

# Dream Weaver

A GAUZE CANOPY OF CLOUDS hovers overhead, offering only the slightest shield against India's blazing midday sun. Mrs. Jayamma's grass-green sari over a bright purple short-sleeved blouse displays the only spot of color in the dry, sand-colored land surrounding her. Sitting cross-legged, she leans back against her dilapidated brick and mud-packed house to take advantage of the roof's overhang that furnishes her a mere sliver of added shade. She is as motionless as the day's stagnant air, except for her fingers that interlace and release at the speed of tumbleweeds scudding across the land in a fierce windstorm.

As if by magic, what begins as a loose cluster of pale yellow reeds in her hands emerges as a five-inch wide strip of woven matting that cascades into a coil in front of her. Once completed, Mrs. Jayamma will sew it together with 14 other woven strips into a six-by-six foot mat used by almost every family throughout rural India. Perhaps this mat will go to a bride and groom who will use it sit to on while they exchange wedding vows. Or it may replace an old mat worn out from use as a family bed.

While Mrs. Jayamma focuses on her weaving, her husband, Mr. Ramulu, enters their two-room house. First he passes through the pitch-dark room where the family sleeps. He then enters the back room and plugs in a bare light bulb hanging from a frayed cord. This is the family's only light source, except for the faint trickle of sunlight that seeps through a small grate-covered opening that has been haphazardly cut out of the exterior wall. A few stuffed burlap sacks and a stack of old suitcases placed against adjacent walls hold all the family's worldly belongings. Stooping over, he counts the mats lying in a pile on the dirt-packed floor that his wife has completed over the past three days.

Mrs. Jayamma sits as motionless as the day's stagnant air, except for her fingers that interlace and release at the speed of tumbleweeds scudding across the land in a fierce windstorm. SHARE Microfin loans provide her with an ongoing supply of reeds to make mats used for sitting, sleeping and marriage ceremonies.





Mrs. Jayamma's husband looks over the crumbling half-wall that divides his family's tiny two-room space from their neighbor's room in a house the two family's share. With profits from his wife's mat weaving business he's built a bathroom/shower room. As soon as his wife has earned enough income, he plans to build a new house exclusively for his family.

Starting tomorrow and for the next four days, they will each hoist bundles of mats on their shoulders, board separate buses, and hope to sell the mats at village markets throughout Andhra Pradesh State, India.

Until this year when his wife became a borrower with SHARE Microfin Ltd., Mr. Ramulu worried when he couldn't find work as a day laborer. Now, even if he doesn't earn Rs70-80 (\$1.55-1.75) a day, he knows his family will still be able to eat rice and vegetables twice a day, and on profitable weeks, meat on Sundays. No longer restricted to purchasing reeds only after selling a number of mats as she was in the past, Mrs. Jayamma's first loan of Rs5000 (\$111) enabled her to buy reeds more cheaply and in bulk. Each mat costs Rs35 (\$.77) to make. Selling the mats for Rs70 (\$1.55), she reaps Rs35 profit per mat, and nets Rs5-600 (\$11-13) per week, after loan, interest and requisite savings payments to SHARE.

Less worry and more money represent only part of the benefits Mrs. Jayamma's family enjoys. Even in the first months of newfound wealth, their life experienced dramatic change.

Using the first few months' profits from his wife's budding business, Mr. Ramulu purchased materials to construct an enclosed bathroom and shower. This luxurious addition, with its smooth interior walls and concrete floor is the first stage of a brand new house he plans to build – exclusively for his own family.

Currently, they share a home with their neighbors. Though each family



enters through a separate door, their only privacy comes from a three-quarter high wall dividing the two dilapidated living spaces. Seeing the immediate results of Mrs. Jayamma's loan-supported business, her next-door neighbor has decided to become a SHARE borrower too.

Mr. Ramulu finishes counting the week's production and goes outside to discuss plans with his wife. As soon as he sits, a barefoot girl wearing a bright orange dress with matching fresh flowers tucked into each pigtail, bounds around the corner of the house and plops down between her parents. Mrs. Jayamma puts down her work as a friend places a plump baby boy, the family's newest addition, into her arms. Bare, except for a tiny t-shirt and silver-colored bracelets around each minute ankle, he begins his contented suckling.

"Once they're old enough, our children are going to go to school," says Mrs. Jayamma.

"And they'll have a new house!" adds her husband.

Mrs. Jayamma takes a short break from her weaving to sit with her husband, their daughter, and the newest family member, a son. "Once they're old enough," she says, "they're going to go to school."