

GROOTS

GRASSROOTS ORGANISATIONS OPERATING TOGETHER IN SISTERHOOD (SOUTH ASIA)

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Editorial

ECONOMY Vs ELECTORAL PROMISES

India completes 58 years of Independence this year. It is paradoxical and a fact that elections in the state like **Tamil Nadu** will long be remembered for its central focus on unprecedented electoral promises, populist measures and offering of **freebies** - such as **land for the landless, rice, colour televisions** among others. Candidates even promised **gold** and **cash for marriage** of girls. The day will not be far when dowry too would be offered making the **Dowry Prohibition Act** null and void. The electorates, by voting for such freebies, demonstrate that their character has sharply deteriorated over the years. It also shows that, on the other hand, the lack of self-confidence and weakness in leadership of the candidates who are contesting. No party mentioned any clear **progressive plan** for **social development** in their manifesto such as "health for all" and "education for all" even in their own constituencies. Instead, they sought only votes directly by offering freebies to electorates. One would rather appreciate promises of "education, health and employment" as dominant subject matter of their electoral manifestoes as these are long pending constitutional guarantees to provide free and compulsory education from the primary to high school level to the younger generation in India.



India's first social development report released in January 2006 mentioned that **260 million** people in India live below the poverty line and there is a great necessity to harness their social and latent untapped potential and energy to ensure fair and equitable development.

However, despite this, surprisingly, the candidates adopted only a one-point agenda for wooing the electorate and have not thought of local issues such as poor roads, lack of electricity, drainage facilities, access to drinking water (even for their own constituency level) in the 58 years, since Indian had become free.

We are stepping into the new millennium when the world has proved in many ways that the Indian electorates' still live in abject poverty and are taken for granted awaiting bountiful freebies. It is now for sure in India people vote either for money or freebies.

There were promises that the landless will get two acres of land. It is almost 50 years since the Parliament and assemblies in many states enacted the Land Reforms Act emphasising the need for a stringent land reform process. The politicians, as all of us are aware least respected these Acts over the years but on the contrary, supported only the landed gentry. And suddenly, things have changed to



laudable idea of two acres per landless i.e. “land to the tiller”. The question is where will this land come from? Are they ready at least now to implement these pending land reforms in their respective states and/or even in their own constituencies?

Can the economy withstand such huge and perhaps unrealistic/impractical electoral promises? Where will such promises lead the economy of our country, if the poll promise of rice at the rate of Rs.2/- per kg and colour television is implemented country-wide? Given the choice that one state can do it; can it be replicated for the poor and vulnerable electorates in other parts of the country? A deeper analysis of such poll promises reveals that it is nothing but a desperation and helplessness of the candidates who want power at any cost and position without responsibilities.

These promises also have other limitations – for example, there is an absence of a decisive pattern of voting. The people who have voted for freebies have done so only towards a hung assembly and a minority government. It is also evident that the matured electorates have desisted from voting in this election.

Factors such as **competence, development agenda, honesty, ideology** and **experience** have always stood as the tests earlier to judge political parties and/or politicians, rather than their empty promises. Governments can offer subsidies and loan write-offs, and offer essential commodities cheaper for the household but freebies from candidates in the long run makes people lethargic, indifferent, poorer and perhaps even lazy. Most importantly, it keeps the poor in their same state of vulnerability and dependence. The key is to enable the poor and the electorate to cast their votes as the exercise of their rights in a democracy rather than creating a dependency syndrome in them.

The next question that looms large to all of us today is **who will** bear the burden of these freebies? Doesn't it need **additional taxes**, which will also affect the poorest of the poor who toil long and hard hours to make both ends meet? There is a forewarning to the electorate that there will be **additional taxes** to meet these populist measures. Particularly to the middle class whose survival will be a further struggle through such additional taxes. Benefits, will of course, be to those who are providers of these freebies, such as **unfair traders** who by supplying

substandard products plunge the middle class to swallow the bitter pill of additional taxes to their huge profit. In many states, even the hardworking government employees have to forego their increment and perks as all the funds required for effective social development will have to be spent on these electoral promises.

