

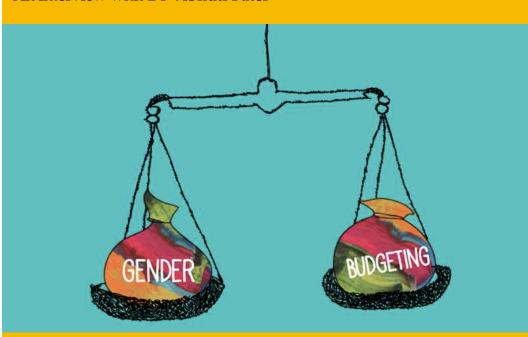
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...guftagu...conversations

FEBRUARY 2018

FEATURED STORY: Gender in Budget '18 An interview with Dr Vibhuti Patel



Q: What is meant by the concept of gender-responsive budgeting?

A: Gender Responsive Budgeting (GRB) is a means of integrating a gender dimension into all steps of the budget process. It is about taking into account the different needs and priorities of both women and men without gender exclusivity. GRB ensures that budgets are gender-sensitive and not gender neutral, which means that they are geared towards establishing gender equality. It consists of the use of tools to

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Q: How would you rate the central government's 2018 budget on this front?

- A:
- There has been increase in the budgetary allocation from Rs. 22,095 crore in 2017-18 (BE) to Rs. 24,700 crore in 2018-19 (BE) to Ministry of Women and Child Development.
- There has been 7% increase in the magnitude of the Gender Budget Statement from Rs. 1,13,311 crore in 2017-18 (BE) to Rs. 1,21,961 crore in 2018-19 (BE).
- Nirbhaya Fund to combat violence against women: There has been an additional allocation of Rs. 550 crore made in 2018-19.
- Inspite of very high maternal mortality rate among Indian women, the allocations for Pradhan Mantri Matru Vandana Yojana, Swadhar Greh and National Crèche Scheme have witnessed a decline in 2018-19 (BE) in comparison to 2017-18 (BE).

Q. What according to you are the biggest letdowns in this year's budget?

A: The Union Budget 2018-19 is the most disappointing when it comes to address some urgent concerns as follows:

- Recognition of women victims of violence as a category in all social security schemes.
- Adequate allocations to address the safety and security of women employed in the organised and unorganised sectors.
- Adequate budgetary allotment from both Union and State governments to service providers for one-stop crisis centres that provide medical services, protection officers, counseling, legal aid, referral service for emergency shelter and police intervention helplines.
- Grants for Special Women's Desks in all police stations.
- Increased outlays for effective implementation of the Protection of Women from Domestic Violence Act (PWDVA), 2005.
- Prioritised allocations towards implementation of a National Task Force in conflict zones.

Q. What are the most crucial things that need to addressed/included in order to make the budget gender responsive?

A: Gender sensitive budget demands re-prioritisation of financial allocations in favour of:

- Working women's hostels, crèches, affordable eating facilities, public toilets, women-friendly SAFE, affordable and efficient public transport
- Subsidised housing for single / deserted / divorced / widowed women
- Strengthening PDS and nutritional mid-day meal
- Safe drinking water and proper electrification in community centres
- Technological upgradation as well as provisions for occupational health & safety of recycling workers/ rag pickers
- Abolition of user fees for BPL population
- One stop crisis centre in public hospital for women/girl survivors of violence linked with shelter homes
- Skill training centres for women and tailor made courses
- Multipurpose Community Centres and half way homes for elderly and mentally disturbed women

Dr Vibhuti Patel (Ph. D. Economics) is Chairperson & Professor at the Advanced Centre for Women's Studies in School of Development Studies at Tata Institute of Social Sciences, Mumbai. She can be reached at <u>vibhuti.patel@tiss.edu</u> or <u>vibhuti.np@gmail.com</u>. **Her profile can be viewed:** <u>**HERE**</u>.

"Ek beta to hona hi chahiye"... still stuck with the son-preference syndrome?

