

# GROOTS

GRASSROOTS ORGANISATIONS OPERATING TOGETHER IN SISTERHOOD (SOUTH ASIA)

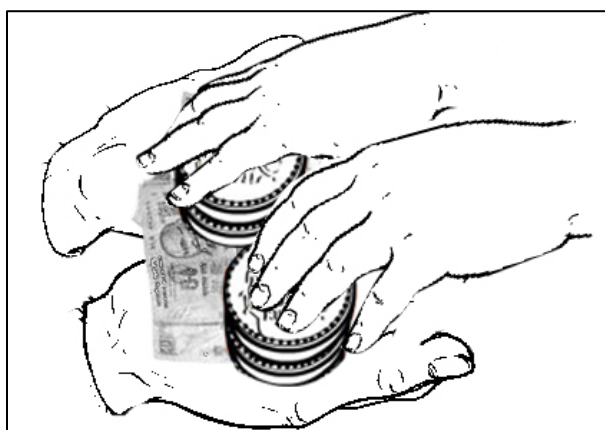
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## Editorial

### Is Microfinance a Good Business or a Tool to Mitigate Poverty?

The recent Micro Credit Summit held in the month of mid November 2006 at Halifax, Canada where over 2000 delegates mostly practitioners, learned academics from universities, corporates from business communities and prominent leaders of civil society initiatives participated proves that microfinance is a world-wide movement. As the arguments at the session go and as evident from the increasing level of its acceptance among the various groups of stakeholders microfinance seems not only a panacea for mitigating poverty but also a vehicle for growth with equity.



The global scenario of microfinance is that, its outreach is quite impressive - from a mere 7.6 million poor families as pointed out by then micro credit summit campaign initiated in 1997, it has now reached over 92 million poor families (as on December 31<sup>st</sup> 2004). Among this, about 66.6 million families belong to the poorest of poor, 81.5 million people are from Asia, 7 million from Africa and 3.8 million from Latin America. Through the above data it is understood that microfinance envisions as its goals - poverty reduction - and it is also capable of delivering financial and other development services to the door steps of the poor.

From the practitioners point of view there are many promises and solutions that micro credit has to find to end many inequalities and human sufferings. The success of the micro credit option, especially the recent recognition, through a Nobel Peace Prize, demonstrates that it has been a solution to mitigate poverty for the poorest of the poor households - particularly using women as a vehicle of entry and empowerment. Infact we all should understand how poverty particularly the extreme poverty has severe consequences on women than men as all of us know that the intensity of poverty increases the workload of women in countries in



Asia, Africa and Latin America. No body can deny the fact that even in extreme poverty women manage the basic survival and well being of their families with their earnings however meager it might be. Here it is more important to realize and recognize the women's income contribution to the families and contribution to production process and countries economies.

From early 70s the microfinance has grown

into a massive financial option manifesting itself into an inclusive process to strengthen micro enterprises of the poorest of the poor. The micro entrepreneurs are street vendors, hawkers, special occupational groups like fisherwomen, handicrafts producers, small and marginal farmers and rural vendors in the shanty villages and slums. In many countries, slowly the microfinance creates many useful products making social transformation through a social platform. It has brought people together through single platform to use their collective vision and consciousness towards collective action that benefits the poor.

As the microfinance has the capacity to create more products like micro insurance, financial literacy, training for empowerment, skill training, healthcare, use of IT procedures towards more accuracy to facilitate the poor and many more to unfold into a massive phenomenon. If microfinance does not create a platform it will only be an isolated economic process creating few islands of prosperity in an Ocean of poverty. Therefore, the few inclusive aspects are necessary to make it a complete inclusive financial process. If microfinance as we already mentioned can be a solution to poverty reduction, the transactions cost should not be very high. If it is going to be replicated to clients like unemployed youth, small agricultural and landless farmers, it must be also have the capacity to reach the poorer client during off-season when there is no work in time of devastation and disasters (both personal and environmental). It must be able to help achieve all the *seven goals* of the *Millennium Development Goals* such as reducing the number of people in poverty, enrolling children in schools, achieving gender equality, fighting human right violations such as infant mortality, female foeticide and many more. It must help people to access basic healthcare and to compromise severe loss because environmental disasters through creation of safety nets. Instead of a one time and/or more credit (financial) assistance, microfinance should be reach more and more poorer communities making the client participation maximum.