Unfortunately, as mentioned above, these elections too have not seen any candidates mentioning any progressive plan for their state in their manifestoes. There is no mention about their proposed effort to supply electricity, access to drinking water, laying of roads towards better transportation etc. Nobody even mentioned their concern for such problems that have remained unsolved for generations. It is time that candidates give up electoral promises and look for more common solutions for the development of their constituencies in a given state of the country. They also need to concentrate on increased efforts towards employment opportunities, rural reconstruction and ways and means to bring down rural poverty.

This election is a proof that the road map of politics and its candidates do not believe in socio-economic development. It is quite apprehensive that such poll promises made in one state will spread faster to other states. There is also the likelihood that other states will learn from state like Tamil Nadu and follow the seemingly innovative but really mistaken idea of freebies to their electorates in future. ■

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GLOBAL MANAGER MR. ROBERT ANNIBALE MICRO-FINANCE AND HEAD OF GERMANY/U.K. DIVISION MR. SARVESH SARUP CITIGROUP VISITS WWF



Bob Annibale in discussion with Dr. Jaya Arunachalam

To strengthen the two years partnership programme Mr. Robert Annibale, a well-wisher of WWF visited the Forum on 6th March 2006 along with other Citibank officials Ms. Mona and Ms. Uma. After meeting with the President of WWF, the visitors met the staff from Chennai, Vellore and Kanchipuram. Mr. Annibale was briefed on the progress of the WWF-Citibank Micro loan partnership that was initiated on 1st July, 2004. They stated that Kanchipuram silk weavers were diversifying now into weaving silk scarves using new designs. The staff from Vellore branch narrated how the Citibank loan was being used to promote alternate occupations like agarbathi making, soap making, candle making etc.

Mr. Annibale highlighted the importance of micro-insurance for the poor women at the grassroots level. This he said

was because ill-health was the most prominent reason for default. He suggested the possibility for a 'crisis fund' as crucial to help poor women tide over their temporary financial difficulties and ailments.

He was happy that WWF continued to remain focused on the poor women at the grassroots level. He was satisfied with the progress made by the members of WWF. He was impressed with the structure of WWF and felt such a structural change has played a key role in the empowerment and progress of women through self-management and self help process.

Mr. Sarvesh Sarup, a long time associate of WWF, along with Ms. Mona and Ms. Uma, extended a cordial visit to WWF on 21st March, 2006. He was briefed on the progress of the WWF – Citibank Partnership Programme. Mr. Sarup was impressed with the progress of the programme and he lauded the untiring efforts of all those who were involved



Sarvesh Sarup shares his views to strengthen the partnership programme

Our President Dr. Jaya Arunachalam would be delivering the prestigious *Mandeville lecture* at *Erasmus University Rotterdam* on 21 November 2006 sponsored by the foundation. Such honour is conferred as appreciation for the remarkable social/activist merit demonstrated by individuals from all over the world. The recent Mandeville lectures were given by *Ms. Carla del Ponte*, Chief Prosecutor of the UN International criminal Tribunal for the former Yugoslavia, *Mr. Bernard Kouchnor* French Minister and *Mr. Ruud Lubbers*.

- Ms. Egammai, Asha & other Staff



Managing Director Neyveli Lignite Corporation on 8th March 2006 Honours Dr. Jaya Arunachalam

PRESIDENT WORKING WOMEN'S FORUM TESTIFIES BEFORE NCEUS

The National Commission for Enterprises in the Unorganised Sector Government of India invited Dr. Jaya Arunachalam, the President of Working Women's Forum (India) on **13th March 2006** to share her experiences particularly in the area of its achievement in enhancing the socio-economic status of the women workers and to testify the same before the Commission. The Commission desired that such experiences would facilitate in policy formulation for a **New Social Security Bill** that is pending in the Parliament. The presentation was related to the number of **terms of references** that the Commission asked her to focus such as the **nature of the enterprises, size, scope/magnitude of the unorganised labour force, constraints faced by small enterprises, lack of access to material, backward and forward linkages** towards better facilitation to carry on such **micro enterprises**.

