

GROOTS

GRASSROOTS ORGANISATIONS OPERATING TOGETHER IN SISTERHOOD (SOUTH ASIA)

Vol. 9 Issue 20

July 2005 – January 2006

Editorial

HIV/AIDS – ANOTHER DISASTER OF THE MILLENNIUM?

Every day about 7000 women and girls - the future women - become infected with HIV, half of all new infections. Eighty percent of infections occur in the age group 15-49 years (the most productive years) and 90% of infected people do not know that they are infected. One of every two people living with HIV in the world today is a woman and the trend towards the feminisation of the epidemic seems set to continue. Already, women account for nearly 60 per cent of the HIV infections in Africa and women between the ages of 15 to 24 constitute three-fourths of the infections among young people. India has more than 5,200,000 people living with AIDS, out of which 38% are women. In every part of the world, including India, the rates of infection are rising among girls and women. In 2001-2002, the number of AIDS cases in girls under the age of 20 years was six times higher than in boys. It has been predicted that women will soon be a majority of those infected by HIV/AIDS. Research has shown that women are more vulnerable epidemiologically, biologically and socially to contracting HIV/AIDS and young women are particularly at risk. It is estimated that women are nearly 2.5 times more likely to contract HIV than their male counterparts.



Why are women and girls more at risk? Gender inequality and discrimination make women economically dependent on their male partners and render them vulnerable to poverty, violence and sexual coercion. Secondly, prevention efforts have not sufficiently focused on women. They have tended to focus on high-risk groups – men who have sex with men, intravenous drug users, sex workers and their clients.

Thirdly, marriage is often the biggest HIV/AIDS risk with nearly four-fifths of new infections being amongst married women. For Indian women, who usually marry young- it is estimated that nearly 60 per cent of women in rural India marry before the age of 16, the risk of HIV/AIDS is alarming. The number of urban, affluent women afflicted by the disease is also rising. Lastly, the prevention methods available to women and children are inadequate. Prevention methods need to be controlled by women and one key method is the female condom. In 2004, despite annual sales of 1.6 billion male condoms, cases of HIV in India reached 5.1 million, second only to South Africa, and over a third of all new infections were women. Of these, 15 per cent were commercial sex workers and 22 per cent were married women with a single partner.



Without stringent measures to enforce the reproductive rights concept, women and girls cannot possibly insist on safe sex practices or make informed choices about prevention and treatment options. Unless there is integration of the target group (women and girls) at all levels in the fight against HIV/AIDS, the feminization of the pandemic will continue to grow exponentially.

With over one billion young people entering sexual maturity, comprehensive sexuality education with a focus on gender equality should be part of the prevention program. Prevention strategies must also seek to increase women's options and control over how to protect themselves without having to depend on their partners willingness to practice in safe sexual behaviour.

The impact of HIV/AIDS on households is devastating. The family income sources are reduced due to missed work days of the sick adult and caregivers. The resources of the household is eroded due to the high medical expenses and funeral expenses. In one township in South Africa, households spend approximately 15 times their average monthly household income on funerals.

Role of Civil Society and Developmental Initiatives to combat HIV/AIDS

In the course of its business activities, an MFI will encounter clients whose households have been devastated by HIV/AIDS. It is in this context that the MFIs have a far reaching role to play in creating awareness, support prevention, mitigating the economic loss, sensitize the male population, the society and family members of the HIV/AIDS infected adult. The strategies that MFIs can adopt, to mention a few, to alleviate the sufferings of the HIV/AIDS infected individuals are: Provision of loans with extended repayment period with a grace period, emergency loans, loans for women, promoting compulsory or voluntary savings, providing health insurance, life insurance, funeral insurance and credit insurance to protect the MFI portfolio from defaults.

Sensitization of the society towards HIV/AIDS must be an integral part of the role of MFI. The MFI can be designated as HIV Sensitive or Gender Sensitive. It can follow a non discriminatory policy in the choice of its clients and for the recruitment of its staff members. It should also provide a guarantee of confidentiality and privacy towards HIV/AIDS afflicted individuals and their families. The MFI should make a special effort in taking care of those orphaned due to the disease. Through posters, pamphlets, training the MFI's can educate the public on HIV/AIDS. The MFI's should also explore possibilities of partnerships with NGOs.