India had a peculiar situation when one talks about the origin of microfinance in India. To this history of micro credit in India, microfinance originated in this country when the late former Prime Minister Smt. Indira Gandhi nationalized the banks in the year 1969, to see that 1% of the profit of these banks goes to the poor. This she planned that bank should facilitate her 20 point programme to fight poverty among the poor and she called it “Garibi Hatao”. She envisaged that credit to the poor should be an instrument of social change towards social justice and empowerment both among the urban and rural poorer households. For 10 years and little more the nationalized banks were bubbling with activities visiting the poorer households on their own to help the poorest of the poor voluntarily. However, this short lived enthusiasm of the bankers did not last long, as it was a compulsory process of governance only in the form and not in spirit. There is also another reason that this microfinance activity to nationalized banks did not last long as many politicians organized ‘loan melas’ in their own constituencies and such kind of loan melas or festivals have ended up in huge losses to the banks. Soon the banks were fed up with such huge losses and drove the poor away from the bank. Therefore the need for alternate options for those engaged in microfinance activities to initiate a informal and flexible microfinance process for helping the poor through groups in the poorer neighbourhoods.

However, it raises three questions. a) Why is microfinance becoming so popular? - Is it because it is a good business? b) Is it a powerful tool to mitigate poverty c) or is it both?

The experience of many micro finance institutions so far strongly suggests that it is possible for these institutions to reach the goal of serving people in extreme poverty without having to sacrifice their profitability. However it is equally disheartening to see that MFIs are designing

the programme of microfinance, keeping in mind only market principles of competitiveness and sustainability, even when designing the programme for the poorest clients. If the current practitioners, like the pioneers visualize that microfinance options should continue to serve the poor, they should cut the transaction costs that is beyond the reach of the poor in several contexts. If the objective of microfinance is still to reach the poorer households, the days will not be far off when both objective of the *Millennium Development Goals* and that of *microfinance* options together spread its wings to many aspects of human needs.

### NATIONAL/INTERNATIONAL EVENTS (Study Teams, Journalists Visit WWF)

*Ms. Mila Kahlon* correspondent from *Elle Magazine* of Mumbai visited WWF on June 28<sup>th</sup>, 2006 for a direct interaction with Dr. Jaya Arunachalam. The gradual progress, struggles, success and achievements that were surfaced by WWF during these 27 years were published in their special Independence Day edition under the title 'United We Stand'.

*Ms. Renata Mutis* from *Earth Aid Asia* visited WWF on September 15<sup>th</sup>, 2006 to observe the work of WWF and replicate it to their SHG model.



*Ms. Mechtild vander Homburg* Managing Director and *Ms. Minke Van Rees* Programme Manager of *Doen Foundation*, Netherlands visited Kanchipuram branch on September 27<sup>th</sup>, 2006 and interacted with the staff, supervisors and organisers. To comprehend the perception of the weavers and the current market trend, they visited the weavers' families and grasped the various processes and steps involved in weaving, the progress in their work, their present status,

living/working condition etc. After reaching the headquarters they observed the diverse training programmes including the CFTRI and SISI training. They were not only impressed with the training/orientation programmes but also appreciated the methods adopted to enhance their skills enabling them to diversify their business.



25 delegates from *Semester at Sea* led by *Prof. David Snyder* visited WWF on October 19<sup>th</sup>, 2006 to get an overview of WWF's activities. Later they interacted with training department/members of WWF and had discussion on various topics with regard to role of women in decision making, progress/success achieved before and after joining the Forum, their present status etc. Towards the end, they were not only impressed with the training

methodologies and step by step process adopted to reach the members, but were also amazed with the confidence and courage inculcated to the members to handle difficult and challenging situations in future.

