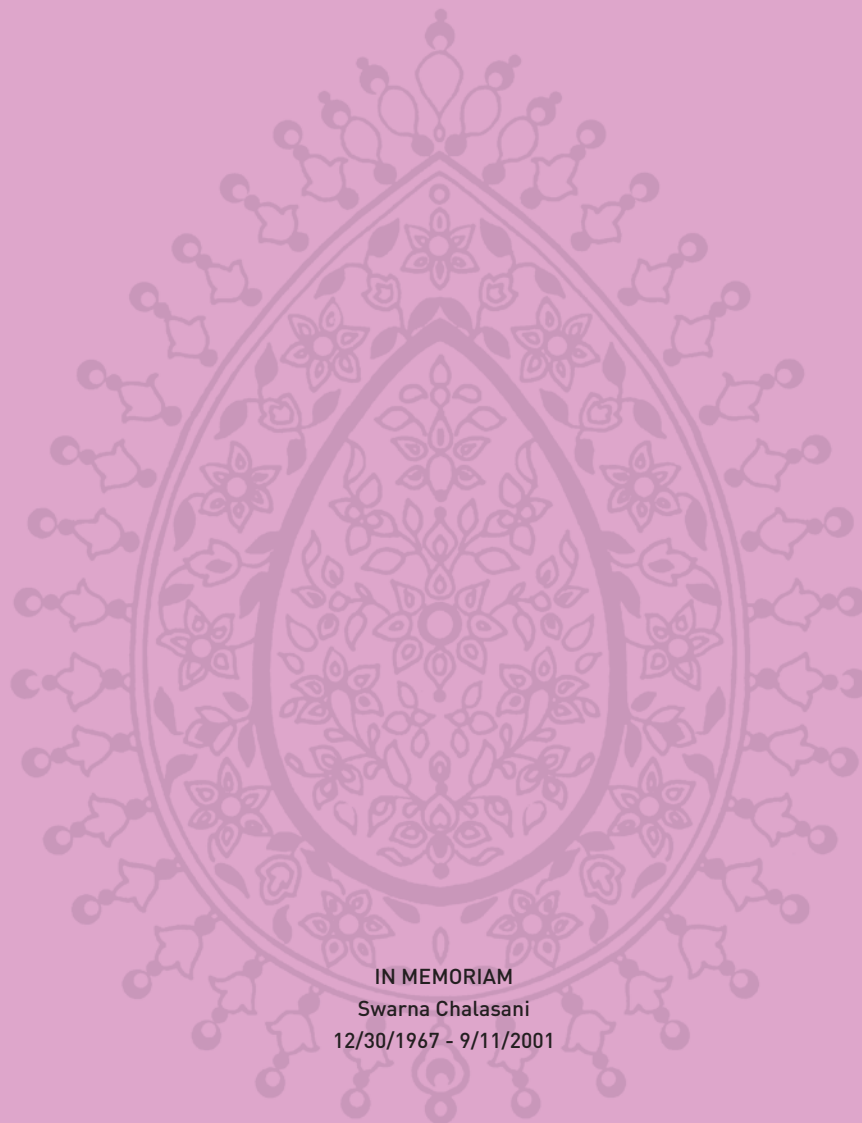


THE SWARNA CHALASANI ECONOMIC EMPOWERMENT FUND



JUNE 2011



IN MEMORIAM

Swarna Chalasani

12/30/1967 - 9/11/2001

Sakhi for South Asian Women exists to end violence against women.

We unite survivors, communities, and institutions to eradicate domestic violence as we work together to create strong and healthy communities. Sakhi uses an integrated approach that combines support and empowerment through service delivery, community engagement, advocacy, and policy initiatives.

