

TED演讲者: Chetna Gala Sinha | 凯特纳西哈

演讲标题: How women in rural India turned courage into capital | 印度农村的女性如何将勇气转为资本

内容概要: When bankers refused to serve her neighbors in rural India, Chetna Gala Sinha did the next best thing: she opened a bank of her own, the first ever for and by women in the country. In this inspiring talk, she shares stories of the women who encouraged her and continue to push her to come up with solutions for those denied traditional financial backing. 当银行家拒绝服务凯特纳西哈在印度农村的邻居时, 凯特纳西哈退而求其次: 她自己开了一家银行, 全国第一间由女性为女性而开的银行。在这场鼓舞人心的演说中, 她分享了许多故事, 这些故事的女主角鼓励她, 并持续催促她为无法取得传统财务支持的人找出解决方案。

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I'm here to tell you not just my story but stories of **exceptional** women from India whom I've met.

我來這裡,要跟大家 分享的不僅是我的故事,還有我遇見的幾位 不凡的印度女性的故事。[00:12]

They continue to inspire me, teach me, guide me in my journey of my life.

在我人生的道路上, 這些故事一直鼓舞我、教導我、引導我。[00:21]

These are incredible women.

這些女人相當了不起。[00:27]

They never had an opportunity to go to school, they had no degrees, no travel, no exposure.

她們從來沒有機會上學, 她們沒有學位, 沒有遊歷, 沒有曝光。[00:29]

Ordinary women who did extraordinary things with the greatest of their courage, wisdom and **humility**.

平凡的女人做出不凡的事, 她們有最偉大的勇氣、智慧,以及謙卑。[00:37]

These are my teachers.

她們是我的老師。[00:46]

For the last three decades, I've been working, staying and living in India and working with women in **rural** India.

在過去三十年, 我在印度工作、居留、生活, 和印度農村的女性合作。[00:48]

I was born and brought up in Mumbai.

我在孟買出生和長大。[00:57]

When I was in college, I met Jayaprakash Narayan, famous Gandhian leader who inspired youth to work in rural India.

我讀大學時, 我遇到了賈雅普拉卡什納拉揚, 他是著名的甘地主義領袖, 他鼓勵年輕人在印度農村工作。[01:00]

I went into the villages to work in rural India.

為了在印度農村工作, 我進到村子裡。[01:12]

I was part of land rights movement, farmers' movement and women's movement.

我參與了地權運動、農夫運動, 以及女性運動。[01:15]

exceptional: adj.异常的, 例外的/n.超常的学生 **humility**: n.谦卑, 谦逊 **rural**: adj.农村的, 乡下的; 田园的, 有乡村风味的

On the same line, I ended up in a very small village, fell in love with a young, handsome, dynamic young farmer-leader who was not very educated, but he could pull the crowd.

我一直用這樣的方式, 最後到了一個非常小的村子, 愛上了一個年輕英俊 他沒有受過多少教育, 但他能夠帶動群眾。[01:22]

And so in the passion of youth, I married him and left Mumbai, and went to a small village which did not have running water and no toilet.

出於年輕人的熱情, 我嫁給他了, 並離開了孟買, 到一個小村子去, 那裡沒有自來水,沒有廁所。[01:37]

Honestly, my family and friends were **horrified**.

老實說,我的家人 和朋友都嚇壞了。[01:49]

(Laughter) I was staying with my family, with my three children in the village, and one day, a few years later one day, a woman called Kantabai came to me.

(笑聲) 我和我的家人同住, 我和三個孩子同住, 在村子裡。有一天, 幾年後的某一天, 一名叫做坎塔貝的女子來找我,[01:53]

Kantabai said, "I want to open a saving account.

坎塔貝說:「我想開個儲蓄帳戶。[02:09]

I want to save."

我想要存錢。」[02:14]

I asked Kantabai: "You are doing business of **blacksmith**.

我問坎塔貝:「你在做鐵匠的工作。[02:16]

Do you have enough money to save?

你有足夠的錢可以存嗎? [02:21]

You are staying on the street.

你還住在街頭。[02:23]

Can you save?"

你能存錢嗎?」[02:25]

Kantabai was **insistent**.