To conclude, any HIV program should be gender sensitive and tailor-made to suit the needs of individual clients. If every MFI could take this initiative, the scourge of HIV/AIDS could be controlled to a great extent.

Visit of Ms. Aloka Majumdar, Citigroup to tsunami-affected areas of Working Women's Forum at Marina, East Coast of Tanjore and Coastal Andhra Pradesh



Ms. Aloka distributes Rehabilitation Measures

Ms. Aloka Majumdar, Manager, Community Affairs, Citigroup, Mumbai visited WWF to participate in the distribution of the tsunami relief and rehabilitation measures. She first visited Narsapur branch in Andhra Pradesh **on 13th July 2005**. She had a brief interaction with the staff members of the branch and spent the forenoon inspecting the areas where the boats distributed as tsunami rehabilitation measures, were being manufactured.

She then visited Mollaparu Dindla to distribute the fishing nets, catamarans and cash assistance, as well as, goats and buffaloes to the affected members in **Lakshmipuram, Pathapadu, Kalipatnam, Dindlapallipalem, Mollaparru, Gollapalem, Pedamainavani-lanka**. Later, Ms. Aloka along with other staff members of Chennai and Narsapur branch visited Palakol branch to interact with the supervisors and organizers. Ms. Aloka also had a glimpse at the lace works, wire bags and other decorative products made by the members. She was interested in knowing whether their products are exported to other countries. Questions were also posed to them whether they would sell their products at throw-away prices. The members said they would fix a price for their products which included material and labour cost. If their products were not sold within a day, they would bring back their products and engage themselves in other occupations like supplying milk packets or selling vegetables. They, moreover, added that they came to realize the value of their products only through the training given by the Forum and the awareness it created through skill meetings.

Nearly **7 areas** in coastal areas of Narasapur i.e., **Lakshmipuram, Pathapadu, Kalipatnam, Dindlapallipalem, Mollaparru, Gollapalem, Pedamainavani-lanka**, have been affected drastically by the tsunami. The number of fisherwomen members affected in Narasapur village was **235**. Out of 235 affected members, **203** members lost their fishing nets and **Rs. 8,04,265** were spent in buying the same to rehabilitate them. Twenty three members lost their catamarans and the cost incurred in buying this most essential fishing infrastructure amounted to **Rs.1,73,900**; **2** members lost their saltpan and the amount required to provide them the same amounted to **Rs.20,000**; **1** member lost her goats and **3** members lost their buffaloes and the amount required in rehabilitating them amounted to **Rs.5,000**; and **Rs.30,000** respectively; to **3** women members who lost their firewood trees, an amount of **Rs.30,000** was provided as rehabilitation measures.

Later, a visit was made to Bhimavaram branch. The tsunami-affected members were selected very carefully by the volunteers of the Forum on the basis of the loss incurred at the time of disaster. Members residing near the sea-shore, members whose boats were damaged and members whose household articles have been washed away were selected as beneficiaries for rehabilitation measures.

On July 15, 2005, Ms. Aloka visited the Bazaar Market on the Chennai Marina coast where she met fisherwomen members. An area meeting was also held in Pattinapakkam. To the members from Nochikuppam and Pattinapakkam, 26 fishing nets were distributed at a cost of

Rs.1,41,265; 12 members received catamarans at a cost of Rs.1,79,600; 346 members were distributed financial assistance for a total cost of Rs.17,30,000.

Ms. Aloka visited the Adiramapattinam branch on July 16, 2005 to distribute rehabilitation measures to tsunami-affected fishing-family members of the branch. Area meetings were held at Sedhubhava Chathiram and Manora. 497 fishing nets were distributed at a total cost of Rs.18,17,637. Five catamarans were distributed at a cost of Rs.1,06,000. Ms. Aloka interacted with the members and enquired about their sources of livelihood. The members were grateful to receive the rehabilitation measures but said their livelihood has suffered a setback due to the non-availability of fish in the sea, after the tsunami. The prospects were now improving, they said.