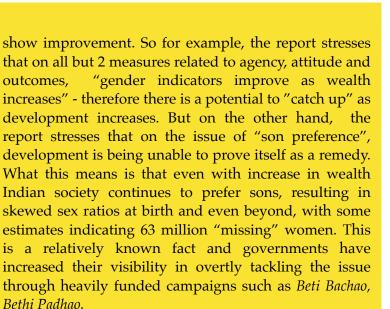
Maggie Paul

I remembered being absolutely shell-shocked several years back when I came across the phenomenon of naming a girl child "Nakusha/Nakoshi" - meaning 'unwanted' in Marathi - as a practice in parts of Maharashtra. This was done in the hope of conceiving a son the next time around. I tried to imagine going about daily life with not just the knowledge that I am unwanted but also proclaiming to the world through my name that my parents just did not want me. At the time I tried to distance myself from the pain, imagining it happens somewhere far-away and distant. Not close to me; of course not. After all I was born into an only girl child family - wherein both me and my sister always felt very wanted. So this wouldn't concern me or my loved ones.

But time, knowledge and experience gave me a more nuanced vision to see the pervasiveness of sonpreference and how it operates even in seemingly gender balanced contexts. It worked its way through allegedly simple things like comments and gestures. For instance, people would ask me about my siblings and when I would say I have a younger sister, they would nearly always ask me, "but what about a brother?". Some would even tch..tch..tch to this revelation as a mark of terrible sorrow and wonder loudly as to the fate of my parents in their old age. "Who will take care of them?", they would lament, conveniently dismissing our capabilities or even personhood. Slowly I got to know of stories, closer home, about relatives and friends living in constant low self-esteem because they overheard their parents reveal that while trying for a boy child, they ended up being born. The wound this knowledge caused refused to get healed - some throughout lifetimes.

The Economic Survey of 2017-18 released recently, in its seventh chapter titled "Gender and Son Preference: Is Development Itself an Antidote?", gives backing to this experiential knowledge through data. On the one hand, it argues for differentiating between "development time" and "chronological time" so as to stress the fact that with development (which is mostly associated with

increase in household wealth - faultily as I would argue, but that is beyond the scope of this article), many of the gender indices do



But interestingly what we often miss while talking about the "missing" females is the phenomenon of "unwanted" females. This is what the report highlights as the "son meta-preference" - wherein couples keep having children until the desired number of sons are born, which mostly results in fewer resources allocated to the girls thus born. The number of "unwanted" girls is to the tune of over **21 million** in the country for the 0-25 age group. This is bigger than the population of some countries; indicating that we are sitting with countries full of human beings who feel unwelcome in the very fact of their existence.

So what are the implications of this data? Well first of all, it should drive home the point that increasing our wealth and "development" (as many political leaders boast) will not serve as a magical potion to do away with ideological ills such as son preference. Moreover, as the report rightfully claims, this phenomenon cannot be addressed at the level of governments alone but needs to go beyond to civil society, communities and ultimately to individual households. It is a mindset challenge - to be tackled at the level of conversations and psychological make-up, the very means through which it is propagated. It is also historical and ingrained in the very behavioural make-up of the society - which requires collective introspection. It requires each of us to be mindful and resistive at the level of everyday conversations. It has to be stressed that girls can and do support their parents in old-age and do everything that a son is able to do, provided they are given a chance to. So next time concerned people say "Offo! No brother? :(", be mindful that each silence is a missed opportunity for change. Find the Economic Survey Report: HERE.



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G Relevant merchandise from movies need to be used for a good cause. I am happy that we could lend the cycle for the cause of Laadli.

- R. Balki, Director of PadMan

I used to talk in whispers about Whisper, but after being a part of the programmes conducted by Population First (PF) in our villages, I am able to talk more confidently and boldly about menstruation - which is a

taboo subject in our context.

- Monica, beneficiary of PF from Shahpur

PADMAN cycle auction announcement: Press Conference and Panel Discussion || 8 February 2018 || World Trade Centre

IT'S OFFICIAL...PADMAN CYCLE TO BE AUCTIONED FOR THE CAUSE OF LAADLI - A GIRL CHILD CAMPAIGN ANCHORED BY POPULATION FIRST!

