



Weekly meetings take place between a team leader, team members and case officers. Cash is collected from members to pay off their micro-loan. The Mahasemam anthem is sung before each meeting and any issues are openly discussed.

**M**ahasemam, a rural development agency, is working with 108,249 impoverished mothers to break the cycle of poverty in India's rural southern state of Tamil Nadu. In the past decade, 945 million rupees (€13.3 million) in micro-loans has allowed 110,000 Tamilan women to start their own business – to buy a cow, set up a tailoring business, or open a shop – small businesses that save lives.

Four days touring this poor, rural part of India is a sobering experience. Large families share dark, cramped, concrete constructions, few roofed by slate, the others bamboo. One goat is a prized asset and a cow is a profitable business in itself. Clothes are grubby, beds are few, and clean water is a rare commodity.

Steamed or baked rice is the base for every meal – idli, pongal, dosa or vadai are served with soup, sambar (vegetable stew) or curd for breakfast. Meat and seafood are scarce. Meals are eaten with the right hand, the left hand reserved for sanitary purposes. It's basic living, one day at a time, hoping for survival. Small loans make a world of difference here.

Based on a similar model of sustainable funding in Bangladesh, Mahasemam offers micro-loans to married women, aged 18-55 years, from 10,000 to 15,000 rupees (€140 to €210 – to put that into context, you can buy a beer in India for 100 rupees/€1.50 or a coffee for 20 rupees/30 cents).

# EMPOWERING India's women

Mahasemam, a rural development project in southern India, is tackling third-world poverty by empowering women. **Yvonne Kerr** reports



Loans are paid back in weekly instalments (234 rupees or €3.30) at a high interest rate (34%), which reduces over a year (to 29%, 24%, 14%) as the candidate builds credit rating. It's an effective, low-risk structure, boasting a loan recovery of 99.1% – what bank wouldn't take that?

Mahasemam prevents desperately poor mothers from turning to brutal money lenders, and represents a manageable alternative to banks, whose inflexible loan structures exclude the poor. Home loans and life insurance are offered to Mahasemam clients, as is scholarship support for children – it is life-changing for women with so little. Enterprise training is also offered freely.

Mother of three, Hazeera Banu (41) was left with no support or income when her husband died. She enrolled in Mahasemam



and borrowed 5,000 rupees (€70) and a sewing machine to set up Hazeera Rexine Works, a home tailoring unit. Two years later, Hazeera is running her own shop, backed by a bigger loan of 25,000 (€353) rupees from Mahasemam. Today she employs her two sons, vending bags, school bags and

raincoats – her life has been transformed.

The spirit of Mahasemam is defined by the Tamil word “SEMAM” which means well-being. It's a man's world in this southern Indian state, where women rarely venture far from home and, if they do, not without permission from a father, brother or husband. Delhi's recent rape case highlighted how suppressed the female voice is in India. As Mahasemam supports and builds on the strength of enterprising rural women, it is changing attitudes in India from the bottom up.

## MAHASSEMAM ANTHEM

This inspiring anthem is sung by Mahasemam members before weekly branch meetings. Tamil Nadu currently runs 36 branches in four districts, with 108,249 female members – this is growing

every day. Five female members constitute a group, eight groups form a centre and each centre has 40 members. A branch consists of 40 to 50 centres, headed by a branch manager.

*“Let us proclaim that there shall be no more poverty. Let us declare that there shall be no more women's oppression. Let us lead our lives with honesty and integrity. Oh women flock, let us join hands under the umbrella of the semam. Long live, long live, long live, semam. Long live, long live, long live, semam”*

## THE GOAT PROGRAMME

A nanny goat can make a big difference to a life – a confidence boost, a source of food, a sense of responsibility, a reason to live, a companion for a childless widow with nothing. A goat bestows these gifts to the poor – all things that we take for granted.

It was an emotional night in the impoverished Indian village of Pothigai when I donated two goats to Reaseathi (47), a childless woman, and Chandra (51), a widow. I was driven to donate the goats in person, and we were greeted by a community of raised arms, loudly cheering our arrival. The programme evolves freely as the first young of each goat is passed on to a poor neighbour – the newborn then reared by both women.

- Log on to [www.mahasemam.org/](http://www.mahasemam.org/) donation to donate a goat at a cost of 1,250 rupees (€18) or to make a similar donation. **CL**