Mr. Alejandro Caballero, Global Tsunami Coordinator, Deutsche Bank Micro-finance Tsunami Fund, visits Pattinapakkam



Mr. Caballero with members at Pattinapakkam

Mr. Alejandro Caballero visited Working Women's Forum on November 10, 2005 to assess the needs of the tsunami-affected members of WWF. A meeting was convened with the supervisors and members from tsunami-affected areas of the Eastern coast of Tamil Nadu (in Adiramapattinam), Marina coast of Chennai and the coastal areas of Andhra Pradesh. The participants spoke on how they were affected by the tsunami that occurred on December 26, 2004. They said that WWF was the first to provide them relief and rehabilitation measures. A unique aspect was that these

measures were provided to all affected members including non-members. The most damage occurred to the housing structures. Houses were either completely destroyed or were rendered inhabitable. The families had to move to other rental houses or live with relatives. Tsunami also damaged roads and drainage facilities. Mr. Alejandro Caballero later visited the Indian Co-operative Network for Women, the banking wing. He evinced a lot of interest in the banking process particularly MIS.

He was also explained the empowerment training given to the members. His visit ended with an area meeting in Pattinapakkam. The members recounted their traumatic experiences during the tsunami and expressed their gratitude to the President for the relief and rehabilitations measures received by them.

Mr. Philip Brown's Visit



Mr. Philip Brown at WWF

Mr. Philip Brown, Director of Risk, Citibank along with Ms. Mona, Citigroup New Delhi and Ms. Uma, Assistant Vice-President Micro Finance Group, visited WWF on 27th July 2005. Initially, the President of WWF gave an overview of the Forum's activities and explained the structure in-depth. She reminisced the days in 1977 when floods occurred in Chennai City and compared it with the recent tsunami, which

happened on December 26th 2004 and highlighted the measures taken by the Forum to provide relief and the rehabilitation measures to the tsunami-affected members within a short period of six months. Mr. Brown was amazed at the colossal task of WWF in empowering poor working women. He was curious to know the drop-out rates of members, the means for identifying poverty, the enrollment of new and old members and different types of occupations of the members. Later, they visited ICNW where the entire loan and banking process were discussed in-depth. The training programs were also explained to them.

Pre-WTO Hong Kong Ministerial Meeting Consultation GATS Negotiations, New Delhi

The President WWF attended the Pre-WTO workshop on August 8 and 9, 2005 organized by the Department of Commerce, Ministry of Commerce and Industry, Government of India and UNCTAD. The workshop informed the participants of the current state of play at the WTO regarding General Agreement on Trade in Services (GATS) negotiations and discussed how India's objectives can be furthered during these negotiations. Issues relating to rules on subsidies, safeguards and government procurement and domestic regulation in services were also discussed in the workshop.

The President WWF in her paper titled "**Issues Relating to Financial Services in the Forthcoming GATS Negotiations: Concerns of the Working Women's Forum**", voiced the concerns of the working poor in the unorganized sector. She highlighted the plight of the migratory poor workers who suffer from job insecurity and live in marginal living conditions, though their contribution to the national economy is enormous. Few suggestions put forth by the President for alleviation of poverty were: 1) Access to training, technology, working capital and markets have to be provided on a large scale using innovative methods 2) Micro-credit is now considered an industry and provision should be introduced in GATT 3) GATT must address issues relating to micro-finance as an industry and the contribution of women artisans, fish workers, weavers and problems of poor women in the unorganized sector. She emphasized the danger of inequities caused by significantly high agricultural subsidies in Western countries.

Delay in Passing the Women's Reservation Bill – Concerns of WWF

The President was invited by the Triplicane Cultural Academy to speak on '**Reservation for Women**' on August 31, 2005. She wondered why there was a delay in passing the Women's Reservation Bill, which seeks to allocate 33 $\frac{1}{3}$ % of seats in Parliament and State Assemblies for women, at the national level when a similar reservation has been made for women in the local bodies? She cautioned against dividing women on lines of caste and religion. This she felt could defeat the very purpose of the Bill.



Petition being presented to H.E. Governor of Tamil Nadu

Under the leadership of the President, 8000 members of WWF took out a rally in the city of Chennai on September 5, 2005 to protest against the delay in passing the Women's Reservation Bill in the Parliament. The Procession was from Rajaji Hall, Wallajah Road to State Guest House. Later, a petition signed by one lakh members of WWF was presented to the Governor of Tamil Nadu requesting him to send the same to His Excellency the President of India and to the Honorable Prime Minister of India.

