naskar's mother-in-law lies on a mat at one end of the narrow open *verandah* outside, while Shampa and her sacks full of raw material take up the other end.

Her daughter, unwell since childhood with epilepsy, rests in the room within. The *kuccha* mud floor is mossy and slippery. Rain drips incessantly from the sloping roof on which a single solar panel proclaims that Shampa has got herself a solar lamp. From such circumstances, 38 year old Shampa, who studied only till Class 4—since she had many siblings and the brothers' education got priority—has managed to make a small time businesswoman of herself.

Shampa's husband Swapan plays an encouraging role in her story. As she tells it, the Bengali word for husband, *swami* (literally 'lord') comes up again and again. Swapan is employed as a furniture polish worker in Kolkata. He sets out by train at 7 in the morning, and returns around 11 pm. It was he who came across the idea of making cotton wicks for earthen lamps and told Shampa about it. He got her the initial contacts as well as raw material for her work.

Shampa became part of a Joint Liability Group of 20 women in January 2016. The group is evocatively called Sabuj or 'green'.

The work does not require much skill. A lot of unused white cotton hosiery waste is available in hosiery making factories, and Shampa buys sackfuls of this, chops every piece of cotton to an acceptable width and length, and pulls and twists each piece into a wick. She packs ten wicks in a small plastic packet, and creates a chain of 12 such packets.

One such chain of 12 packets (120 wicks) fetches her Rs 4. She may prepare 50-60 such chains in a day, earning about 240 rupees. She also has 10-12 women, many of who are her relatives, doing the work for her. Subtracting the investment made in raw cotton and plastic for the packets, and paying the other women, she makes a profit of roughly Rs 3,000 a month. Shampa had been doing the work on a very small scale for seven years, but it was only after she took a loan two years back that she was able to invest in enough raw cotton to scale up the work. She has taken a loan of Rs 15,000 in her second year and invested it all in this business.

If Shampa and Swapan are to buy cotton from godowns, it is available only in large quantities that they cannot deal with. Instead they go directly to factories and buy manageable quantities that they can ferry back. This means she has to make trips to Kolkata to her husband's place of work, then go to the factories with him for the material, and return with the sacks, nearly every other day.

Shampa became part of a Joint Liability Group of 20 women in January 2016. The group is evocatively called Sabuj or 'green'. At this point she took her first loan of Rs 15,000 from DCBS which she will repay within a year. She bought the solar lamp at the same time and has already finished paying for it.

The solar lamp facilitates her working late at night; she has to stay up anyway as her husband returns only at 11 pm. Most of her labour is done at night since there is too much housework during the day, and she is also busy procuring material, and supplying to retailers in the local markets.

Shampa Lashkar looks after an ageing mother-in-law, and an epileptic daughter, while commuting every other day to fetch raw material for making cotton wicks, and struggling to build a more spacious house.



That apart, using solar power reduces the electricity bills and that makes her happy. Money is a matter of concern for Shampa because of the two dominant themes in her life—her daughter and her upcoming home.

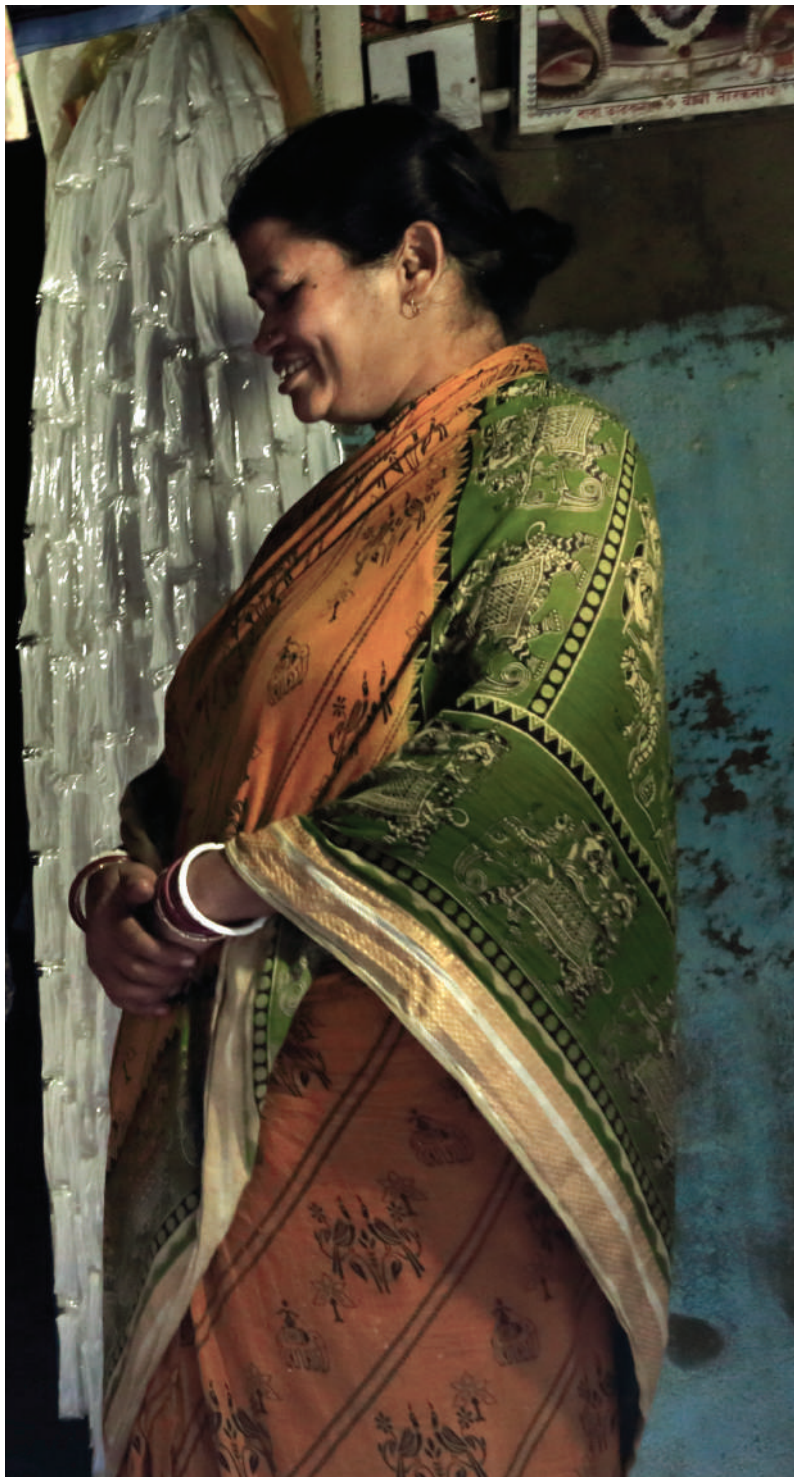
Shampa's epileptic daughter needs to be treated properly and a while back Shampa and her husband spent a carefully saved Rs 30,000 to take her to Bengaluru for treatment. It isn't yet quite clear how well the treatment has worked. The mother in Shampa is anxious to see her daughter fully recovered, and then married. The woman in her is eager for a proper and spacious house of her own. Fortunately, her father-in-law gave his sons some land, and so she is in the process of getting the house built. She would like

to expand her business but there aren't that many women around to do the work for her now. While some women are busy with other work such as making paper packets, many now go to Kolkata to earn as domestic help. There is clearly some social stigma attached to paid domestic labour; it is spoken of, even when others are doing it, in a relatively hushed tone.

Still, Shampa is clear that her economic situation has improved. Her son has finished his graduation, and the house has begun to come up—a house where rain water will not intrude and make you shiver, where her daughter will be comfortable, where she will not slip on the mossy mud.



The solar lamp facilitates her working late at night; she has to stay up anyway as her husband returns only at 11 pm. Most of her labour is done at night since there is too much housework during the day, and she is also busy procuring material, and supplying to retailers in the local markets. That apart, using solar power reduces the electricity bills and that makes her happy.



Shampa employs 10-12 women from her village, most of who are a part of her extended family. Here, a cousin comes home to deliver a sack of cotton wicks.

Grace Personified

M. Lalini Devi, Wangkhei Yonglan Leirak, Imphal East, Manipur

The verandah of M. Lalini Devi's house bears testimony to her lineage in exquisite hand embroidery. On the walls are photographs of her mother, a national award winner, and her sister, a state award winner like Lalini herself.



M. Lalini Devi proudly displays a shawl that has been woven and embroidered at her workshop. She is keeping alive the tradition that she inherited from her mother.

Lalini completes the pattern on a shawl with the solar lamp as her trusted companion.



There are also posters giving information about the *Shaphee Lanphee* tradition of embroidery that she specialises in, and a collection of colourful shawls, stoles and bags.

Lalini lives in Imphal East in Wangkhei Yonglan Leirak, famous for the weaving of the *Rani Phee*. Shedding light on her tradition, she says, “Different clans do different kinds of embroidery. I inherited it from my mother, and she from her mother. [According to a myth,] a God said that the shawl should be embellished with different animals like buffalo, elephant, and elements like spear, sun, and moon. In earlier times this shawl was given to a person as an honour by the King to acknowledge his/her achievement. Now it is a necessary part of the lives of the tribal people who use it during marriages, and for burial.”

