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# Saris on Scooters

## *How Microcredit Is Changing Village India*

### By Sheila McLeod Arnopoulos

*As CEO of Women's World Banking, I'm often asked, why women? The answer is simple, really. Women pay back their loans at higher rates than men, which makes them a more reliable investment. Women invest in the welfare of their families significantly more than men, spending more on children's education and health, which is critical to long-term economic development.*

– Mary Ellen Iskenderian, President and CEO, Women's World Banking,  
Taken from the Forward

Microcredit was made famous by Bangladeshi economist Muhammad Yunus. It consists of very small loans granted primarily to women for the production of essential commodities, or to start small businesses. Renowned author and journalist Sheila McLeod Arnopoulos uses her talent for investigative journalism to take us deep into the poorest villages in India. Far from being passive victims of their circumstances, the women who live there have joined forces and are making astute use of microcredit to break the cycle of poverty.

Take for example Saraswati, who, at age 23, led a group of women in her village to expel the local bootlegger. A government community organizer heard about Saraswati's accomplishments, and eventually set up her village women's group with a grant for loans for small enterprises. In a different village, a group of rural women journalists pooled their knowledge, writing about major issues affecting their families. Not only did they win a coveted best rural women journalists award given by a feature writing wire service in the state, but they joined India's Network of Women in Media which is exposing them to top women journalists from across the country with the possibility of being hired by established publications. In the city of Ahmedabad, the Self Employed

Women's Association (SEWA) started their own bank, organizing themselves into unions and cooperatives. Offering bank shares at 10 rupees (about \$1.25CAN at the time), SEWA created a way for illiterate women to deposit, save, and borrow money.

Based on a number of trips to India between 2001 and 2008, Arnopoulos shows her sense of solidarity with these women and her desire for authenticity by sharing the stories of their daily lives and struggles for success. This first-person account of her extensive travels focuses primarily on these women's inspiring success stories. After witnessing many such situations first-hand, she believes these villages have the potential strength equal to that of the modern, high-tech cities in India.

**Sheila McLeod Arnopoulos** is the author of a novel and two other non-fiction books, shared a Governor General's Literary Award for *The English Fact in Quebec*, and has earned several journalism prizes for exposés about marginalized women and minorities. A former journalism professor, she spent 21 months in India meeting grassroots women using microcredit to launch businesses and achieve social change. She lives in Montreal.

*Saris on Scooters: How Microcredit is Changing Village India*

**By Sheila McLeod Arnopoulos**

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