

How Mahila Milan begin to save

Laxmi

We started saving because, *earlier we did not know how to save money. whatever was left, we would earn, give to the children, earn and splurge, eat it away. If a problem arose, we had to take money from the pathan(money lender), or otherwise we had to pawn some jewellery. 10 Rs interest on a 100 rupees. So if you got 500Rs, 50 Rs interest had to be paid each month. We earned 500 Rs and ran the house, and also paid the interest. The principal remained the same. We thought that we will deposit, one rupee, 50 paise, two rupees. when we get the new place and if our money is saved, that money we can use for some business, for some work.*

This is what we thought, when we saved whatever money we could and put one rupee, 50 paise, 2 Rs in Mahila Milan. When we went to the market, and after that if one rupee was left we saved it. We did not have a book at that time. We had different tickets.... made notes of different colours. *All our women were illiterate, they made different coloured notes of one rupee, 50 paise and all the other denominations. One plastic cover was with us and one plastic cover was in the office. If anyone from my area would come and give one rupee, then - 1 rupee ticket in her name, in her cover and a 1 rupee ticket in the Mahila Milan office cover. I had a cover with my name. She has a cover with her name. When it was a 100 rupees we had a big red note that way they knew how to count,. When there were tickets worth a 100 Rs in my bag, it got exchanged for a single red note which was equivalent to hundred rupees. This is how we deposited money and at that time it was some 50-60 thousand. One day , the next door woman fought with my husband and accused him of taking 20 rupees, she got him locked up in the police station. A meeting was going on here. They all came, Laxmi didi, Laxmi didi your husband has been locked up in the police station. By the time I reached there, the police had written a report. I had to pay a fine of 110 Rs. I did not have the money. We had collected money to be used in the new place. Immediately we sat down in the Mahila Milan and I told them, I have this problem, I do not have 100 rupees just now, my husband is locked up in the police station, give me a 100 Rs from here. The committee decided and gave me 100 Rs. within 15-20 days I returned it..*

Thus I was the first one to benefit from saving one and two rupees in Mahila Milan. I borrowed the same 100 rupees from outside, I would have had to pay an interest of 10 rupees a month. The same money, 100 Rs when I took from Mahila Milan, and returned within a month, I had to pay only one rupee as a service charge. From that time we thought that this money will not grow just lying around. The committee decided to start giving out loans . Then our mahila Milan began to give out money from 100 Rs to 500 Rs. This was for any urgent problem like medicines , hospital expenses , if somebody dies, if there is no ration in the house or no money for a railway pass. We decided that we would begin to ,give

loans between 100 Rs to 500 Rs , and I was the first one to benefit from this Mahila Milan money. *Putting this one rupee two rupees aside was very helpful for us. We saved -no outside interest and there is no coercion on us.* In a week, a fortnight, a month, as convenient to us, we come and deposit it. That is why we began the Mahila Milan savings.

Housing savings

Sona

Because, *we could not save money, we did not have any bank accounts and no bank wala was willing to let us stand next to him.* When we went to Baroda bank, they asked us for a guarantee, after all this, sparc took a guarantee.and then they opened 15-20 accounts for us and deposited money there. Why? for the house, nobody takes a guarantee for the footpath people. They said - these people live on the footpath. - they will be here today, there tomorrow. that is why, *if we have money, we can show it to the government and they will know that even we have money. We are not beggars. that is why, to show that strength, we began with 50 Rs for the house.which we saved daily.*

Mahila Milan savings different from housing savings

Sakina

Mahila Milan is... *the Mahila Milan account for us is... to be of use in times of need. If we take 25 paise from the neighbours, they will come and stand at the door - you had taken 25 paise, give it to me. It is so shameful! We thought that it would be better if we deposit money in the Mahila Milan it will be of use in time. We explained to our mohalla walas(our neighbour hood) - see! If you go to the goldsmith, or to the pathan, or to anyone, then you have to pay double.... he stands at the door , as if ready to crucify us –“ give me my money”. And you go on paying interest and the principal still stands.*

- that is why when we explained this to the women , they understood that if we deposit money in the Mahila Milan office it comes in use in time of need. Now that we explained to every one, they brought all their savings and deposited them with mahila milan, and kept on depositing. If they need anything, vegetables or anything - now they have even started to take loans for taxi's. The savings have increased, and people have started to take loans. It has benefited us a lot.