Lalini got married in 1991, but tragedy struck a couple of years later when she lost her husband and new born son. She tried living at her in-law’s place with her daughter for a few years, but could not cope as there was no one to look after the child when she had to travel for work. She has

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“ I want children to become truly learned. I am a graduate, but I don’t feel I am really learned. ”
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been living at her maternal home for the past 16 years. “I love singing,” she says, her face lighting up with a cherubic smile, “I sing at occasions like *Hari Sayan* and *Durga Puja*. When I get emotional I start singing very loudly.” She chuckles and adds, “I sometimes sing and dance for the children at the *anganwadi* where my sister works.” Then becoming serious, she shares, “I want children to become truly learned. I am a graduate, but I don’t feel I am really learned.”

Lalini’s daughter, now 24, is pursuing a course in Homeopathy in Madhya Pradesh. At present the household comprises her niece and herself. Her life revolves around her niece who she is devoted to, and of course, her work. She loves doing embroidery and has taken it up whole heartedly. She travels to trade fairs in the northeast, and also to Delhi and Mumbai. If she did not have to look after her niece who requires special care, she would not have stayed at home at all, but have just kept travelling from one place to another. She works out of a small inconsequential looking shed with plywood walls, but has a whole system in place. She has trained 13 people who now work for

her. They tailor, weave and do embroidery. “We make shawls, table cloths, bags and cushion covers,” she says. “They are not bought by the common people as they are too expensive. It is all done by hand. Earlier we would do embroidery only on black, but now we use different base colours. [Often] I do fast and bad embroidery. There is a saying in Manipur that for the market one has to make it very fast, but it will not be of good quality,” she adds with disarming honesty.

Her association with Chanura began in 2009 when she heard that there was actually an organisation that supports women’s businesses. In the first cycle, she got a loan of Rs 5,000 to buy threads and to pay wages. Earlier she used to sell her products in the local market, but was not able to earn much, but now she has found more profitable outlets in fairs in other towns and cities, as well as in handloom houses.

Sick of being dependent on kerosene and candles because of the irregular supply of electricity, she opted for solar lamps in consecutive cycles—a study lamp, Accendo lamp, and then two Mini Home Lighting systems. Solar has been a big boon for her as using electricity is a risk for her niece who is suffering from serious physical and mental illness. Lalini explains, “We use a solar fan in the house as my niece does not like the ceiling fan. She complains that her hair flies all over the place, and she feels uncomfortable. She needs the solar fan and light on 24 hours a day.”

With affection and care, Lalini seats her niece down and gently combs her hair, speaking in a soft and coaxing tone as one would to a little child. “She is like a daughter to me,” she says, “I try in whatever way to make her comfortable. Every month, I take her for an auto ride through Imphal town.” She tirelessly does all the household chores, and takes care of her niece’s every need. She accepts her situation gracefully, and carries on with her work, sometimes doing embroidery through the night during the busy months. When her financial situation is tight, she sells the 700 Rs shawl for Rs 400, but on average manages to earn Rs 10,000 a month.

Sharing her dream for the future, she says, “I want to open a showroom for my clothes. My dream also includes the solar lamp! I want the path leading to my house to be lit. Now it is dark and swampy. Another thing is, we have to keep the TV on 24x7 for my niece even when she is sleeping... I wish there could be a TV that runs on solar power!”

She tirelessly does all the household chores and takes care of her niece's every need. She accepts her situation gracefully, and carries on with her work, sometimes doing embroidery through the night during the busy months.

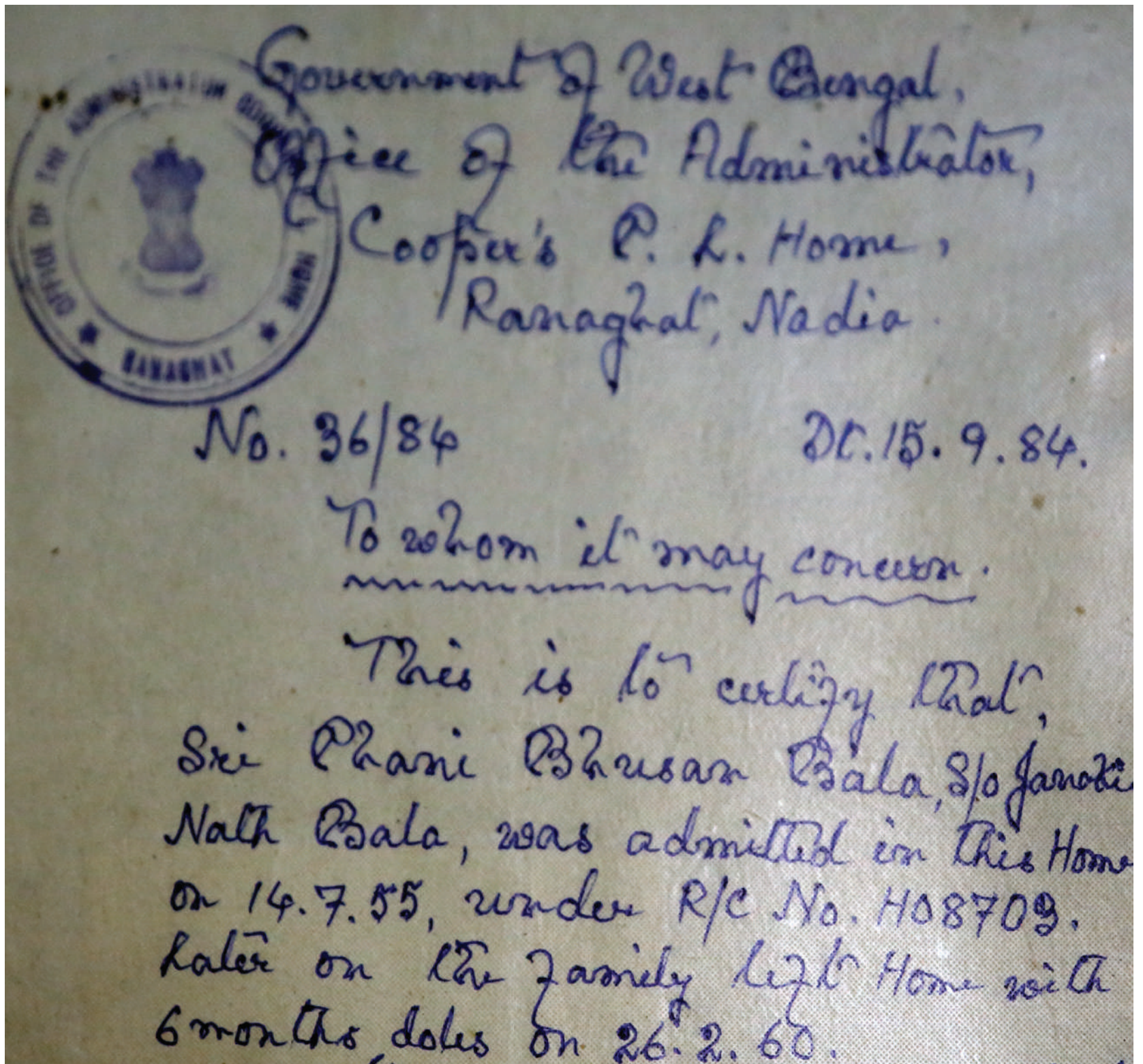


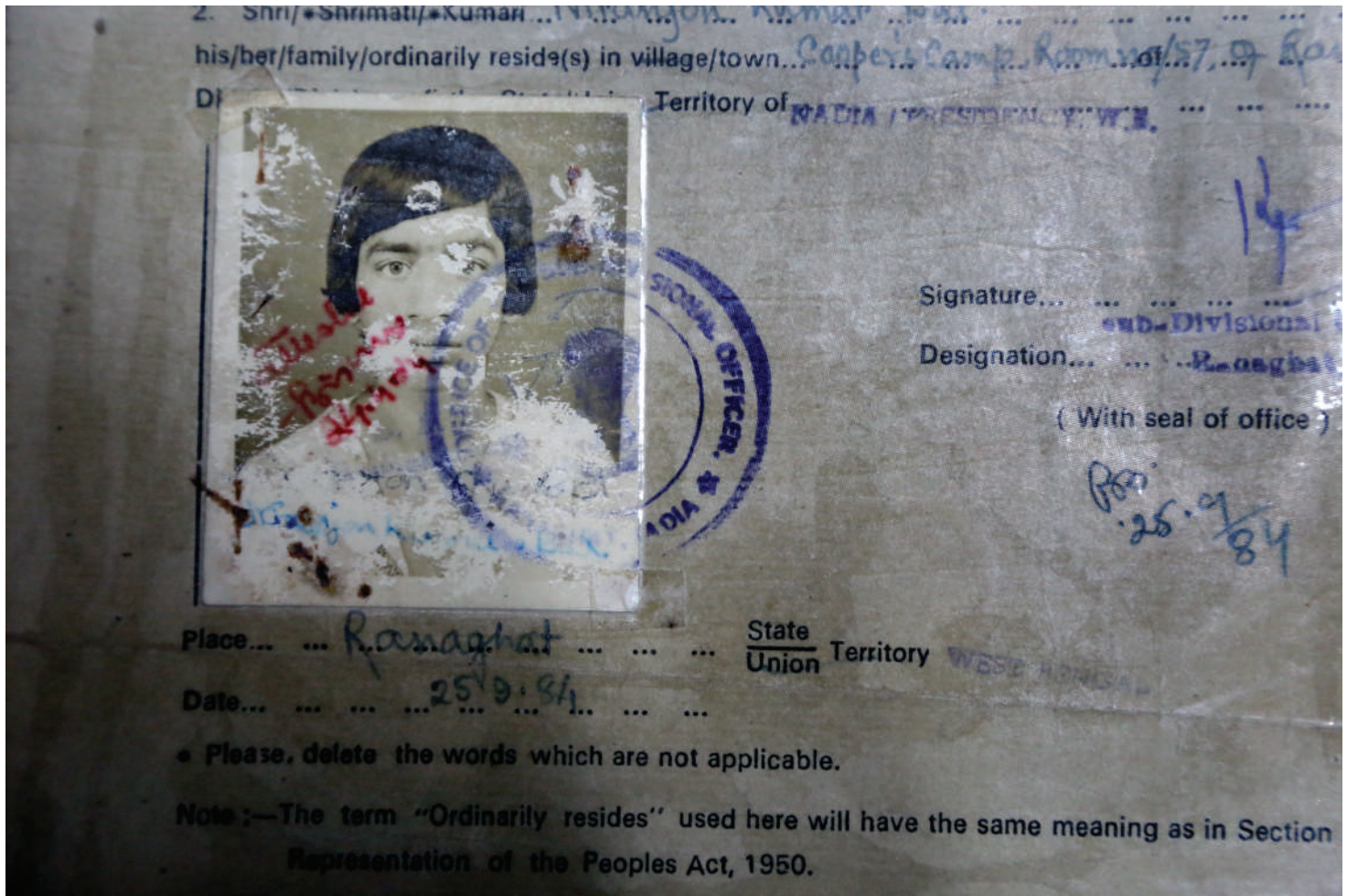
In between her hectic schedule of doing embroidery and fulfilling household responsibilities, Lalini attends to her beloved niece. In the background is the indispensable solar fan.