Analysing the status of the informal sector workers, Dr. Jaya Arunachalam stated that over 90% of the working population in India are found in this sector and the remaining outside the formal or informal trade union where **89% are women** and 94% around the world work for low and discriminatory wages. The **Central Trade Unions** neither extended their solidarity nor support to these workers. Therefore, these workers do not belong to any formal or informal unions. With regard to growth and employment promotion in the informal sector, Dr. Arunachalam stated that the existing design required drastic change and has to be redesigned. Suggesting measures for redesigning of the enterprises, she quoted the e.g. of WWF and its assistance of micro-credit options that helped micro entrepreneurs to move from petty trades to productive micro or small enterprises. She felt that if the poor men and women have to participate in the globalisation process, they have to be acquainted with ways of producing products of excellence and have to be facilitated with training, working capital and other variables to produce for the world market.

Commenting on the policy options, Dr. Jaya Arunachalam emphasised that the prevalence of bureaucratic constraints too are a major stumbling block to the implementation of

even the several existing social legislations at the grassroots. Mentioning some of them like the **Prevention of Migration of Workers Act, Child Labour Prevention Act, Maternity Benefits Act** etc., could effectively cover the workers if the enforcement machinery at the bottom is effective. Regarding **unfair trade practices**, she asked whether there are plans before the commission to suggest the government to formulate a network of urban or rural trading systems to familiarise and build up non-farm employment opportunities in rural areas and also take care of special class of workers like **artisans, fisher folk, agricultural workers and weavers** who contribute to the national economy and **GDP** process. She further persuaded the commission and suggested that future trade negotiations have to consider effective promotional measures bearing in mind the condition of these workers instead of continuing the current economic marginalisation on these poor entrepreneurs. She further stated that measures have to be taken to ensure that micro enterprises are strengthened towards better opportunities to graduate to small and medium enterprises. Also, the creation of a social market for products of poor entrepreneurs who produce food, carpets, textiles and pulses, she suggested that steps must be taken to help them to get fair prices for these products both at the national and international markets quoting the examples of low prices for cereals i.e. (Rajma produced by Tribals in Orissa and other Tribal belts and products of textile weavers of Varanasi in the North and Kanchipuram weavers in the South).

When asked to review the Indian Labour Laws and the Social Security measures for promotion of this sector, Dr. Jaya Arunachalam stated that one have to review them in depth to ensure "a living wages" as it has been 30 years since the two bills of **Minimum/Equal Wages** were passed. As for the social security and micro-insurance schemes, she emphasised that these micro-insurance schemes should be combined as social security, occupational safety, insurance for health/ disability/life and maternity benefits. With reference to enforcement of these schemes, they should be entrusted to civil society initiatives, NGOs/Panchayats. The chairman of the Commission **Dr. Arjun Sengupta** and his colleagues heard the

presentation and stated that they were not only happy to listen to many issues related to Unorganised Labour but also were exploring the possibility of work with Working Women's Forum (India) in certain sectors.

Following the presentation, the commission thanked the President and stated in their letter that "we thank the President of WWF and are extremely impressed by the

outstanding work being done by WWF and indicate our desire that WWF should join hands with the commission in making a **feasibility study** about the weavers one from the North and another from the South". As a follow up, WWF is taking up the project to study the constraints and its implications of both the Varanasi weavers in Varanasi and Kanchipuram silk weavers in Tamil Nadu. ■

MR. V. K. MALHOTRA, MEMBER SECRETARY NATIONAL COMMISSION FOR ENTERPRISES IN THE UNORGANISED SECTOR VISITS WWF



V.K. Malhotra glances at cotton weaving products

Mr. V. K. Malhotra, Member Secretary NCEUS visited WWF on 25th April 2006. This was in continuation of Dr. Jaya Arunachalam presentation at NCEUS earlier at Delhi. Accordingly women workers from all the 14 branches of the Forum from the three Southern states gathered at the headquarters at Chennai to interact with Mr. Malhotra directly. The members belong to various occupational sectors like handicrafts artisans of Narsapur, weavers of Kanchipuram, fisherwomen from Adiramapattinam, agarbathi rollers from Bangalore, beedi and matchstick makers from Vellore, silkworm rearers of Chennapatna, bidri workers from Bidar and the most exploited women from Bellary. Some of them like Kanchipuram weavers, Chennapatna toy makers and Narsapur lace makers brought their products and organised a small exhibition.