Workshop on Gender Mapping Process of South Asian Region on October 20, 2005



Gender Mapping Process Workshop

Ms. Chitrlekha Kadam, Member Official Language, Advisory Committee, Ministry of Finance and Ms. Shewli Kumar, Programme Officer, Program on Women's Economic Social and Cultural Right (PWESCR), Delhi came to WWF to attend the Workshop. More than 30 members, organizers and supervisors from the 14 branches of WWF attended the workshop. The participants spoke on their struggle for economic, social, cultural and political rights. The unanimous opinion of the

participants was that empowerment training had a positive influence on their lives. Many of the members have very little education and have barely any experience in the outside world. The empowerment training given by WWF has made a world of difference in their lives and the backing of National Union of Working Women has given them the social platform to fight for their rights.

The visitors thanked the audience for sharing their experiences with them. They were curious to know who makes the decision at home given the fact that these women contribute more to the family income. Prompt came the reply that it is the women of the household.

Visit to Kanchipuram branch by the visitors on Oct 21, 2005.

The next day, Ms. Chitrlekha and her team left for Kanchipuram. They visited the WWF branch there and were given a briefing on the computerized banking operations. They wanted to know the difference between a member and a shareholder and posed other queries. An area meeting was held at Periyar Palayam where 250 members attended the meeting. The members spoke on social security schemes. Some members spoke on the redemption of child bonded labourers. They also mentioned that they are now members of cooperative society that is more beneficial to them in economic terms. The visitors also visited the homes of silk and handloom weavers. Training given to members was explained to them. Ms. Chitrlekha graciously handed over loans to a group on that day. The visitors found the visit satisfactory.

THE 23RD MEETING OF THE FORUM DE SOLIDARITIES NORD-SUD HELD IN MARSEILLE, FRANCE FROM 1 – 3 DECEMBER, 2005



President, WWF speaks at Forum de Solidarities Nord-Sud

Marseille, a coastal town in France, was chosen as the venue of the **International Forum on Micro-finance** due to the presence of a large number of migrants from the Middle East/Africa around the coastal district of France. As migration intensifies poverty, this meeting of the Forum of Solidarity was held here to facilitate free exchanges to combat poverty of the working population through micro-finance. This Forum was organized jointly by PlaNet Finance in partnership with Guilde Europeenne du Raid.

President Working Women's Forum (India) Dr. Jaya Arunachalam was invited to preside over the session on **Micro-Finance and Health**, since WWF has earned expertise over years in integrating several development aspects along with micro-finance including health.

In her introductory speech, Dr. Jaya Arunachalam, spoke on the growing importance of micro-finance all over the world not only to assist the poor in the informal economy also she said it has role to clients who are likely to engage themselves in formal economy like medium and small industries. Those who spoke include Mr. Jean-Claude Gaudin, Mayor of Marseille, Mr. Patrick Edel, General Delegate, Guilde Europeenne du Raid, France and Mr. Arnaud Ventura, Managing Director PlaNet Finance.

In the afternoon of December 1, 2005 President WWF chaired the session **Micro-finance and Health**. The session was very interactive and brought out many issues on health including HIV/AIDS warranting a response of the world community in facilitating the HIV affected community. She stated that the HIV/AIDS is a global crisis which requires a developmental and health care approach. She suggested, as a rehabilitative measure, the employer should take care of the family of the AIDS affected employee by facilitating medical aid/ financial aid for purchase of medicines, health, education and also arrange for adoption of the orphaned children when both parents die of AIDS. The presentation included aspect of key elements in Working Women's Forum and its developmental activities. Focusing on poor women, she emphasized the growing concerns regarding Reproductive Healthcare. The other participants in this session were experts in Micro-finance including Mr. Fabian Kasi, Managing Director, FINCA, Uganda, Mr. Aboubakar KOTO-YERIMA, Managing Director, PROMUSAF, Benin, Mr. Didier DJOI, Executive Director, Planet Finance West Africa, Benin and Mr. Mehdi DUTHEIL, Director of Development, Planet Finance, France. The other sessions included discussion on subjects such as building sustainable micro-finance institutions, successful tools to identify and improve poverty involve and integrate the private and other sectors such as tourism towards poverty reduction through micro-finance.

