

GROOTS

GRASSROOTS ORGANISATIONS OPERATING TOGETHER IN SISTERHOOD (SOUTH ASIA)

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WOMEN, ECONOMY, POVERTY AND GLOBALISATION

Economic reforms are often projected as a panacea for economic progression and economic invigoration which according to the advocates of globalisation will lead to reduction in poverty levels, squalor and regression. These global reforms though are discernible option, can itself be lopsided in. Increasing the trauma of the poor and thus bring down the status of women if the communities in the developing world are not empowered on the effects of such reforms. As one observes the direction of globalisation, it is quite skeptical as to what changes the globalisation can do to ameliorate poverty or in altering the status of children and women in the developing world. Economic

restructuring may be a grand plan and design to eradicate poverty, but inadvertently the direction of happenings in the globalisation process shows that it works the other way more to ensure the survival of the rich. The products and consumer goods that come out of these new policies even in India takes every right thinking Indian to wonder whether they are here to cater to the 20% of the rich Indian customers or to the needs of the poor? On the contrary, what actually the country's poor pay for the reform process is high rates of inflation and due to governments' complacency to check the same, makes the poor to face a situation of



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inaccessibility to even basic services such as food, education and health care for the poor. Can there be guarantees from the reform's process that the country's poor can be assured of at least the basic requirement of two square meals, a roof to safeguard them over from the rain / sun, decent clothes to wear, clean drinking water, basic health care and job opportunities to keep the family going? Left with an

option to manage the households with limited income levels, women are severe victims of globalization than men as they have to bear the burden and brunt of inflation, increased prices of basic commodities losing sizeable amount of family income by way of men's unemployment in the family, as they are the households' managers who have to manage the situation of food and other services. Even in work places there cannot be a better example of exploitation of women labour particularly in the Export Processing Zones (EPZ). While there is of course every opportunity for increase in women's employment in this globalisation era, not because of any extra concern to improve the conditions of women workers, but it is due to the fact and perception that the women employees are at the outset traceable, would be more subservient to employers' authority, less prone to unionisation activities, almost nil desire mobility and above all more easier to dismiss them under the pretext of marriage and child care.

In short, the globalisation has never offered women workers any opportunity neither for achieving excellence in their job potential nor in the matter of wages and even in the living / working conditions. Therefore, while it is only an illusive economic freedom that is described by the advocates of globalisation saying that women are expected to enjoy in many job options in present era, the reality seems that they are more vulnerable and hence opportunities are greater for severe exploitation. The wages that women earn in these jobs are much lower than men. Training and promotion options are always kept at a minimum level. Typically the trend can be described as women are given work options towards iCEW "dead-end-jobs". Thus but for small percentage of job options for women workers in manufacturing fields, women workers in all developing countries are still part of the informal economy be it in the urban or in the rural scenario. Sometimes even when women workers are offered new jobs in many places most of them become severe victims of dislocation, as once when they are uprooted from the native settlements, they even lose their traditional sources of livelihood, leading to either feminisation of poverty or prostitution in many countries of East Asia.

If globalisation can remove the economic and social inequality of women by transforming the existing sexual division of labour as part of these restructuring process, enhancing women's status both at home and in labor market, then we can attribute some credit to the globalisation process. Otherwise globalization will leave women where they are or even in the worst of conditions leaving them as victims of 'traditional' and 'capitalist' patriarchy. Further, the disadvantaged positions in which women are placed by Unfair Trade Agreements due to the globalisation process worldwide, to which India is no exception, is an uncompromising solution for job options, as in these agreements feminist perspective is either marginal or almost nil. Women handle most of the food production activities as subsidised economy, mostly in India and in other developing countries. Therefore, removal of subsidies for food products has not only deepened food security crisis but also contributed to environmental degradation as well. We cannot forget that in every region of the World including India and South Asia, it is these women as workers, producers, consumers, mothers and care takers of families who are the real shock absorbers and bear the disproportionate brunt of both economic transition and economic collapse. A comprehensive gender analysis of the effects of globalisation on women will prove that women workers and children are in the first firing line in terms of economic transition and crisis. Intensified financial crisis in many families in the developing countries provide ample opportunities for domestic violence or desperately leads to prostitution among women. This is an ample proof towards that the ideology of market economy aggravates poverty levels.