The workers directly interacted with the visiting member secretary and described situation of work, working for the single employer under piece rate contract system. They were quite vocal about the abysmal living and working conditions and the exploited wages with no access to social security or insurance benefits, until they joined the union under the banner of WWF. Having a glance at the products

Mr. Malhotra was eager to know the duration of working hours, the prevalence of occupational safety measures particularly in hazardous occupations (matchstick making, chemicals) details of wages and the additional alternate occupations during off season etc.

He evinced keen interest of social security schemes and welfare measures of WWF that help many workers to stabilise their working condition. After interacting with the members directly he explained he was quite impressed with the good work and said that the President and the members of the organisation have to be suitably awarded for the tremendous effort taken to perform and carry on huge activities for women. He further added that all the women whether in Karnataka, Andhra Pradesh or Tamil Nadu have similar problems. Their problems are unique. In spite of that they try to bring up and keep their families together. In the same way Dr. Jaya Arunachalam tries to bring all the women together from different states and shows them the path and guides them in a right direction. A sort of unity is seen among the women gathered here and the entire credit for this goes to the President of WWF. He was not only inspired by the work of the WWF but also expressed that he would recommend to the Central Government for the welfare and protective measures like equipments and gloves for the members who work in hazardous job.

Mr. Malhotra said, "I had the privilege of meeting Dr. Arunachalam in Delhi. But today the live experience of meeting what were the poor, the deprived women and seeing the self-confidence and improvement in living conditions was excellent and touching. There is so much we can all do in the lines of Dr. Arunachalam and hope her message will spread more and more for the betterment of humanity". ■

PRESIDENT ATTENDED THE NATIONAL CONFERENCE ON ELECTORAL REFORMS

Dr. Arunachalam on 11th and 12th February 2006 attended the **National Conference on Electoral Reforms** at **Patna**. Commenting on the collapse of party systems – an essential pillar of democracy, she said in the current political scenario, the only electoral process that people participated had been to elect functionaries both to the Parliament and legislatures. These representatives hardly have anything on people's agenda/represent people's aspirations but have an agenda of their own in the Parliament. Holding up of **Women's Reservation Bill** in the Parliament is a glaring example of how important issues are totally neglected by the current day Parliamentarians. The best thing would be

to educate the voters and ask for a constitutional amendment, to recall representatives when they act contrary to constituency's interest in the highest decision-making body. Concentration on **citizen's** forum and **social movements** alone would be the only remedy to check the complacency of the Parliamentarians. ■

President's visit to G.B. Pant Social Science Institute

On 13th and 14th February 2006 the President inaugurated a computer centre for MBA students in the presence of Dr. Kalpagam and Dr. Tripathi at G.B. Pant Social Science Institute, Allahabad. ■

President's visit to Varanasi



Banarasi silk weaver at work in varanasi

Dr. Jaya Arunachalam and Usha Kiran examines Banarasi sarees

President Dr. Jaya Arunachalam visited Varanasi on 15th and 16th February 2006 to study the deteriorating conditions among the silk weavers of Varanasi, a well-known ancient heritage in the North as silk weaving in the South. The local officials stated that most of the weavers in Varanasi did not benefit from the schemes of the Government due to lack of organisation that makes most weavers suffer in isolation. Besides there are other problems these weavers face, such as import of yarn which are normally imported from China, that has become very scarce due to import and export policies of the government.

During her visit to these weaving centres and after observing the conditions she felt that the immediate necessity required was that, a strategy to link the divergent individual weavers into organised units that provides these weavers greater strength. Dr. Jaya Arunachalam accompanied by Dr. Usha Kiran Rai, Professor in Management studies in Banaras Hindu University (BHU) visited many centres in Ram Nagar and other places. Both Dr. Arunachalam and Dr. Rai gathered information that there were 3 lakhs weavers in Varanasi and two government federations **Upika** and **UP Handlooms** that are expected to serve

about 1,50,000 weavers. It is also understood that Upika provided training to weavers from time to time in modern designs. There are about 470 co-operative societies for weavers, most of them probably are defunct, and serve only 25000 weavers and the rest of them are attached either to UP Handlooms or Upika. The two of the weaving societies informed Dr. Rai and Dr. Arunachalam that they take only 200 to 300 weavers on contract piece-rate basis. The sarees range from Rs.1500 to Rs. 6000 which is the normal price and weaving of products on special occasions will go up from Rs.20,000 to Rs. 50,000. Normally each weaver can weave one saree per week. If they do on special designs they can do two sarees per month. There are no well- defined roles for women in the weaving occupation in Varanasi as it is in the South who has very specific roles. The women in the weaving families in Varanasi only assist in the processing of finished products and are not in the actual weaving. The weavers are spread over in Ghaziapur,