From the Detritus of History

Anita Bal and Neelima Biswas, Cooper's Camp, Ranaghat, West Bengal

From a legacy of bruised and bandaged houses, from narratives of meagre dole and stilted education, from lifetimes of deprivation and insecurity, the young daughters of those orphaned by history at Cooper's Camp, are trying to carve out their lives with grace and determination.





Cooper’s Camp is an infamous name in Bengal. It was the biggest refugee camp in West Bengal for those who fled erstwhile East Pakistan (Bangladesh) after the independence and partition of India in 1947.

Over the decades, Cooper’s Camp continued to make its own tryst with destiny—with stale rice, meagre dole, cholera deaths, identity papers, struggle for economic rehabilitation, the fickle promises of political parties and, most of all, its denizens’ dreams of being settled on land of their own.

Even now, in the surreal jungle-like surroundings of the *Mahila Shivar* (Women’s Camp), several orphaned, ageing, single women with patched *saris* and patched houses of tin and tarpaulin, angrily ask how they are supposed to subsist on a thousand rupees a month. The single room structures look like they won’t survive any rain, let alone Bengal’s monsoon downpours. Two ageless grandmas bend down their already hunched shoulders till their hands hover around their ankles—“This is how small I was when I came here with my widowed mother.” They have all been abandoned by time and politics.

Meanwhile, in the adjacent Cooper’s Camp township, the daughters of those who survived are soldiering on. Anita Bal (42 years) is an energetic member of a women’s Joint Liability Group working with Gram Vikas. Her father’s family came here from Faridpur in Bangladesh, while her husband Niranjan’s came from Barisal. Their parents lived through the years when the government offered rehabilitation in central India, too far from Bengal, and withdrew all other relief facilities while not developing any opportunities for economic rehabilitation in the area.

Anita’s husband says in Bengali: “Our childhoods saw days of great pathos,” unexpectedly using the highly literary English word, ‘pathos’. He was a scholarly boy who had to give up studying as the need to earn was more urgent.

Anita’s husband says in Bengali: “Our childhoods saw days of great pathos,” unexpectedly using the highly literary English word, ‘pathos’. He was a scholarly boy who had to

give up studying as the need to earn was more urgent. The refugee struggle of their parent's time—that of making the transit camp a notified municipal area—fructified only ten years back, and the long standing demand for the area to be turned into an industrial township is nowhere near being met. And so Niranjana has to be content with working as a hosiery sales agent, something he can do only with the help of his wife's loans.

Today, Niranjana keeps the family papers with a grim respect like only those with an identity constituted painstakingly by extracting paper after official paper from a cold bureaucracy can. The house they live in is built on government land for which they do not own formal deeds. The papers occupy pride of place in a steel *almirah* along with the hosiery that the husband and wife trade in. Her loans help them buy the material wholesale, and they store and sell it to local retailers.



Anita took her first loan of Rs 3,000 from Gram Vikas seven years back and tentatively started the hosiery business. She has taken loans every year to the full limit of her eligibility, and is repaying the last loan of Rs 20,000 now. She is really proud of her immaculate payment record. She manages her local Joint Liability Group and makes sure that nobody defaults.

For some extra income, Anita has been rolling local non-branded cigarettes in a near by workshop for ten years.

She gets Rs 40 for making 1,000 cigarettes. After putting in hours at the workshop during parts of the day when she is free from household duties, she brings work home at night so that she can push her income up to Rs 2,500-3,000 a month. Thanks to this increase in income enabled by the solar lamp, she has put her son through college where he is pursuing Geography Honours, and also taking tuitions for Economics and Maths.

Thanks to this increase in income enabled by the solar lamp, she has put her son through college where he is pursuing Geography Honours, and also taking tuitions for Economics and Maths.

As the power supply is notoriously erratic after dark, Anita works largely under the single solar lamp that the household has. Her husband often returns late, and it is part of her daily routine to work by the solar lamp as she waits. She got the lamp two years back and has repaid its cost.

As she instructs Niranjana on how to handle the papers—and he replies that he knows it perfectly well, thank you—the bond between the couple is evident. On prodding, the story emerges shyly. He taught her tuitions when she was in school. “And the ‘adjustment’ happened then,” they giggle, positively blushing.

A young woman sitting nearby joins them in the laughter, perhaps a bit wistfully, for she does not seem to have this kind of bond with her husband. Neelima Biswas is Anita’s sister-in-law. She was married into the camp when she was a little girl of 12. Her mother-in-law explains that the early marriage took place because she could not manage the house on her own. Even now, Neelima is little more than a girl, albeit a smart, forward thinking, 24 year old mother, armed with her skill, hard work, and dreams for her two daughters. Her husband does not seem to do much, his earnings and capabilities being a subject of silence. The husband himself is a child of the Cooper’s Camp legacy; one does not know what kind of hardships his family have made it through, though his mother hints at dark times. Neelima grimly works on, determined to give her daughters a good future.

Anita and Niranjana Bal live in this one L-shaped room that functions as a bedroom, sitting room, storage space, as well as a kitchen. Here they pack the garments he has to supply.



Seven years back, Neelima learnt stitching under a municipal programme, and then paid her way through further training, before she started making blouses and *churidar-kurtas* for local customers. After finishing the housework, she used to settle down with candles or kerosene lamps to do her work, because this area had, and still has, a deplorable power situation—a few days back there was no electricity all night. The candle wax would often spoil the cloth and she had to recompense her clients for the damaged material repeatedly.

Neelima began work in 2012 with a Rs 6,000 loan from Gram Vikas, using which she bought her sewing machine. Next year, she took another loan of Rs 10,000 and invested it in buttons, hooks, piping, and decorative embellishments needed for the clothes she makes. Using the machine's pedal was laborious, so she invested a part

Neelima calculates that her income may have nearly doubled because of the ability to work in the evenings under the solar lamp, and the drastic reduction in the damages caused by kerosene and candle wax.

of this loan in a motorised pump to run the machine.

She bought the solar lamp in 2015, along with a loan of Rs 15,000. At a cost of Rs 2,400, and an easy payment of Rs 200 per month, the lamp has been a source of great relief and joy to Neelima. It has given *khoob upkaar* (immense help). Neelima calculates that her income may have nearly doubled because of the ability to work in the evenings under the solar lamp, and the drastic reduction in the damages caused by kerosene and candle wax.

In that very tiny room with a double bed and Neelima's sewing machine, there is hardly room to imagine, let alone actually keep, a kerosene lamp or a candle safely. As one observes her focussing on her sewing even as she keeps an eye on her daughters—Sweety and Mishtu—studying in the light of the solar lamp, one already feels that a step forward has been taken in the realisation of her dreams.