坎塔貝很堅持。[02:27]

She said, "I want to save because I want to buy a plastic sheet before the **monsoons** arrive.

她說:「我想要存錢,因為我想要 在雨季來臨之前買一片塑膠板[02:29]

horrified: adj.惊骇的;带有恐怖感的/v.惊骇(horrify的过去式和过去分词);使...战慄 **blacksmith**: n.铁匠;锻工 **insistent**: adj.坚持的;迫切的;显著的;引人注目的;紧急的 **monsoons**: 季风

I want to save my family from rain."

為我的家人遮雨。」[02:35]

I went with Kantabai to the bank.

我和坎塔貝一起去銀行。[02:39]

Kantabai wanted to save 10 **rupees** a day -- less than 15 cents.

坎塔貝想要一天存十盧比, 那還不到十五分錢。[02:42]

Bank manager refused to open the account of Kantabai.

銀行經理拒絕幫坎塔貝開帳戶。[02:48]

He said Kantabai's amount is too small and it's not worth his time.

他說坎塔貝的金額太小了, 不值得他花時間。[02:51]

Kantabai was not asking any loan from the bank.

坎塔貝沒有向這間銀行要求貸款。[02:59]

She was not asking any **subsidy** or grant from the

她也沒有向政府要求任何補助金。[03:03]

government.	
What she was asking was to have a safe place to save her hard-earned money.	她想要的只是一個安全的地方,讓她可以安心存放辛苦賺來的錢。[03:07]
And that was her right.	那是她的權利。[03:13]
And I went -- I said if banks are not opening the account of Kantabai, why not start the bank which will give an opportunity for women like Kantabai to save?	而我去——我說,如果銀行不為坎塔貝開戶,那為什麼不開一間銀行,提供像坎塔貝這樣的女性一個存錢的機會? [03:16]
And I applied for the banking license to Reserve Bank of India.	我向印度儲備銀行申請了銀行業務執照。[03:27]
(Applause) No, it was not an easy task.	(掌聲) 不,那並不是很簡單的事。[03:32]
rupees : n.卢比(rupee复数) subsidy : n.补贴; 津贴; 补助金 hard-earned : adj.辛苦得到的 Reserve : n.储备,储存;自然保护区;预备队;缄默;[金融]储备金/vt.储备;保留;预约/vi.预订	
Our license was rejected --	我們的執照申請被拒絕了。[03:41]
(Laughter) on the grounds -- Reserve Bank said that we cannot issue a license to the bank who's promoting members who are nonliterate.	(笑聲) 原因是,儲備銀行說,不能發執照給提倡的成員不識字的銀行。[03:43]
I was terrified.	我怔住了。[03:53]
I was crying.	我哭了。[03:54]
And by coming back home, I was continuously crying.	回到家,我還不斷在哭。[03:56]
I told Kantabai and other women that we couldn't get the license because our women are nonliterate.	我告訴坎塔貝和其他女性,我們無法取得執照,因為我們的女性們不識字。[04:00]
Our women said, "Stop crying.	我們的女性們說:「別哭了。[04:07]
We will learn to read and write and apply again, so what?"	我們就來學讀和寫,然後再申請一次,又怎樣?」[04:10]
(Applause) We started our literacy classes.	(掌聲) 我們開始了識字課。[04:14]
Every day our women would come.	每天,我們的女性們都會來上課。[04:23]