Having heard about the success of WWF and its activities in Canada, *three senior citizens from Canada, Diana Brady, Mary Verga and J. Anne Ryeburn* visited WWF on October 27<sup>th</sup>, 2006 to get an overview of WWF's work. Impressed with the work of WWF they stated that similar situation prevailed in Canada where there were many poor and unemployed youth struggling to cope up with life. But in India WWF renders help and good service to the poor and the needy.

As orientation is part and parcel of Forum's activities and an integral process in WWF, *19 dignitaries from 10 developing countries* with an urge to replicate WWF's model visited the Forum on November 7<sup>th</sup>, 2006 under the stewardship of *Dr. C. Rani, Director NISIET*. They were briefed on the activities of the Forum and also had a glimpse at the financial operation of WWF. After interacting with the members they were amazed to hear the success stories and how the training programmes have shaped in their lives.



#### **Dr. Brunhild Landwehr and Team of Students visit WWF**



On 24<sup>th</sup> and 25<sup>th</sup> January 2007 *Dr. Brunhild Landwehr*, Department of Education University of Lunenburg, Germany along with her team of 20 students visited WWF. After meeting the President and exchanging their views on cultural aspects of both India and Germany they were briefed on the work of WWF. The team was interested to know the working set up the National Union of Working Women, its benefits the members achieve by being a union member, the

insurance details, identification of poverty, enrollment of women etc. They were impressed with the activities and the efforts taken to uplift the poor women and expressed their wish to visit the Forum often. On 25<sup>th</sup> the team visited Kanchipuram where meeting was organised with the members/supervisors, organisers and staff. The origin of Kanchipuram branch, the steps taken to eradicate child bondedness and case studies of various members were narrated. The grassroots women were enrolled as members and later elevated as staff in the Forum was the highlight of the session. Later, they had a glimpse at the tailoring section initiated for the members' children. The students were eager to know the role of their spouse when they are at work and when a positive reply came from the members; they stated that in a similar way the German men help their women when they are at work. Later they visited the houses of the weavers to know the various processes involved in weaving, the investment required, the profit made per saree, the colouring process, starch used, purchase of silk and yarn and other

raw materials. Extremely happy to spare their time with the weavers, they departed with the hope to return back to learn more about them in future.

### **A Ray of Hope to Varanasi Weavers**

The National Commission for Enterprises in the unorganised sector was set up by the Government of India as an advisory body and a watch dog for informal sector workers in the year 2004. The commission invited Dr. Jaya Arunachalam to testify her 28 years of experience in improving the working and living conditions of the unorganised working poor. The terms of reference referred to by the commission included various provisions to workers such as micro insurance, social security, occupational safety, maternity benefit including micro finance option all as an integrated measure. The commission felt that WWF being the largest trade union for informal sector workers and having the experience of such established practices in unorganised sector would strengthen the commission's final report.

On listening to her experiences and challenges faced in reaching the present status, the commission was extremely impressed by the outstanding work being done by Working Women's Forum (India) and indicated that WWF should join hands with the commission in their efforts. Responding to this, Dr. Jaya Arunachalam opted for a *feasibility study* to analyse the living conditions of the weavers. She selected two weaving centres for this study one from the north i.e., Varanasi in Uttar Pradesh and another from the south i.e., Kanchipuram in Tamil Nadu. Since WWF had made an invaluable impact in the lives of the weavers of Kanchipuram after working with them over these 16 years, she expected that some of those experimental features could be replicated in the case of Varanasi weavers on the same lines to their benefits. One of the conditions of the commission was an exposure visit of Varanasi weavers to Kanchipuram.