The advocates of globalisation have to have real concern by understanding the realities in its full form. They must take instances from the Indian experience as it follows there is a clear increase in poverty ratio from 34.3% during the year 89-90 to 40.6% during 92-93 and 45% in the year 2000 during which evidently reforms were intensified. The immediate consequences of the reform could be felt both at the macro levels and community and individual levels. Therefore, the intention of this editorial is not only to highlight the ills and evils of globalisation but also to offer on behalf of women, some suggestions towards betterment and damage control measures, as globalisation is irreversible.

Commercial spree in all spheres of traditional activities such as fishing and in the handloom weaving has marginalised the poor severely. How are we to make them participate in the on going economic reform processes? In many of the coastal zones where fishing is the predominant livelihood option, where women's role as a worker is integrated in the overall family's economy, the rapid proliferation of prawn farms has led to severe salt shortage for the fisherwomen to sun-dry fish that are left over, besides also hindering the access to sea to most fisher folk in and around these areas. Similar is the trend in the handloom industry where most of the cotton industries are now idled by shortage of raw materials as raw cotton is being exported. This has forced the women to shift their economic ventures towards unfavourable, marginal income generating activities like hawking and vending. There are thousands of instances that are direct consequences of globalisation that cannot be enumerated in this small editorial here.

The advocates of globalisation may argue that these processes may bring in more resources unmindful of the fact that strings are attached to these resources. But most of these resources are spent only on the hard sector and hardly anything reaches the soft social sectors. Surplus resources do not necessarily mean economic well being in reality, it only leads to mismanagement and misappropriation like for example the financial crisis in the Unit Trust of India leaving thousands of the investors in the gloom. Ultimately why should the poor always pay such heavy price for the mismanagement of the economy? There should be Public hearing and concerted proactive action by people in power to understand the other side of globalisation. Need of the hour is not just bleak responses from politicised unions voicing against globalisation particularly on the issue of retrenchment but a mass movement and education of the people so that the mistakes committed in other liberalised developing economies can be taken as a lesson to be prevented in India.

Long term measures such as pro-poor strategies that would ensure delivery of social safety nets to the poor, basic health care, food subsidies to diminish the vulnerability of women and children through current trends of malnutrition, prevention of increased incidence of child labour and female infanticide are to be inducted by the policy makers while structuring plans for the poor. Credit assistance in the form of extension of micro-credit options to enhance entrepreneurship among women, is also one of the avenues that would ensure women to overcome poverty and powerlessness. Any innovative systems of micro credit along with organised social platform in the form of collective effort would facilitate women to transcend the barriers for collective action through their collective consciousness.

The vision of the millennium should be rather to offer an agreement of the North and the South on major issues of poverty eradication, assurance to enhance gender relations, concepts of more equal distribution of income, access to equity for all on a global basis. Only such an agreement on resource transfer and time framework would lead to the empowerment of poor working population on their right to food, health, education, shelter, information sharing and

fundamental rights as a strategy to fight poverty. As the economic development model that exists today emphasizes only the economic growth that finally perpetuates only oppression on poor and discrimination on women. Will it be possible for the Advocates of globalisation to come up with a model that will meet the social demand of poor women to make space for them to move forward, trying to eliminate social biases and enhance economic relations?

**LAUNCH OF THE WWF-ILO PARTNERSHIP PROGRAM
ON ECONOMIC DIVERSIFICATION FOR
WOMEN BEEDI WORKERS IN VELLORE AND GUDIYATTAM, TAMIL NADU**



Mass Meeting

The Hindu Edition (September 7, 2000) quotes "Beediness doubled". The increase would benefit nearly 44 lakh beedi workers and their dependants all over the country. The majority of these workers are in the unorganised sectors and belong to the weaker sections. The Working Women's Forum (India) earlier had a feel of insecurity among the beedi workers were left in the dark both to find a decent opportunity and a safe livelihood in the occupation of Beedi rolling. Ironically during the 23rd August 2000, a two-member team from ILO visited the Vellore branch of the WWF(I) for initiating an informal interaction with the women members of the WWF who were involved in beedi rolling at Vellore and Gudiyattam. The discussions had

brought to limelight the facts about the status of beedi workers who, like their thousands of other counterparts constantly worried as to What else could they do for their living which is under stake with non-availability of work option in the beedi industry!"

