

GROOTS

GRASSROOTS ORGANISATIONS OPERATING TOGETHER IN SISTERHOOD (SOUTH ASIA)

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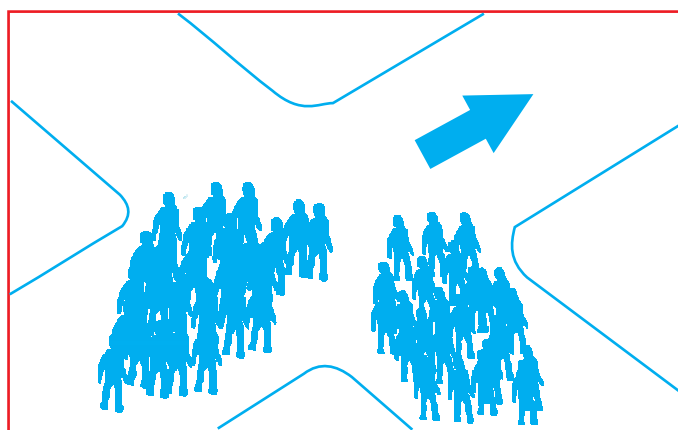
January - July 2011

Editorial

FORGOTTEN CIVILIAN ACTION IN THE COUNTRY - NEED OF THE HOUR

The question that looms large in everyone's mind in the country today is whether civilian action and/or an electoral process could serve as a corrective mechanism for anti-people actions in the country. The following paragraphs attempt to bring in the thought process to a larger conclusion and also to revert back to the history of civilian action as well as refresh people's memory and recall facts of those actions that had been really instrumental to end British Raj and their 200 years of colonial rule in India. An excellent environment then was the dominant presence of India's undisputed leader **Mahatma Gandhi, father of the nation**, who led many of these initiatives himself. His people-oriented strategies had served to wake up more of the then enslaved colonial subjects of India, who had lost their power to even think freely due to subjugation for many years. Hence Gandhiji had dual roles - i.e., the hard task of preparing the enslaved masses towards a self-actualization process on the one side and to organize them for the larger struggle on the other.

Gandhiji's actions seldom appeared as a political



agenda to most commoners in India. Rather, they looked more like a reform process to fight social evils. Behind this agenda, Gandhiji envisaged a social integration process of the dispersed/divergent groups of Indian masses who were victims of culturally prevalent caste and religion that further divided them along with the Britishers' strategic policy of "divide and rule".

The first direct call of Mahatma Gandhi had been to the women at the turn of this century when street corners of the major towns of this country witnessed the boycott and burning of foreign goods from every households by a large number of women coming out of home. When women engaged in such revolutionary acts, Indian masses were shaken up by such voluntary action. Consequently, this led to the encouragement of India's Khadi and Handloom industry that was totally fading away during British rule. The accomplishments of this civilian action not only had an economic agenda but also had been a warning to the colonial powers that India can exist entirely on its own.



Earlier, several voluntary action initiatives, related to social reform led to the awakening movement in Bengal. Leaders of the reform process like Kesav Chandra Sen's literacy movement to educate women, Raja Ram Mohan Roy's abolition of Sati, Mahadev Govind Ranade's widow remarriage initiative in Maharashtra, Jyotiba Phule's fight to do away caste indemnity/untouchability and later, that of his ardent follower Babasaheb Ambedkar (a member of the constituent assembly) all enshrined the various reforms in the Indian constitution itself. All these were but small initiatives but had larger role in improving India's image.

Currently, barring a few exceptions, most civil society initiatives, desire a visibility for themselves and they attempt to draw the strong attention of the Government, particularly the planners, policy makers and lobbyists so that their micro experiences become macro policy initiatives. The net result is that India has several new Acts like Right to Information, Right to Education, Violence against Women and many more - all of which have been enacted through the parliamentary process. Of what use is the presence of such Acts when RTI could not expose huge (2G) scam of several crores within the government? Secondly what use is the presence of Gender Based Violence Act when it cannot come to the rescue of women/even minors as in the case of two minor girls blinded and raped in Uttar Pradesh, very near to the capital New Delhi? Therefore passing of the Acts cannot be an end in themselves. Rather, there should be a strong agency to educate the masses on the significance of the Act and in implementing and enforcing the same to punish the offenders.