Sakhi was founded in 1989 in order to fill a gap in services and support in the community for survivors of domestic violence. More than twenty years later, we have become a trusted partner in our community, an advocate for women's rights from the local to the national stage, and a thought leader in the global movement to end violence against women. The women we work with are of South Asian origin and trace their backgrounds to Bangladesh, India, Nepal, Pakistan, Sri Lanka, and the South Asian Diaspora including the Indo-Caribbean. Though the South Asian women who contact Sakhi are diverse in terms of class, immigration status, education, and economic background, our largest and most vulnerable group consists of first-generation, low-income immigrant women who often have limited resources, are unaware of their rights, and are isolated from family and community support. Through our life-saving work, we simultaneously translate our expertise of working with individual women to larger policy recommendations and advocacy initiatives that seek to prevent and eliminate violence against women through promoting and protecting women's human rights.

Sakhi prevents violence through promoting economic empowerment

Sakhi's Economic Empowerment (EE) Program is a crucial component of economic recovery efforts occurring nationwide. The recent global financial crisis illustrated the particular vulnerability of women to economic insecurity, which renders them more vulnerable to violence as well as other forms of discrimination and oppression. Not only does Sakhi work to respond to individual survivor needs, but we also promote system-wide reform and advocacy in order to better enable communities in need to receive greater access to benefits and support.

Sakhi's EE Program provides survivors of violence with opportunities to build skills that strengthen their capacity to be financially independent. The EE Program addresses the specific obstacles survivors face while making decisions for their own safety and the safety of their children, including: spousal control and financial manipulation, the absence of work permits or certifications which are applicable in the U.S., and lack of awareness of U.S. systems and practices. By focusing on short-term response and long-term skills-building, the EE Program helps abused South Asian women become empowered with respect to their economic future, feel capable of supporting themselves and their children, and realize their potential for gaining a fulfilling career.

Our EE Program currently includes case management, job readiness support, ESL and computer classes, workshops that focus on topics such as starting small businesses and employee rights, and financial literacy training which includes topics on budgeting, savings, bank loans, investing, retirement funds, and credit.

We contextualize these services within an economic justice framework to address the root causes of violence. Violence against women is a manifestation of discrimination against women. Accordingly, when women are aware of their fundamental rights, such as the right to education, work, housing, food and health, and they are able to exercise those rights, they will be likelier to achieve their goals for safety and self-sufficiency. Consequently, they can become independent and full participants in society, rendering them less vulnerable to violence and gender-based discrimination.

Out of tragedy, hope: Sakhi's Swarna Chalasani Economic Empowerment Fund

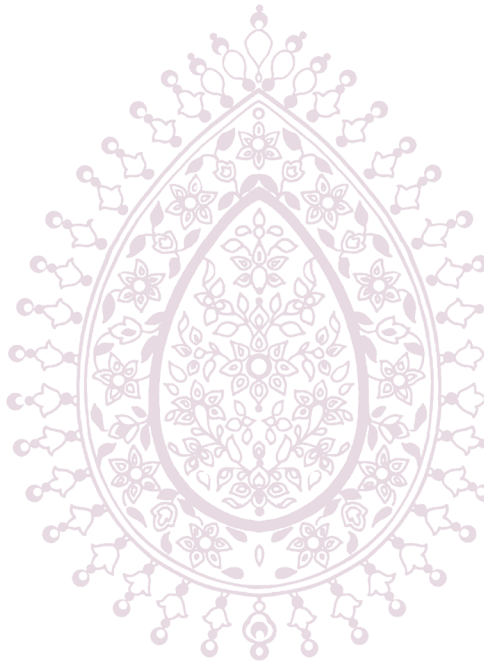
Sakhi's Economic Empowerment Program also houses the Swarna Chalasani Economic Empowerment Fund, which was established in 2002 in the memory of a beloved volunteer who passed away in the tragic 9/11 attacks. Sakhi offers Swarna Fund scholarships to women who aspire towards educational or vocational goals of self-empowerment. These grants are designed to further educational and professional advancement, and empower women. These grants enable survivors to pursue opportunities that they would otherwise have difficulty accessing in order to promote financial security and gainful employment.