Far-reaching discussions were also a part of the Forum, such as on integration of micro-finance institutions and trade union organizations to meet the market demand of the developing countries, production of tools and materials for effective communication, improve economic systems particularly multi-lateral, bilateral and unilateral trade systems towards fair trade practices and innovate measures to help small and marginal industries in Europe, Africa and Asia.

Visit of President WWF to Germany and Netherlands

On December 6th, 2005 Mrs. Arunachalam arrived in Germany and was met by Ms. Gabby Klemens. On December 7th she met Dr. Paul Armbruster who was the Secretary-General of International Raiffeisen Union, Germany. She had a meeting at BMZ in the forenoon of 7th December organized by Dr. Klemens van de Sand, Co-ordinator for the Millennium Development Goals, Federal Ministry for Economic Cooperation and Development, Bonn, Germany. At the meeting which took place at 11:30 a.m., Ms. Arunachalam highlighted and shared the experiences of WWF, which she heads as President. She not only traced the growth and history of WWF, a poor women's effort in building institutions for themselves and taking control of them for the benefit of their own poorer communities and build entrepreneurship. She shared the recent tsunami experiences of women in WWF. The session was interactive and informative.



President, WWF at the Raiffeisen Bank, Bonn, Germany

The next day (on December 8) she visited the IRU who initiated early cooperatives around the world, started by Mr. F.W. Raiffeisen. She studied the movement of Raiffeisen very closely, as the initiators of Raiffeisen Union shared the same goals as Working Women's Forum (India) in helping poor workers. Ms. Arunachalam was taken to the birthplace of Mr.F.W. Raiffeisen in Hamm/Westerwald. She also visited the town where Raiffeisen was the Mayor and the house in which he lived. She was shown the bakery in Flammersfeld that he started to feed the poorer communities. Mr. Werner Schmidt

provided the explanations which were quite informative. She also saw number of Raiffeisen banks initiated for the poor. She attended dinner with Dr. van de Sand and Dr. Armbruster, on the 8th of December that was attended by many development experts. On 9th morning Ms. Arunachalam visited Volksbank Bonn Rhein-Sieg. Ms. Gisela Lehmann provided interesting reports on the Bank including statistics. The bank has 48,000 members, the highest loan amount is 1250 Euros, 5% of the profits is donated to charities, the bank sponsors youth festivals, helps Christmas markets and assists in Pope's visit, the maximum number of shares one can hold is five (one share is 100 Euros), the profit for 2004 was 576 billion Euros. The bank showed excellent credit results.

On December 10th Ms. Arunachalam left for Netherlands. On December 12th, Ms. Arunachalam met Mrs. Wind to express her condolences on the death of Mr. Wind. Later she met Baron O.W.A. van Verschuer, the former Chairman of Rabo Bank who hosted her a lunch. In the afternoon she had in-depth discussions with Rabo Bank officials who are the partners of WWF in its micro-finance programme. On December 13th she returned to India.

Annual Planning and Review Meeting



Ms. Mona presenting the shield to North Madras

The Annual Planning and Review Meeting was held from December 26-29, 2005 at Chennai. Staff and organizers from the 14 branches in rural Tamil Nadu, Andhra Pradesh and Karnataka attended the meeting. Each branch's performance for the year 2005 was reviewed in depth. The first two days of the meeting involved review of the individual branch's performance by a team from the head office. There was a free discussion of the working of the branch and its problems. On the third day, the President reviewed the performance of the branch. She gave suggestions for improvement to the branches that were not performing up to

the standard. She stressed the importance of increasing the membership by visiting the field. Membership is vital as more and more women can be brought under the fold of WWF and be empowered. Field work is important for the WWF movement to gain further momentum. She

urged the branches to work tirelessly towards this. Further, she added the follow-up on the loan given is also essential. On the final day of the meeting, Citibank partners, Ms. Mona from, New Delhi and Ms. Uma from Chennai, were invited to address the staff of WWF. Ms. Mona said while Citibank usually lends huge amount of loans to the corporate world, the micro-credit given to WWF was also as important. The system followed in WWF was the same as those followed elsewhere. The training given in WWF was world class, she added. At the end of the meeting prizes for best performing branches were distributed. In this context NORTH MADRAS was adjudged as the best branch in overall achievements, ADIRAMAPATTINAM for best social service rendered, VELLORE for overall improvement, NARASAPUR for new area coverage and HYDERABAD for enrolling large number of members. The consolation prize was bagged by BANGALORE branch.