They were so determined that after working the whole day, they would come to the class and learn to read and write.	她們非常堅決,工作了一整天之後,還會來上課,學習讀和寫。[04:26]
After five months, we applied again, but this time I didn't go alone.	五個月後,我們再次申請,但這一次,我不是一個人去的。[04:33]
Fifteen women accompanied me to Reserve Bank of India.	十五位女性陪我一起到印度儲備銀行。[04:39]
promoting : 促进/晋升/促销 continuously : adv.连续不断地 literacy : n.读写能力; 精通文学 accompanied : v.伴随,伴奏 (accompany的过去分词)/adj.伴随的,相伴的	
Our women told the officer of Reserve Bank, "You rejected the license because we cannot read and write.	我們的女性們告訴儲備銀行的主管:「你之前因為我們不能讀寫而拒絕了執照申請。[04:44]
You rejected the license because we are nonliterate."	因為我們不識字而拒絕發照。」[04:51]
But they said, "There were no schools when we were growing, so we are not responsible for our noneducation."	但她們說:「我們成長的過程中沒有學校,所以我們沒受教育並不是我們的錯。」[04:54]
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And they said, "We cannot read and write, but we can count."	她們說:「我們不能讀和寫,但我們會算。」[05:01]
(Laughter)	(笑聲) [05:05]
(Applause) And they challenged the officer.	(掌聲) 她們挑戰那位主管。[05:07]
"Then tell us to calculate the interest of any principal amount."	「那就叫我們計算任何本金的利息。」[05:12]
(Laughter) "If we are unable to do it, don't give us license.	(笑聲) 「如果我們算不出來,就不要發執照給我們。[05:16]
Tell your officers to do it without a calculator and see who can calculate faster."	叫你的職員不用計算機來算,看誰算得比較快。」[05:21]
(Applause) Needless to say, we got the banking license.	(掌聲) 不用說,我們得到銀行業務執照了。[05:27]
(Laughter)	(笑聲) [05:36]
(Applause) Today, more than 100,000 women are banking with us and we have more than 20 million dollars of capital.	(掌聲) 現今,我們有超過十萬名女客戶,資本額超過兩千萬美元。[05:38]
This is all women's savings, women capital, no outside investors asking for a business plan.	通通都是女性的存款,女性的資本,沒有外在的投資者要求要提供事業計畫。[05:50]
Needless : adj.不必要的,不需要的;多余的,无用的	
It's our own rural women's savings.	這都是我們農村女性的存款。[05:58]
(Applause) I also want to say that yes, after we got the license, today Kantabai has her own house and is staying with her family in her own house for herself and her family.	(掌聲) 我也想要說,是的,在我們取得執照之後,坎塔貝現在已經有了自己的房子,和她的家人住在一起,她和家人住在自己的房子裡。[06:00]
(Applause) When we started our banking operations, I could see that our women were not able to come to the bank because they used to lose the working day.	(掌聲) 當我們開始銀行的營運時,我發現我們的女性無法來銀行,因為這樣她們就會無法工作。[06:20]