Currently, funds are awarded for expenses related to economic empowerment activities such as educational expenditures (including tuition, books, supplies, lab fees, and certification or exam expenses at accredited institutions), and licensing fees. Some funds may also be used for transportation and childcare expenses. Grant recipients have gone on to graduate with higher degrees, and have been able to obtain higher paying and more skilled jobs, establishing themselves in professions in banking, as teachers, and certified nurse assistants. The women we work with are eligible to apply for every grant cycle, so that they may receive sustainable support as they journey towards their long-term goals of self-sufficiency. Thanks to Swarna Funds, we have funded survivors who have completed their Bachelor's

and Master's programs in fields ranging from social work and early childhood education to biomedical engineering and computer science, as well as those who have used funds to complete training in business skills, certification programs as physician's assistants, more advanced ESL classes, and residency programs to become doctors and nurses.

Survivors can self-nominate, or can be recommended by staff to apply for a Swarna Fund grant. Sakhi's Swarna Committee, which assesses applications each cycle, is comprised of long-term Sakhi volunteers and a member of our Board of Directors. This committee works in partnership with Sakhi staff as they deliberate and decide awards every cycle.

Currently, Sakhi provides grants of up to \$1500 per survivor per grant cycle, allowing on average for 20 grants to be awarded during our two annual grant cycles. With the ongoing support of donors and community members, Sakhi hopes to further expand the Swarna Fund to include and support diverse paths to women's economic self-sufficiency and leadership, and to be able to award more applicants with funding so that they can achieve their dreams.

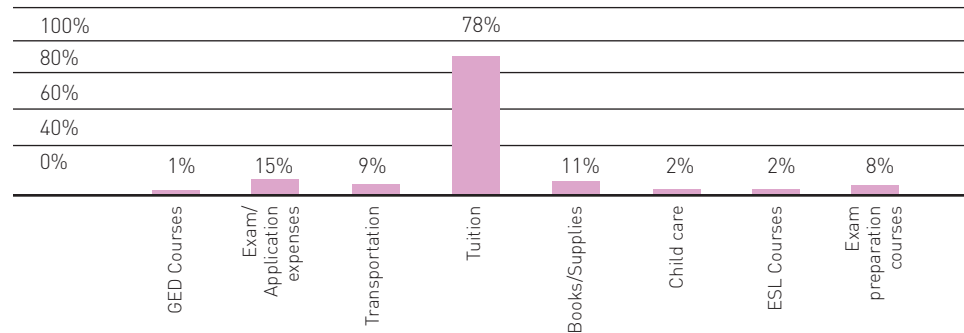


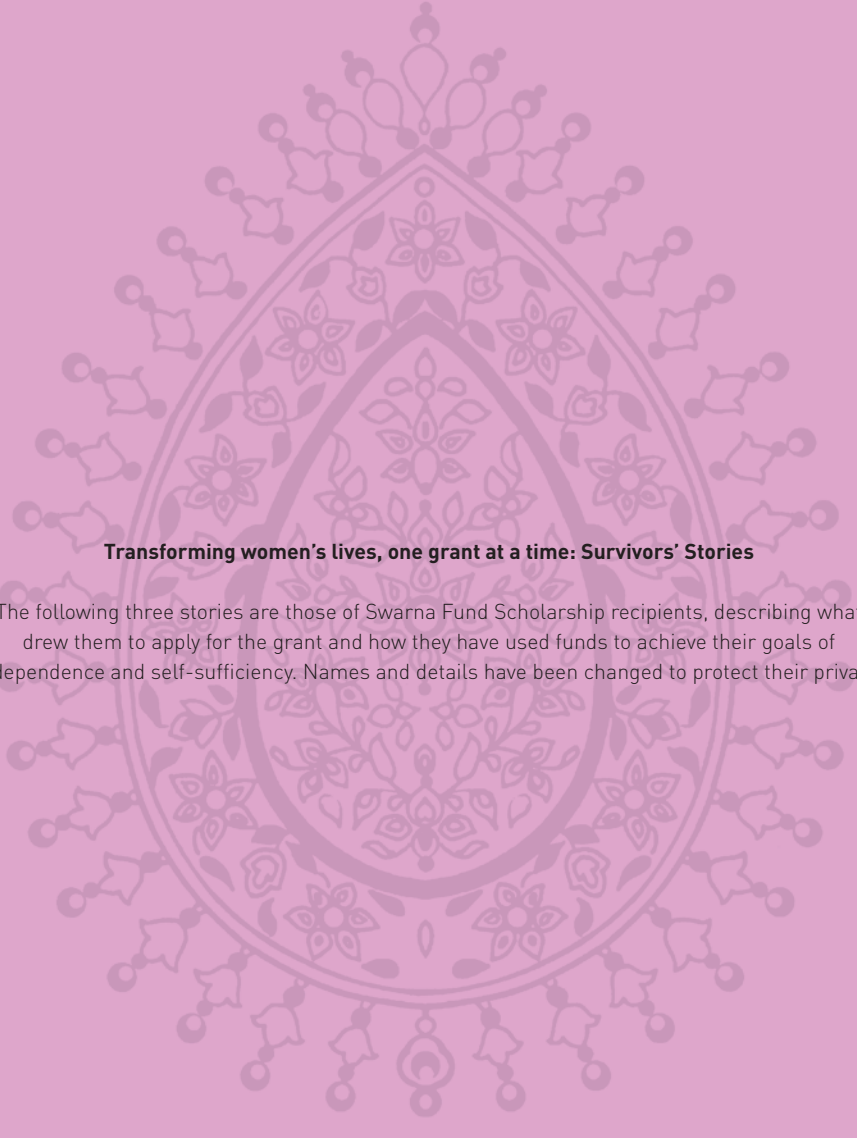
**Investments in
women's lives:
Swarna Grant Awards
2003 – 2010**