Samina

We needed a housing account because we lack a house. We do not have a house, we live on the footpath. We live on the footpath and the municipality would repeatedly demolish us, chase us away. Our life is like garbage. That is why we thought, that if we open Mahila Milan accounts and then open housing accounts, we will deposit one rupee, two rupees in Mahila Milan, and 50 Rs per month t in the housing account. That will be for our house, when our house will be built, that will be our money and we can use it for the house. That is why we had opened the housing account. We opened the Mahila Milan account because - the public in

Jhoola Maidan(her settlement) takes the most money from the pathan(money lender). Morning, evening we would see- it was barely morning, not even 8, and the pathan stood at every one's doors. Give me money, give me money. We thought that if Mahila Milan account is on, we will save a little bit of money. They said where will we get this one paise, two paise. *We would explain to the public, see, where will the two paise, one paise come from? If we go shopping for vegetables and two paise is left over from that. That is one rupee. you bring one rupee to the office and put it in. They will write for you, give you a note which will be your proof.* They even said, we do not know how to read and write. We said, even we do not know how to read and write but we have opened accounts, we are also saving. All this we would explain. Many liked it very much, many thought that this was correct. Many people in our Jhoola maidan started saving in Mahila Milan and since then our Mahila Milan is on.

Shakoor

First of all *the object of our Mahila Milan was that we should have a house. When we gathered information regarding the house, there was a very special need - that of money. Then we thought where will the money to build a house come from?* Just now all of us live on the footpath and the BMC did not take a rent from us. *We thought that if we take a hut on rent somewhere close by, the rent would be 100-150 Rs. According to that, if every month, considering it as rent, if we put aside 50 Rs then in the future when we build the house even we can contribute towards it . We will have to take a loan, and we had to show some money to the government and the banks so that they would believe that we can save . According to that, people could not save 50 Rs at one go, so we thought, we will begin with one rupee every day. With one one rupee, it is 30 Rs in a month, and these 30 Rs could be put in the bank together.,* because they do not take one rupee at the bank. This was our beginning for the house. With the same idea we started the Mahila Milan saving scheme. We, the poor have the most need for money, because suddenly something may crop up eg. somebody, is ill in the house and he does not have money, then where we save one rupee each day, from there we can easily take the money and return it .If we go to the pathan he would take an interest of 10-12 Rs. If he was not there we would go to a marwari (pawn shop) and pawn some clothing or some jewellery, and he would charge even more interest. *So we took an idea from the housing saving scheme and made a smaller Mahila Milan scheme.* Whatever rupee or 50 paise are left from the vegetables, grocery after purchasing we come and deposit it here At the right time we could give anyone a loan between 100 to 500 rupees. *In these schemes, the housing was seperate because the thing about every member paying 50 Rs every month continued.(some families could afford to put fifty rupees aside every month while many others continued to save daily and would take fifty at the end of the month from the Mahila Milan account and put in the housing account)* Apart from this, there is also a lot of money in our Mahila Milan saving. *After seeing this scheme, the*

government has also given us a loan for small businesses. Today, we have a loan of 35 lakhs from the Rashtriya Mahila Kosh, towards small businesses to begin with .Today we get larger loans

Why were the accounts opened in the name of the women

Shehnaz *The housing accounts were opened in the name of the women. You see sometimes the mans drinks, or does something. If the account is in the hands of the woman, in her name, she can save and repay her loan in every month. The man cannot withdraw easily.She can save and that is why our accounts were started.*

Rehmat *In Apna jhopadpatti has quite a few drunks, that is why accounts were in the name of the women. Anything may happen, if it is in the man's name he might someday abandon her or chase her off. This happened in one or two instances where they chased the women off. Accounts were therefore opened in the women's names.*

Samina *If it is in the name of the woman, she can also do her own work. The woman can fill in the housing account too. The house will be in the woman's name..... the men may go out - somebody comes for an inquiry, something has to be filled.... if the man is not there then the person goes back. Take a look at the ration card- if the ration card is in the man's name and the ration inspector has to take so many rounds because the men are not at home.*