City Stories Katha Asia International Utsav 6 – 11, January 2006 Delhi

The Katha Asia International Utsav that was held in New Delhi from January 6 – 11, 2006, took stock of varied contextual situations of Asian Cities, that have taken place in the urban scenario in the recent times and felt it necessary to examine how it facilitates all the stakeholders. Discussion proceeded in an exciting and critical manner of the much needed fusion in our cities, requirement of various stakeholders as force towards a continuum. A group of writers, women activists, trans-literate personalities, professors of universities and colleges and teachers from many schools who congregated themselves recently at the Katha Asia Utsav that took place in Delhi providing a platform for discussion. The aim was to transform with concern the prevailing implicit threat to cities that erode their cultural identities, their multifarious traditions/contemporary historical context and the ways of life. Most of the writings today happens in Asian cities. The wide ranging discussions threw light on what is happening in the Asian situations in our contemporary societies. Mostly to help town planners to see such transformations afresh as a result of rapid urbanization in all our cities, making them center of economic / cultural globalization process, affecting many of the educational and other institutions and other processes.

The Asian Katha – festival designed itself a meeting place for wide-ranging debates, reflections and free exchange of ideas, where creative experts from many Asian countries participated. It was a unique multidisciplinary atmosphere providing spaces for formal and informal interactions between all stakeholders, community activists, authors, writers and others. The utsav (festival) provided an opportunity for them to mingle with the experts / knowledgeable personalities in Asia who translated stories, transformed lives of city people conceptually moved towards more equitable societies, expressing the diversities, linkages in our traditional and modern identities.

At this festival, Dr. Jaya Arunachalam, President WWF was invited to participate and present the stories of poorest women who lived from one crisis to another in their day-to-day life in our exclusive cities. She shared the experiences of Working Women's Forum including that of recent victims of the tsunami that has changed lives of our coastal cities. Further, she had been asked to moderate few sessions where interactive discussions took place to shape the new destiny of Asia. This was particularly to lead to thought process, to build new inclusive cities, particularly calling the attention of urban planners. She was actually reminding everybody that we must get back to our Asian/Indian roots as we have missed the wisdom of our ancient planners who have planned a city for all sections of residents i.e., upper class residents, religious men, small/marginal farmers, working poor and the serving class. Such a planning would create an opportunity for closer interaction between all stakeholders and would create a much needed fusion in our societies.

PROGRAMS PARTICIPATED BY WWF CO-ORDINATORS

The debate for and against micro-finance that took place during the International Convention on Micro-Finance organized by SME on 29th and 30th November 2005 at Cochin not only raised many queries on the need for micro-finance but came to a conclusion that merely giving micro-credit alone to the poor will not work but they should be trained to live with it stimulating them to enter into income earning activities. A paper titled, unleashing entrepreneurship a gender dimension was presented by R. Asha, Program Co-ordinator on behalf of Working Women's Forum. The delegates were interested in finding out the mechanisms used by the Forum, whether the Forum takes the responsibility of marketing their products, whether micro credit is given for products that has marketing and who were the beneficiaries. There was good appreciation of the work done by the Forum and the delegates applauded the work and suggested that the same can be replicated and followed by other organizations.

Dr. A. Sudhersena program coordinator, presented a paper titled "Social Security for Women in the Unorganized Sector: An Assessment of Working Womens Forum's Initiatives" at the Second Global Labour Forum, December 13-14, 2005, New Delhi. The paper described the need of poor women in the unorganized sector for social security, the social security schemes offered by WWF, and the paper concluded with suggestions for the Unorganized Sector Worker's Social Security Bill, 2005.