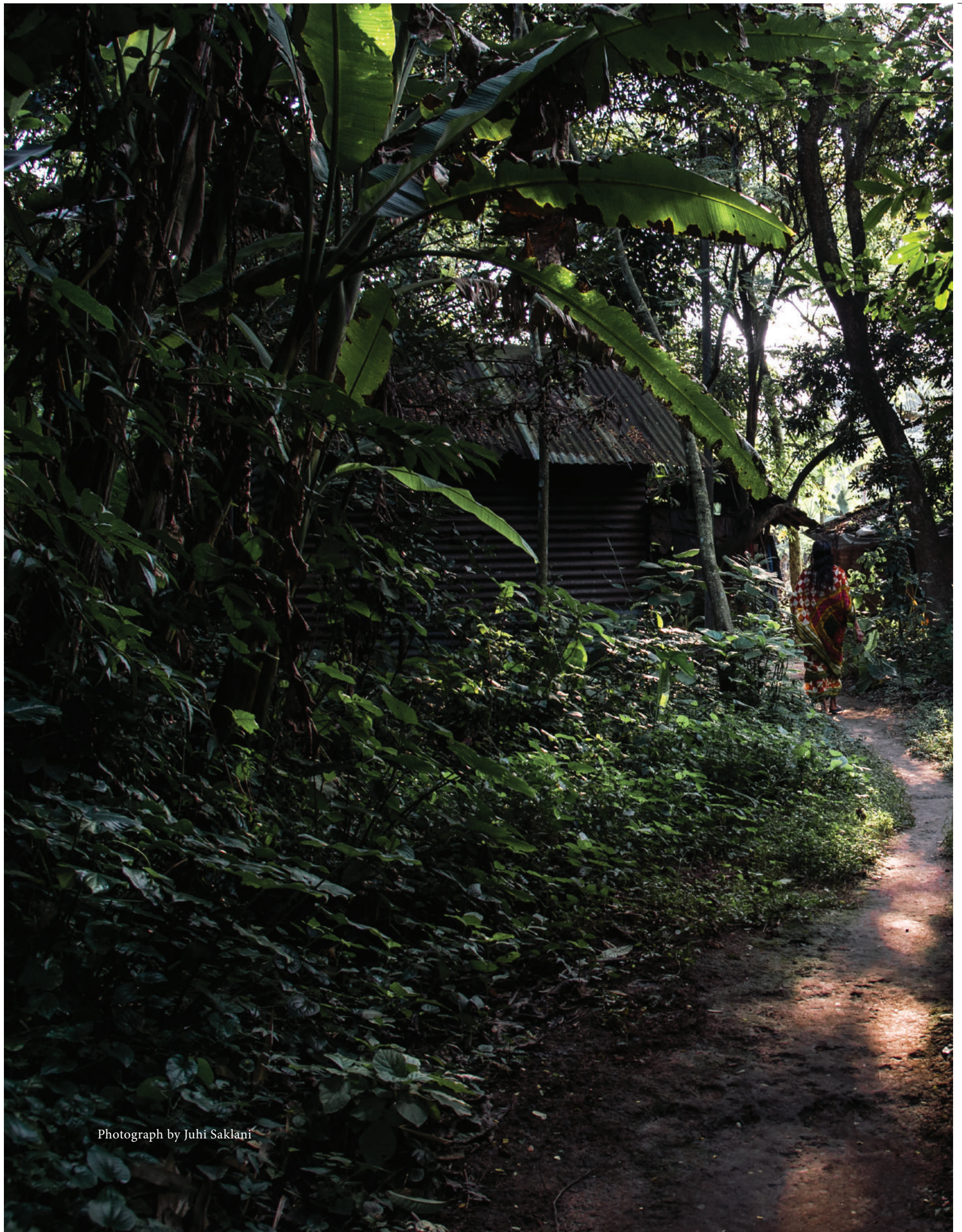
As of now, Neelima makes Rs 2,500-3,000 a month after all liabilities are paid, but during the festive season this may go up to Rs 5,000. And now she is determined to expand. "It'll be a tailor's shop. I'll buy another machine and have

"The shop's name? Oh, that's decided. I'll name it after my daughter—Sweety Tailors." Sweety hears her name and looks up from her books in the light of the solar lamp hanging above. Her face lights up in more ways than one.


a couple of assistants who I will train. There's already a little space in front of this house to expand. I just need the next loan for Rs 20,000 to buy two more machines and start giving wages." She has been a good borrower and will be eligible in eight months. "The shop's name? Oh, that's decided. I'll name it after my daughter—Sweety Tailors." Sweety hears her name, and looks up from her books in the light of the solar lamp hanging above. Her face lights up in more ways than one.



Feeling empowered with a mechanised sewing machine and the solar lamp,
Neelima now dreams of opening her own shop.



Photograph by Juhi Saklani



The Cooper's Camp *Mahila Shivar* was meant for widowed or single women refugees from East Pakistan. Their daughters continue to live here with no means or training to fend for themselves.



Against All Odds

Wahengbam Pakpi, Ngairanbham Awang Leikai, Imphal West, Manipur

Wahengbam Pakpi is a middle aged woman living in Ngairanbham Awang Leikai in Imphal West, who supports her family by weaving the *phanek* (traditional wrap around worn by Manipuri women).

After completing the kitchen chores, Wahengbam Pakpi takes time off to watch TV with her grandchildren.



Set in verdant rural surroundings, her house borders one side of a generous courtyard. Sitting in her verandah in the fading evening light, she speaks of her married life that has been full of hardship. Her husband is a wage earner who sometimes ferries passengers on a rented cycle rickshaw, and at times, works as a labourer, earning about 80 Rs a day on average. For years, her family of seven members lived in a small extension in her sister-in-law's house with no proper place even to keep the loom. Her children studied under the dim light of *bodons* and make shift lamps. When her mother-in-law became bed ridden, the burden increased further with her children having to drop out of school to help with the household chores and contribute to the family income.

She cheers up as she remembers her own childhood in a fairly well to do home where she was a pampered child dreaming of joining the Government Service one day. She went against her family's wishes and married a young man from the same neighbourhood. That was a long eighteen

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“ There is a saying in my village that if you have a happy childhood, then life after marriage will be the opposite. My life is proof of this. ”
.....

years ago. She says ruefully, “There is a saying in my village that if you have a happy childhood, then life after marriage will be the opposite. My life is proof of this.” When her daughter got married, she gave her only one blessing: “May you not have the same fate as me!”

After years of living without electricity, finally in 2016, she got the prepaid connection, but it was too expensive, and she could not afford to use it for all the household needs. As night sets in, she lights the lamp in the *verandah*. The solar lamp comes on, and she continues her story. She had heard of the organisation, Chanura from one of her neighbours who was a member. She had



Pakpi at her handloom. Finally she feels she is in a comfortable space in life.

been quite interested, but her husband was not in favour of her joining the group and taking loans as he feared that she might not be able to repay them. The turning point came when one day while using the *bodon* for weaving, the cloth caught fire. She persuaded her husband to change his mind by pointing out that if she had been using a solar lamp, this accident wouldn't have occurred.

Pakpi became a member of Chanura in 2011. She immediately applied for and received a loan of Rs 5,000 for weaving. For the first time in her life, she could buy her own threads for weaving rather than depend on her clients, and her profit doubled from Rs 50 per cloth to Rs 100. She soon took a loan to buy a solar lamp as well. She still vividly remembers the day she brought the lamp home. "My friends were going to the market and asked me to go along. But I said—No, I want to stay home and put the solar lamp on charge so that I can use it in the evening. When my husband returned home from work that evening he asked me—From where is this bright light coming? I answered that it is coming from that which you had opposed. The children were also very happy. They went around telling the neighbours—See we have a lamp! We have very bright light in our house!"

In 2012, she got a Mini Home Lighting System with three lamps, one battery and a panel. She uses one lamp in the kitchen and then takes it with her to the loom in the evening to weave. Her husband also uses the solar lamp to work at night, making thin bamboo threads and rods, and contributing a bit more to the family earnings.

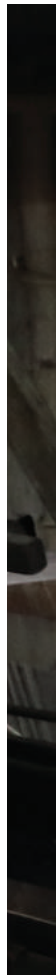
All their lighting needs are met by the solar lamps. It is only for the TV that they use electricity. As her two school going grandchildren sit glued to the television, she completes her work in the kitchen and moves to the loom to sit down to put in a few hours of weaving. She says with a quiet look of satisfaction, "I earn a profit of Rs 300 per day. I will now start weaving silk cloth as that is more lucrative. I will also supply capital to other weavers in the community to enhance my income."

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“ The children were also very happy. They went around telling the neighbours—See we have a lamp! We have very bright light in our house! ”

.....

Seeing the benefits of Chanura in the form of comparatively lower interest rates for loans, as well as access to solar lamps, the number of members in her centre has increased from 15 to 20. Recently, the group went to the Saras fair where they sold their handloom cloth and also won a prize. Pakpi now lives with her husband, sons, daughter-in-law and grand children in a neatly built mud and plaster house, and feels that she is finally in a comfortable zone. A few years back she could not have imagined that life could be like this. Perhaps she has managed to disprove the saying in her village!



She Means Business

Dipali Ganguly,
Padua, South 24 Paragana, West Bengal

“Certainly I had dreams,” says Dipali, and there is the smallest of pauses in her energetic narrative. “But my father was poor and I was the eldest of five siblings...”

“Getting a daughter married off as quickly as possible was important in the *Brahmin* household. I could not study beyond Class 9. My friends and classmates from that time are holding good jobs in the police service, in hospitals, in shops...”. *Whereas I am here, rolling bidis*—That is the unspoken subtext. Not that 32 year old Dipali is at all given to regrets and lamentations. Indeed, her motto is: Why think about that which doesn’t seem possible right now?

Dipali is a spirited mother of two. Once the ice breaks, she shows off her nine year old daughter Suparna’s paintings, her prowess at dancing, and how she won a local art competition. Yes, she would like the children to study much further than she did, and move ahead in life. “But till such time as it is looks possible, why discuss it?”