In less than a decade, Sakhi has awarded nearly \$100,000 in support to nearly 100 survivors. The table below gives a breakdown of each grant cycle, and the graph shows for what purpose the women have used the grant funds:

YEAR	SEASON	TOTAL AWARDS	TOTAL AMOUNT REWARDED
2003	FALL	7	\$4,953.56
2004	FALL	4	3,682.49
2005	SPRING	3	2,633.50
	FALL	2	2,000.00
2006	SPRING	6	6,000.00
2007	SPRING	8	6,529.00
	FALL	6	5,130.34
2008	SPRING	9	6,956.25
	FALL	11	9,620.30
2009	SPRING	9	10,393.42
	FALL	14	17,145.68
2010	SPRING	5	4,835.00
	FALL	9	7,803.43
TOTAL		93	\$87,682.97

GRANT USE BY CATEGORY





Transforming women's lives, one grant at a time: Survivors' Stories

The following three stories are those of Swarna Fund Scholarship recipients, describing what drew them to apply for the grant and how they have used funds to achieve their goals of independence and self-sufficiency. Names and details have been changed to protect their privacy.

TINA'S STORY

Becoming a role model to her daughter and her community

Tina's greatest ambition was to become independent and strong so that she could provide for herself and her daughter. She believed that having an education offered her the greatest opportunity to achieve this ambition. Although she was verbally abused and severely beaten by her husband, and in spite of having limited English skills, Tina's dream became a reality. Today, thanks to sustained support provided by Sakhi staff and through the Swarna Fund, Tina is no longer in an abusive home and is currently enrolled in a Master's program in Computer Science. She is working part-time on campus where she teaches faculty how to use and implement new software in their classrooms, and offers technical support services. Tina desires to be a role model to other women, especially to her daughter. She hopes that her daughter will be proud of her for not giving up despite the hurdles she had to face both as a survivor of violence and as a recent immigrant from Sri Lanka.

Tina left her spouse after many years of abuse. After experiencing physical abuse and living in fear of what he might do to her, Tina decided to take the first steps to regain control of her life. In the fall of 2000, Tina matriculated to a community college where she obtained an Associate's Degree in Computer Science. Tina went on to pursue a Bachelor's Degree in Computer Science while working part-time. During this time period, aside from realizing that her limited English skills were preventing her from reaching her highest potential, the physical and emotional abuse within Tina's home escalated.