The event to make this announcement official turned out to be more than a press conference. It was a demonstration of what the situation in the country is with regards to the subject of menstruation, through an informed panel discussion. It was also a celebration of what could be achieved through a change in mindsets as well as concerted awareness building, through an informal conversation with adolescent girls who have benefitted from Adolescent Reproductive and Sexual Health (ARSH) initiatives of Population First (PF) in Shahpur block, Thane district - which also deal with menstrual hygiene and health. The panel discussion which was titled "**Say NO to Stigma and Taboos. Period**" consisted personalities



from varied fields, representing the various stakeholders in the process: Mr R. Balki, Indian Filmmaker and Director of Padman, Dr Rishma Pai, Ex- President of FOGSI, Ms Anuja Gulati, State Program Officer, UNFPA, Dr A.L. Sharada, Director, Population First, Mr Shoheb Ali, Director, Marketing, bidkartz.com and Ms Rupa Naik, Senior Director, MVIRDC World Trade Centre, Mumbai. The panel discussion was moderated by renowned theatre actor and national coordinator for Laadli Media Awards, Ms Dolly **Thakore**. The panelists touched crucial issues related to the issue from their respective fields. Dr Rishma Pai for example stressed on the long term morbidity associated with lack of menstrual hygiene as well as the availability of several options for clean period related habits, including reusable cloth pads. She stressed that these practices that are easy to cultivate are still not prevalent primarily because of the stigma attached to period and the lack of awareness/ discussions around it. Ms Anuja Gulati highlighted that after need based evaluations UN and other international bodies have stressed the lack of ARSH interventions, especially in the rural areas, and highlighted the importance of awareness building through amenable IEC material as well as youth programs. Mr R Balki described how he came across the idea of making the movie, his fascination with the cause of A Muruganantham - whose life the movie is based on and the importance of the message of this movie. He also highlighted how the conversations that the movie is spurring - as a result of which he met various stakeholders such as the government and the corporates - made him realise that the cause has many supporters. Dr Sharada highlighted the various stigma associated with menstruation and the role of schools/colleges in inculcating better suited practices and de-stigmatizing the issue. Mr Shoheb Ali and Ms Rupa Naik highlighted their respective organisations' efforts at ushering this taboo issue to limelight and bringing together various parties to devise innovative solutions to the problem. It was agreed by all that when 70% of Indian mothers consider menstruation "dirty" and 70% of women say their family cannot afford to buy sanitary pads, there is a problem that requires innovative solutions involving multiple stakeholders.

The highlight of the event were nevertheless the girls from Shahpur. They stole the show by boldly sharing the stigma they experience in their villages around period and how awareness through PF programs helped them overcome these taboos to have a relatively stress-free menstrual experience. For example, 16 year old kabaddi player Swapnali said "I wasn't allowed to touch anything. I believed that God will get upset if did. I believed my elders told me the truth; why would they lie? That is why I did not attend any sensitisation programs as well. But after finally attending PF programs, I went home and touched God. When I realised nothing bad happened, I told my mother. Now she also feels beliefs, such as snake-bites on used pads causing infertility, don't hold water. It has made my life tension-free".



In India, there is too much stigma attached to menstruation, which prevents open discussion of the issue. To see a male protagonist talk and propagate about menstruation in a mainstream movie is a welcome move. This will create greater visibility for gender issues. We are grateful to the Padman team for acknowledging and supporting our work with the issue at the grassroots through this auction.
Dr A. L. Sharada, Director, Population First

Why wait longer? Padman team is supporting Laadli - so could YOU, as our well-wisher. To help us raise funds, do click HERE.





Drama Workshop and KGAF '18 performance|| 5 February 2018 || 9-11 January 2018

Q. What is the only thing that is more important than the final performance in theatre? A. The process of getting the performance together.