I thought if women are not coming to the bank, bank will go to them, and we started doorstep banking.	我心想,如果女性無法來銀行, 那銀行就去找她們, 我們就開始了家門銀行業務。[06:33]
Recently, we starting digital banking.	最近,我們開始了數位銀行業務。[06:40]
Digital banking required to remember a PIN number.	數位銀行業務需要記得 PIN 碼。[06:44]
Our women said, "We don't want a PIN number.	我們的女性說:「我們不想要 PIN 碼。[06:47]
That's not a good idea."	那不是個好點子。」[06:51]
And we tried to explain to them that maybe you should remember the PIN number; we will help you to remember the PIN number.	我們試著向她們解釋 也許你們應該記住 PIN 碼; 我們會協助你們記住 PIN 碼。[06:53]
They were firm.	她們很堅定。[06:59]
They said, "suggest something else,"	她們說:「來點別的建議。」[07:00]
and they --	她們——[07:02]
(Laughter) and they said, "What about thumb?"	(笑聲) 她們說:「用拇指如何?」[07:03]
doorstep : n.門階	
I thought that's a great idea.	我認為那是個很棒的點子。[07:10]
We'll link that digital banking with biometric , and now women use the digital financial transaction by using the thumb.	我們把數位銀行業務 和生物測定學連結, 現在, 女人只要用拇指 就可以進行數位財務交易。[07:12]
And you know what they said?	你們知道她們怎麼說嗎? [07:21]
They said, "Anybody can steal my PIN number and take away my hard-earned money, but nobody can steal my thumb."	她們說:「任何人 都能偷走我的 PIN 碼, 拿走我的血汗錢, 但沒有人能偷走我的拇指。」[07:23]
(Applause) That reinforced the teaching which I have always learned from women: never provide poor solutions to poor people.	(掌聲) 那完全展現出了我從 女人身上所學到的事: 絕不要提供蹩腳的解決方案給窮人。[07:30]
They are smart.	他們很聰明。[07:43]
(Applause) A few months later, another woman came to the bank -- Kerabai.	(掌聲) 幾個月之後, 另一位女性來到銀行——克拉拜。[07:44]
She mortgaged her gold and took the loan.	她抵押了她的金子,取得了貸款。[07:58]
I asked Kerabai, "Why are you mortgaging your precious jewelry and taking a loan?"	我問克拉拜:「你為什麼 要把你寶貴的珠寶拿來抵押 取得貸款?」[08:01]
Kerabai said, "Don't you realize that it's a terrible drought ?	克拉拜說:「你不知道 旱災很嚴重嗎? [08:08]
There's no food or fodder for the animals.	沒有食物或飼料可以給動物吃。[08:12]
biometric : adj.生物计量的/n.计量生物学 reinforced : adj.加固的;加强的;加筋的/v.加强;增援(reinforce的过去分词) mortgaged : vt.抵押/n.抵押/房屋抵押贷款 mortgaging : vt.抵押/n.抵押/房屋抵押贷款 drought : n.干旱;缺乏 fodder : n.饲料;素材/vt.喂	
No water.	沒有水。[08:15]
I'm mortgaging gold to buy food and fodder for my animals."	我把金子拿來抵押,是為了 買食物和飼料給我的動物吃。」[08:17]
And then she asks me, "Can I mortgage gold and get water?"	接著,她問我:「我能 把金子抵押換成水嗎?」[08:21]
I had no answer.	我沒有答案。[08:26]
Kerabai challenged me: "You're working in the village with women and finance, but what if one day there's no water?	克拉拜挑戰我:「你在村子裡做 女性的財務工作, 但如果有一天,沒有水了呢? [08:28]
If you leave this village, with whom are you going to do banking?"	如果你離開這個村子, 你要跟誰做銀行生意?」[08:37]
Kerabai had a valid question, so in this drought, we decided to start the cattle camp in the area.	克拉拜的問題是有根據的, 所以,在這場旱災時, 我們決定要在這個區域 開始一個牲口營。[08:41]
It's where farmers can bring their animals to one place and get fodder and water.	農場主可以把他們的動物 帶到這個地方, 取得飼料和水。[08:49]
It didn't rain.	一直沒有下雨。[08:57]
Cattle camp was extended for 18 months.	牲口營延長到了十八個月。[08:58]
Kerabai used to move around in the cattle camp and sing the songs of encouragement.	克拉拜那時會在牲口營中到處跑, 唱一些鼓勵的歌曲。[09:01]
Kerabai became very popular.	克拉拜變得很有名。[09:08]
It rained and cattle camp was ended, but after cattle camp ended, Kerabai came to our radio -- we have community radio which has more than 100,000 listeners .	後來下雨了,牲口營就終止了, 但在牲口營終止後, 克拉拜來到我們的無線電台—— 我們有社區無線電台, 有超過十萬名聽眾。[09:10]
move around : v.走来走去;绕着.....来回转 rained : 下雨(rain的过去式) listeners : n.听众;监听器(listener的复数)	
She said, "I want to have a regular show on the radio."	她說:「我想要在電台 有個固定的節目。」[09:23]
Our radio manager said, "Kerabai, you cannot read and write.	我們的電台經理說:「克拉拜,你不會讀和寫。[09:28]
How will you write the script?"	你要如何寫劇本?」[09:32]

