

Personal Reflections by Duke Team Members (Interns from Duke University to Centre for microFinance)

Thank you for giving us the opportunity to visit your programs and learn about them first hand. Here are some of our personal reflections on our visits.

Team Member #1 (Jen Snook)

Self-help Group visit, Jaipur: At first, I could not place the difference between my expectations and the reality of the slums we visited. Certainly, the material wealth was greater than I imagined - I did not expect to see a television, as we did in the first home. But this is of less significance. I did not expect to see happiness. The women started their meeting in song, joked with each other, laughing. The expressions of their faces reminded me of people in my life, in very different circumstances. They seemed, in that moment, to be happy. I do not mean to marginalize the difficulty of their lives, but I was touched by their emotions. The obvious lesson is that happiness is a state of consciousness, regardless of circumstances. As it applied to the women, though, I felt more hope for them, more possibility to improve their lives.

MF Certificate Course visit, Jaipur: Several things struck me during our class visit. We were given the opportunity to ask students questions about their interest in MF and reasons for taking the course. Many, if not all, had come from poor backgrounds and wanted to use MF and SHGs to improve communities like their own. Their ambitions were inspiring, wanting not only to practice MF, but to start their own NGOs or become teachers of MF to other students down the road. One student even went so far as to share his long-term goal of changing India from a developing country to a developed one. He was obviously the over-achiever of the group, but what goals to set!

Self-help Group visit, Dungarpur: Our third visit to a SHG and each has been distinctly different. The first group in Jaipur seemed to be the most cohesive and advanced of the three, though the group in Dungarpur was a close second. Perhaps the more intimate setting of the first group was also to their advantage in terms of perception. However, the last group was by far the most business savvy. At the end of our visit, they presented us with a receipt for Rs. 251, a fee for an outsider group visit. It was a small expense for us, especially given the great gift they shared in opening their homes to strangers.

Ajay said we were the first foreigners to visit their group, perhaps the first non-Indians that some of the children had ever seen.

Team Member #2 (Dani Phuong Ton)

The interactions with CmF staff and the various SHGs were memorable and impressive. The team's first meeting with the Executive Director (Jaipal Singh) was productive and helped the team have a clearer understanding of the scope of the project.

Self-help Group visit, Jaipur: Our first meeting with the SHGs was eye-opening and overwhelming. Before arriving to Jaipur, I was aware of the stark poverty of India and thought I would be prepared given I have faced and witnessed poverty when in Vietnam. While one can read and study microfinance, nothing compares to being crammed into a hut and witnessing the women running their meeting. The women were very excited and commenced their meeting by singing and introduction. They were welcoming and asked for our introduction and wanted to see that we have all the information needed. In addition, we got the opportunity to see how CmF staff motivated the group and guided them in the decision process. The second meeting in the urban slum was more subdued and swift. There was no sinning or the lively discussions between the women. However, there was a beggar who proudly demonstrated her trick/performance with the snake. While the team appreciated her hospitality, we were also nervous of the possibility of the snake escaping ☺ These Self-Help Group women, while poor and uneducated, still maintains confidence and be proud in their work and associations. They understand that it is a way to bring their family out of poverty.

Self-help Group visit, Dungarpur: Our visit to the rural SHG was also helpful in seeing a different operation. The rural area has similar attitudes to the first SHG in their enthusiasm. It touches me to observe the detail transactions of conducting the meeting, recording the money, etc. They also had a sophisticated approach in charging our team for attending their meeting—very entrepreneurial of them! We also had the opportunity to visit Bank Borada and Mifo (mobile banking) to see the sophistication of the microfinance operations and its potential.

Team Member #3 (Liana Humphrey)

Self-help Group visit, Jaipur: The meetings and visits with the Center for microFinance confirmed how passionate I am about savings and financial empowerment. At the first Self-Help Group meeting in the Jaipur slum, I was inspired by the commitment of the ten women who were each saving 25 rupees a week. Although the group had only been together for six weeks, it was clear that they had created a

strong sense of community and the songs that they sang at the beginning of the meeting served as a powerful call to action.

Self-help Group visit, Dungarpur: The rural SHG was impressive for other reasons. It was more established and had a longer track record of savings and loans, including a bank loan of 25,000 rupees. Members proudly displayed the trophy they had won as one of the top SHGs out of 128 in the region. The group's sophistication was best represented by the receipt they produced at the end of the meeting; it was for a 251 rupee site visit fee that we were asked to pay to the group. We were glad to make the contribution and admired the women's creativity in recognizing a business opportunity.

In both locations, I was struck by the similarities between doing this kind of work in the United States and India. The field staff talked about the challenges of recruiting participants, building trust in the community and creating cohesion despite differences in religion, race and caste. They also discussed the joys of seeing women develop as leaders, set goals, and push themselves and each other to achieve more. I have witnessed all of these in my prior work in the US.