This is what the children from Saibaba Path School demonstrated at Kala Ghoda Arts Festival (KGAF) on 5th February 2018. While the play was put together with the purpose of busting gender stereotypes through the medium of a drama performance, what proved to be more important than the final product itself was the experience of children while preparing for the final performance; in examining the stereotypes that they hear around them and in improving their personal resolve to challenge these myths in their own lives. The street-play styled drama, written and facilitated by Theatre of Relevance (ToR), was brought to the kids by a special partnership between two Tech Mahindra Foundation (TMF) supported organisations - Population First (PF) and EDUCO at Saibaba Path School, from 9-11 January 2018. The children not only learnt and practiced dialogues throughout the process of preparation but also worked on their overall confidence, diction, ability to 'throw' their voice and their capability in making an impact on the audience. Alongwith these skills, each day of practice stressed on other collateral learning such as working in teams, being mindful of others' needs, giving everyone a fair chance and most importantly the prevalent gender stereotypes, where they experience them and what they could do to break them. This bit was as important as the theatre skills themselves because all the stakeholders (ToR, TMF, PF and Educo) believe that drama in addition to being a creative and enjoyable medium for message dissemination is also a powerful means to transform all the stakeholders involved – including the performers.

Moreover, the story of the play was fashioned out of the children's own experiences and their feedback to the facilitators – making them more interested, open and accountable to the final performance. The play is divided into three main scene depictions – one, the stereotypes propagated at home by parents and

spouses; second, the stereotypes furthered implicitly and explicitly in classrooms through the language used as well as the content of poems and stories taught (for example, the



I was overwhelmed by my child's performance. But more than that, I also learnt many things about gender discrimination; I will have to be more mindful at home and in my upbringing.

- Parent of a child who was performing at KGAF'18

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popular rhyme "mummy ki roti gol gol, papa ka paisa gol gol...") and the third being a depiction of gendered mindsets in public spaces like playgrounds. These scenes are summed up by the most powerful final act in which all the gendered beliefs are forcefully spelt out on a little boy and a little girl – who then chose to break out them through their own volition. Thus, it ends on a very hopeful, positive and empowering note. The message hits home especially because it is performed by children.

There were transformative experiences throughout the process of the training process – for instance, little Ms Nidhi, who shied from even introducing herself to the group and who talked in a demure timid tone, gained so much confidence through the process that with a bold voice she managed to open the play – with the introductory dialogue - in front of strangers in the audience. Also little Mr Nandlal who said he was forced into the performance and was not really interested in being a part of it, owned up the play in such a manner that on the final day he hugged the facilitators for not giving up on him and working on him gradually, in the sense that he was first allowed to be an observer and given the freedom to join practice whenever he felt ready to participate on his own - through his own volition. This made him an equal stakeholder in the performance when he finally did decide to join.

The play itself was power-packed and supremely appreciated. The children brought alive **Babasaheb Dahanukar Hall** in Fort, Mumbai on 5th February. They used the space with a sense of confidence and with the mannerisms of skilled theatre artists. Their voice boomed in the entire venue. The audience had many positive things to say about the play and applauded whole-heartedly the conviction with which the children put up the play.







Teacher's Drama Training Workshop || 22-24 January 2018|| Bombay Institute for Deaf and Mute

The teachers were expecting scripted dialogues, which they would be made to memorize; gaining the skills of "correct ways to do drama", in their own words. But their whole idea of being mere recipients of downloaded information was radically challenged over three days. What they found instead was their own voice and a renewed vigour of utilising the means of drama or theatre to bring the stories of the children with disabilities that they work with to the forefront. Some of them developed new perspectives about the children and their behaviour and also their own dealing with the kids and how it needs tweaking – through these three days of immersive workshop.

The workshop was organised by a special collaboration of **Tech Mahindra Foundation's (TMF) ARISE+**, **Population First (PF)** and **Theatre of Relevance (ToR)** group. A group of 11 teachers from various ARISE+ partner schools that cater to students with disability – Vikas Vidyalaya, Bombay Institute for Deaf and Mute, Helen Keller Institute for the Deaf and Deafblind and Utkarsh Mandal – assembled at a central location for an intensive three day participatory, activity-based workshop on using drama as a medium to tell stories. The process stressed on unlearning as much as learning and focused on working on the teachers' own self confidence in order to strengthen the confidence of the children they cater to. The explicit end result of the workshop was purported to be plays conceptualised and created by the teachers wherein the children with disability from their respective schools would be trained to perform. The students would then perform at various locations mutually decided by the ARISE+ partner schools, TMF and PF. The facilitators for the workshop were the group from ToR – with an engaging, involved and nonhierarchical philosophy regarding theatre and drama, led by **Mr. Manjul Bhardwaj** - the proponent of 'Theatre of Relevance'.