Jonpur, and Varanasi i.e. three districts of the division. Badoi and Sonbath are two areas of carpet weaving centres. The conditions of the majority of the weavers are very dismal and despicable, despite many schemes lying with the government they are availed only by those few organised societies i.e. including housing loans and other facilities. The rest who do not belong to formal or informal clusters are in difficult conditions and if the weavers are put to work there would be marketing problem. Therefore, the two requirements that are urgently needed for Varanasi weavers are 1) an organised outlet as cluster of weavers and 2) a well-defined marketing outlet. These were the same requirements observed among WWF women members in Narsapur, Andhra Pradesh among the lace artisans way back in 1981. Hence 28 years later, it is the same requirement for the Varanasi weavers and sooner they are organised better and easier it would be to serve their cause. ■

WWF CO-ORDINATORS ATTEND SEMINARS/TRAINING WORKSHOPS

From 22nd to 24th February 2006, Ms. Sudhersena, Program Co-ordinator, attended a seminar on ***Gender Issues in Human settlement*** organised by the ***National Institute of Rural Development, Hyderabad***. The seminar discussed gender issues in the areas of employment, education, health and drinking water. Delegates from several state governments of Tamil Nadu, Karnataka, Andhra Pradesh, Madhya Pradesh and Orissa attended the seminar. The participants also included academicians and representatives from NGO's. Ms. Sudhersena presented a paper titled "Addressing Gender-Inequality in Urban Settlements, the Initiatives of Working Women's Forum" where the gender issues in urban slums and initiatives of WWF were highlighted.

Ms. Gilda Co-ordinator and trainers from WWF participated in the one-day programme on entrepreneurial training and Micro Credit Programme for women organised by Justice Basheer Ahmed Sayeed College on 23rd February 2006, and narrated on the activities of the forum, the

hierarchical structure, welfare benefits, micro-finance and the occupational details to the participants gathered in Thirumullaivayal while Dr. Vatsala Bai, Department of women studies of SIET gave a brief introduction on Micro-Credit.

A team of WWF led by co-ordinator R. Asha and Gilda from headquarters along with the staff from Andhra Pradesh and Karnataka branches attended the one-week training programme from 27th February 2006 to 3rd March 2006 at CFTRI, Mysore. They were exposed to various forms of demonstrations and training such as cabbage dehydration, tomato ketchup, squash and ready to serve preparations, weaning of food products, bakery products and lectures on spice products. They were also briefed on the usefulness of various types of packaging. The overall training programme was not only useful but was also productive and informative, and the participants thanked the President profoundly for the opportunity provided and benefit obtained. ■

ULRIKE JACKOBI – INTERN AT WWF FROM LUNENBURG UNIVERSITY, GERMANY



Jackobi shares her opinion with Dr. Jaya Arunachalm

Ulrike Jackobi, a student from Lunenburg University, Germany was placed as an intern by the University for a period of two months from mid January to 15th March 2006. Jackobi after having an overview of various activities of the Working Women's Forum (India) attended all the in-depth training sessions for the members of the Forum. She visited Kanchipuram on 30th and 31st January 2006 and made house visits to several weaving families. She was really surprised by the tools that are handled by the women weavers and the tremendous energy required both psychologically and physically to operate them manually. She expressed that most of the works even small micro enterprises used only machines and for the first time had an opportunity to see women working manually. On 1st and 2nd February 2006 she reached Vellore and met the **cigar rollers** and the members of Working Women's Forum engaged in **matchstick making** around the small town of Gudiyattam. She visited areas to have a glimpse of workers doing embroidery work and learn alternate skill training through project of the WWF in partnership with **International Labour Organisation**. She was quite impressed. Later from 6th to 16th February 2006, she left for Bangalore to visit the Bangalore Branch of the forum and visited Sriram Nagar, R.T. Nagar and Shrirampuram areas. She had a wide discussion with members and got to know living/working conditions and health problem they went