Eventually, ILO/WWF wanted to pursue a serious insight into the reality and thus a feasibility study was proposed to assess the future prospects of work availability in the beedi industry and the scope for alternatives in case of shrinking opportunity in the beedi sector. This was particularly so as several mandis (beedi raw material suppliers) were being closed down at an alarming rate and the work availability was shrinking and the meagre income available particularly to the beedi labelling and packaging workers was hardly sufficient to compensate their basic needs. Therefore, the need for viable alternate employment options was being singled out for poor working women in the towns and villages of Vellore and Gudiyattam. With the result a programme on "Economic Diversification for Women Beedi Workers" was launched which aimed at strengthening the work option and income generating scope for beedi workers through awareness creation, education and imparting of training on alternate employment activities that would ensure safe and secure amount of income for the livelihood of the beedi workers in the absence of beedi rolling or as a transition to other employment options.

The project that was launched on the 17th of August 2001 at Vellore and the training centre and workshop for women beedi workers who are seeking alternate employment options at Gudiyattam was also inaugurated by Mr. Maurizio Bussi, Deputy Director of ILO, India Office. Participating at the occasion, Dr. Jaya Arunachalam, President, WWF (I) welcomed the gathering and presented the background from the branch initiation in 1983 and now for the need to initiate such a program at Vellore. Sharing their experiences as members of the WWF and having been able to accomplish grassroots leadership effectively in establishing their right to equal wages and minimum wages, Ms. Lillie and Ms. Annasili, both trainers at the Vellore branch of WWF, recollected the successful experimentation of the unionising efforts of the Forum in elevating the lives of the women beedi workers. Emphasizing the fact that while India has no poverty but only has exploitation, the District Collector Dr. A.C.Mohan Doss, I.A.S., distributed insurance claims and micro credit assistance to some of the women members/programme participants of the Forum. WWF, having been assigned to be part of the organisation to design the State Level Policy for Women in Tamil Nadu also had the presence of Ms. Qudsia Gandhi, I.A.S., Chair and Managing Director, Tamil Nadu Corporation for Development of Women who elaborated on the preeminent need for the charting of a state level policy that would ensure the implementation of the policy of equal right for women in to action. She explained the critical concerns regarding women's status as envisaged at the Beijing process in 1995.

Inaugurating the training centre and launching the project, Mr. Maurizio Bussi, Deputy Director of ILO, India Office, New Delhi delivered his key note address that the joint ILO/WWF action in this area aims at improving the socio-economic conditions of women beedi workers, contributing towards their empowerment as well as to improve the welfare of their families, especially in terms of the education of their children.

He said that while the official estimates indicates that about 5 million people are presently working in the beedi sector, with a large participation of home-based women, most of them are working in extremely vulnerable conditions. "Creating an enabling economic and social environment to generate alternative opportunities for women workers is thus a core element of ILO's and WWF's work in this area. He added that there is a rising concern about the involvement of children, particularly girls, in the process of beedi rolling. The home-based beedi rolling work has an impact not only on the health and welfare of the women but also on their families, especially due to their exposure to tobacco dust and long hours at work in unhygienic conditions"

The recent research work conducted by WWF highlighted a number of key obstacles to the social and economic empowerment of women beedi workers. Additionally, the beedi industry also has been facing adverse pressures from the changing economic and public health policies. The reasons for growing crisis in the beedi sector range from competition with mini-cigarettes and other tobacco-based products, anti-tobacco campaigns, competition from unregistered beedi manufacturers and widely divergent minimum wages from one state to the other shifting the production from the traditional beedi rolling areas to more and more backward and poverty-ridden areas in search of lower-paid labour. This has negatively affected the availability of work for women in traditional beedi rolling areas.

The need for the launch of such an initiative has been to give special focus towards the following:

- a) To Create better space for learning and critical reflection for women members in beedi sector to begin income generation through a collective participatory process;
- b) To Create supplemental employment opportunities for women beedi rollers;
- c) To promote access of beedi workers to the Beedi Workers Welfare Fund for social security measures and other such benefits; and
- d) To promote improvements in family and child welfare.