TRAINING PROGRAMS OFFERED AT WWF TO RESOURCE PERSONS

Program on Managerial Effectiveness



Program on Managerial Effectiveness at Natesan Institute of Co-operative Management

A total of 30 staff from Indian Co-operative Network for Women from Chennai, Adiramapattinam, Dindigul, Vellore, Kancheepuram, Dharmapuri, Narsapur, Palakol, Bhimavaram, Hyderabad, Bangalore, Chennapatna, Bellary and Bidar attended the five day training program on Managerial Effectiveness at the Natesan Institute of Co-operative Management, Chennai from November 21 – 25, 2005. Co-operative principles and accounting, receipts and disbursement, balance sheet and audit were taught in detail to the participants. Besides this, office administration,

communication, team building, inter-personal relations, and the customer relations were also taught. At the end of the program, certificates were distributed to the participants by the Principal of the Natesan Institute of Co-operative Management. The unanimous feeling among the participants was that the training was informative and useful.

Refresher Training Programme For Organizers and Supervisors of Working Women's Forum Organised by the Home Science Department of Gandhigram Rural Institute, Gandhigram, Tamil Nadu.

The refresher training program was conducted from December 19 – 22, 2005 for 30 organizers and supervisors of WWF from branches in Chennai, Adiramapattinam, Vellore, Kanchipuram, Dharmapuri and Dindigul in Tamil Nadu; Narasapur, Palakol and Bhimavaram in Andhra Pradesh; and Bangalore, Chennapatna, Bidar and Bellary in Karnataka and two coordinators from Chennai. The program comprised of lectures on the role of trainers and field staff, role play, participatory rural appraisal technique,

reproductive rights, family planning methods, immunization, HIV/AIDS and motivational training. At the end of the program, the participants received certificates.



Refresher training program at Gandhigram

SISI Training Programme continues ...

Citibank – Working Women's Forum (India) Partnership (Phase IV), initiated in 2005, continued providing training to the grassroot members of WWF in Karnataka branches. Training was conducted in Bangalore, Bidar, Bellary, Chennapatna branches as an alternative employment option and also to enhance income. They were trained in making agarpathi, detergent powder, dhoop stick, candle, soap oil, phenyl etc. Tailoring, chumky work and embroidery were also taught to them.

NATIONAL AND INTERNATIONAL EVENTS

On June 29, 2005 a team from Vellammal College of Management and Computer Studies, Chennai comprising of Ms. Shanthi Nachiappan, Assistant Professor, Ms. Shanthi. N., faculty member and C. Sudha, a first-year MBA student and Dr. S.N. Soundara Rajan, Dean, Rajalakshmi Engineering College, Chennai visited WWF. Their visit was in connection with the case study illustrating the role of Dr. Jaya Arunachalam, the President-Founder of Working Women's Forum, titled "Bridging the Digital Divide through Social Entrepreneurship by Women for a book "Global Case Studies, Women, Technology and Entrepreneurship". The team met the President who gave an overview on the history and the activities of WWF. The team was later taken to ICNW for a briefing on the computerization of the banking operations. Their visit ended with a session on leadership training given to the members of WWF.



INAFI team with WWF Members

Ms. Nina Nayar, Executive Director, INAFI along with 9 team members from Eastern European countries of Moldova, Armenia, Uzbekistan, Tajikistan visited WWF on a study tour. They said it was their first visit to a women's only micro-credit organization. An area meeting at Ashok Nagar was held where the team interacted with the members. The members narrated their experiences in

managing their micro enterprises and how the loan helped them to set up their enterprises. The members answered all the questions to the visiting team and they were familiarized with the training programme. The team expressed keen interest on the working of the ICNW and the training program. The visit ended on a happy note.

Anushka Meenakshi, a documentary filmmaker, visited WWF on August 11, 2005 to know about the activities and programmes of the Forum. She was interested in finding out how the poor members were being rehabilitated. The Forum's supervisors briefed them about the activities of the Forum. One of the field workers briefed the visitor on the progress of members from Triplicane, who were involved in making bamboo baskets. The visitor was also explained the tsunami relief initiatives taken by the Forum.

In connection with the Former Prime Minister Shri. Rajiv Gandhi's 59th Birthday an interview with our President was telecast on 20th August, 2005. President WWF spoke on the achievements of Shri. Rajiv Gandhi and his contribution to the welfare of women and poorer section of the society.

Independent Commission for People's Rights and Development (ICPRD) New Delhi, a partner of WWF organized a round table on "Building a Network of Parliamentary Advocacy for Development" on September 20, 2005 in Bangalore. Dr. Nandini Azad, the chairperson of ICPRD, welcomed the gathering. The panelists unanimously agreed that development should percolate down to rural areas and should not be restricted to mega-city projects. The panelists included four MPs from North India, Alan Nazareth of Sarvodaya International Trust, Vijaya Kumar of National Law School, Rajiv Gowda of IIM-B and Ramdas Kamat of Infosys.