Even today there is no dearth of small effective voluntary activism though micro incidents that do take place in many southern parts of India in many villages and small towns. Sporadically these are found in micro forms such as to fight the landed gentry for a pathway to access burial ground, fight for government stipulated minimum wages, resisting unfair trade practices of exporters and middlemen, fish vendors fighting for

special transportation to carry fish to distant markets and rural women fighting to desilt the village canals. All these still prevail and the people achieve what they want by drawing the attention of the district authorities.

The concern of civil society initiatives must therefore mainly focus on educating and waking up the people to unprecedented, anti-people actions and prepare them for a collective action, uniting them with collective consciousness. In this connection, to draw the attention of two noted examples that have taken place very recently are: a) In West Bengal, 30 years of a single party rule was done away with and similarly in Tamil Nadu too. These are people's reaction in waking up to the realities that brought in change through the democratic process. Thus 2011 has not only seen a revolution in Egypt but also India too, a silent revolution which has taken place in two states following the Gandhian path - i.e., an action of the people, by the people and for the people to keep the democracy alive in the country. Therefore can one suggest that in our proposed electoral reforms a clause could be provided so that voters can recall back the representatives whom they voted for, as this may be an answer when the elected representatives go against the interest of the people. Will it work in India? ■

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VISITORS



Mr. Gangopadyay interacting with the entrepreneurs

Mr. Gangopadyay, Chief Director IC&SC (Credit) NCDC, New Delhi accompanied by Mr. Velumani, Consultant, Mr. Jayprakash, Regional Director and Mr. Narayanan, Deputy Director from Chennai were on a two day visit to WWF/ICNW on 14 and 15 February 2011 for a direct interaction with the members and to know more on their entrepreneurial activities. Meeting the members directly in their respective areas enabled the visitors to get an indepth view of the programmes, the multifarious occupation of the members, their mode of work, the size and years of occupation. Later, visiting the Kancheepuram branch on 15 February 2011, provided them an opportunity to understand the issues of the women silk weavers in the area and the current market trend. Further, meeting other occupational groups they presented their views and opinion that provided an impression of the members' struggle in each of their occupation and their efforts taken to meet the same and their confidence level. ■

Justice Basheer Ahmed Sayeed College for Women, Centre for Women's Studies organized UGC Refresher training programme for faculties from various colleges throughout India. Women's Empowerment being part of their curriculum, Dr. Madhana Rekha co-ordinator of the programme identified WWF as an institution for their exposure visit. As a result, the team consisting of 54 professors/lectures visited Working Women's Forum (India) on 18 February 2011. At the outset, the



Faculties in conversation with WWF members

president WWF gave an overview of the organization at the auditorium with reference to deeper insight to all WWF's programmes, the structure and its activities like micro-credit, micro-insurance, training on financial literacy, reproductive rights and the details of the beneficiaries, etc. Impressed with the activities, the team expressed their desire to visit the field and meet the members for a direct interaction. During the interaction with the members, the visiting team were surprised to see the courage, confidence level of the members and their interest in the trade. The visitors were eager to find out the investment pattern, profit, number of children and the parents priority towards children's education, etc. The direct interaction with the members in the field gave the visiting faculties an indepth view of the Forum's programmes for over three decades that was reflected in the empowerment process of members. Impressed with the level of confidence by the training supervisors on various issues, they invited them to give orientation to their students particularly in their colleges. The wide range of programmes provided to the members both on social and economic activities highlighted the quality of the programmes and that reflected in the success of the organization. ■

A team from Semester at Sea led by Prof. Doranne visited Working Women's Forum (India) on 11 March 2011. They were briefed on the various activities/programmes of the Forum, the micro-finance operation



Semester at Sea team at WWF's orientation programme

of Indian Co-operative Network for Women and other training details. The students were eager to know the loan details, size of loan, the duration/ types of training, occupation of the members and the transaction process. Interested to learn more on the functioning of the Forum, they expressed their desire to visit the Forum again. ■

Ms. Suzanne Ledesma-Sikkerbol a social worker/ assistant Coordinator from YAI/NIPD Manhattan Day Habilitation Program, New York visited Working Women's Forum (India) on 17 March 2011 to understand the functioning of the Forum and to have an firsthand knowledge directly both by discussion with key officials from the Forum and also from the field so as to replicate the experiment in her hometown at Manhattan. ■

Dr. K.G. Karmakar, MD in-charge NABARD, Mumbai along with Mr. Ananda Mukherjee, Managing Director,



