

Captions :

LOANS ONLY FOR WOMEN

A photographic report by

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India - 2007



Photo 01 - **Ela Bahtt** was raised at the heart of the peaceful fight against English colonialism. In 1968 she becomes the head of the Textile Labor Association Union. In 1971, understanding that once women are organised, have funds and are working together, they can get out of poverty. Three years later she creates the first micro crédit bank only for women. SEWA (Self Employed Women's Association)



Photo 02 - **Ahmedabad**, capital of the vegetarian alcohol free Gujarat state. It is one of the main city in the country and where Gandhi spent 18 years in his ashram prior to launching the Salt Marche in 1930 which marked the beginning of the independence movement.



Photo 03 - All along the Sabarmati river, at the feet of office buildings and hotels, the intouchables' slums.



Photo 04 - Statue of Gandhi at the ashram along the Sabarmati river in Ahmedabad.



Photo 05 -

Ela Bahtt comes to meet slum dwellers.



Photo 06 -

There are basically no appointments at Sewa. Just like anywhere in India the movement is fluid. At 8 am prior to opening, employees address a prayer to Ganesh (God of wisdom, intelligence, education, prudence, the protector of schools and knowledge keepers). All day long women from all walks of life who have decided to act in order to come out of poverty will come through the bank. A Sewa member can open an account with only 5 INR (roupee), instead of the minimum 100 at a regular bank. They will get loans to buy a sewing machine, bring electricity where it is lacking to have an activity, or just improving their home situation. There are only 10% of them who will not succeed in paying back on a monthly basis. Unlike other banks Sewa will find solutions rather than use the justice system to solve the problem.

THE LOANS BENEFICIARIES



Photo 07 -



Photo 08 -

TRANSPORTING OF GOODS : Ahmedabad is a very densely populated city, one of the most productive economies in India, but here, trucks cannot use the narrow streets. Goods are therefore transported on handcarts generally pulled by men. These women all come from the same family. They were able to acquire a handcart and generate some profit by uniting in order to borrow from the bank.

TRASH COLLECTORS



Photo 09 -



Photo10 -



Photo 11 -



Photo 12 - In suburban Amraiya, trash collectors come and go selling their bundle of selective plastics or glass to wholesalers. They are too poor to afford the trip to the bank. Therefore a Sewa agent comes on location to collect a part of their income to feed an account or pay back the loan.

VEGETABLE MARKET SALES



Photo 13 -



Photo 14 - **Kasturba** invested in buying vegetables and rents a small shop in Ahmedabad's wholesale market. She quite a negotiator, decisive, where men usually rule, she shows pride in getting out of poverty.

BIDIE CIGARETTE MANUFACTURING



Photo 15 - These women practice a trade, which often condemns them to some form of disability. Sitting in the doorway, wearing glasses, Rahda is today unable to walk. She started making bidis as a child sitting on the floor. The market sales for this tobacco rolled into a eucalyptus leaf is flourishing.

METAL WORKING



Photo 16 - **Lilaben** turned 32 in 2007. She Works on metal shaping and cutting with her husband in a little shop in the tinplating district. She deposits one hundred rupees a month in a savings account in order to later finance their three sons' studies. « The good schools are expensive » claims this woman, used up before age by the hardness of her work.

AGRICULTURE



Photo 17 -



Photo 18 - **Vinaben** 40 years in 2007. She had to mortgage her land. The interest repayment donor rate is generally 10%. Borrowing from Sewa at a rate of 2%, she was able to pay off her debt and recover the land. She now grows anise, vegetables and produces buffalo milk. She became a Sewa leader in the region and also cares part time for the kindergarten. Her children can now study rather than doing small jobs at very low prices.

SEWING WORKSHOP



Photo 19 - **Rehan**, 21 years old in 2007. She Works in one of the textile coops set up by Sewa Bank. The manufactured goods are later sold in Sewa dedicated shops. She now can use part of her salary for medical insurance.

STREET VENDOR



Photo 20 -



Photo 21 -



Photo 22 - **Jashoda** 33 and her daughter **Shurti** 12 years in 2007. It is in this new space the family now lives. The father is an electrician. A tiny space by western standards, but grand for hundreds of thousands of Indians who do not have access to regular housing. Jashoda proudly unveils its new luxury kitchen and bathroom. This woman who will insist on showing us her old lodging - a small cube of dark and unhealthy cinderblock - received a loan from Sewa. The bank lent her ten thousand rupees (about 1700 Euros) to buy her house and set up her itinerant trade. She has already finished repaying the loan and every month she saves up to 2,000 rupees on a personal account to finance the studies of her daughter. "Not even twenty years ago, the men did not want their wives to have their own account and start their businesses. When the money came in, they snatched from the hands of their spouses to go have fun. Today, they know in order to move on, everyone must put their hands in the dough.