Shakoor *The man takes his salary once a month or once a week. Whatever salary he brings he hands it over to the woman. The woman takes care of all the expenses for the whole month, accordingly, if she has the money in her hands, she can save some money out of the vegetable etc, and put aside. Because the man gets the salary once a month, he gets to see the money only once a month, but the woman handles money every day, whenever she goes, she can bring it from anywhere. If the man needs a 100 Rs, he asks the woman, look If I need 100 rs. She (referring to his wife) will give it, saying that she has taken it from next door, but it will be her own mon, that is why the woman has money.... if the accounts are opened in their names, more money will be deposited, that is why we started them in women's names.*

Banoo *Why woman?.Why woman, because, 10 years ago, women had never done any work together as a group. Ten years later, when the Mahila Milan organization was made, the women collected and came together, and the women started working. As the organization was formed, all the women came together, and from the women we chose the 11 leaders, then we felt*

that the kind of work women do, the men will not do, the household jobs. Like, we would go to the ration office, or anywhere, for anything, we went to the police station for Mahila Milan, and the women got a hearing. All the work was done because of the women so *we decided at the Mahila Milan meeting that when the women are doing all the work, when the women go every where, then why not have the ration cards in the women's names. If the man takes one day's off and goes to the ration office, the work is not done in a day, he has to go ten times for it. If he goes there ten times then how will the house run?* Because of this, the ration cards in Mahila Milan were made in the women's names. Whatever work there is, the women do, that is why all the work in Mahila Milan is in the name of the women.

Sagira

If you say, why woman; the house is the woman's. The house is run by the woman, the children are the woman's, right? *We gave in the name of the women because - if it is in the man's name, the man can sell the house and walk off. He can leave the woman. He could even divorce the woman and run her off-. that is why we opened the accounts in the name of the women.* If the woman is there, she will take care of the house and she will also look after the children.

Samina

In Mahila Milan there are names of both women and men. *In this housing account, men and women both have their names. If the man wants to sell the house, until we sign it, he cannot sell it. We cannot sell it, until our men sign, the house cannot be sold. That is why both names have been kept, the woman's first and then the man's.*

Laxmi: (repeats the points) The accounts were in the woman's name because, if it is in the man's name and he takes out all the money, the woman will not come to know. He will take it out, spend it, do anything. If it is in the woman's name he has to ask the woman. If he goes to the bank, he will not get the money, unless it had the woman's signature or thumb he can't get it. He has to make a noise, then only can he go there, and the woman has to take it out. That is why we kept the accounts in women's names, so that she has the possession of the money. Why, the woman has to look after the house, bring up the children, all the sorrows the woman has, that is why Mahila Milan has kept in the name of the women. The money will be there, and if needed the man cannot spend it without permission from the woman. that's why....

Sakina

Woman ____.... even when the hut has to be built, when the house has to be made, the woman directs - look, that place is crooked, it is not like this, this door is not proper, this has come next, the slope should be like this, the water should drain like this. When the woman tell, then it strikes the man, men and women both are needed for any work. Women are women!

Individual accounts in the woman's name

Laxmi

If the account is opened with three people, who knows if they will walk away with the money, what will happen, why should our money be in their name. people *have no trust, that is why we thought, to get their trust, If their money, is in their name, then each person will say, yes our money is in our name. these people cannot do anything, can't take it away. That is why, we have separate family names. Tomorrow, even we can't take that money, until they sign for it, that is why, we opened housing accounts separately, for each one.*

Shakoor

The reason was.... *the earlier leaders of the jhopadpatti, in lots of bastis, they would collect money in the name of housing and put it away.-that is why the people had no trust. That is why we thought, that whatever we do this time should not be like that. It should remain in people's name. Whenever she wants she can go and see in the bank, whether her money is there or not. If it is in the name of three people, anyone may take it away. That is why we in the Mahila Milan decided - no, it will remain in the name of the woman of the family with her photo. Accordingly the accounts were opened in the name of single persons.*

Daily Savings

Samina

We thought of saving money every day, because if we have two coins in our pockets, our children come and say - mother give me a rupee, I want to have a chocolate. the other one comes - mother give me two paise,... two rupees. If there is no money in the pocket, they rummage through it and go away. Oh! mother does not have any money, that is why we thought that if the money is there it all goes into the children's stomachs. that.... bania.(the shopkeeper).. if we put it in our account every day, then it is our daily saving. it does not go to our children. We decided to save this 2 paise..