Everyday, Dipali and her sister-in-law Kakoli wake up at 5 am, get ready and work at rolling *bidis* till 9 am. Then there is housework, food to prepare, and children to send to school. After lunch they again work till about 4.30.

As it becomes dark, it is time to prepare the evening meal. Then, in the light of the solar lamps, both mothers sit with their children, teaching them, or simply ensuring that they study, even as their fingers busily roll *bidis*.

On some days, Dipali goes to buy the different kinds of tobacco and leaves that are her raw materials. She also brings home samples of the size of the *bidi* from those



who commission her. As it becomes dark, it is time to prepare the evening meal. Then, in the light of the solar lamps, both mothers sit with their children, teaching them—or simply ensuring that they study—even as their fingers busily roll *bidis*.



Dipali Ganguly sits rolling *bidis* with her sister-in-law, Kakoli. Soon the children will join them, and they will all sit with the solar lamps, the adults working and the children studying into the night.

These are fingers that have perfected the skill of rolling, while their owners have perfected the art of running the household, managing their children, talking to guests and more... even as their work continues uninterrupted.

Her erstwhile friends may have secured what Dipali feels are enviable jobs, but in her demeanour and planning, she is as good as any businesswoman. She reels off statistics on mixed leaf tobacco, the per kg rate of leaf, the piece rates, and the different samples of *bidi* brands that she has to conform to, like any successful professional.

Unlike most others in this area, Dipali's family is *Brahmin*. Her husband, Lakshman, is a priest with an income of about Rs 5,000 a month, whereas Dipali makes about Rs 6,000-7,000. She has five other women of the area working for her. There is enough profit to pay back the DCBS loans, use for her own expenses, and save for important outflows such as children's fees or medical expenses.

Solar lamps provide light in the house, act as torches, and as with every household we speak to, help increase the all important working hours.

Dipali is still very much that responsible, "eldest of five siblings" daughter she had described herself as—Not only has she bought four solar lamps for her own household, she has also bought several to gift to her parents, sisters, sisters-in-law, and her nieces and nephews!

Life before the solar lamps was dramatically different because Dipali's house was not even connected to the power grid at that point. Kerosene lamps were their only recourse. Their eyes would burn from the fumes emanating from these lamps. Now there is electricity but one cannot depend on it. Solar lamps provide light in the house, act as torches, and as with every household we speak to, help increase the all important working hours. At a profit of Rs 200 for every kg of tobacco, these extra working hours make the difference between breaking even and generating a meaningful income.

Do increased work hours also mean tiredness? "Why complain?" both the women say. And what are her own dreams for the future? "Expanding the business, taking on more workers, having a larger income... educating the children so they don't have to do work of this kind," Dipali says. And given that she had never seen *bidi* making

before—she simply married into a family where people did it—would she like to think of a different profession? Answer, the inevitable: "But till such time as it is looks possible, why think about it?"

Dipali is still very much that responsible, "eldest of five siblings" daughter she had described herself as—Not only has she bought four solar lamps for her own household, she has also bought several to gift to her parents, sisters, sisters-in-law, and her nieces and nephews!

Yet there is no apathy or cynicism in Dipali's attitude. This is merely a pragmatic woman, not wanting to speak before her time has come. It is a woman who enjoys going out into the world and meeting new people and learning new things. "Daily chores can feel so monotonous, and it is good to get a change. You feel refreshed." It is a woman who is not dependent on her husband to deal with matters of the *bazaar*, who moves around in the neighbourhood for her business, and travels to Kolkata as well; A woman who delights in her daughter's ability to dance well; A woman who prattles playful nonsense on her mobile phone with her toddler nephew. There is little doubt that her day will come.



Bidi making is monotonous work and such close proximity to tobacco is quite unhealthy. For the moment, however, thinking of such issues seems like a luxury, and improving their earnings is the priority for the family.



A Shop of My Own

Mayanglambam Jamini, Sagolband Tera Sapam Leirak, Imphal West, Manipur

Situated next to a small pond and a fancy gated apartment complex, Mayanglambam Jamini's shop is not large, but has a significant presence.

It is late afternoon when some customers drop by for a couple of *paans*. They then settle down on the narrow bench outside the shop for a leisurely chat. In this middle class locality called Sagolband Tera Sapam Leirak, most of the women are housewives, or are involved in weaving or running petty shops.

Jamini grew up in a moderately wealthy, land owning family that had enough resources to hire labour to work on their field; Rice would be stocked for one whole year, she remembers. Life has been more difficult after marriage, being in a family with no agricultural land. She got married after completing her second year of BA. Her husband worked as a government employee on a contract basis for several years, never getting regularised, and then he lost that job as well. As they had more and more children, the financial pressure increased. He became a small time contractor, and also started going to Moreh (on the Indo-Myanmar border) for business. He would bring back different kinds of products, and she would go door to door in her neighbourhood to sell them. It was tiring work.

Jamini became a member of Chanura initially for a loan to finance their trip to Moreh. Money wise, the business was not doing too badly, but as age caught up with her husband, the sheer travel was becoming too strenuous. Their children also began to protest against these trips, and worked on dissuading the parents. Earlier the couple travelled by bus, and ended up making more profit. Now they take the taxi that offers them speed and comfort, but also eats into their earnings.

Four years back, in her second loan cycle, Jamini decided to take a loan of Rs 10,000 to build the shop. Jamini keeps her shop open from 4 am to 10 pm, and on special occasions even later. She sells tea and *pooris* in the morning, and *paan* through the day. There's a steady influx of customers as the evening progresses. As a lot of her clientele comprises the elderly, she hopes she can have

Mayanglambam Jamini adjusts the solar lamp in her *paan* shop in Sagolband Tera Sapam Leirak as evening sets in.

As a part of her evening ritual, she lights a candle in front of the picture of a deity. She draws attention to a lantern hanging in the shop as a testament to the days gone by. She switches on the solar battery operated radio for listening to some Manipuri songs.

proper seating in her shop in the future. She currently earns Rs 250 per day from the snacks, and Rs 350 from the sale of *paan*. Making it a *paan* shop was certainly a lucrative decision as hers is one of the few shops of this kind in the locality.

As a part of her evening ritual, she lights a candle in front of the picture of a deity. She draws attention to a lantern hanging in the shop as a testament to the days gone by. She switches on the solar battery operated radio for listening



to some Manipuri songs. She giggles as she shares, “I enjoy listening to dramas, *Khongjom Parba* (a type of folk song) and jokes.” Though there are large posters of a recent Manipuri film prominently displayed on both the outer and inner walls of her shop, she says with disdain that she is not interested in watching movies.

Jamini shares how she has been regularly taking loans from Chanura for solar lamps—first Accendos, and then Mini Home Lighting Systems. She points to the solar

lamp that is hanging in her shop and says, “I have used it for three years now and it has been working well. No complaints! After prepaid has come, we have been trying to minimize the usage of electricity.” Earlier she used the Accendo in the shop and the Mini Home Lighting System in the house, but now she has shifted the latter to her shop. She animatedly narrates an incident, “Once the transformer broke down for a whole month. In the whole neighbourhood, mine was the only place that was lit up. People would ask—How is your shop so bright when the whole area is steeped in darkness?” Considering that there are no street lights on that road, it is easy to imagine how Jamini’s shop would have been cheerful and welcoming in the otherwise dense darkness.

Life has certainly improved a lot after the introduction of solar. They have stopped buying kerosene and candles. The children are able to study, and her daughter who does hand and machine embroidery, and makes dolls for sale, is able to work at night now, and complete the orders. Her second son who works as a salesman, is overjoyed when he returns home in the evening, and sees the room light up with just a click!

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“ People who are not from the local area feel comfortable about coming to the shop when it is brightly lit. Girls and women also often visit my shop. ”

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“The biggest advantage with solar is that I can keep the shop open longer into the night especially during marriage ceremonies [when there is a lot of demand for *paan*],” she says. “People who are not from the local area feel comfortable about coming to the shop when it is brightly lit. Girls and women also often come visit shop,” Jamini shares proudly. Financially her situation is still not very comfortable, but she is quite happy with her life now, and hopeful for the future. With the next loan, she plans to expand her business by including products like betel nuts, fire crackers, disco lights and clothes. The trips to Moreh continue, but gone are the days when she had to go door to door to sell her wares. Now she has a shop of her own!

Jamini at her brightly lit *paan* shop looks on as her regular customers arrive and settle down on the wooden bench outside.





“I Must Think of All Women”

Wazifa Begum, Chatra, South 24 Paragana, West Bengal

Wazifa Begum is a far cry from the average microfinance borrower in rural Bengal. In fact, she seems a far cry from the average human being in this world.



This is a woman who donated some of her last bits of land for a village *anganwadi* school; who wants her son to complete MBBS and practise in the village; who encourages local women to learn a new form of vocational training by giving them stipends from her own money; thinks of them as her family; and worries night and day about how to keep the 700 BPL (Below Poverty Line) women in her village gainfully occupied. Rarely does one come across this kind of combination of energy, philanthropy, concern, intelligence, and sheer grit.