WWF looks forward to the moral support of the state / district authorities that would enable the mainstreaming of the project activities and strengthen them so that the benefits for the women beedi workers are sustainable in the longer term. As a first step, a night school for children who need rehabilitation from the oppression of being child labours was also initiated at Gudiyattam. The training centre thus set-up had initially begun its activities with imparting of skill training on handloom weaving, tailoring, sewing, embroidery and botti making (food processing). Efforts are also underway to conduct training workshops at the rate of 3 per month in conjunction with training institutes such as Small Industries Service Institute, Chennai, Central Food and Technological Research Institute (CFTRI), Mysore and the Gandhigram University, Ambadurai, Dindigul. As a pilot project, the outreach and number of beneficiaries for the first year is estimated to be about 750 women workers in the beedi and other sectors.

In order to address the health needs of these workers holistically, an insurance scheme in association with the Royal Sundaram Foundation was also inaugurated for the women members. Elucidating the features of the micro-insurance scheme, Dr. S. Mohan, Manager Rural Programs, Royal Sundaram Foundation told that this insurance scheme enabled every poor subscriber coverage maximum to the tune of Rs.7000 for any kind of general health setbacks and up to Rs.3000 towards maternal health care or gynecological problems. Apart from this, the insurance he said also covered treatment for cataract ailment as well that would meet the cost to a maximum of Rs. 3000 per year.

The inauguration of the training centre and the launch of the programme on Economic Diversification for Women Beedi workers in Vellore and Gudiyattam is only the first and foremost step where poor women of Vellore and Gudiyattam are on a mission to be part of the Anti- tobacco Campaign worldwide.

TRANSLATING THEORY INTO PRACTICE: WORKING WOMEN'S FORUM'S PARTICIPATION AT THE ASIA PACIFIC MICRO-CREDIT SUMMIT, NEW DELHI



Dr. Nandini Azad addressing the gathering

The Micro-credit Summit that was earlier convened during February 2-4, 1997 at Washington D.C. had launched a campaign to reach 100 million of the World's poorest families, especially the women of those families, with credit for self-employment and other financial and business services by the year 2005. The Asia and Pacific region representing more than 3

quarters of 13.8 million poorest families, the Asia-Pacific Micro-credit Meeting brought together participants and practitioners involved in the Summit's core theme from over 32 countries 400 institutions and organisations represented through 663 delegates to help strengthen the campaign's commitment in reaching out to the World's poorest families by 2005.

Delegating the panelists at the panel on overcoming the obstacles of identifying the poorest families: using Participatory Wealth Ranking (PWR), the CASHPOR House Index (CHI) and other measurements to identify and encourage the participation of the poorest families, especially the women of those families, Dr. Jaya Arunachalam in her moderation remarked that we are engaged in this experiment, so many people in places like Orissa die of hunger and poverty. Reaching the poorest is not very difficult. Kindly entrust the same to the poorest internal cadres and poor neighbourhood networks, spend money in reinforcing on the training of internal cadres, then identifying the poorest is much easier. Working Women's Forum has been given the pride of recognition as one of the best practitioners in the South Asian region covering almost 10% of the micro-credit summit's goal in its areas of operations.

Participation of WWF was felt at many discussions/ panels and particularly at the Plenary when the Institutional Action Plan for the year 2000 was presented by WWF and acknowledged as one of the Best Practitioners in the Asia Pacific region. The presentation rendered by Dr. Nandini Azad, Standing Committee Member and Director of WWF conveyed the message on how the innovative strategies operating at WWF had led to the coalition of women in the informal sector to build a mass movement with over 600,000 women as its participants.

At the Asia Pacific Region Micro credit Summit Meeting of Councils, held on February 1-5, 2001 in New Delhi, India, Working Women's Forum was selected to present its Institutional Action Plan in plenary session to the 660 delegates gathered from 32 countries worldwide. The Micro credit Summit Campaign emphasizes these four core themes: 1) reaching the poorest, 2) reaching and empowering women, 3) building financially self-sufficient institutions, and 4) ensuring a positive, measurable impact on the lives of clients and their families.