Sagira

Another thing in this is, why we began to collect savings every day, because it will then become a habit. If it is a habit, when we make our house and take loans, we will not find it a problem to give back the money. That is why we decided on every day.

Banoo

Now in Mahila Milan I deposit ten rupees every day! It was my own money and I didn't use it for my expenses. In the same way I told my husband, that if we deposit 5-10 Rs daily, we can take it whenever needed it. Sometimes we need 100-200 Rs. I took loans two or three times. When we deposit daily savings, we can take it whenever we need it. It is our own money.

Laxmi *We started depositing daily because, to save 20-30 Rs a month is burdensome. with one rupee we do not even come to know and we have 30 Rs in a month. This is very a very light task for us. If we have to deposit 30 Rs in a month - we will say - oh god, I have other expenses in my house. When we deposit one rupee, we do not come to know.our money is saved and we can use it. That is why we began daily savings.*

Sakina Savings means, depositing 10-5, 15-20, 25-30 any amount . One woman has 5,000 rs... shows the savings book... she hasn't given money today as she did not have any business today, that is why, *we benefit so much from the daily savings. We collect money for the house, and in times of need, for vegetables or for ration, for anything we can take it from the daily savings. This is the benefit.*

Shakoor People from big houses who take out some money every month and save it. Saving one rupee every day is very good for us. We will never be able to save 50 Rs together, because as soon as it is a sum of 50 Rs it is a big amount for him and we will splurge it. With this in mind, if we keep one rupee aside then he has nothing to lose. These small sums at the end of a month suddenly become a big amount. That is why we decided that every day whatever rupee or 50 paise, is left, we will save.

Sonas

story

Sona In the beginning I had a lot of problems. I... have two sons. In '86 I put them in mankhurd (children's home). I did not know anybody here to ask for money from any one, Even to eat at one time, we were dependent. Ultimately I thought that if it is like this now, what will happen in the future. Then I looked around for a boarding. After searching, I placed them there under the juvenile court. After I put them there I began to think, the children have gone, but I used to spend money on them now I would save that money. Tomorrow they may ask me - we are in the boarding, what have you kept for us? That is why I thought that if they had been living here I would spend this money on them, and I began to deposit 5 RS. every day in their name. Every day I deposited 5 Rs here, apart from this we saved for them 200 rupees. The elder one received help from e(sponsorship) for his education. Some money they had also saved there, in the name of the younger one in the Bank of Baroda. That money I took and put in the fixed deposit in his name, in both their names. It will be one year in this november. OK. I also have a goddess in my house. Yellamma devi. I wander around every friday and tuesday with the devi.(mendicant) Sometimes I get rupees 50, sometimes 10 and sometimes 15, and sometimes only 5. According to that I save for the house. Ihave asked a boon from God. I asked for a boon and I took a loan of 5000 Rs from there.....

What are the questions asked when you go a new settlement?

Samina

I will tell you about Kanpur. I once went to Kanpur, then.... 2-4 savings groups were started. Then they closed. I mean that they began savings, then it was closed. Then we, shehnaz, Lopez(sparc field worker) and myself went to visit them. There, in each area, daily, we had four meetings. In four places, we went to four different areas. We would tell them the same things, they would say this- You all come here but do not give anything. We have a house, but no water, no drain, no gutter. all these - no one gives us a hand pump. Every one had the same story, the same thing. We told them that they... the government will not come here and give anything. If we go and ask the government for it, then we might get it. Those with big buildings, with the big houses, go and ask them, where do they get the money from? The drive cars, they buy cars, where do they get that money from? He does not buy a car suddenly. he saves 10,000 Rs somewhere... then he goes to ask for a loan - we have to get these things too .How do we get a 5,000 loan?

..

Then all those women began to ask - what should we do? We said, just now you were talking about a tap, that you do not have a tap, there is no drinking water, no drain.....