Born and brought up in Chatra village, Wazifa has a deep bond with her birthplace. Wazifa's paternal family were *zamindars* in Chatra, and her father a charitable man who used to give away money and land for public purposes. The village saw extreme poverty when Wazifa was young, and her father would give away three fourths of his income to the community. He was also a harsh judge of criminals brought to his notice. It was a combination of such criminal elements, and people who had usurped some of his land, that got him murdered. Wazifa was 12 at that point. Her mother panicked and hastily got her young daughter married as soon as she could.

Her husband didn't want her to do the kind of social work she wanted to, and several people in the village were against it too. They spread rumours about her and vilified her. Eventually, she separated from her husband and has now been living on her own for 17 years. "My son and all these women are my family."

Wazifa felt the need for taking loans from DCBS because government loans take too much time and energy, and require a lot of paperwork. But her work needs a constant flow of money—to pay wages to the women and to buy supplies. DCBS money helps a lot at such critical times.

Back in the mid 90s, she and other women from the village learnt to weave handloom *saris* under a Block Development scheme. But she found that there was no market for handloom; the arena was saturated. The women felt discouraged. So Wazifa decided to do something different. She had heard of women in nearby areas managing to earn upto Rs 700-1,000 a week with *zari* work. In 1998, she organised *zari* training for the women

on her own. They were sceptical, so she mortgaged some jewellery to give them a stipend of Rs 300 from her own pocket. 20 of them learnt, beginning a process that has flourished into a large workshop, and given employment to several women in Chatra.

Now Wazifa regularly goes to get orders and pick up samples from Barabazaar in Kolkata. The women embroider or add embellishments to *sherwanis*, *kurtas*, *salwars*, *saris* etc. and now, even to westernised gowns. Many work from their home, and some come to work in Wazifa's workshop. The products they make may sell for up to Rs 20,000 in the market. Right now, they are particularly proud of a heavy velvet gown that they have prepared for a modelling event.

In the late evening, after the garments are packed for the day, she sees her extended family off, each group of 5-6 women carrying a solar lamp to power their way through the mud paths.

In 2005, Wazifa and her co-workers showed their *zari saris* and *salwar kurtas* in the State Trade Fair on the invitation of the DRDC (District Rural Development Cell). She made contact with big buyers but did not then have the capacity to cater to them. In 2012, she also participated in the India International Trade Fair in Delhi. Wazifa has registered an NGO, Anusandhan, to organise vocational and other training programmes for the village women. They have worked with the artisanal training scheme for Micro, Small & Medium Enterprises Development for dress making, *zari* work, and embroidery. She has got 'artisan cards' made for 500 of the women who can now participate in exhibitions and get better access to loans.

Deeply concerned about the education of children in her neighbourhood, Wazifa donated land for an *anganwadi*, and got support from ICDS (Integrated Child Development Services) to construct a building for it. In addition, she is running an informal school for children up to Class 5 to complement their studies at their regular school. She also invites out of school children to attend these evening classes.

She is a GPRP (Gram Panchayat Resource Person) for the Bamongachhe Gram Panchayat (Village Council), and has 65 groups of BPL women under her, adding up to about 700 women. And Wazifa, who did not have an



Wazifa's company, Waheed Boutique, has also branched out into making costume jewellery with these attractive chunky beads. Here, the workers pack the jewellery for delivery.

opportunity to study beyond Class 10 in her childhood, has just finished a course in the accounts software, Tally.

Wazifa felt the need for taking loans from DCBS because government loans take too much time and energy, and require a lot of paperwork. But her work needs a constant flow of money—to pay wages to the women and to buy supplies. DCBS money helps a lot at such critical times. She began by taking a loan of Rs 20,000 from DCBS four years back. Now she has an individual loan (not part of Joint Liability Group) from them for Rs 60,000.

Just as the ripple effects of Wazifa's work spread out to embrace a large number of women, the relevance of the

solar lamps in her life and work spread over a much larger sphere than her own home-cum-workshop. All the women workers of Chatra need the solar lamps during the frequent power failures. Wazifa would be the first to say that whatever benefits her family of co-workers, benefits her. She gets personal satisfaction from seeing the solar lamps being used in all the local houses, and under which her proteges work at night and “learn to stand on their own feet”. She herself has a bigger solar charging unit, which runs three large solar light panels in her workshop. In the late evening, after the garments are packed for the day, she sees her extended family off, each group of 5-6 women carrying a solar lamp to power their way through the mud paths.

She gets personal satisfaction from seeing the solar lamps being used in all the local houses, and under which her proteges work at night and “learn to stand on their own feet”. She herself has a bigger solar charging unit, which runs three large solar light panels in her workshop.

One also notices that there are some unexpected dolls and large amounts of chunky costume jewellery in her workshop. These are for orders taken to benefit women who cannot embroider, or whose eyesight is failing. “Many of the women can’t do this work with age. And I have to think of all women, no?”

This hall and this room is her home, office, workshop... her world. “I have to be a proper industrialist,” Wazifa says, with a worried frown. “I must keep all these women gainfully employed. Oh, and I want to do something about the young children of these women. They need to study properly, and they need access to English. I have to start working towards building a CBSE school here. If there is education, then the children can have a life of dignity, and if the mothers have money in their hand, they can put their children in good schools.” She follows us to the door full of plans: “Can some health and sanitation training be given to the women? How can they be made socially more confident?”

A last word from Wazifa: “Today, I love my life. I could never have imagined that such beautiful days will emerge from the kind of life I had led. I had never thought I would be able to share the sorrows and happiness of so many women, help them with issues of domestic abuse, economic problems... I have been through so much abuse, so much vilification. But now, all seems well settled. I have the respect of most of the village. I feel *Ishwar*, *Allah*, *Bhagwan*, all are one. The heart of human beings is one...”

After years of *zari* work and embroidery, Wazifa is tentatively experimenting with products like dolls and decorative items, so that women with weakening eyesight can continue to earn their living.



Power of One

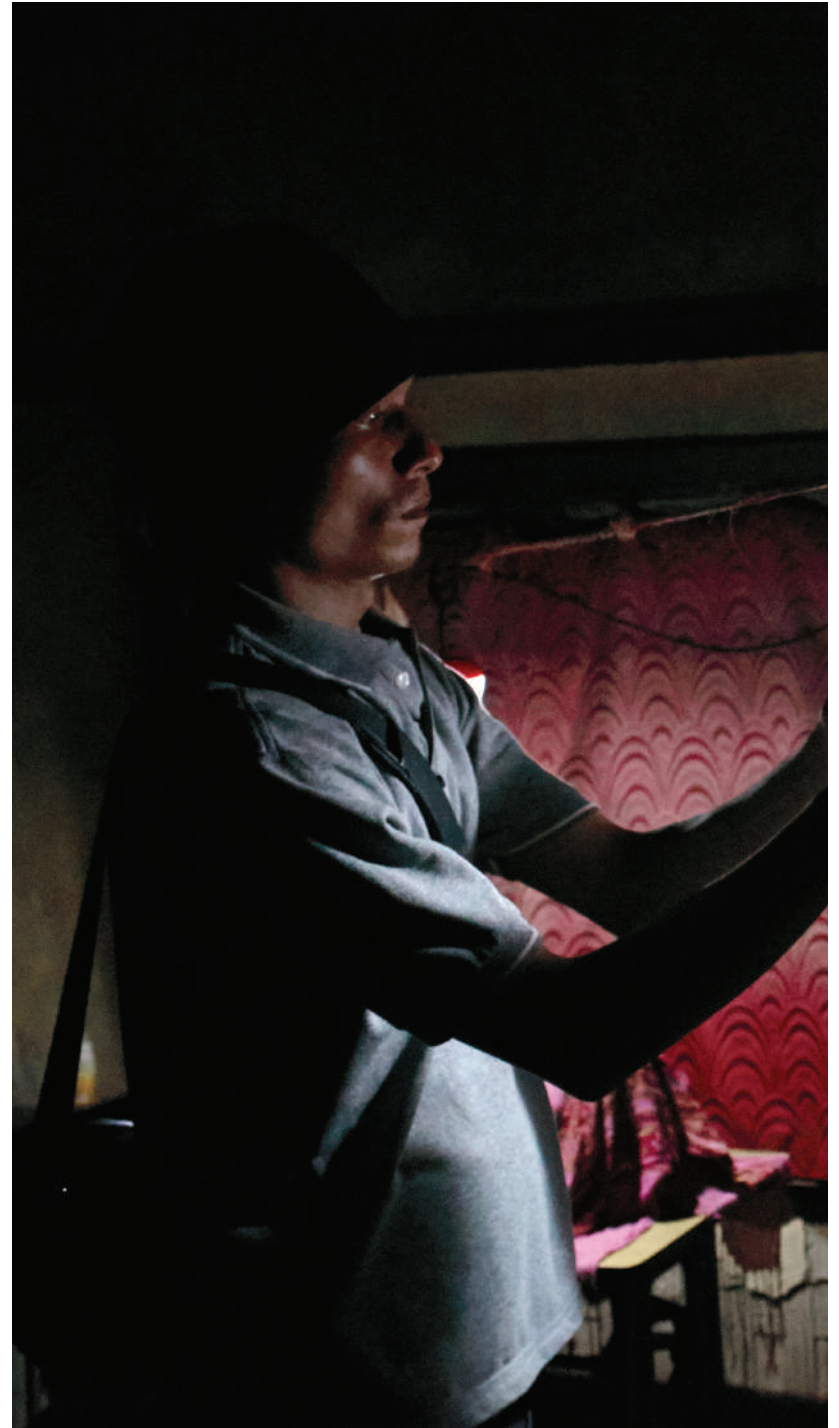
Kshetrimayum Noka,
Tera Sapam Lekai, Imphal West, Manipur

Drawings of Raj Kapoor and Madhubala adorn the walls of the front room of Kshetrimayum Noka's home in Tera Sapam Lekai in Imphal West, as do childish drawings of a camel, bear and ostrich.