The findings of the *feasibility study* was massive inadequacies in the form of Governments assistance, lack of apathy from Government, marketing outlets and availability of raw materials that resulted in the complete shutting down of the weaving industry in Varanasi. Dr. Jaya Arunachalam made another visit to Varanasi to have a focused discussion directly with the weavers of Varanasi and invite them to Kanchipuram for an exposure visit. The President, WWF focused on the needs and requirements as envisaged by weavers themselves and the necessity of outside intervention either from the Government, non-profit organisation, marketing outlets etc. The major objective is to look into the possibility of reviving silk weaving industry in Varanasi towards better prospects. During the visit from August 28<sup>th</sup> to August 31<sup>st</sup>, 2006 President WWF and facilitators of Varanasi grasped that several co-operatives attached to *Upika* and *U.P. handlooms* seldom function at the local level and most of the sales are in the hands of middleman who take away their products either at half the price in full settlement or sometimes in installments which even takes a year to pay back the cost of even one saree.



On September 29<sup>th</sup>, 2006 the weavers of Varanasi arrived in Chennai reroute to Kanchipuram to visit the weavers of Kanchipuram on an exposure visit. On September 30<sup>th</sup> and October 1<sup>st</sup>, 2006, they visited several weavers' houses in Kanchipuram and observed similarities and differences in the silk weaving trade in these two states. On 30<sup>th</sup> afternoon they had an exchange/sharing of information programme among the weavers of North and South with local officials.



The participants were the officials of weaving / marketing societies and the discussion was focused on the price of silk and the measures to be taken to enhance the productivity. After observing closely, the weavers of Varanasi expressed their grievance that they did not receive any assistance neither from the Government nor from the private agencies as it is done among the Kanchipuram weavers. The problem of marketing is there in both the places in varied measures therefore, the assistance of marketing outlet is necessary in both the places. It was also observed that in Kanchipuram only pure zari/silk was used, whereas in Varanasi only 10% is original silk and 90% is fake silk. The wages provided in Varanasi is very low unlike in Kanchipuram who received higher wages and the one of the reason that weavers of Varanasi were shifting to other trade. The entire discussion revealed that the traditional handloom weaving is not only alive in Kanchipuram, but also the weavers are strongly organised to negotiate with the government, employers and loom owners.

Besides the Kanchipuram weavers have higher rate of literacy and have gathered tremendous experience through WWF's own training/orientation and its micro credit and micro-insurance programme, these welfare benefits has been added benefit to weavers in Kanchipuram. Ultimately, the Varanasi weavers after the discussion wanted WWF to open a branch in Varanasi.

On the 5<sup>th</sup> day an evaluation meeting was organised at Chennai, the headquarters of WWF. At the evaluation meeting a senior bureaucrat Mr. Uma Shankar, I.A.S, who is also the managing director of National Credit Development Corporation and some of the Citi Group officials, participated. Mr. Uma Shankar along with the handloom expert advised that he was very happy with the President of WWF, who was the first one to inform



him and brought to light the entire information on needs and problems of Varanasi weavers. He further quoted that "a bank or co-operative cannot survive unless there is total participation of the members" and quoted "the success of the programme in WWF is due to the focused attention of members on common purpose".



Mr. Hegde briefed it is time for weavers of Varanasi to diversify their products as similar things are taking place in Solapur, Maharashtra. Ms. Mona, Business Manager Women's Banking, Citigroup who addressed the gathering, said that this was her first meeting and interaction with clients in these three years of partnership and they as Global Bankers gained tremendous experience through WWF. She narrated a brief summary

of the Micro- credit partnership with WWF during the three year period and said at present it is 20,000 clients with Rs.7 crores from Citibank outlay. Frank discussion with the weavers on their needs/requirements to the visiting officials and they wanted a replication of WWF's model in Varanasi to make an effort to help setup an organisation in Varanasi on the lines of Kanchipuram and Chennai.

At the final round up Mr. Uma Shankar, who presided over the evaluation assured he would recommend to the concern authorities, the need for assistance and welfare measures to revive weaving industry in Varanasi.