Building materials and technologies fair for reconstruction of tsunami affected areas was organised by basin – South Asia regional knowledge platform and NGO coordination and resource centre on 22 October 2005 at Nagapattinam. Ms. Egammai, Secretary and Ms. Asha, Program Co-ordinator attended the exhibition. The objective of the exhibition was to facilitate sharing of innovative entrepreneurial approaches and solutions to post tsunami reconstruction and rehabilitation; and to provide a linkage between entrepreneurs and self help groups. Nearly 18 NGOs including SHGs, exhibited their products like bricks, tiles, innovative toilet, cement, chip powder, floor tiles, roof tiles, pan tiles, brick panel, energy efficiency light, paints of various colours at nominal cost, bamboo baskets and hats of various sizes, badam oil, agarbathy, honey, magic lamps, decorative flowers, plywoods, taps and process of converting ground water to drinking water etc.

Mr. V.M. Pandurangan, AGM, Corporation Bank, Mangalore, Mr. M. Arumugam, Manager (Agri), Corporation Bank, Zonal Office, Chennai and Mr. H.S. Srinath, AGM, Corporation Bank, Zonal Office, Chennai visited Working Women's Forum on December 6, 2005. The purpose of their visit was to explore possibilities of partnership with WWF. The visitors were explained the organization structure and training. They were then taken to ICNW, the banking wing, and explained the computerized banking operations. The visitors were impressed with the work done by the Working Womens Forum.

Ms. Nisha Khetan, Manager, Corporate Communications, Rabo India Finance, Mumbai visited WWF to learn more about the organization. The visitor was described the organization structure and training. She was then taken to ICNW, the banking wing, and explained the computerized banking operations. An area meeting was held in Gokulam Garden where she met the members of WWF. Members recounted to the visitor on how they became members of WWF and gave her details of their occupation and trade. They were inspired by the empowerment training given to them by WWF, they said. The organizers, or

the field staff, of WWF also explained to the visitor their role. Ms. Nisha was inspired by the achievements of the members after joining the Forum.

On December 6, 2005 a petition signed by 5796 flood-affected members of Working Women's Forum from North, South and Central Madras seeking immediate relief was submitted to the Govt. of Tamil Nadu. About 70% of the requests were acceded to and members have benefited.



Ms. Nila Vora interacting with tsunami-affected members

Ms. Nila Vora, Board Member, India Development Service, Chicago USA, visited the Working Womens Forum on January 4, 2006. She met with the President, Dr. Jaya Arunachalam. An overview of the organizational structure of WWF was explained to her. The structure is innovative in the sense that the structure has a bottom-up hierarchy, wherein, the group members are at the top and the President is at the bottom. This facilitates free flow of information down the hierarchical ladder. The activities of the Forum was also elucidated. How a group was formed, who could become members, how are the poor identified were some aspects that were discussed.

Next, Ms. Vora visited the Indian Cooperative Network for Women, the banking wing. The computerized banking process was described. Also, Ms. Vora distributed loan to a group of members. She then attended a health training session that was in progress. Next was a visit to Pattinambakkam, a tsunami-devastated area in south Madras. She interacted with the members, who narrated their experiences at the time of the tsunami. They recounted the relief and rehabilitation work of Working Womens Forum for which they were grateful. The visit ended with a meeting involving the supervisors and organizers from Adiramapattinam and Chennai. *The Working Women's Forum extends its appreciation to India Development Service, Chicago, Illinois for their kind contribution of \$10000 for building/repairing houses damaged by the tsunami.*

Ms. Sini Kuvaja, Information officer, Kepa, Service Centre for Development Corporation, Helsinki, Finland visited WWF on 9th January 2006. She was given an overview of the activities of WWF, organizational structure and computerized banking. She interviewed a member on her accomplishments.

On January 12, 2006 Mr. Charanjit Singh Chadha, Proprietor, New Era Sarees, New Delhi visited WWF. He met the President and was explained the activities of WWF. He visited the Indian Co-operative Network for Women.