Some said, we do not have money. I said - where will the money come from? For money you deposit one rupee or two rupees - if you have one rupee deposit one rupee, or two rupees. There were at least a hundred women there. That very minute we began collecting one rupee, two rupees from those 100 women. When the money was collected I told them, now add up how much you have. There are 100 women and how much is this? They counted it and it was 300 rupees. I told them all, that from the people sitting here, some put one, some two and some put 5 Rs, whatever they had. Today it is so much. If you put in this much tomorrow, and the day after, you can go anywhere. to any officer, if he does not give you anything, you can take this money and throw it in his face, we want all these things on our land..... Then you see how does that thing not happen! then they suddenly woke up. this is correct. From today onwards, we will continue this saving. If you go to see today, they have more than us. deposited as Mahila Milan money. 3-4 lakhs have been deposited. This is what we go and tell them and then our savings start.

Why do we start with the poorest

Banoo

Mahila milan has also been made by the very poor! Mahila Milan has been made for the poor. If you say the poorest, we are the footpathwalas. (pavement dwellers)They earn everyday and eat everyday. Everyday we earn 50 Rs. Everyday we eat. Where will we save from. We had never thought of saving 2 Rs. Mahila Milan was formed, from that date it was deposited in the Mahila Milan, you do earn 50 Rs and out of that put 5 Rs

in savings. If you put in 5 Rs every day it will become 150 Rs in a month. *When we has gathered the mahila Milan and put forward the demand for land, then against the demand for land the government had said... when we had a meeting we said, we want a house. Where will we get the money for a house? There is no money, then where will the house come from? The government says we do not have any land, where will the land come from? Mahila Milan was made, and the didis(refers to older sisiters- that's hoe they referred to us in sparac) took the mahila Milan and showed them the land. If the government gives you the land - for money or just like that? how will you buy it. accordingly a meeting was taken with the footpath people and they were told, that if we want to buy this land and if money is needed, where will we get the money from? We collected all those poor people and told them that if you earn 50 Rs every day, save 5 Rs daily and it will be deposited. This may come in use to you for the land at any time. When the people started to save 5 Rs or 2 Rs every day, and when mahila Milan had some money, then we called the government again and talked to them. The government officer concerned with land, he said that whenever we have given land to the footpath people, whenever we have given them houses, they sell them, make money and come back on the footpath and live in the same conditions. We called the people and told them about it. If they give you land, or give you a house, will you sell it? The people said no. Then we talked to the government. That if you give us the land we will not sell it and come back, we will live there. And we will build there and we asked the public - that we will touch this money in 20 years, even if it may be 20,000. One house will cost 40,000, but we can not pay in one go. We will deposit 50 Rs per month under any circumstance. Because we are poor. Let alone 20,000 we can't even give 5,000 at one shot. We will go on depositing 50 Rs every month in the bank, even if we return that money in 20 years, we want the land. We will not sell it. We made this a rule in Mahila Milan and began to collect money for housing and savings. As the money increased, people began to believe that now we will get the house when money is collected. With 50 Rs as the basis, some deposit 100, some 200, some 1,000 and some even 2,000. This money has become a strength of the poor. This is what poor means, if we save everyday, deposit every day and also every month, something or the other will be done.*

Samina

Sometimes people have more of a problem. If a person has saved as 3,000, he will say give me 2000 and leave 1,000 in it. Give me 2,000 that I may start a business.

Sagira

We do not give withdrawals for business. for business we give loans. If someone has to do a business and he asks for a withdrawal, we tell him, take a loan and let your money be there. That is why we give withdrawals

only when we see that he is desperate, he has a great need for money - and he can't take a loan. He can take his money out, then we give him his money.

How and when did loans begin in Mahila Milan?

Laxmi

In Mahila Milan, (clears throat)... We deposited money, for going to the new house. It use to be used for business or anything else. But they locked up my husband and I took out a loan of a 100 Rs from here. then we thought, this money is lying here, if we give it out it will increase. *We brgan to give out from 100 to 300-500. If we take 100 Rs from outside, we had to pay an interest of 10 Rs,if we take from Mahila Milan, we have kept a service charge of 1 Re for a 100 Rs. This was a great convenience for us.* then for the Railway pass, for some urgent medicines in the hospital, or if some body dies, for all these we gave small loans between 100 to 500 and we would take a service charge of 100 Rs. this was a convenience of the Mahila Milan. then when they saw our mahila milan loans - The Rashtriya Mahila Kosh held two or three meetings with us and saw our loan giving, depositing money, meetings with the women, if the money is coming back or not. They found it all right, they are handling money properly. *That is why if we want to expand our business, the Rashtriya Mahila Kosh had given us 35 lakhs last year. Now we give loans of 5,000 to 7,000 for small businesses every month. Our money always comes back. Those who took 5,000 from outside, had to pay more, the money went towards interest. the big loans have benefited the people vastly.*

What is the method of giving a loan? What kinds of loans are given?