### President's Visit to US/Canada/UK/Netherlands from 1<sup>st</sup> – 26<sup>th</sup> November 2006

On the invitation from *Dr. Sameer Prasad* and *Prof. Jasmine* of Illinois/Chicago, President WWF visited the Chicago University on November 2<sup>nd</sup>, 2006 to address the faculty and students at the Loyola centre of Chicago University. *Prof. Sameer Prasad* and *Prof. Jasmine* have jointly sponsored this Lecture. Later, she met *Ms. Nila Vora* of *India Development Service* and *Prof. Gosen, Department of Management, Wisconsin-Whitewater, USA*. She left for Boston on November 3<sup>rd</sup>, 2006 and met *Prof. Bish Sanyal, Ford International Professor of Urban Development and Planning at MIT*. On 8<sup>th</sup>, she met all the office bearers of *Vital Voices* and the chair *Ms. Melanne Verveer* in Washington. On November 9<sup>th</sup>, 2006 at New York she met Citibank officials.

On November 10<sup>th</sup>, 2006 she attended the five day *Micro Credit Summit, Halifax, Nova Scotia* and presented two papers - one at the Workshop titled "*How Can The Best Models Travel Better*" and one on November 13<sup>th</sup>, 2006 on *Commercialization: Overcoming the Obstacles to Accessing Commercial Funds While Maintaining a Commitment to Reaching the Poorest*. The session was chaired by *Finance Minister Tanzania* with other panelists *Mr. Bob Annibale Global Director, Microfinance, Citibank* and *Dr. Jaya Arunachalam*.



Later, she left for Netherlands that weekend to receive the prestigious Mandeville award and deliver the *12<sup>th</sup> Mandeville Lecture* at *Rotterdam University* sponsored by *Business Club of Rotterdam*. She was interviewed by *Marco Visscher, Editor, ODE Magazine* who quoted "In India, Jaya Arunachalam leads

an “army of women” who are fighting for their independence”. At the Mandeville award function in his welcome address, **Prof. Dr. Steven W.J. Lamberts** stated that Dr. Arunachalam’s initiatives have been very successful and the system of *micro-credit* has benefited hundreds of thousands of poor women in India who were without hope of a livable life to develop/take care of themselves and to build confidence with a sense of dignity. The jury of the Mandeville Foundation decided to award the Mandeville lecture to Dr. Arunachalam because her activities in many aspects challenged the core elements of the philosophic theories of Mandeville.

The Chairman of Rabo Bank Foundation **Mr. Ten Cate** who spoke before presenting the award in his address referred Dr. Jaya Arunachalam as “an Indian lady, an activist, a politician, a banker and most of all, a person fighting poverty and injustice especially for women with whole her heart... a lady is standing here who is not afraid to do also in private as she preaches... I did call you a banker Dr. Jaya Arunachalam but I have to specify an extraordinary banker... by making people aware of their capabilities and offering them a chance to be able to use these capabilities, I am sure you are working towards a better world for all of us and those who would come after us”. He presented her with a certificate.



Later on November 22<sup>nd</sup>, 2006 she left for London to deliver an address in the London Micro Credit Club, which was attended by Members of Parliament and other financial experts. President returned after the successful 26 days tour to US, Canada and Europe.



### **President’s Visit to South Africa**

President attended *Pan African Women’s Leadership Summit* at South Africa Cape Town from January 14<sup>th</sup>, 2007 to January 19<sup>th</sup>, 2007 and participated in two panels – one on microfinance and another at the thanksgiving panel to US Ambassador in South Africa. It was attended by various foundations including Bill Gates Foundation and a host of Vital Voices staff and 250

leaders from Africa and Latin America.