The workshop dispelled myths about drama being a process of copying idols or rote learning dialogues, and stressed on drama being an experience of enjoyment and collaboration – between



actors, co- actors, the story and the audience. With technical assistance on 'drishtikon' (angle), voice, space and presence, the teachers were encouraged to conceptualize their own play and perform using all of the available space and props. They were given constant feedback, facilitator demos and skill related assistance throughout the movement and expression-based activities.

The response was overwhelming – especially on the last day when they conceptualised and performed the stories of the children they deal with, on a day-to day basis. The teachers burst out with emotions, all of them in tears – hugging each other and hugging the facilitators, saying that this training initiative: a) gave them space to express themselves freely

b) shattered their own inhibitions – both with regards to their bodies and minds

c) gave them a new perspective on theatre and how it could be used to tell everyday stories and not just grand ones

d) ascertained their own role as major change makers and stakeholders in the life of the children

e) motivated them to see stories in the lives of the kids and make them perform *their own* stories so that they are equal stakeholders in the process of drama performance.

f) gave them friends for life (-in the form of other teachers) with whom they could share and exchange their challenges and learning.

The workshop ended on a very high energy mode with teachers looking forward to put plays together in their respective schools and facilitators as well as organisers promising to extend whatever help required.



The workshop provided me with an overwhelming empathy and insight into the life of the children I work with (while doing the performance) – which I otherwise overlooked in the everyday call of work, which I took as just a duty.

- Participant of the workshop



Our Director in Action || 20 January 2018|| IIT, Bombay

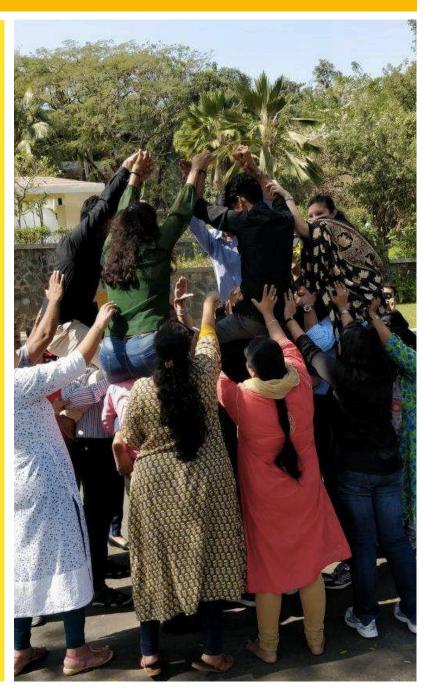
Dr A. L. Sharada, Director, Population First was invited to the annual social fest of **IIT Bombay**, titled **Abhyuday: Enabling Humanity with Human Rights** on their **Women Empowerment Conclave**. The other panelists included Flavia Agnes (Gender rights lawyer), Dipesh Tank ("War against railway rowdies" fame), Seema G. (Global delivery head at L&T) and Aruna R (CSR head at L&T). Dr Sharada spoke about how education and economic well being do not actually change the mindsets of people with regards to the desirability of sons over daughters. She stressed that different factors influenced son preference and highlighted how business and property interests play a major role in certain communities and regions in pre- birth sex selection.

Training Program for Centre Managers and Placement Officers of TMF centres || 19 January 2018|| Uttan

Population First (PF) alongwith Theatre of **Relevance (ToR)** facilitated the last day of the 5 day training session at Uttan, organised for Centre Managers and Placement Officers of the **Tech Mahindra Foundation** Centres for skill building.