At the entrance is a sculpture of a local deity that her son made. "This is my maternal home. I got married at the age of 22, and after six years, my husband brought a second wife. So I moved back here," she says with equanimity. Now she lives with her son, daughter-in-law and two grand children in the house that she inherited from her parents.

From the age of nine, Noka has been doing hand embroidery, an art that she learnt from her sisters and mother. She shares that during her childhood, her mother was the main bread winner of the family, doing embroidery and also de-husking rice by hand. Noka dropped out of school after primary, and started contributing to the household earnings. At her in-law's house on Airport Road (Imphal), she continued doing hand embroidery, a vocation that she enjoys and from which she earns. "I taught myself machine embroidery," she says. "I like it better as my hands hurt less." She has two people working for her, to whom she provides the cloth for embroidery. Her workshop is small, and she seldom trains others as the two machines she has are utilized for her own business. One part of the front room is designated as the work area, and the rest is taken up by a bed, and a TV to which her grand children are glued.

Noka embroiders silk and cotton *phaneks*, and light wool stoles. Her clients are mostly from the local area with a preference for the cheaper *phaneks*. She also sells gold coated jewellery to supplement her income. Her earnings through embroidery and selling jewellery are roughly Rs 3,000 per month, going up to Rs 4,000 during the season. Her son is a carpenter, working on a contract basis without a regular income. Her own earnings are spent on



her business, and on the household. She explains, "When I see that my son and daughter-in-law are going through financial problems, I start contributing more money towards the household without being asked.... Buying water, paying the grand daughter's fees etc."

Noka became a member of Chanura in 2012 after hearing about its many benefits from other members of the centre.



Kshetrimayum Noka's son returns home in the evening and switches on the solar lamp.

She initially took a loan to buy *phaneks*, and then later another one to buy a second machine. She also bought the Accendo solar lamp in response to the irregular electric supply. She followed it up with loans for a couple of Mini Home Lighting Systems and a small portable lamp. She has a prepaid connection as well through which the TV, rice cooker and one bulb work, but mostly the lighting is through solar.

“Earlier, I had trouble completing orders in the light of candles and *bodons*. The light was very dim and my eyesight was deteriorating. While making expensive *phaneks*, the joining is very critical, and has to be done carefully by hand. Now I can sit on the bed or anywhere else and do it easily because of the solar lamp,” she says.

“My plan is to have a shop, otherwise the *phaneks* are just piled up in the inside room in *almirahs* and tin trunks. I will build a shop next year in the neighbouring lane,” she says with confidence, and then adds, “Sometimes the orders for *phaneks* are not many, so I need to find other options. I have four grand children, and I want to buy things for all of them. I also like buying gifts for my daughters when they visit.”

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“ A few months back, the tin roof fell, and our home was blown off. In that kind of weather, the electricity department shuts off the line, and solar is the only option. ”
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There has always been an effort to earn a little bit extra through as many means as possible. Noka has a chicken coup that she has run for many years. She usually sells eggs, but when she requires money urgently, she sells chicken as well. She uses a solar lamp for the coup as it facilitates feeding at night, and hence faster growth of the poultry. In addition to everything else, she also washes and dyes silk clothes, and sells vegetables from her organic kitchen garden.

Situated close to the main road, Noka’s house is susceptible to strong winds that come directly into the kitchen. “In bad weather, candles are of no use, and one cannot cook,” she laments. She recalls a few times when they had to skip dinner thanks to the strong wind. She adds, “A few months back, the tin roof fell, and our home was blown off. In that kind of weather, the electricity department shuts off the line, and solar is the only option.”

It has been a long and arduous journey for Noka. She left her husband when her daughters were seven and five respectively, and her son was a three month old baby. She has raised the children on her own, and got them educated. There is a sense of pride and accomplishment that she did it alone! But she is not satisfied. Pithily sharing her life’s learning, she says, “In my youth I depended on physical labour, now I want to rely more on my brains!”

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“ In my youth I depended on physical labour, now I want to rely more on my brains! ”
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More Precious than Gems

Leishangthem Jamuna, Langthabal Mayai Leikai, Imphal East, Manipur

Leishangthem Jamuna's home on Burma Road, Imphal comprises a large room with a cooking area at one end and a bed at the other. She, her husband and her two little sons live in Langthabal Mayai Leikai, a locality where most women are involved in weaving, and the men in agriculture.

Theirs is one of the few families here that does not own any farm land. Jamuna is a weaver with her loom stationed just outside her house under a tin roof, and her husband, Joykumar is a tailor of gents shirts and pants, working for an employer at Pauna bazaar. Theirs is a modest household, and their story is one of a struggle to live with dignity.

Jamuna has been weaving to support her family from an early age. Her father was a small time contractor, and her mother sold vegetables that they grew on their own land. One of six children, she alone among her siblings could not go to school. She laughs as she says, "I was not married till 40. By then all my sisters were married. I was the youngest. I was helping out the family, and supporting my



Leishangthem Jamuna at her loom, weaving a *phanek*. Now she is able to work at night and weave 50 *phaneks* in a month.

brother's studies by weaving." After marriage, she moved in to her husband's joint family. It is only three years back that they shifted to their own space. The electric lamp in their home is connected to the line in her brother-in-law's home, but the prepaid bill was too much and they were not comfortable with taking favours, so they stopped using it, and are now completely dependent on solar for their lighting needs. For charging their mobile, they take it to a nearby shop. On the ledge in their house, rests a much used radio, their sole source of entertainment.

The lamp moves to the sewing machine for Joykumar to do some of his tailoring work. After the completion of dinner and household chores, it shifts to the loom where Jamuna sits down to weave at 8.30 every night.

As the room hardly gets any natural light, they use the solar lamp during the day as well. As evening sets in, Jamuna finishes the preparations for dinner under its light. The two boys run in and out of the house waiting

eagerly for their meal. Jamuna shares how in 2011 some members from the local Chanura centre approached her, asking if she would like to take a loan for enhancing her weaving business. She immediately joined the centre and took a loan. Earlier she was dependent on another lady to supply the threads for weaving as she had no money to buy her own. She would earn Rs 4,000 by supplying a set of 50 *phaneks* that took her around 45 days to weave. Now thanks to the loan, she has her own capital. She sells the hand woven cotton *phaneks* in her locality and also in the *bazaar*, and most importantly, she gets to keep the profit.

In 2013, she took a loan for a Mini Home Lighting System with three lamps. They are at present using only one of the lamps. The others will come into use when they build more rooms. Last year she also got the Dlight portable lamp. The husband and wife cannot stop singing praises of the lamps: "Under this fixed solar lamp, we can do anything. And we use the portable lamp for going to the washroom, going to the shop, and to wash dishes outside." Joykumar adds, "I can cut cloth and sew at home now. My eyesight is becoming very poor even with glasses. So I use the spare lamp as well, and work under the light of two lamps."





Jamuna's husband, Joykumar completes his tailoring work at home with the aid of the portable solar lamp, a boon for his failing eyesight.

The children sit down on the floor mats to do their homework, the light from the portable lamp brightly illuminating their books. Then the lamp moves to the sewing machine for Joykumar to do some of his tailoring work. After the completion of dinner and household chores, it shifts to the loom where Jamuna sits down to weave at 8.30 every night. Because of the extra hours she is putting in, she can weave 50 *phaneks* in a month now, earning a much higher monthly profit than before. She says, "I want to make a proper workshed at the back for my loom. Right now it is just an open space with a roof. I also want to give capital (threads) to other weavers and earn more through that." The loans from Chanura have helped build her business and her confidence. Now that she is self-reliant, she wants to be in a position where she can be a supplier for others.

The loans from Chanura have helped build her business and her confidence. Now that she is self-reliant, she wants to be in a position where she can be a supplier for others.

Jamuna shares their plans to add a couple of rooms to their house, and then take an electricity line, and get a television too. The duo clarifies, "Even then we will continue to use solar as there is no guarantee that electricity will come regularly. A few months back, when there was a strong wind, the electricity went off everywhere, and my brother-in-law's house was all dark, but we had light!" They end by stating, "The portable solar lamp is more precious to us than gems because it is more useful!"

While preparing the evening meal, Jamuna keeps an eye on her children as they do their school work.



A Shop for Ms Sarkar

Rama Sarkar, Parulia, Nabadwip, West Bengal

In the evening, the shop looks like a little beacon of hope on the dark highway, the palm trees behind it standing guard.



A solar lamp brightens up the cheerful colours of hundreds of sachets: Blue shampoos, purple chewing gums, red tomato ketchups, yellow detergents, white toothpaste, pink soaps... wafer packets, biscuits, chocolates, toffees, match boxes, cigarettes... but nothing as bright as the face of 34 year old Rama Sarkar, happy to be telling us her success story.