### **President attended National Conference and Workshop on Microfinance in Delhi**

The National Conference and workshop on Microfinance organized by National Backward Classes Finance & Development Corporation (*A Govt. of India Undertaking, Ministry of Social Justice & Empowerment*) was held on January 22<sup>nd</sup>, 2007 at New Delhi where the **Smt. Meira Kumar, Cabinet Minister** and **Smt. Subbu Lakshmi Jegadesan, Minister of State, Ministry of Social Justice & Empowerment** attended the workshop. Dr. Jaya Arunachalam



and Mr. Desai, the Retired Executive Director, were the two chief guests for the event. While addressing the session Dr. Jaya Arunachalam spoke at length and narrated her experience of microfinance in Working Women's Forum (India) for nearly three decades which was attended by top bureaucrats and other officials of the entire Ministry of Social Justice and Empowerment. The two Ministers and the Secretary, Department of Social Justice and Empowerment appreciated the programme of WWF as a model not only in Tamil Nadu but also for the whole India.

### **Mr. Baron and Family Visits WWF**

Former Chairman of Rabo Bank Foundation, Netherlands, **Mr. Baron Van Verschuier** visited WWF along with 22 of his family members on December 27<sup>th</sup>, 2006. The President and members WWF greeted Mr. Baron's family and briefed them on the work of WWF and its programmes. Inaugurating the training programme where nearly 30 trainees were trained at a time as a regular feature in the Forum, he addressed the gathering and stated that they were lucky to be under



the leadership of Dr. Jaya Arunachalam who not only empowers them through various programmes/activities but also guides them in the right path. He moreover added that Dr. Jaya Arunachalam was invited to deliver the Prestigious Mandeville Lecture, an opportunity provided to people rendering onerous service to the society and it was well received by the people in Netherlands. Later, the family relaxed enjoying the short cultural programme of dance by Rabo Home/Kamaraj Illam children. They also had a glimpse at the tsunami rehabilitated houses constructed and donated to the tsunami victims and the evening was spent with the children of Kamaraj Illam. On December 28<sup>th</sup>, 2006 Mr. Baron and family visited Kanchipuram branch and unveiled the stone to commemorate his visit to India. The family also made house visit to few weavers to understand the process of weaving, their living/working condition, their culture, and status and weavers perception towards life. The family met a large group of the weavers at Aaladi Thoppu during the area meeting and interacted with them directly. The family was not only excited with the short trip to WWF but also enjoyed their trip a memorable one.

### **NCEUS Officials Visit WWF**



The two members and the Director from NCEUS Mr. Ravi Srivastava, Mr. Kannan and Mr. Mahesh Kumar visited WWF on January 9<sup>th</sup>, 2007. The visit was mainly to find out the problems of the weavers throughout India, their prospects and future requirements from the Central Government. The session commenced with the participation of the members

from various trades among the informal sector worker. Later, after visiting fisherwomen in Nochikuppam market and fruits/vegetable vendors in Bazaar market, a discussion regarding their membership details, family status, details on their children's education, benefits derived through the Forum, existence of the Government schemes and their awareness towards those schemes took place. The members stated that, so far they did not get any benefit from the Government. If they approach to avail the benefits of those schemes, either too many records are sought for which they find it difficult to produce or sometimes they had to visit the office for a week in which case they had to forego their work. Hence, they prefer to concentrate on their work rather than hunt behind these schemes.

Meeting the President and office bearers at the headquarters, they got to know the innovative structure of the Forum and the activities of the women. Meeting the women micro entrepreneurs (vendors, hawkers, petty traders) in the auditorium and hearing the case studies of each of these women and their progress they stated that a policy would be soon formulated for the women working in tiny sectors and steps would be taken to put forth the suggestions for providing educational scholarship to college going children of the workers employed in the informal sector. Moreover the officials were impressed to see small family norm adopted in majority of the families and also the importance given to educate their children.

In the afternoon they left for Kanchipuram and made several house visits to the weavers' families in Kanchipuram. The various processes in silk weaving and the market trend were explained to them. During the area meeting the demands of the weavers with regard to weaving was analysed where they felt that the Government could help them through WWF in marketing their finished products. The views of the weavers were taken into consideration at meeting in Pillaiyar Palayam and it is likely to be incorporated into the report that is to be submitted to the Central Government towards the social security Bill pending in the Parliament.