Dr. Karmakar in discussion with President WWF

ADFT, Mr. Narayanan Chief General Manager, Mr. Vibhuti Jha, President Human Potential Project visited Working Women's Forum (India) at the request of the President on 16 April 2011. Dr. Jaya Arunachalam, President traced the origin of the Forum, co-operative bank and narrated her experiences/ experiment as an financial inclusive process with the grassroot women for over 3 decades and the challenges faced by her and the women over these years. Further the reason behind the initiation of the various schemes, the training module, loan size, disbursement process, utilization of loans were spelt out to them. ■

Ms. Adya Shankar and Mr. Roshan Thoshinwal from IFMR visited WWF on 7 May 2011 to meet group of women workers of the Forum as the Forum is an union for women in the unorganized/informal sector. They have set out on an outreach agenda to share their research work to various interested women's group on public toilets that are very badly required in Chennai. Their research on public toilets began out of a need expressed by female informal sector workers during the course of a public meeting in 2009. Most of the women, living in settlements without proper toilet facilities even resort to open defecation. They emphasized on the condition of public toilets in certain market areas where there are lot of informal sector workers. In some of the areas, stink from nearby toilets is unbearable but unfortunately the workers cannot afford to move from there as their livelihood depends on the place where they live. The discussion of these women infact was



IFMR team with WWF staff

valuable and confirmed the purpose of their research on public toilets.

The women workers of the Forum who had worked as health workers in slums highlighted the need for sanitation/ personal hygiene to women in urban slums. They spoke of a time when Ms. Shanta Sheela Nair then a senior official connected to Municipal Corporation, Tamil Nadu government took a drastic action on the maintenance of public toilet and made them to work and keep it clean on a daily basis. As WWF health workers, the women report all the problems faced in the slums to responsible authorities to attend to them immediately.

The poor women of WWF though poor were well aware of the politics associated with public toilets in the city. They knew that a change in government would bring

about some measures to renovate the public toilets but on the contrary the using charges levied on them is unbearable.

As the discussion was in progress, WWF women members suggested on improving the existing toilets as they felt more toilets were required as population is increasing. For this they are ready for campaign, if necessary. ■

Mr. Anket Saxsena, student from Institute of Rural Management Anand, visited Working Women's Forum on 10 June 2011 to know more on the working structure of the organization and the micro credit operation. Impressed with the software package utilized by the co-operative for micro-credit transaction he was eager to know more on the package details. ■

PRESIDENT'S PARTICIPATION IN SEMINARS/CONFERENCES



Dr. Jaya Arunachalam at area meeting

At the meeting of National Co-operative Committee for Empowerment of Women, New Delhi on 28 January 2011, President Dr. Jaya Arunachalam was of the view that there is still leadership qualities lacking and involvement of youth and women is almost nil. It is time now to involve more women, as the co-operatives are the only vehicle to teach fundamental of business of collective mechanism in reaching large numbers. ■

Dr. Jaya Arunachalam made a visit to Kancheepuram branch on 8 February 2011, to review its performance.

She participated in the area meetings to interact with the members directly to know their progress and requirements. Nearly 250 members participated in Aladithoppu and 78 members in Thirukazhukundram. ■

Prior to the faculties visit to WWF on 18 February 2011, Dr. Jaya Arunachalam addressed the Professors/ Lecturers on the first day at the UGC Refresher Course organized by Centre for Women Studies JBAS College for Women, Chennai on 11 February 2011. Delivering her speech on *Microfinance as an Inclusive Process - A Case Study of Working Women's Forum (India)/ Indian Co-operative Network for Women* she gave an overview of the Forum's programmes/activities. Impressed with the information, the team visited WWF/ICNW for an exposure visit. ■

Dr. Jaya Arunachalam, President WWF, was invited by the Pondicherry University to launch the Pondicherry University Women Faculty and Officers Forum to commemorate Women's Day on 8 March 2011. Addressing the women on the *Experiment of Working Women's Forum (India) - An Inclusive Growth Process* she narrated the gradual progress of women

particularly the empowerment process in WWF. Further she said given an opportunity and right direction in addition to empathy and unity enable them to reach greater heights. ■

Dr. Jaya Arunachalam participated in the 73rd Special Meeting of the Board of Management of Tamil Nadu Veterinary and Animal Sciences University on 17 March 2011 and the 14th Convocation of the university ■