You know what she replied?	你們知道她怎麼回嗎? [09:34]
"I cannot read and write, but I can sing.	「我不會讀和寫, 但我會唱。 [09:36]
What's the big deal?"	有什麼大不了的? 」 [09:39]
(Laughter) And today, Kerabai is doing a regular radio program, and not only that , she's become a famous radio jockey and she has been invited by all of the radios, even from Mumbai.	(笑聲) 現今, 克拉拜有一個固定的 無線電台節目, 不只如此, 她還成了有名的電台 DJ, 各個電台都想邀請她, 包括孟買的電台。 [09:40]
She gets the invitation and she does the show.	她受到邀請, 她就去做節目。 [09:55]
(Applause) Kerabai has become a local celebrity.	(掌聲) 克拉拜變成了當地的名人。 [09:58]
One day I asked Kerabai, "How did you end up singing?"	有一天, 我問克拉拜: 「你為什麼最後會選擇唱歌? 」 [10:06]
She said, "Shall I tell you the real fact?"	她說: 「我該告訴你真相嗎? [10:11]
When I was pregnant with my first child, I was always hungry.	當我懷了第一個孩子時, 我總是很飢餓。 [10:14]
I did not have enough food to eat.	我沒有足夠的食物可以吃。 [10:19]
I did not have enough money to buy food, and so to forget my hunger, I started singing."	我沒有足夠的錢可以買食物, 所以, 為了忘卻飢餓, 我開始唱歌。 」 [10:21]
only that : 只是;要不是 jockey : vt. 駕駛;欺騙;移動/n. 操作工;駕駛員;賽馬的騎師/vi. 當賽馬的騎師;耍手段圖謀;搞欺騙	
So strong and wise, no?	很堅強也很睿智, 對吧? [10:28]
I always think that our women overcome so many obstacles -	我總是認為我們的女性 克服了许多障礙—— 文化的、社會的、財務的—— 她們找到自己的路。 [10:31]
- cultural, social, financial -- and they find out their ways.	
I would like to share another story: Sunita Kamble.	我還想要分享另一個故事: 蘇妮塔坎布里。 [10:43]
She has taken a course in a business school, and she has become a veterinary doctor.	她在商業學校上課, 她變成了獸醫。 [10:47]
She's Dalit; she comes from an untouchable caste , but she does artificial insemination in goats.	她是賤民; 她來自最低的階層, 但她做羊的人工授精。 [10:54]
It is a very male-dominated profession and it is all the more difficult for Sunita because Sunita comes from an untouchable caste.	那是個非常男性主導的職業, 且對蘇妮塔來說更是困難, 因為蘇妮塔來自最低的階層。 [11:01]
But she worked very hard.	但她非常努力。 [11:09]
She did successful goat deliveries in the region and she became a famous goat doctor.	她在那個地區讓小羊成功出生, 且她變成了有名的羊醫生。 [11:10]
Recently, she got a national award.	最近, 她得到了一個國家獎項, [11:18]
I went to Sunita's house to celebrate -- to congratulate her.	我到蘇妮塔的家中慶祝—— 去恭喜她。 [11:21]
obstacles : n. 障礙; 障礙物 (obstacle 的複數形式); 阻碍 veterinary : adj. 兽医的/n. 兽医 (等于 veterinarian) untouchable : adj. 达不到的; 不可批评的; 不可捉摸的 caste : n. (印度社会中的) 种姓; (具有严格等级差别的) 社会地位; (排他的) 社会团体 insemination : n. [畜牧] 授精; 播种; 受胎 male-dominated : adj. 男权的; 男子主宰的; 男子控制的 all the more difficult : 难上加难 deliveries : n. [贸易] 交货 (delivery 的複數); 已交付	
When I entered the village, I saw a big cutout of Sunita.	當我進入村子時, 我看到蘇妮塔的大型看板圖片。 [11:26]
Sunita was smiling on that picture.	圖片中的蘇妮塔在微笑。 [11:30]
I was really surprised to see an untouchable, coming from the village, having a big cutout at the entrance of the village.	我真的感到很意外, 一個賤民, 來自村子, 她的大型看板圖片 就放在村子的入口。 [11:33]
When I went to her house, I was even more amazed because upper caste leaders -- men -- were sitting in the house, in her house, and having chai and water, which is very rare in India.	當我到了她家時, 還有更讓我驚奇的, 因為上層階級的領導人—— 男人—— 就坐在房子裡, 她的房子裡, 喝印度奶茶和水, 這在印度是非常罕見的。 [11:41]
Upper caste leaders do not go to an untouchable's house and have chai or water.	上層階級的領導人 不會去賤民的房子 喝印度奶茶和水。 [11:54]
And they were requesting her to come and address the gathering of the village.	他們希望她能 參與村子的聚會並在聚會上演說。 [11:59]
Sunita broke centuries-old caste conditioning in India.	蘇妮塔打破了印度有 數世紀歷史的階級條件。 [12:05]
(Applause) Let me come to what the younger generations do.	(掌聲) 讓我來談談年輕世代會做什麼。 [12:11]
As I'm standing here -- I'm so proud as I stand here, from Mhaswad to Vancouver .	我站在這裡—— 我很驕傲我能站在這裡, 從姆哈斯瓦德到溫哥華。 [12:20]
Back home, Sarita Bhise -- she's not even 16 years old.	在家鄉, 薩莉塔貝賽—— 她甚至還不到十六歲。 [12:27]
cutout : n. 布或紙上剪下的圖案花樣; 排氣閥; 保險開關 amazed : adj. 惊奇的, 吃惊的/v. 使...吃惊; 把...弄糊涂 (amaze 的過去分詞) chai : n. 印度奶茶, 印度茶; 混合茶 centuries-old : adj. 悠久的 Vancouver : n. 溫哥華 (加拿大主要港市)	
She's preparing herself -- she's a part of our sports program, Champions' program.	她在讓自己做好準備—— 她是我們運動計畫的一員, 冠軍計畫。 [12:33]
She's preparing herself to represent India in field hockey .	她在讓自己做好準備, 代表印度參加曲棍球賽。