Dr. A. L. Sharada, Director, PF, started the day with an interactive session on gender and gender inequalities in society making the participants realize that both men and women are not allowed to evolve as complete human beings by the gendered roles, expectations and power equations. This was followed by a session by Mr. Manjul Bhardwaj from ToR who used experimental theatre techniques to make the participants challenge themselves to rethink their fears, assumptions and stereotypes regarding what they can and cannot do. The task of creating a human pyramid on the road broke down many reservations bringing everyone together to achieve the task. It was wonderful to see women standing on the shoulders of men and women carrying women make the pyramid. The process of to constructing the human pyramid and the individual experiences were deconstructed and

decoded by Dr. Sharada to identify the major lessons learnt on being a 'Change Maker'.



Team Speaks.





Catch Them Young!

Ms Ujjwala Mhatre, Sr. Manager - Communication

The Kala Ghoda Art Festival has been known for its innovative and creative installations as well as handicraft stalls of artisans from far flung regions. However, this year it also included a novel stage performance by children of Sai Baba Path School, Lalbaug which was a first of its kind play on Equality. It of Gender was the product collaboration between Population First, Tech Mahindra Foundation, Educo and Theatre of Relevance.

All of us are familiar with the rampant gender bias and gender discrimination prevalent in Indian society. It begins with celebrations on the birth of a boy child and gloom on the birth of a girl child. With advances in technology people have also started indulging in pre-birth sex selection. Even during childhood and youth girls face a lot of discrimination related to educational opportunities, nutrition and health care. This leads to "socialization" that conditions girls and boys to behave and live in set patterns decided by society. Masculinity and feminity become two separate and rigid moulds into which every boy and girl has to fit. Anyone who tries to defy these norms is forced to conform by family members, peers and society at large. That is how a simple biological difference of being male or female is converted into 'Gender' which then restricts and controls us throughout our lives.

On the 5th of February 2018, Dahanukar Hall at Kala Ghoda resounded with slogans like 'amcha hakka amhich ghenar' (we will wrest our own rights) and lilting songs like 'asaave sundar swapnanche ghar, jithe sarvancha samaan aadar' (we dream of a house in which everybody gets equal respect). These were parts of a play enacted by artistes, all of 10 to 12 years of age. These school children from the Sai Baba Path School at Lalbaug had been trained by the team from "Theatre of Relevance" to perform the play on Gender Equality. The play dealt with social norms like girls and boys being given different toys to play with, boys being given nutritious food while girls having to make do with left-overs, school text books having content that suggest that women are home makers and men the bread-winners, girls and boys made to play different games in schools and restricted from playing others depending on which gender they belong to and generally different rules laid down for how boys and girls should behave and how they should lead their lives.

It was a pleasure to watch this play on gender discrimination in society and how it can be challenged, being enacted by these young actors who are themselves affected by it. It was also good to see how passionately they spoke of changing these norms even in their own lives and homes. It was a wonderful example of how we can create a deep impact by reaching out to impressionable minds and also a large cross section of people with our message on gender equality through a creative craft like theatre. In this particular example we were simultaneously sensitizing the actors who were young children to develop their agency and encourage them to

question the gender divide, the audience belonging to different strata of society and the families of the child actors, many of who had come to watch the play.

Tying up loose ends...



Laadli campaign flying high over Mumbai



I had heard the word 'marathon'

but did not know its meaning. I

came to know about it on Jan 21st.

There were groups running for causes like pollution, farmers'

rights, sanitation etc. I understood

that so many NGOs are working for so many causes, just like us. I showed my photos to women in my village and they said that I got this

opportunity because I was working

with Population First.

Vishakha Nipurte, Sr. Village

Coordinator, AMCHI

We are glad to inform all that this year we raised more than **18 Lacs** from Tata Mumbai Marathon with the support of all our loyal and generous donors. As mentioned in last month's edition, IRB Infrastructure Developer Ltd supported us by coming onboard as our corporate partner this year as well. We also raised funds from selling 25 charity bibs which were allocated to NGOs. We also had 3 fundraisers from Population First team on the United Way web portal – Mr S.V. Sista, Executive Director, Dr A. L. Sharada, Director & Ms Hinakshi Patel, Senior Programme Manager.