### **WWF Co-ordinators/Staff attend Seminars/Training Workshops**

On 11<sup>th</sup> – 15<sup>th</sup> September, Chennai co-ordinators Mrs. Nisha, Ms. Indira and staff of ICNW attended a five day refresher training programme on co-operatives principles and values in changing scenario at Natesan Institute of Co-operative Management, Chennai. They were also exposed to appraisal of loans, borrowers and steps to be initiated for recovery of loans, legal aspects of audit, enquiry, inspection and surcharge verification of accounts and rectification of audit defects, preparation of receipts, disbursement statement, balance sheet, team building, interpersonal relations, customer-relation management and usage of computers in improving office productivity. Similarly, Co-ordinators Ms. Karthika and Ms. Uma Shankari, trainers, organizers attended the five-day refresher training programme at Gandhigram Rural Institute (a Deemed University) Dindigul from 9<sup>th</sup> – 13<sup>th</sup> October 2006 on effective communicative methods, concentration power, nutrition value, entrepreneurial training, stress management, crime against women, women's business opportunity etc. As women face critical situations, the orientation programmes broadened their view to overcome/handle such situations in their day-to-day life. Dr. Asha Co-ordinator Chennai, participated in the three day National Co-operative Public Relations workshop on Forging Strategic Alliances and Partnerships in Co-operatives – Role of Public Relations organized by NCUI, New Delhi, from 8<sup>th</sup> – 10<sup>th</sup> November 2006. Shri. Shankar Singh Vaghela, Hon'ble Union Minister for Textiles delivered the inaugural address and the session focused on the importance in co-operatives and its role in today's trend. Towards the end of the session, Shri. Uma Shankar IAS, MD NCDC, New Delhi spoke on the advantage of co-operatives and

the similarity and differences between the public and the private sectors. On 30<sup>th</sup> November 2006, Dr. Asha Co-ordinator participated in the National Development Forum at Transworld Radio Paramankeni, Kanchipuram and presented a paper on Models of Urban Development. The Forum was organized by World Vision as part of their training programme for their staff and WWF had been invited to share its experiences and success in these three decades. On 20 – 22<sup>nd</sup> December 2006 Ms. Nisha co-ordinator participated at the National Institute of Public Co-operation and Child Development training on achieving institutional linkages for sustainable nutritional security and role of women organized by Natesan Institute of Co-operative Management, Chennai. Prominent personalities from various discipline participated and spoke on food security in India, interventions of Union Government and grassroots level institutions, organizational constraints in implementing schemes and networking with agencies to achieve food security and constraints faced by women in agriculture and allied sector to achieve nutrition security.

### ***What People say about GROOTS...***

The impact of your work and that of the members of GROOTS is seen in the latest data from the state of the micro credit summit campaign report... I am honoured to be your partner...

***Sam Daley Harris***  
***Director Micro-credit Summit Campaign***

The newsletter GROOTS contains valuable information highlighting many current problems.

***N. Gopaldaswami***  
***Chief Election Commissioner - Govt. of India***

Information contained is very interesting. Your organization seems to be networking very well. It is very innovative to hear that Indian women are working very hard to empower themselves economically...

***B.Z.G. Mugabe***  
***Ministry of Women's Affairs Gender and Community Development,***  
***Harare, Zimbabwe***

The half yearly journal GROOTS gives information about the activities of WWF...

***Dr. R.S. Goyal, Professor and Dean***  
***IHMR, Jaipur***

I read with great interest and wish to admire the commendable work being done in your leadership...

***Markandey Rai***  
***Special Assignments and Inter Agency Affairs, UN-HABITAT***

Your editorial titled "Economy vs Electoral Promises" was thought provoking and topical...

***Mohan Mishra, Director, NCEUI - Delhi***

I found the GROOTS topical and useful. I hope GROOTS continues to bridge the information gap in how women at the grassroots are being empowered...

***Dr. Neela Mukherjee***  
***Development Tracks RTC***