And you know where she's going?	[12:40]
She's going to represent in 2020 Olympics, Tokyo.	你們知道她要去哪裡嗎? [12:44]
(Applause) Sarita comes from a very poor shepherd community.	2020 年她要代表去東京奧運。 [12:46]
I am just -- I couldn't be more proud of her.	(掌聲) 薩莉塔來自一個 非常貧窮的牧羊社區。 [12:52]
There are millions of women like Sarita, Kerabai, Sunita, who can be around you also.	我只是——我對她太感到驕傲了。 [13:01]
They can be all over the world, but at first glance you may think that they do not have anything to say, they do not have anything to share.	有數百萬名像薩莉塔、克拉拜、蘇妮塔這樣的女人, 你們身邊可能也有。 [13:06]
You would be so wrong.	可能全世界都有這樣的人, 但看第一眼時, 你可能會認為她們沒有什麼可以說的, 她們沒有什麼可以分享的。 [13:13]
I am so lucky that I'm working with these women.	那你就大錯特錯了。 [13:22]
They are sharing their stories with me, they are sharing their wisdom with me, and I'm just lucky to be with them.	我很幸運, 能和這些女性合作。 [13:24]
www.XiYuSoft.com	她們和我分享她們的故事, 和我分享她們的智慧, 我很幸運能和她們在一起。 [13:28]
20 years before -- and I'm so proud -- we went to Reserve Bank of India and we set up the first rural women's bank.	錫育軟件
Champions: n. 冠軍(champion的複數形式); 奪標; 盟主/v. 擁護, 保衛(champion的三單形式) hockey: n. 曲棍球; 冰球 shepherd: vt. 牧羊; 帶領; 指導; 看管/n. 牧羊人; 牧師; 指導者 at first glance: 乍一看, 初看, 第一眼就.....	二十年前——且我很驕傲——我去了印度儲備銀行, 且設立了第一間農村女人的銀行。 [13:37]
Today they are pushing me to go to National Stock Exchange to set up the first fund dedicated to my crew of rural women entrepreneurs.	現在, 她們在催促我 去全國股票交易所, 設立第一個專門提供給 農村女性微型創業家的基金。 [13:47]
They are pushing me to set up the first small finance women's bank in the world.	她們在催促我成立 世界上第一個女性小型金融銀行。 [13:57]
And as one of them said, "My courage is my capital."	正如她們其中一人說的: 「我的勇氣就是我的資本。」 [14:04]
And I say here, their courage is my capital.	我說, 在這裡, 她們的勇氣就是我的資本。 [14:08]
And if you want, it can be yours also.	如果你願意, 她們的勇氣也能成為你的資本。 [14:13]
Thank you.	謝謝。 [14:17]
(Applause)	(掌聲) [14:18]
entrepreneurs: n. 企業家(entrepreneur的複數)	

Warning: 本文是由<錫育看电影学英语软件>生成导出, 請用于個人學習, 不要用于商業用途。否則, 導致的一切法律後果, 均由您個人承擔, 錫育軟件概不負責。