As a member of the board, Dr. Jaya Arunachalam participated in the 71st Meeting of the General Council of National Cooperative Development Corporation on 6 April 2011. At the board meeting, she highlighted that National Rural Employment Guarantee Act (NREGA) scheme mostly benefitted men and never reached women. Even as it reached large number of men, their income was never used either to improve farm production or to contribute to the family income. In large number of rural families, the responsibility of looking after the family has been in the hands of women and therefore women had to be given an opportunity to do business ventures connected to farming. Later, the Managing Director NCDC, responded that they can also think of providing assistance to women's co-operative to buy/hire capital intensive farming equipment and machinery that can help both women in co-operative and farm production particularly to those small farmers who cannot afford to buy own machinery. ■

President WWF visited Bangalore and Chennapatna



Dr. Jaya Arunachalam at review meeting

branches in Karnataka on 30 May 2011, to review its progress and activities. She attended the area meeting in Pillamma Block in Srirampur Bangalore that was attended by 60 women members and in Sugar Factory area in Mandya, Mysore in Chennapatna 150 women members participated. The president showed keen interest to know from the members directly about their wages, progress in business/family and development after joining the Forum. She also discussed about various activities/programmes of the Forum that are for the welfare of the poor and highlighted on the employment opportunities for the poor women to work in the Forum. ■

The prominent news daily 'The Hindu' dated 3 April 2011 published an article on Working Women's Forum (India)'s Founder in the column Power Women - *Her tryst with change* commemorating the celebration of 100 Years of International Women's Day where Dr. Jaya Arunachalam quoted "fight your way out". "Swim or sink". Invariably the members sail using training, orientation and knowledge they get from trainers women once like them. "Do it yourself", "bring change in your life".

Relief Measures



Working Women's Forum (India) distributed relief materials on 25 June 2011 to 31 victims of the fire ravaged K.P. Park area in Pulianthope whose huts were totally destroyed and lost all their belongings.

ACTIVITIES/PROGRAMMES IN WORKING WOMEN'S FORUM (INDIA)

Training/Conscientization Workshop



Workshops at WWF branches

As a follow-up measure to the Training/Conscientization Material Development Workshop organized in Chennai from 9-11 December 2010, 18 workshops were organized for solving local problems/issues in three branches to sensitize the leaders from Bangalore, Chennapatna and Dindigul on various issues prevailing in their areas. Six workshops were conducted in **Dindigul** from 16-18 March 2011 where 319 members from the areas of Anumantha Nagar, Erumaikara Theru, NGO colony, Kilapadi, Metupatti participated. About 6 workshops were conducted on 19-21 March 2011, in the areas of D.J. Halli, Pattaikal Palayam, Dayananda Nagar, Agrahara, Kanaka Nagar, Old Gudda Halli where 287 members participated in these workshops organized at **Bangalore**. In **Channapatna**, 6 workshops were conducted on 20-22 March 2011 in the areas of Mangalwarpet, Indra Cottage, Neelkandhalli, Mandya, Balgere and Haniyuru where 226 members participated in these workshops. As an inclusive process in these training workshops, women expressed their community interest regarding local problems to find solutions collectively be it domestic, public problem, etc. Besides in Chennapatna and Dindigul, the members were familiarized with the way of approaching the authorities on pressing problems. This has actually resulted in small roads being laid by authorities in the

village and drinking water connection was provided in Channapatna. Besides new skill training programmes enabled them to learn new skill and diversify their occupations for income generating activities. ■

Eye Camps



Eye camps at WWF branches

Working Women's Forum (India) conducted Eye Camps in **Dindigul** for the poor women members/ non members in association with well known **Aravind Eye Hospital**, Madurai on 16 March 2011. Similarly on 19 and 20 March 2011, two eye camps were conducted in association with **Sharada Rotary West Health Care Centre** in **Bangalore** and **Channapatna**. Nearly 600 women both members/ non-members participated in these Eye Camps. About 55 women were referred for surgery, 161 women for spectacles and 125 women were prescribed eye drops and simple treatments. ■

To facilitate rural women of Orissa for installation of bore wells in 10 villages i.e., Pathar Panther, Patna Jharapur, Bahanaga, Barikpur, Ichhapur, Basulipur, Kamaripur, Krishnapur and Shrivapurain Balasore District, Orissa, Working Women's Forum (India) facilitated Lord Laxmi Narayan Durga Temple Trust with Rs.1,80,000/-.