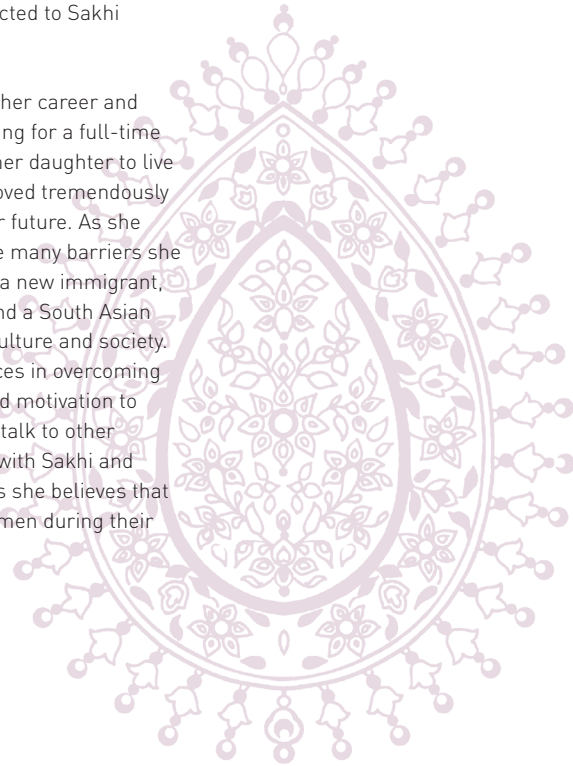
“ Sakhi has been a great support for me. This community has given me the strength to continue to pursue my goal. ”
— Tina

Tina could no longer endure her husband's abuse so she contacted a mentor at her college who immediately put her in contact with Sakhi. Through Sakhi's ongoing support services, legal referrals, and Economic Empowerment Program, Tina built the courage and resilience to leave her husband. Even after leaving him, her husband continued to stalk and intimidate Tina so she gathered up the courage and filed for an order of protection. Unfortunately, Tina had to leave the home without her young daughter. Since her daughter feared that Tina would not be able to financially support her, she decided to remain with her father.

Tina was struggling financially, but she desperately wanted to be reunited with her daughter, so she contemplated sacrificing her educational ambitions. However, Sakhi advocates encouraged Tina to apply to the Swarna Fund and she received \$1000 towards her college tuition. For nearly three years, Tina continued to apply for and receive Swarna grants during the subsequent semesters up to the Spring of 2009, when she successfully graduated with a Bachelor's degree in Computer Science.

In addition to the economic empowerment that Sakhi provided to Tina, she also felt fortunate that she was able to feel connected to Sakhi and its community.

Tina continues to accelerate in her career and education and is currently looking for a full-time job with the hopes of bringing her daughter to live with her. Her English has improved tremendously and she feels hopeful about her future. As she looks back, she remembers the many barriers she faced as a survivor of violence: a new immigrant, a mother raising a daughter, and a South Asian woman assimilating to a new culture and society. She hopes to use her experiences in overcoming these obstacles as the force and motivation to keep on thriving. Tina wants to talk to other women about her experiences with Sakhi and with the Swarna Fund grants as she believes that it can "help empower other women during their time of struggles."



SUREKHA'S STORY

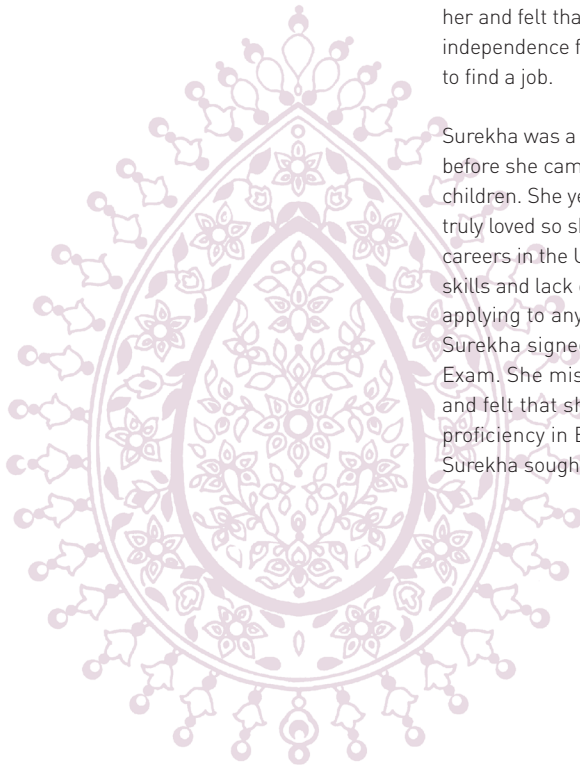
Valuing women's contributions to family and society