Shehnaz

In my area I have given most of the loans for the food business., and I gave a loan for a bidi shop and another for roti business. What is there actually - earlier, we would take loans from the marwari or the pathan, for our business. Gradually our Mahila Milan started, we collected money. then one by one people came to us and said - those who do not have any work, they were raoming around unemployed, hungry. Then we said that on behalf of the Mahila Milan we will give 500. Like this *our first beginning was with 500 Rs.* We began giving loans of 500-500 Rs. Some began a business. *Some roti business, some cut piece business, and some a bidi shop, and some were hawkers. We began the loans for this kind of businesses.*

Small loans came before big loans

Sagira

When every thing was completed here, in the beginning we gave very small loans, there was no question of a big loan. In Nagpada, carpets and clothes, baba-suits are the main businesses. We would see them regularly going to the Khan and bringing money from him. Because it takes a large

amount of money, an investment of upto 50,000 is needed. We would see this. And they would pay 10 Rs for every 100 Rs. Then we, one day we asked them, where do you get the money for your investment? He said we get it from the Khan. We asked, how much do you have to give - he said 10 Rs for 100. If we take 5,000 we have to pay 500 Rs. I said, do one thing, will you open an account with the Mahila Milan? He said - what is the use of Mahila Milan? I said that the gain you will have from the mahila Milan will be that if you put in your money, we will give you a loan up to 10,000. You can invest those 10,000. In a month you only have to pay 200 Rs for the 10,000. And in a month if you pay some money back, that amount will be deducted. You do not have to pay on the whole....

they all agreed. when every one agreed, I got a loan for one, then for a second one, then another. In this manner I have arranged loans for at least 25 carpet walas. They all take money regularly, and every day they give 10 Rs of their own and 50 Rs out of the loan. All this money, we have given - 4,00,000 I have given loans, only in one area.

How do you decide to give a loan?

Sagira *In the beginning we would decide in the loan committee about the big loans. Whom to give, whom not to give, the committee would decide. When the committee saw that the money goes out regularly, and the money comes back regularly. We saw that a loan is returned in two or three months from each area, eg., I am from Dimtimkar. I would come and get the loan form filled, signed it, and on the second or third day I would take the money and give it. In the same way I would bring the money back.*

Laxmi *In the beginning our committee of 11 would decide for the loan. If some of the leaders could not come on time and the poor man would be left hanging because of one. He had to go around like that for two or three days in difficulty. When they came, then only was his loan passed. We thought that the people should not have any problems. Those who are regular, the area leader will take responsibility for that person. She herself would sign. Then one or two leaders here will also sign and give a loan. So that his problems should be solved. A working man could not take leave and come over every day, that is why, we all decided in our own areas, I will give the loan on my responsibility. The other person should not have any difficulty. His work is done, and he benefits from it that is why, we the committee area leaders took responsibility.*

Samina *For the small loans and the big loans the 11 people decided. Now, when from each area, everyone brings the money from their own area and deposits, they have taken the responsibility themselves. I am responsible for my area, Sagira, for her own area Sagira is responsible, Laxmi is*

responsible for her area, Sakina is for her area, Sona is in her area.. This is for all the basti's (areas). Why? They give the loan on their own responsibility loan.They take the loan on their own responsibility.

Laxmi *Secondly, if any leader needs to go the village urgently then a small loan within 500 any member can provide as it is needed in time. It is an urgent need. Now I am going to Madras, and I have some urgent work. It will be difficult for me to wait, for a loan of 500 Rs. That is why for a small loan, any one of the 11 members who are there at that time can sign- It may be 500 Rs or 600 Rs, to get the money immediately any member can sign. This is the rules for giving small loans..*

Loans are given from the cash in the Mahila Milan office and not withdrawn from the bank

Samina Yes, we keep cash all the time. Today if a person wants 5,000 , we will give 5,000 just now. If she wants 10,000 now, we can give her 10,000 right now. We do not keep the loan money in the bank, nor do we go to the bank to get it. We keep all the money in our own office and in our own cupboard.

