

TRIBUTE TO HASEENA VAHANVATY



The year 2015 started on a sad note for the Swadhaar family, as we lost our co-founder, Haseena on the first day of this year. Haseena and I shared a dream and worked together for the last 10 years – to bring financial services to the urban poor. It was through this shared dream that Swadhaar was born.

Haseena was not new to social development but claimed she was a novice in finance. This, we laughed, would make for a great partnership, as we would accept each other's perspective on our respective forte! She soon took off for Bangladesh – to understand microfinance, and spent time on field and institutional visits there. After that visit, she decided this was going to be her work from now on – even before we had fleshed out our plan.

Haseena, from the beginning, made me look beyond numbers, accounts and raising funds, to the hopes and aspirations of our clients, and inspire them to achieve their dreams.

When we seeded the idea, she reached out through her vast network of contacts- especially through Rotary and the *Mohalla* Committees operating in the slum communities – and opened the doors to meeting the clients we now serve. Those were wonderful days of discovery, understanding the beauty, vibrancy and yet despondency in our city of Mumbai. It was while walking and talking to the women alongside her, that we came to understand our client, her milieu, her challenges and her motivations; and embrace her needs as our primary purpose. In these early visits, we conceptualized Swadhaar as a customer and employee centric organization. She was impatient for action; whilst we made plans for giving out loans, her first initiatives were to match job opportunities in Swadhaar with the youth from these same families.

She could mix easily with the vegetable vendor, the tailor and the housemaid and get them to share their lives with us; as she did with the Board, investors and funders. She was my window to social impact – beyond just loans to changing mindsets and lives.

She not only had a purpose in life, i.e. to make the lives of those less privileged, better, but she also cared deeply for her colleagues and co-workers.

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Staff have often come up to me to express how she touched their lives too, with her smile, her laughter, her concern, her reaching out to help wherever she could – a job, a doctor, a school admission; making people feel respected, appreciated and finding their self-worth. She gave confidence to the women around her, to find their inner strength, which she believed every woman had – and only had to look inside to draw upon.

I recall that in the early days, she would encourage the women to share their experience of getting a loan, financial training or opening a saving account with others- just spread the word. When they asked "what's in it for us?" hoping for a monetary inducement, she would pat them on the back and say "*man ki shanti*- peace of mind"! That was her philosophy, do good to earn your peace of mind.

We both shared a precious friendship, not just building Swadhaar brick by brick, but also our personal joys, successes and failures, comfortable in each other's company, even when arguing about the things we felt differently.



Just before we lost her, I was away, and in the few communications with her from the US, she was more interested in my new grandson, than answering questions about her health and treatment. She never gave me any indication of how ill she was. That was typical of her, more concerned about others than herself.

I have lost not only my friend and partner in my work, but also my social conscience keeper. Her family's loss is infinitely more. We are immensely grateful to her husband Gulam, for having taking the onus of continuing what she started and stepping into her place on the Board of Swadhaar FinAccess.

At Swadhaar, as Haseena always kept reminding us, we again dedicate ourselves to our clients – to being a facilitator enabling them to achieve their aspirations. She will always be a part of Swadhaar – and in our work she lives on.

Veena Mankar

