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.

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 taken 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