The case study of the Working Women's Forum (India) was also explained at one of the workshops. Participating in the panel, Ms. Kamakshi Balakrishnan, Coordinator, WWF(I) elaborated exclusively on the “innovative Delivery of Micro Finance Leading to Asset Creation among the Poor”. The detailed focus on the various service programmes that are poor friendly and easy to operate were deliberated. The mechanisms of operation of the insurance schemes and the flexible account procedures for savings were felt by the audience as important step towards innovative delivery of micro finance services to the poor

**WORKING WOMEN'S FORUM INDIA'S INSTITUTIONAL ACTION PLAN 2000
PRESENTATION AT THE ASIA PACIFIC MICRO CREDIT SUMMIT
By Dr. Nandini Azad, Bank Director, WWF**

Working Women's Forum (WWF) currently has 30,000 groups, with nearly 2,68,000 shareholder. By 2005, they hope to have reached 5,29,000 members. Their interest is 8.25 on a flat rate, and 18.25 on a declining balance, which is one of the lowest for MFIs in the region. Their repayment rate is 95.6%. The WWF is 135% financially self-sufficient, and hopes to attain 205% self-sufficient at the current rate of growth and scaling of the cost of operation.

The poverty identification does not look at only economic or incoming poverty, but also looks at the social vulnerability of women. Particularly widowhood, desertion and other gender oppression. Most of the cadres come from the neighborhoods itself, so that the non-poor do not usurp the benefits – a rather unique aspect. In terms of all of this, it takes about one to one and a half month for the poverty screening process and the new client identification process to take place.

The comprehensive variables for poverty screening are used by different levels of staff and organizers. One of the priority areas is women-headed house-holds; we also look at types of assets, type of energy used for cooking; type and quality of clothes, type of housing amenities, number and quality of destitution – this is a quantitative indicator implying widowhood, deserted wife, beating by men, male alcoholism, working children, out of school girls, etc.

In terms of measurable impacts, the assessment system follows the same route as the loaning process. But here it is supported by a very aggressive monitoring, research, and training unit. For each loan, be it old or new, a training program on gender, worker, and social integration ideology is mandatory. It enhances awareness, especially providing skill to perceive poverty, class vulnerability, and social exclusion, as well as strategies to combat these through case histories and case studies. Finally, trainers with an opportunity to make a self-assessment of the impact, by getting up and doing role-plays. Or recorded case histories.... We also undertake periodic impact assessment studies that are vital for the assessment of the type of product developed and the evaluation of new products.

There are four important axioms that we follow at the WWF: 1) by listening to poor women, we have layered levels of feedback and communication systems; 2) we build skills and capacities among poor women to manage micro finance services, which is cost-effective and empowering; 3) we utilize cost-effective grassroots approaches to ensure financial self-sufficiency; and finally, 4) we empower women through credit plus services and beyond, to take up leadership roles in the community and governance processes. Now in terms of the Micro credit Summit's [core themes], this is very close to what they are. With over 2,60,000 clients receiving loans in 2000, Working Women's Forum is one of the largest micro credit practitioners in India.

✧ *Courtesy : Final Report of the Asia Pacific Region Micro Credit Summit Meeting Councils*

Ms. Kate Druschel of the Micro Credit Summit Campaign Writes

Both before and after the Asia Pacific Region Micro credit Summit, Micro credit Summit Campaign staff from Washington, DC visited Working Women's Forum and met with many of its members. We witnessed the launch of a health insurance plan for members in Kanchipuram and were delighted to hear the women speak of their experiences and the profound changes in their lives since joining WWF. We were encouraged to see that aspect of Working Women's Forum. These women not only receive loans for their businesses but also are empowered as women, find strength in each other, and work to better their own lives as well as their families. By visiting with some of the members in their homes and seeing where they work, Campaign staff gained a sense of the struggle for survival these women face and the ways that WWF is helping them to overcome such difficult situations.