Special Supplement



HISTORIC VISIT OF U.S. SECRETARY OF STATE TO WORKING WOMEN'S FORUM (INDIA)

U.S Secretary of State Hillary Clinton visited Working Women's Forum on 20 July 2011. The visit is significant as WWF has been identified due to its unique experiment adopted among the grassroot women. Visiting the Indian Co-operative Network for Women shared few words with the staff regarding micro-finance and its operations. Since the members invest micro-loans in their trade, their products were displayed and she showed keen interest to know more on the nuances of their production and interacted with each one of them directly. Proceeding to the auditorium, the bottom-up structure of the organization was explained to her. Later at the auditorium, women members gathered to witness the historic moment. President WWF addressed the gathering welcoming and introducing the chief guest. In the welcome address, President WWF recalled that she was honoured by Her Excellency at Washington in 2005 and again in India. She further informed the



audience that despite living across the sea, Madam Clinton's heart lives with women and the vulnerable. Her clarion call on women's issues at Beijing in 1995 echoed around the world that was reflected in many initiatives everywhere facilitating them to fight for equal opportunities in every field of activity. Apart from micro-finance, the other programmes specifically the healthcare in WWF was used to fight atrocities on women and children such as prevent female infanticide/feotocide, education of adolescent girls, strengthened productive role of women and advocating two child norms. Programmes also took care of older women through insurance/social security. She said emphatically that about one third of world's poor are found in India and it is this aspect that is reflected in Working Women's Forum (India). As representatives of the Forum's 1.2 million women in three southern states, the women here welcome



the US Secretary of State with open arms and folded hands to say that “we are all honoured, delighted and privileged”.

To get an indepth view of the member of the Forum, an entrepreneur shared her experiences with her Excellency narrating her story of progress from a member elevating her status to an entrepreneur after joining the Forum. She said “I am a repatriate from Burma. During the time we came to Chennai, we were in dire poverty. It was at this time I was introduced as a member by an organizer. I availed the loan amount and set up a petty shop. Later when the Forum approached me and asked me if I would be interested to work as organizer, I accepted the offer. I introduced many members to the Forum. Later, when I was put in-charge of an embroidery unit, I learned the nuances of work and started doing it from my home and earned sufficient income. This helped me to educate my children up to graduation. Now I have set up a fast food centre selling Burmese Noodles. All this was possible due to the

training and micro-loan that I availed from the Forum. Had I not been a member, I wouldn't have got the opportunity to meet the U.S. Secretary of State. I thank the President, WWF for providing us such a wonderful opportunity to share my story amidst huge gathering.”

Later Chairperson ICPRD and Director WWF Dr. Nandini Azad expressed her view on ‘men as partners’ as part of the solution to gender inequity. ICPRD address issues of violence against women and enhancing the rights of women and girl child, as it believes that gender issues have to be solved by men and community together.

The special address of Madam Hillary Clinton expressed her passion in appreciation to the work of WWF and its President whom she knows for years. This was quite demonstrative when she began her speech that was also released by the US Department of State “I want to thank my friend and your friend, a wonderful woman who is viewed as a leader around the world, Jaya. (Applause.)





I want you to know that I have admired the work of the Working Women's Forum for many years. (Applause.) In 1978, there were only 800 women members. Today, there are more than 1 million of you. (Applause.) I am honored to be here with you to celebrate your accomplishments in bringing micro-credit to women, in bringing healthcare and other services to women so they could have a better life for themselves and their children. (Applause.)

I believe in the self-help movement that all of you are a part of, because I have seen the results with my own eyes. From Bangladesh to India to South Africa to Chile and Nicaragua and Latin America, I have seen women's lives change, as we heard from the wonderful story earlier. Every one of you has a story, and I applaud you for what you have done to help yourselves. (Applause.)

So today, I wanted to bring you some more help, to help more women. (Applause.) I'm very pleased to announce that Goldman Sachs, a very important global financial company, has decided to support a training program through the Indian School of Business to help self-help groups bring even more knowledge and skills about how to take your businesses from the very local village level to the cities, to the countries, to the world. (Applause.)

I also know there are several panchayat members here, and I thank you for working so hard to promote government and democracy at the local level. (Applause.) So I am pleased to announce that the Government of the United States and the Government of India will establish a regional training program at the



Asia University of Women to spotlight the success of the panchayat program, and train more women to be local leaders like you.