Team Member #4 (Paige Elisha)

Self-help Group visit, Jaipur: Before we took our trip to see our first SHG, I was struck and scared by the term "slum". I was reluctant to use the word "slum" to refer to where people lived, where they raised their families and worked to make a living. I found myself wanting to call the neighborhood by some other name, hoping that it would somehow provide its inhabitants with more dignity. During the SHG meetings themselves, I was impacted by the dignity and bearing of our hosts. The women in the first SHG displayed such enthusiasm and ownership over their savings, and they were very welcoming to our group. It was a privilege to be there. Our second SHG was very different. The women in that group were certainly welcoming; however, it was clear that they still needed to be further sold on the idea of a SHG and how it would impact their lives. It was clear that this issue of "investment" must be a significant challenge that CmF faces.

MF Certificate Course visit, Jaipur: I was inspired by the students in the certificate course that we attended. Only by standing in the classroom and talking with the students, did I fully understand the level of personal investment that the students had in impacting communities and the microfinance sector. It is an inspired idea to have individuals from lower income backgrounds feeding into this course. You can feel the energy and dedication that these individuals bring, and I am also confident that

they have important experiences and personal knowledge to bring to the table as well. One thing that I was surprised by; however, was that there were no women in the class (we asked about this and were told that there was one female student, but she was absent for the day). It seems that this class and the microfinance sector would strongly benefit from utilizing and integrating more women.

Self-help Group visit, Dungarpur: It was very moving to see the impact that SHG are having in rural areas. This meeting was very well organized, and it seemed to me that this group really pulled from many (if not all) of the women in this area. We appeared to be in a very isolated area, yet this one house was crowded with women. I would love to know how this dynamic has impacted the rest of village life in this area because it seems (just from appearances) that the norm in the community must now be for women to join SHGs. This would be exciting.

Team Member #5 (Adam Sandlin)

One can read about microfinance for the rural and urban poor and read about the mission of organizations created to help these groups, but it is impossible to understand the full scope of the needs of these groups or the lives of their members without seeing it first-hand. I feel fortunate to have had the opportunity to visit with multiple SHGs, banks, etc. during our project with CmF.

Self-help Group visits: One of the powerful things that I saw when visiting SHGs was how energetic and happy the women are in the SHGs. The reason they participate in a SHG to begin with is because of the relatively bad situations they are in, including financial, housing, nutrition, and education for their children, etc. Yet despite these many hardships, the women take a proactive approach and focus on how they can improve their lives. I did also notice that one group (formed by CmF because they met the target urban poor demographic) was considerably less engaged and energetic during their SHG meeting compared to another group just a few houses away. This second group had formed on their own because of the improvements they had seen in other women's lives that are in a SHG. If CmF was able to create this same level of enthusiasm in SHGs that it forms, I imagine this could have a significant increase in the SHG's savings, loans, and overall success.

MF Certificate Course visit, Jaipur: When visiting the certificate course program, I was very impressed by the variety of students in the program, including variety in background, social/financial status, reason for taking the course, and future plans. I think this diversity creates a much stronger program by educating the students about a more broad range of backgrounds and implementation constraints for

working with the urban and rural poor in Rajasthan. The certificate course program seems to be off to a great start and has gotten considerable attention/praise from the community in Rajasthan. Until a more strategic decision is made about the future of the program (expansion into other States, partnering with a university, etc.) I think CmF has a great opportunity to establish this course as the premier microFinance/SHG program for professionals in Rajasthan. Doing so will allow partnerships and expansion to be much easier in the future.

Team Member #6 (Kento Ueha)

Throughout the trip, I tried to draw a mental image of how someone who required microfinance would live in India. It would be so different from the lifestyle that I am used to living in America and Japan. I wanted to somehow understand their situations, because they are ultimately the people who we were working for. Whenever I tried to visualize myself in their situations, I had a very tough time doing so. I still need to visit India more time to get comfortable with some of the situations that we dealt with. Only then, I feel I can be effective in doing work for an organization like CmF.

Self-help Group visit, Dungarpur: The visit to a self-help group in Dungarpur was the highlight of the India trip. I was first surprised by how well these women understood the concepts behind microfinance. As a group, the women were able to hold each member accountable for her participation in group's saving and lending activities. Even though I couldn't understand what was being spoken, I sensed a strong level of trust among the group members.

It was amazing to see village women, who are often illiterate, completely manage their own meeting. Before visiting this self-help group, I assumed that professional staff would facilitate self-help group meetings, but that wasn't the case at all. Self-help group members took ownership of their own meeting, and the CmF staff members were just there to observe (There was, however, a designated CmF staff to record the financial transactions). After the meeting, the women shared their first-hand accounts of how self-help group's savings and loans opportunities have empowered them in their households and in society. This particular experience enabled me to appreciate CmF's goal of increasing and improving these sustainable, self-help groups through education, advocacy and research.