A BIG SHOUT OUT TO ALL WHO CONTRIBUTED!!!

WE ARE EVER GRATEFUL!

TATA MUMBAI MARATHON 2018

Quotes from our runners

Why STAND & WISH you could WALK & CHEER the good, when YOU could RUN & experience the FUN." TATA MUMBAI MARATHON is a dream come true, so keep dreaming while you RUN!

Prashant Nagarkar

It's always a privilege to be a part of good cause and it gives me complete happiness and pride to be involved with such events.

Ravi Kini



Marathon meant a running competition for me until I participated in it. The experience was quite different from what I had imagined. There were so many people participating in it and shouting slogans for their causes. I felt proud of my organization when we were shouting slogans for *Laadli* and AMCHI. I wore t-shirt and pant for the first time in my life. When my children and family members saw the photos they were surprised, yet happy.

Sadhana Chaudhary, Sr. Village Coordinator, AMCHI



Laadli Media & Advertising Awards for Gender Gender Sensitivity 2016-17 will be launched on 6th March, 2018

OUR LAADLI NEEDS YOU NOW MORE THAN EVER!

Our decade long partnership with United Nation Population Fund (UNFPA) has come to an end in 2017. UNFPA supported us ardently with *Laadli* activities - such as gender sensitisation workshops for media professionals, advocacy meetings with top editors etc., media research studies, gender film festivals with youth in media/film institutes and the *Laadli* Media Awards. They engaged with us for so long because they believed in the efficacy of all these initiatives.

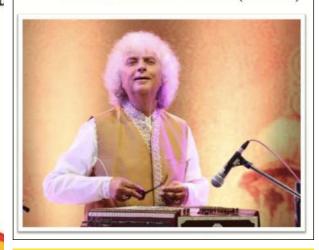
Now that we are bereft of their partnership, we are looking for new partners who would fund our various initiatives. The first in line for innovative fundraising is the **'Legends for Laadli' series**: wherein well-known names will endorse and try to raise money for us. The legendary santoor maestro **Pandit Shivkumar Sharma** has kindly agreed to support us

LegenDs for @adi

A Fund Raising Event

on Thursday, 29th March 2018 at Tata Theatre, NCPA

Pt. Shivkumar Sharma (Santoor)



Help us by:

- a. Buying tickets
- b. Funding parts of the event
- c. Putting us in touch with someone who might be in a position to fund us



In this edition, we present to you an additional column to our newsletter: HOW IS THIS STILL AROUND?

Despite years of struggle by feminist activists, academicians and organisations to change gendered mindsets and overcome thinking in stereotypes that limit the potential of human beings to operate beyond set gendered roles, there are many things we come across in our contemporary day-to-day lives that make us hold our heads and ask in wonder: "O dear! How is *this* still around?"

This column is intended to be an observant yet humorous reaction to many sexist and stereotypical things around us that are normalised in the name of tradition, jokes or *"chalta hai yaar"* attitude. In this edition, we direct the question to the two things highlighted below.

Readers are encouraged to send us their own observations at: **<u>newsletter.popfirst@gmail.com</u>**, so we can highlight them in the coming editions.



Sexist innuendos in matrimonial ads?

Love creating a mess? Find someone to tidy it up

ONE OF THE JOKES DOING ROUNDS ON WHATSAPP

<<<Call from a Bank

To a Housewife:Hello Ma'am...We are Offering you Credit Card with Best Deals.1. No Annual Charges. 2. No Interest on Balance for Three Months. 3. Huge Credit Limit. 4.

 No Annual Charges. 2. No Interest on Balance for Three Months. 3. Huge Credit Limit. 4. No Penalties for Over Spending.

Smart Reply by the Lady:No Thanks...I have a Husband...1. With Lifetime Zero Fee. 2. No Spending Limit. 3. No Penalties and more Importantly... 4. No Repayment Forever.

"Beewi"/ "Wife" jokes forwarded endlessly on WhatsApp that people seem to find funny??



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