Housing loans

Shehnaz Earlier our total house cost was for thirteen or thirteen and a half thousand Now, with each passing day the house costs have increased. It has gone up to forty thousand .Now we are getting the money on a low interest. *If we have at least 5-6 thousand, we are trying to get money on low interest from a bank. We will also have to show our record, saying that we deposit money. Otherwise we will not be given a loan just on assurance. If we deposit a 100 or 200 and then stop, he will not get the loan. We will need to save at least 6-7 thousand for the bank to be ready to give us a loan.*

Laxmi *The committee is responsible, the people are also responsible. With both are sureties, The loan will come to the group but each family will sign a loan agreement.*

Is the loan only for savers or fall the whole community?Mahila Milan loans and housing loans

Rehmat For the whole basti - the whole basti has problems. so the whole basti will be given a loan.

Rehmat Housing loans will be given to those who having a housing savings only. We should have information, we should know, what kind of a person he is, only he will get, not just anyone. It is a matter of a house.....

Celine The question was - if somebody in our jhopadpatti is not saving, can he

get a Mahila Milan loan?

Rehmat He can get it If he is in trouble, or wants to begin to save and join us we can arrange a loan for him.

Samina No. I will tell you. See. Here, take out jhopadpatti. Now, we have a 100 huts and those 100 huts are saving. And there are two who do not save money. Then he - he wants to come in into this. He came to tell me, open an account for me, I need money. We will put the issue in the meeting of the 11 member committee that he is now prepared to open an account, he wants money. What do you say? They said, he may be needing money, or he now wants to join in, and if he wants to open a savings account ,he can open . Then if he needs money, four of us take his sign and give him the money. Then we start recovering the money from him. But we give money.

Shakoor When we talk of a loan for the house, it is like this, in Bombay, or in the whole of India, there are two banks, one is HDFC, Housing Development something is the name of the bank, and the other is HUDCO. We had gone to both, and had discussions that we have this plan for building 500 houses, for that we -- because when we had started, the cost of the house was 13,000 Rs. We thought that 3,000 Rs will be ours, and we will take a loan of 10,000 Rs from any bank. We went to HDFC first, but he did not even let us stand there. He said, you are thr footpath walas, what is your guarantee? We came back from there and then we went and talked to HUDCO. They talked and agreed to the loan. They had said that this is your expense for 500 houses and this is what we are willing to give you. There are two banks from which we can take a loan of 10,000, which we will be returning over a period of fifteen years. they were willing to give us a loan at a low interest, of about 7 percent, This was in 1987.

Savings for expansion of the organization

Mustari We use it for expansion.

Samina *We started this saving so that with this money the organization will be created and the poorest of the poor will also save money. We do not use the word rich. Those in the jhopadpatti, those who are poor, those who do not have one roti(bread) to eat, we explain to them, you have 50 paise, get them, tomorrow you will have two rupees.*

Yes, we give, loans. Why? we see that when a person is in distress, he can't help it, we have seen in our area, that he is facing problems. We go and ask him ourselves - why is your business closed? Why doesn't your family eat. then he says –yes, my business is closed. We tell him, come on we will open an account for you in Mahila Milan for you, and we will

arrange some money for you. Take that and do your work.

Sagira

By saving, *the organization has increased most, through its loans. And saving is our organization..... strong. This strength is because of saving. And as we began to give out loans, our organization went on expanding and became stronger.* The biggest things is that our organization has progressed because we give loans

Bano

This was the main thing, that when we go to the new place, the people over there, those who are daily wage earners, they will not get anything as soon as they go. For this especially Mahila Milan savings were collected. Those who will go to a new place after their houses are built, whatever time, 10 or 5 years, it takes, have to save. If our own money is with Mahila Milan, when we go to a new place, we can take this money from the committee and start a new business anywhere. Anywhere, in the market, at the station, we can sit anywhere, because this is our own money.

Even here.... instead of there, people started the same thing here. *Because, even here, people have the same problems, eg., someone does not have any money to invest or the investment has gone , someone does not have to eat..... most of the people do household work. some carry on businesses... get things from Byculla and sell them, for that if they need 200, 500 or 1000 Rs they take it from the mahila Milan.*