Rama is an excellent example of why daughters should inherit land or property from their natal homes. She lives and works on her own land, given by her father, and her confidence is a pleasure to see. The headstrong girl fell

in love and married when she was just 14, and now has a 17 year old daughter and an 8 year old son. She joined her husband in the *bidi* making factory where he worked for nearly 20 years. The couple then set up their own *bidi* making unit. At this point her husband started falling sick, and the doctors said that he should stop working with tobacco. The husband and wife were forced to wrap up their business at a loss of about Rs one and a half lakhs.

But fate hadn't reckoned with Rama's determination. It occurred to her that since her house was right on the main road, any shop she opened there was bound to run. And



so, back in 2014, she took a loan of Rs 10,000 from Gram Vikas, as well as another loan from a local microfinance company called KDS. The couple built a tin structure on the road, bought products, and began a grocery-cum-tea shop.

How many people come in a day? Rama pauses and smiles slyly. “Let me put it this way. My tea is well known in this area. And the curd I set is really famous; People come from quite some distances to get it. So every morning, between 7 and 9 there is a *mela* here. The same in the evening, from about 6 to 9.” The shop hours are 7 am-1 pm and 4

pm-9.30 pm. In the middle of this, Rama manages to send her children to school, cook meals, and set her famous *doi* (yoghurt). She makes an income of Rs 12,000-15,000 every month. Rama now has Rs 14,000 from Gram Vikas, and a total loan of Rs 49,000 from all her financiers.

She took the solar light one and a half years back, at Rs 2,400, buying it outright. “It was essential in the shop in the evenings and night; practicalities apart, who wants to come to a dark shop? You simply can’t depend on the electricity in these parts.” Even with the electric bulbs on, the solar is a bright add on at no extra charge, making the shop additionally attractive.

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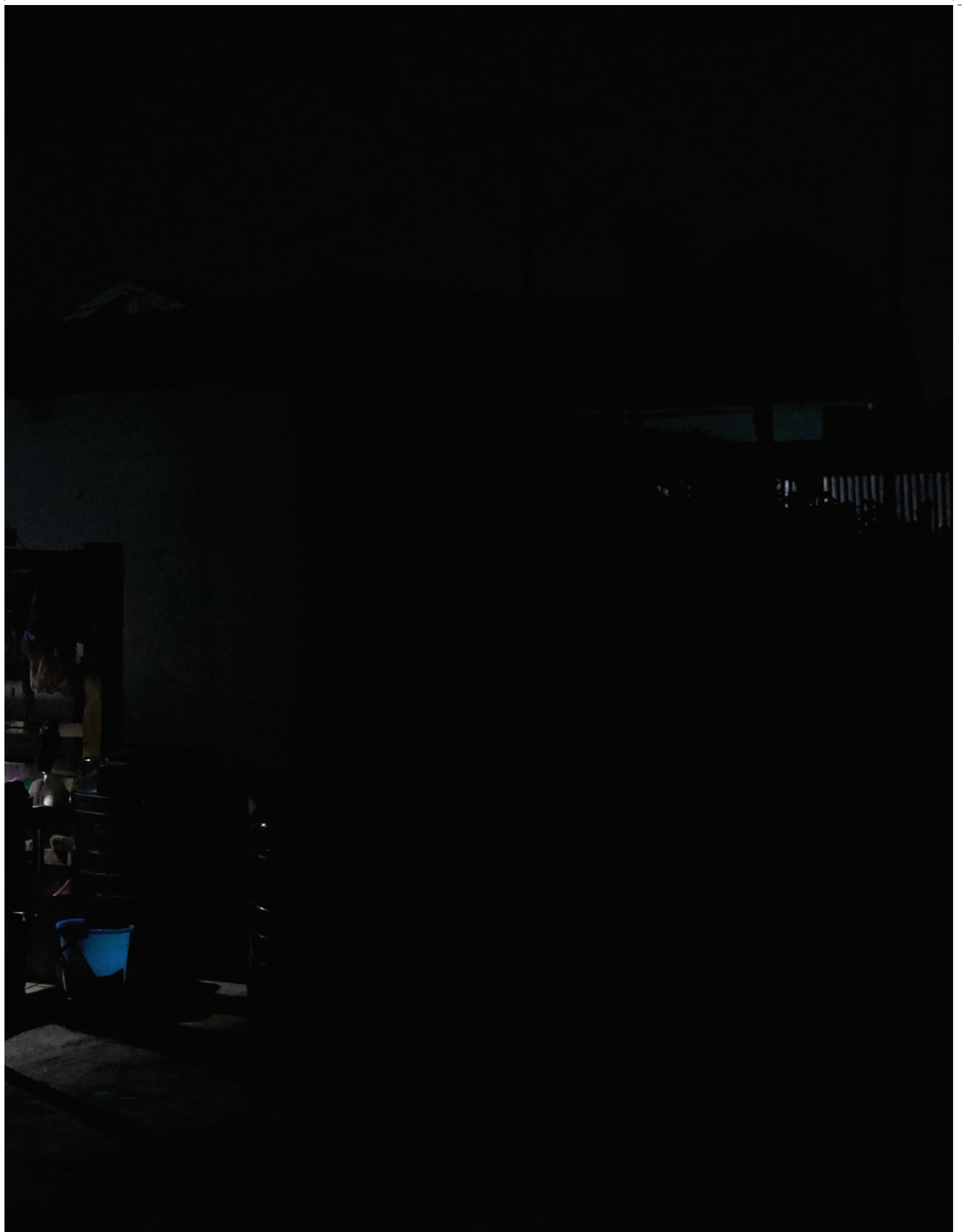
Rama wants to increase her scale. “Anything I sell will do well at this location,” says the young entrepreneur confidently. She wants to start keeping more items, like cold drinks, and wants to sell *mishti doi* (sweet yoghurt) which she is so good at making. “I need to make a separate room and furnace for larger quantities of sweet *doi*. I need to make the shop *pukka* too, because with this tin-and-lock arrangement, we do have to face the odd theft.”

“A *pukka* shop is necessary, especially to keep the products properly in the monsoon. I can buy more cupboards to stock the products, and have a better seating arrangement for the customers. It’s just a couple of wooden benches right now. Who knows, we may even hire workers. And then I want to make my house bigger and have a thriving shop...Oh well! Human beings’ plans for the future never end, do they?”

Rama and the man she fell in love with as a child. Together they have graduated from a *bidi* rolling business to this grocery-cum-tea shop. “My tea is famous in this area,” says Rama.







Glossary

Allah	Arabic word referring to God; a term usually used by Muslims	Marup	Informal group saving system popular in Manipur
Almirah	A free standing cupboard	Mela	Fair, usually held at the time of a religious festival
Anganwadi	A government sponsored child care and mother care centre in India, catering to children in the age group 0-6, and mothers	Paan	Traditional Indian chew combining a betel leaf wrap with areca nut, and sometimes with tobacco
Bandh	A general strike	Paschim	West
Bazaar	Market	Phanek	Traditional wrap around worn by Meitei women in Manipur
Bhagwan	God; a Sanskrit term usually used by Hindus	Poori	Savoury fried flaky bread
Bidi	A kind of smoke made with unprocessed tobacco that is wrapped in leaves, such as the tendu leaf. A cheaper alternative to cigarettes	Puja	Act of worship
Bigha	A traditional unit of land measurement common in different parts of India. In Bengal, one <i>bigha</i> is equivalent to a third of an acre	Pukka	Proper; in the context of a house, made of concrete
Bodon	Kerosene lamp	Rani Phee	A distinct and finely woven cloth usually worn by Meitei women
Brahmin	A caste in Hinduism in which the men traditionally specialised as priests	Sabzi	Vegetable curry
Churidar-Kurta	A combination of fitting trousers and long shirt worn by both men and women in the Indian subcontinent	Salwar-Kurta	A dress worn by women in the Indian subcontinent, with a fitted shirt (kurta) and loose trousers (salwar) with drawstrings
Dakshina	South	Sari	Unstitched length of cloth draped around the body by women in the Indian subcontinent
Dhaba	Roadside stall for food and tea	Sherwani	A long coat buttoned to the neck usually worn by men in South Asia
Durga Puja	Annual 10-day festival celebrating the Mother Goddess Durga, especially popular in the state of West Bengal	Taant	Originally the warp of a loom, the word now signifies handloom weaving work as well as woven Bengali <i>saris</i> typical of Murshidabad, Nadia, and Hooghly districts in West Bengal, as well as parts of Bangladesh
Gram Vikas	Village development	Tulsi	A kind of Basil considered sacred by Hindus
Haat	An ad hoc local market that takes place regularly on a fixed day to serve people of the neighbourhood	Verandah	A roofed open air balcony or porch
Hari Sayan	A Festival of Lord Jagannath that is observed in June-July and is marked by the 'Sayan Utsav' or sleeping ceremony of the Lord	Zamindar	Traditional feudal landlord, usually locally powerful landowners
Ishwar	God; a Sanskrit term usually used by Hindus	Zari	Gold thread stitched decoratively or woven on clothes in India
Kuccha	Made of mud, as in a path or a wall		



Friends of Women's World Banking, India is an Ahmedabad-based organisation providing microfinance opportunities to low income women across the country.

Friends of Women's World Banking

101, Sakar I Building, Opp. Gandhigram Rly. Station, Ahmedabad- 380009, India

Contact: +91-79-26580119 | Email: fwwb@fwwbindia.org | Website: www.fwwbindia.org