through. On 17th and 18th February 2006 she visited Hyderabad in Andhra Pradesh where she met large number of minority women engaged in chunky embroidery work, making of safety pins, hair bands, purses etc. She was quite impressed to see 2 to 3 women members engaged in income generating work in Islamic families. On 19th February 2006, she visited Bidar Branch of WWF in Karnataka and learned about their Bidri work. By interacting with the local artisans in all these places she had a detailed discussion with members, entrepreneurs, staff and others. Later, she visited Erunkancherry, Sathyamurthy Nagar and Venkatapuram area in the North and South Madras from 6th March 2006 onwards. She evinced keen interest in finding out the occupational work of these women and observed the various measures adopted by WWF to solve them. From March 7 to 11, 2006, she reviewed the literatures, studies and publications in Working Women's Forum. On 8th March, 2006 attended the Women's day celebrations at Neyveli Lignite Corporation, Neyveli at Villupuram District where the President of WWF was honoured. On the last day 11th March 2006 she interacted with the President, staff and core workers of WWF and gave her feedback on her two months internship programme. While interacting with members she was very happy to see that the tremendous changes taking place in the lives of women particularly after joining the forum. She was quite impressed that majority of members, organisers and supervisors implemented practically in their day-to-day lives what they learned in their orientation programmes. There were several case studies and stories of the women in many branches that demonstrated **right consciousness** and **decision-making powers** of women even to have access to essential needs like drinking water and placed water tank in public places. These do not come easy for women. She felt it was a struggle for women everywhere and particularly poor women. ■

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Students and Faculty of Walchand College, Solapur visits WWF



Students and Faculty gets acquainted with WWF programs/activities

32 final year students in Master in Social Work with specialisation in **family** and **child welfare** visited WWF on 7th February 2006, as part of their study tour along with two faculty members. The students showed keen interest in getting to know about the various activities and programmes of the **Forum** like computerised banking, leadership training and were skeptical why the Forum should be only women intensive. Addressing the students later, the President WWF said that Forum is one of the

largest NGO in the country and the outcome of the larger women's movement initiative world-wide in the late 70s.

Dr. Sameer Prasad visits WWF

Dr. Sameer Prasad, Professor, University of **Wisconsin Whitewater, USA** visited WWF on 19th January 2005, to study the activities of WWF intending to help the Forum, through an opportunity created to market some of the poor women's products if available. After meeting with the President, Dr. Prasad was briefed on the banking operations and training for poor women entrepreneurs. Later he visited Pattinapakkam area in South Chennai coast and interacted with the tsunami-affected fisherwomen members.

On 28th January 2006 he made several house visits to weavers at Kanchipuram. He met organisers, supervisors and staff of the branch where they explained the process of silk weaving. On way back, he visited the Kamarajar Illam, a home for children, most of whom are children of members. The children put up a variety entertainment programme for the visitor. Dr. Prasad was quite pleased to see the happy children and donated varieties of sports articles to children Home. ■

NATIONAL/INTERNATIONAL EVENTS

WWF participated in the inauguration of the two micro-credit societies at Madurai district in Tamil Nadu for the poor women where Dr. Kannan Registrar of Co-operatives presided on 3rd February 2006. ■

As part of NISIET's 8-week international program on Empowerment of Women through Enterprises, 14 senior level officers from Afghanistan, Sri Lanka, Philippines, Thailand, Republic of Yemen and Sudan along with the



Dr. Jaya Arunachalam with Dr. Kannan at the inauguration of micro-credit co-operative society



International delegates at WWF

program director from NISIET, Dr. C. Rani visited WWF on 16th February 2006. The delegates were given an overview of the organisation structure and activities, explained the computerised banking procedures and the leadership training programme. The visitors were impressed with the work done by WWF and felt they have learned much through this exposure. Later, the President was invited to address them at Hyderabad at NISIET on 24th March 2006 on the accomplishments of the Forum including the recent rehabilitation work of tsunami in the coastal areas. ■