"My husband pays the rent and bills but he does not want to spend any money on my education." This was one of the realities Surekha faced during the course of her marriage. Aside from being suppressed by her husband from advancing in her education, Surekha frequently suffered verbal and emotional abuse. He was very controlling, often physically holding her down and shaking her to prevent her from leaving the home. Surekha suffered greatly because of her husband's abuse towards her and felt that the only way she could gain some independence from her life at home would be to find a job.

Surekha was a teacher for ten years in Bangladesh before she came to the U.S. with her husband and children. She yearned to return to the vocation she truly loved so she began looking into teaching careers in the U.S. However, her limited English skills and lack of credentials prevented her from applying to any teaching positions. Nevertheless, Surekha signed up to take the Teacher's Licensing Exam. She missed passing the test by 10 points and felt that she needed to achieve greater proficiency in English in order to pass the test. Surekha sought help from Sakhi initially for

emotional support. By attending Sakhi's support groups, economic empowerment workshops, and working one on one with Sakhi's advocates, Surekha found the confidence she needed to continue her pursuit towards financial independence. She applied for the Swarna Fund grant in 2008, which covered the cost of ESL classes. Surekha took the Teacher's Licensing Exam again and not only passed the test, but obtained a high score.

After getting her license, Surekha applied and was offered a position as a substitute teacher. Although this was a wonderful move for her, she was only sporadically called into work; therefore she hardly had any financial earnings. Surekha knew that she would not be able to gain any financial independence, and so she once again sought help from Sakhi.



With Sakhi's support, Surekha learned how to use a computer and the Internet. Advocates taught Surekha how to write an effective resume and individualized cover letters and encouraged her throughout what is often a long and disheartening job search process. After a full year of searching, she found a full-time job at a special education school. She began as a 'roaming teacher,' where she taught in any class that needed her. However, she was recently promoted to being a permanent class teacher with a class of her own.

Now that Surekha is earning her own money, she has applied for citizenship for her children as well as for her parents. She is taking driving classes like she had always wanted and is also trying to find separate housing so that she can live on her own with her children. Surekha continues to work towards increasing her certificate level so that she can have more responsibility at work, receive a better salary and one day fulfill her dream of becoming a full time biology teacher in the New York City public school system.

“ I love my teaching profession. In my country I was a teacher. I love my new school. The environment is so good and everyone is so good to me. Your organization really helped me every step of the way. I never used a computer; never used the mouse and now I have a job. — *Surekha* ”

LEELA'S STORY

Abandoned in India, succeeding in the U.S.



"Being an educated woman coming from a very cultured family and having graduated as a doctor, I had always imagined that life was all set for me. I was in for a rude shock." These words come from Leela, a survivor of domestic violence who was verbally abused and repeatedly threatened by her husband. She came to the U.S. with her spouse in 2005 after they were married. Shortly after arriving in the states, the relationship became abusive. Small instances of yelling turned into hours of horrendous verbal abuse, derogatory remarks, and threats of physical violence. Leela felt trapped. She had no friends or relatives in the U.S. and being on an H4 visa prevented her from working. She was completely financially and socially dependent on her husband and thus felt extremely isolated and alone. After her daughter's birth, while on a trip to India, her abuser ultimately abandoned her and her child, leaving them with no financial or social resources. Leela felt completely devastated because she felt no sense of control over her life or her situation and thus had no idea how to move forward. "I became a virtual prisoner of my circumstances."