We also want to continue working with the Working Women's Forum on the very serious problem we just heard about, violence against women. (Applause.)

And we want to work with you on another problem, and that is the smoke that you breathe when you are cooking for your families. I looked at an exhibition of cooking stoves outside with Dr. Kalpana Balakrishnan of Sri Ramachandra University. Is she here? Is that yes. Doctor? She is one of the world's experts on how to make cooking safer for women and children. (Applause.) Because of the health problems caused by breathing smoke, we have worked with many partners around the world to create the Global Alliance for Clean Cookstoves. (Applause.) And we're very proud that the Indian Government launched its own National Biomass Cookstove Initiative two years ago, that is trying to save lives and improve the conditions for cooking for millions of Indian women.



And so we will work with people around the world to help develop clean cookstoves, help to manufacture them so they are affordable for you to buy them, and we are delighted that we have partners right here with the Working Women's Forum, with the Confederation of Indian Industries, and the Federation of Indian Chambers of Commerce and Industry, who have joined the Global Alliance for Clean Cookstoves, to make your lives and the lives of your children better and healthier. (Applause.)



So it is for me a great honor to be here with all of you to celebrate the wonderful work that the Working Women's Forum has done, to thank you all for the examples you are setting for both your daughters and your sons, and to pledge myself to continue working with you on the important issues that are necessary to empower women so that you have your right to be whoever you want to be and to do what you believe is right and to lay the pathway for your daughters and your sons for a better future. (Applause.)

So, Jaya Jaya, come down here. Come down here. Come down here. This is a woman who has worked so hard. (Applause.) And all of you will have to decide how you can follow her model, so that you not only help yourselves and your families but you spread the word about microfinance, about bank accounts, about starting businesses, about getting health services, about empowering the women of this state, and giving everyone a chance to live up to your God-given potential. (Applause.)



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July 25, 2011

Dr. Jaya Arunachalam
Founder and President,
Working Women's Forum
55 Bhimasena Garden Road, Mylapore Chennai

Dear Dr. Arunachalam:

I would like to thank you for hosting the Secretary of State Hillary Rodham Clinton at the Working Women's Forum as part of her historic 2011 visit to Chennai. The event was a great success, and your efforts are much appreciated. I am pleased that this event was able to showcase the important ways in which the WWF increases financial opportunities for women. On behalf of Secretary Clinton, I would also like to thank you for the Thanjavur painting, sandalwood garland, silk shawl, and crocheted shawl that you and your organization so kindly bestowed upon the Secretary. Thank you again for your contribution.

Sincerely,

Andrew T. Simkin
Consul General

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Dr. Jaya Arunachalam, President, Working Women's Forum will Chair one Workshop and serve as a Panelist for the forthcoming Global Micro-credit Summit to be held on 14-17 November 2011 in Valladolid, Spain. The Summit will bring together more than 2000 participants from over 100 countries. The participants include Her Majestic Queen Sofia of Spain, Nobel Laureate Muhammad Yunus and Sir Fazle Abed of BRAC.

WE NEED YOUR INPUTS!!!

Letters, Ideas, Comments, Article or Contributions for our Newsletter

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WHAT PEOPLE SAY ABOUT GROOTS?

Congratulations on all the impressive achievements on the WWF. Your editorial on corruption is extremely important for those who are concerned about India's development trajectory.

Balakrishnan Rajagopal
Prof. MIT, USA

It is a fascinating article. It is a worrying time in India at the moment but it is important to keep reporting and writing about the situation to ensure that necessary changes are made. Look forward to hearing from you again in the future.

Amy Miller
Programme Director, MicroFinance
Hanson Wade

The issue of corruption is a huge one for our country. One of the ways I feel that a dent can be made is if all of our religious leaders make this an important issue to address. I think if this issue were to become a spiritual emergency then only the soul of India can be saved. All the best.

Nila Vora
IDP, USA

It is an impressive chronicle of the wonderful work WWF is doing. The editorial "Is Corruption Eating Away Country's Economy" was well-reasoned and thought-provoking. It is a sad state of affairs, when highly motivated young women and men find it so difficult to pursue their entrepreneurial dreams.

Mark R. Levy
Prof. Department of Telecommunication and Information Studies and Media
Michigan State University, USA

"Development work being done by the WWF is very impressive. One should go to their office to feel the level of work and the significant impact its making on lives of many needy women."

P. Vigneswara Ilavarasan
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