Women in Public Sector, NLC Chapter Honours Dr. Jaya Arunachalam



Dr. Jaya Arunachalam with other honorees in NLC

Women in Public Sector – NLC Chapter celebrated Women's International Day on 8th March 2006. Dr. Jaya Arunachalam was not only invited as a chief guest but was also honoured for her distinguished service in the upliftment of poor women. In her reply to the honour she briefly narrated the activities of the Forum, its work to fight the discriminatory practices of traditional patriarchal societies that pushed behind women's progress several years backward. She further added that the Forum struggled for over 30 years not only to identify such discrimination but also promoted more and more women leaders in the neighbourhood to continue the struggle. She said with a caution "we have done our best. To carry forward the struggle for equal opportunities is yours". ■

Inaugurating a seminar on **Women's Empowerment** organised at the Justice Basheer Ahmed Sayeed College, Chennai on 28th March 2006, Dr. Jaya Arunachalam spoke on the challenges of poverty among the poor, this is further

aggravated by powerlessness and oppressive patriarchal structures in a tradition bound society in India. Addressing the students, she traced the role of several UN World Conferences for Women from Mexico in 1975, Denmark in 1980, Nairobi in 1985 and in Beijing 1995, and how these massive conferences strengthened the women's movement creating a platform for equal opportunities for women worldwide. In this context she felt, the late 80s and early 90s was the real 'Golden Era' for women. Institutions like the **National Commission for Women** and the **National Credit Fund for Women** strengthened women's equality but unfortunately these outfits have become only ornamental these days. This is evident in the increasing incidence of atrocities on women, despite India had been a Party to CEDAW (Convention on the Elimination on all forms of Discrimination Against Women). The status of the girl-child even in this 21st century has much to be desired, as **female foeticide** and **infanticide, child prostitution** and **female illiteracy** still continues. Such discriminatory process on women is even more demonstrative in the delay in passing the **Women's Bill in the Parliament**. Media is biased in the portrayal of women. Solutions will not come from outside but women will have to fight such social discriminations and accelerate the pace of social change, instilling a new order, towards genuine fraternity between both the sexes. ■

Taking up environmental issues at **Thangavelu Engineering College** Chennai where the President of WWF was invited to be the Chief Guest for the Annual day on 10th April 2006, she stated that she was happy to meet the promoters Smt. & Shri. Thangabalu as they were not only admirers of WWF but were good family friends for more than two decades. Quoting the words of Gandhiji she said, Gandhiji always wanted the professionals to render their services within the country rather finding a way to go abroad. While suggesting a plan to the future **urban planners** she said they have to strive to build **inclusive cities**. She further said that building on the lakes that float during floods or in places where there are no civic amenities, like disposal of garbage, drainage and sewage facilities leads to pollution and a breeding place for several diseases. She recalled the sufferings of the poor in the recent flood in some areas of the city slums. She

also highlighted that Chennai was built only for 40 lakh people. But now it accommodates 8.2 crore out of whom 1/3 live in the slums. She further requested the young engineers to think of the rural masses and connect them to cities through building up necessary infrastructure such as roads and bridges as 70% of the populations reside in villages. ■

Deputy Governor Smt. Usha Thorat, Reserve Bank of India, visits WWF

Ms. Usha Thorat Deputy Governor Reserve Bank of India made an on the spot visit to WWF on 27th April 2006. She was briefed by the President and staff of WWF about the Forum's activities on the micro-finance programme. She was keen to know the functioning of the bank, formation of groups, their savings, the methodology adopted in identifying the poorest of the poor, the various insurance schemes both of the government and private etc. She was quite impressed to know the training part of the programme particularly the alternate employment programme, financial literacy programme that facilitated micro-loan process to the members of WWF. She was keen to know the various procedures adopted in identification of members, selection of leaders and how women felt about the programmes of the Forum. She was also keen to find out the reactions of moneylenders as micro-finance institutions mushroomed in large numbers. She was impressed and said that "It's like a long awaited desire come true meeting Dr. Jaya Arunachalam – in every aspect I find she has done what I believe is amazing – mobilising women to empower themselves in every way – her efforts in combining banking, insurance, financial counselling, training, skill development and marketing is truly wonderful". ■

Financial Technologies Summit - Mumbai

Attending a conference on **Financial Inclusion** at **skoch Financial Technologies Summit** on 7th and 8th June 2006 at Mumbai, Dr. Arunachalam said that micro finance is an **inclusive process** that its flexibility and informality helped the poor entrepreneurs to strengthen themselves. It is not an isolated practice of money-lending transaction. Once when the **micro finance process** is initiated for the poor borrowers, it leads to many other connected