**REFLECTIONS AND FEEDBACK ON THE VISIT OF
DR.JAYA ARUNACHALAM, PRESIDENT, WORKING WOMEN'S FORUM (INDIA)
TO UNITED STATES OF AMERICA**

Working Women's Forum's efforts to forge partnership with many of the Universities, private organisations and other Corporate Foundations was effected as an important mission through the visit to the United States from 27th April to 5th May 2001 by Dr. Jaya Arunachalam, President, WWF. The long hours of discussions, the patient and enduring explanations and clarifications during the question and answers sessions, the wholesome sharing of experiences and the exchange of fruitful ideas and thoughts paved way for establishing new contacts, familiarising more number of people about the services of WWF at the grassroots for the past 23 years and the accomplishments of the poorest women through collective strength and collective bargaining methods.

Initiating the trip from India Development Service (IDS) on the 27th and 28th of April 2001, President WWF had nailed it hard to sensitize the participants and the programme co-coordinators at the meeting as they were all affluent NRIs who were not aware of the hardcore realities of poverty at the grassroots. Speaking from her heart, Dr. Jaya Arunachalam described on how the poor are to be organised and entrusted responsibilities to enable them to get over poverty and their powerlessness. She also elaborated about the role of organisational framework that should be effective as constituency or platform for the poor to carry on their struggle irrespective of the promoters continuing or not continuing with them. Impressing upon the audience that the only way to reach poor is by closely associating with them, the prominent members of the India Development Service Ms. Nila Vora and Mr. Manu, confirmed their willingness to open up ties with WWF during their visit to India sometime in December 2001.

The series of interactions with the people from Micro Credit Summit Campaign enabled to have a deeper insight into the actual ways in which the partnership could be made more earnest to reach the poor. The discussions with Mr. Sam Daley Harris, Director, Micro Credit Summit Campaign involved the methodology of future course of action of WWF and the Micro Credit Summit. Addressing a gathering of representatives of foundations at the office of the Micro Credit Summit Campaign, that included World Bank and USAID, the President of Working Women's Forum shared enthusiastically the activities of WWF and its accomplishment as one of the Best Practitioners in the Asia Pacific Region for the year 2000.

On May 1, 2001 the cordial assembly at the Massachusetts Institute of Technology, Boston witnessed a presentation of 45 minutes by Dr. Jaya Arunachalam and the participation and exchange of questions and answers by Professor Bish Sanyal, Chair, Department of Urban Studies & Planning, MIT, Dr. Balakrishnan Rajagopal, Asst. Prof. of Law and Development at MIT and research scholars like Ms. Madhu Ranganath and Ms. Smitha Srinivas. The talk continuing for 3 hours brought out the analysis of the emergence of WWF as a social movement for the women in the unorganised sector. The analysis also spontaneously painted a political angle to the organisational evolution of WWF. The delightful evening also saw that it was an important step towards enhancing the partnership relations that promised scope of pursuing participatory studies at the MIT by deserving candidates from WWF.

At the subsequent meetings at the Citigroup Foundation with Mr. Chip Raymond, President and Ms. Leslie Meek, Vice President extending for about 2 hours wherein, both the partners

that is WWF and Citigroup Foundation expressed interest in furthering the partnership in the future as well.

On the final day of the trip that is on 6th of May 2001, the discussions with partners from DOEN Foundation and Ms. Ineke from Rabo Bank Foundation, Netherlands proved headway for the future collaborations. The partnership efforts were laid in detail and thoroughly analyzed for launching new projects.

A piece of note as Feedback from the participants during the visit of Dr. Jaya Arunachalam's course of the discussions and meetings is also included in this GROOTS elsewhere. In general, for WWF the trip is considered as a success where the entire mission was accomplished.

A GLANCE AT THE TRAINING TEAMS AT WWF

The Team from Nari Jagran Manch, Bodh Gaya, Bihar

The organisation Nari Jagran Manch works in Bodh Gaya, Bihar as a self-help group model by organising the members as groups and encouraging savings among them. Having mobilised around 20 groups, in 12 areas of its operations, the Manch has been assisted by NABARD with a loan to the tune of Rs.1,00,000 so far and the loans have been disbursed



Team Members of Nari Jagran Manch, interacting with Member WWF

depending on the norms decided by the members of the SHG. Literacy level being very low, the organisation (NJM) has been working among the families that are economically poor and socially marginalised belonging to the so-called outcaste community as branded in the state of Bihar “The Harijans”. Lacking awareness in carrying out alternate income generating activities or skilled entrepreneurs and employed mostly as wage workers, working in agricultural lands, majority of the family constitute of not less than 5 to 6 children. Deprived of proper basic amenities, the members are faced with the problems of unemployment, drainage and sanitation, electricity supply, public distribution systems, educational institutions, etc., coupled with the heavy oppressions by the moneylenders, financiers and middlemen.