After her husband abandoned her in India in 2007, Leela decided to return to the U.S. to begin a new life for her and her daughter. Soon after arriving in the states, Leela was successful in finding a position as a lab tutor at a local college, and convinced them to sponsor her for a part-time H1 visa while she took her United States Medical License Examination (USMLE). Leela reached out to Sakhi during this time. Sakhi advocates

provided Leela with crucial support and services as she continued on her road to independence. Leela applied in 2008 for Sakhi's Swarna grant to help her pay for her residency applications. She believes that without Sakhi, her road to self-sufficiency would have been much more difficult.

Today Leela feels that she is in full control of her life. She is living on her own with her daughter and is enrolled in a residency program in radiology with two years left before she becomes a licensed practicing physician in the U.S. She continues to work with a lawyer that Sakhi connected her with who is helping her to work out visitation and child support issues on a pro bono basis. While she recognizes that her experiences have changed her in many ways and have left her with very deep scars, she feels that they have helped her to realize that abuse can happen to anyone no matter how educated or financially secure they are.

Leela aspires to mentor other women that Sakhi works with as she wants to help empower others as she was empowered. She wants to tutor women who are trying to become doctors in the U.S. so that they can do well in exams like the USMLE. She keenly desires for Sakhi to become well known and visible so that more women can have access to transformative services and support such as the Swarna Fund grants.

A community committed
to ending violence.
Thank you for your support!

Sakhi has been fortunate to rely on the support of our staff, Board, volunteers, interns, donors, funders, and allies over the years. We would like to say thank you to the following individuals and institutions for their support of the Swarna Chalasani Economic Empowerment Fund.

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Niti Agrawal
Romita Shetty and
Nasser Ahmad*
Akhoury Foundation*
Arun Alagappan*
Mary Allman
Kevin and Belinda Alward
David Arcella
Ashesh Badani
Bernard Beal
Samar Bhowmick
Meenakshi Bhuvaneswar
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Linda Boeri
Ranu and Ravi Boppana*
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Santushi Kuruppu and
Manroop Jhooty
Pradnya Joshi
Joy Foods, Inc.
Drs. Kamal
Sameena Kasim
Alyce Kaufman
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Tamseela Tayyabkhan
and Sanjeev Khanna*
Santosh K. Khashu
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Betsy Malik and
Ashwin Kohli
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Mukesh and
Chandni Prasad*
Pravasa Foundation*
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Cherukuri Ravikumara
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Shannon Shah
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Eleanor Schonberg
Gita Sharma
Robert Sidi
Margaret Abraham and
Pradeep Singh*
Robert Smith
Prema Subramanian
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Nancy Tobran
Tanvi Tripathi
Puja Vohra
Annu Warikoo
Lenore Weinbrom
Yin Ke Yang

*denotes major donors.


**Please continue to support
our life-saving,
transformative work**

With the support of community partners like you, Sakhi will be able to sustain its efforts to end violence against women and create lasting community change. While the loss of Swarna Chalasani and the tragedy of 9/11 remain with us, the future of so many women Sakhi works with have, and will, continue to be transformed through the Swarna Fund.

While we have been able to give close to 100 grants thus far, we continue to receive more requests and applications than we are able to fund. In each cycle, we are limited in the amount of grants we are able to give, therefore the grant committee often has the difficult task of deciding which women will receive funding. In order to reach our goal of funding more women, we need additional support from community members like you. You are all significant contributors in helping to change the lives of the women we serve. Your financial donation to the Swarna Chalasani Economic

Empowerment Fund offers us the opportunity to expand the grant process to encompass additional paths to self-sufficiency. Your support establishes you not only as an ally to the violence against women movement but as a supporter of a woman's human right to be independent.

If you would like to donate, every dollar you contribute will go directly to serving women and providing them with tools, scholarships, resources, and skills to become empowered and safe. Please do not hesitate to contact us if you have any questions.



For more information, please contact Payal Hathi,
Economic Empowerment Coordinator,
at 212.714.9153 or payal.hathi@sakhi.org

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