Dr. Jaya Arunachalam with Smt. Usha Thorat and other dignitaries

schemes that are absolutely necessary for the poor borrowers such as savings, micro insurance, healthcare services, various types of training, organisational outfits etc. It is not credit per se, undoubtedly the additional support services that makes micro loan process an inclusive process and a holistic approach dealing with poverty reduction effectively. ■

An internship programme on micro-finance for graduate students from Yale, Harvard, MIT was organised by Centre for Micro Finance, Institute of Financial Management and Research (IFMR) Chennai. Dr. Jaya Arunachalam made a presentation and briefed the students on the micro finance of WWF/ICNW activities, its other products on 13th June 2006. It was a good interactive session where the students evinced keen interest to know more on the activities of the Forum and micro-credit process. ■

WE NEED YOUR INPUTS !!!

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

To

The Editor
GROOTS Newsletter,
55, Bhimasena Garden Road,
Mylapore,
Chennai – 600 004, India.

Phone : +91-44-2499 3937, 2499 2853
Fax : +91-44-2499 2853
E-mail : wwforum@eth.net
Website : <http://www.workingwomensforum.org>

Editors : **Dr. Jaya Arunachalam**
Ms. P. Egammai
Dr. Nandini Azad
Dr. R. Asha
Ms. S. Nandini

GROOTS

WWF – CITIBANK MICROLOAN PARTNERSHIP

This being the start of the **third year** of the joint program of **WWF/Citibank Microloan Partnership**, the joint achievements have been highlighted below:

A total of 24,529 members of WWF/ICNW have benefited from loans from Citibank of a value of **Rs.780 lakh (\$1.7 MM)** over the last **24 months**. In the next 12 months Citibank target to extend loans to a total value of **Rs.690 lakh (\$1.5MM)** to another **20,000 plus WWF members**. Over the past two years, the share of Citibank funding has grown from about **50%** (in Citibank estimate) to nearly **90%** funding (in year 3) of the 5 branches where Citibank is in partnership with WWF, where the average loss rate is **2.12%** and the recovery rate hence is **97.82%**. According to **Ms. Mona, Business Manager, Women's Banking, Citibank** operationally the process ran smoothly without any problem in meeting each others requirements of disbursal or repayment data. Credit performance was analyzed using the same tools that normally was used for other loan portfolios in consumer bank and have used that for making more informed decisions about advancing credit in 3rd year. A good discussion with the field level staff took place explaining the process of analysis and it was well received by them.

The words of **Mr. Robert Annibale, Global Director, Citigroup Microfinance Group** amply testifies the partnership: “we have established an interesting and mutually well structured partnership. Extend my thanks and best regards to all of our friends and colleagues at WWF”. **Ms. Mona** further stated in her letter to the President WWF “we will continue to share these experiences with you in future as well and put them to good use. Above all our partnership has proven to be a strong one and we have a wonderful working relationship at all levels. Convey our deep appreciation to the WWF/ICNW staff for their untiring efforts. You have been a great support and guiding force through this journey and we would like to thank you for it”.

What People say about GROOTS...

My hearty congratulations to all of you in GROOTS for the untiring service rendered to the cause of women in the wake of tsunami disaster in the country. The efforts to provide relief and rehabilitation to the fisherwomen and their families as well as the efforts to create awareness in the community in the field of HIV/AIDS are really commendable.

**Shri. Mani Shankar Aiyar,
Minister Panchyati Raj and Youth Affairs & Sports
Govt. of India**

I was pleased to receive your newsletter GROOTS. This issue has covered some of the burning problems of our society in a lucid fashion. I convey my appreciation for the excellent job you have been doing.

G. Ranga Rao, IAS (Retd.)

We are glad to see your commitment on HIV/AIDS global fight.....we support the work you have already developed on this matter.

**Felipe Gordillo,
Experts Programme, PlaNet Finance**

The newsletter GROOTS provides a lot of information about the events organised by your organisation.

**Ms.A Banerji,
Consultant (Advocacy and Communication)
Editor 'Focus'
Population Foundation of India**