It is towards addressing such issues that the Nari Jagran Manch acquired training and orientation from Working Women's Forum (India) from 17 to 26 of June 2001 in four centres including the Head office at Chennai and the branch offices at Hyderabad, Bangalore and Chennapatna. Discussing with the President during the debriefing session, the visiting team reached the decision that in order to replicate themselves in WWF's model, they were to reorient themselves with a “Bottom-up”, organisational structure. This would be followed with the identification of trainers from all the 12 areas as 3 per every area and train them in different fields such as enterprise, empowerment and health respectively. A detailed training

module has to be designed based on the discussions, inputs and concerns expressed by the people during their participation in the consultative workshops. Earlier the group has been asked to perform a study of that area through a questionnaire to make an in depth analysis of the situation prevalent in that area. Some of the identified trainers could be imparted training and orientation at WWF. President Dr. Jaya Arunachalam, also informed the team that they could mobilise efforts to identify the scope for any skilled work, such as stitching chamkis on apparels, making shoes, painting and block printing and so on. If any such skilled labour could be identified, then NJM could take efforts to market and promote such activities thereby encouraging women members to take up productive livelihood occupations during off seasons when work in lands or agricultural fields is not available. Also this would be a good work option to many women in that area as Bodh Gaya is a pilgrimage centre where visitors from many nationalities visit.

The team was prepared and willing to try and attempt the suggested course of action and to collaborate with WWF in the future. The visiting team especially was looking forward to replicate this successful experiment in empowerment to all the villages that are most backward in the North. Thus, the 7 day long training programme had made both the teams to look forward to a healthy coalition in the days to come.

Training Team from SNV, Vietnam

A delegation comprising of bankers, facilitators and women leaders from the region of Vietnam were on an exposure to WWF on the 21st of April 2001. With the objective to acquire skills in handling the operations of micro-credit in their own co-operatives, the team also observed the need for a union activity to strengthen the role of women in co-operatives. Arriving from a background wherein any democratic way of functioning is unknown and being subjects of communal governance, coming from the communist party of Vietnam, the team was very much impressed with the democratic way of functioning in India. The visiting team could feel that it was only through the lobbying efforts and the clout as a mass organisation with strong co-operation among members that proved to be a successful tool to fight the intervention of the government machineries in the smooth functioning of the organisation. Listening to the poor women's experience who shared their case studies at the area meeting at Kamarajpuram, Southwest of Chennai, they had a special focus on the way by which the empowerment process had helped the poor women to solve and mitigate most of their day to day problems locally. The various schemes and the credit plus services offered to the members were also highlighted.

The Forum strategy of entrusting key responsibilities to poor women and the participation of poor at levels of the organisational functioning dispelled the team's myth that co-operatives may not be the viable option to run credit programs for poor especially women.

In general, the visiting team felt that it was convincing, educative and informative. They expressed their strong wish to try and explore ways by which they could replicate such kind of an initiative in their own country for their own people.

**IMPRESSIONS ON WWF (I) AS SHARED
BY MS. NILA VORA OF INDIA DEVELOPMENT SERVICE
AND MS. LESLIE MEEK OF THE CITIGROUP FOUNDATION**

Dr. Jaya Arunachalam was an invited speaker for a seminar organised by the Chicago based India Development Service. Dr. Arunachalam spoke to an audience of over 150 people on April 28, 2001 when she participated in a seminar entitled "Women As Agents of Social Change". Other invited speakers besides Dr. Arunachalam were Ms. Sheela Patel from SPARCS, India, Ms. Catherine Sneed from the Garden Project in California and Ms. Jaice Schakowsky, Illinois Congresswoman. Ms. Poonam Mutreja from the MacCarthur Foundation moderated the programme.

The focus of the seminar was how women leaders have been contributing to social change by empowering other women. Dr. Arunachalam's talk was very inspiring. She discussed about the programme organised by her Working Women's Forum, which is a large-scale micro-credit programme for the most disadvantaged and poor women in Tamil Nadu. It was impressive to learn that her program reaches out to more than 250,000 women and that these women are able to improve not only their own lives, but also the lives of their families. The repayment rate for her micro-credit programme is an impressive 95.6%. Dr. Arunachalam also brought some samples of the sarees and other craftwork done by her women members for a display, and it was amazing to see the perfection in their work.

Participants of the seminar enjoyed Dr. Arunachalam's presentation and her straightforward approach immensely. IDS is considering to collaborate with the Working Women's Forum in the near future.

*Ms. Leslie Meek, Vice President, Citigroup Foundation remarks on her visit to WWF during her trip to India thus, I spent 2 days with WWF, visiting one of their bank branches, talking with community leaders and trainers, participating in two community-wide meetings and visiting homes of WWF loan recipients in Chennai and Kanchipuram. At every instance, I was struck by the level of familiarity Citibank employees and our NGO partners has with each other-very up-front and frank testament to the quality of the relationship that has developed over time. The mutual respect was conveyed by Citibank and our partners at the Micro Credit Summit Meeting of Councils. At the client level, I was struck by the effect that very small loans have on a woman's ability to provide for her family and the resultant feeling of empowerment. I was grateful that many women we spoke with were willing to share intimate details of their family and community lives and how, not only availability of credit, but also other programmes that our partners offered, such as leadership training and health education, positively influenced their lives. My trip to India reinforced my perception of the positive impact of a Citigroup NGO partnership can have on a local community.

* Courtesy : Sambhandh, May 2001

PARTICIPATION OF WWF / NUWW / ICNW AT THE INTERNATIONAL EVENTS

As the incidence of AIDS is becoming a global concern, it is noted that particularly in the situation prevalent in the developing countries the rise in the number of AIDS affected victims threatens the progress of these nations. The participation of NUWW at the ICEM Workshop on HIV/AIDS held at Johannesburg, South Africa between 23rd and 29th of February 2001 demonstrated the contributions of NUWW in the field of increasing



NUWW delegates at the ICEM Meet

awareness about the dreaded syndrome. Sharing her experiences and expertise in the field of factors contributing to the generations of conditions of HIV/AIDS, Dr. Jaya Arunachalam, President, National Union of Working Women, pictured the glaring realities that each day there were about 16,000 people who are being infected with this disease world over. Quoting examples from the South African countries such as Kenya, Uganda and other African countries, she reiterated that to mitigate the painful reality of many people turning as victims of AIDS, alternate employment and income generating options through micro finance services needs to be initiated.

The Workshop on “Campaign for Living Wages” was held at Bangkok from 26th to 28th March 2001. Executing their contribution in the field of organising women workers of the unorganised sector and unionising them to fight for their rights, the Executive Committee Member of the National Union of Working Women, Ms. Rajeswari Pari, Ms. Vasugi Balu and Co-ordinator Ms. Hema Somavathy shared their experiences in the workshop. Organised by the International Chemical, Mine and Energy Workers Union (ICEM) Women's Committee, the workshop aimed at charting out a plan of action for the campaign on living wages and other activities such as the Action Points for organising cosmetics and pharmaceuticals into ICEM. While addressing the important issue of whether there is a need for a campaign, the representatives of NUWW made it clear by stating the examples at home. Emphasising that it is only through an organizational framework, the workers will be enabled to get visibility, the representatives cited instances of the unionising efforts of beedi (country-cigar) rollers in the Vellore town of Tamil Nadu, lace makers of Narsapur, Andhra Pradesh and the Agarbathi (Incense stick) rollers of the Bangalore city of Karnataka. With participants from about 6 countries of the South East Asia including Malaysia, Korea, Philippines and China, the members of the NUWW from India established that the need of the hour was to enable the poor to fight on their own to get access to their rights issues. This alone they said, in their experience has proved to be successful.

At the Special session for an overall review and appraisal of the implementation of the Habitat Agenda convened by the United Nations Centre for Human Settlements (Habitat), New York from June 6 to 8, 2001, Dr. Nandini Azad, Director and Standing Committee Member of Working Women's Forum (India) presented the achievements and

accomplishments of WWF in the context of urban settlement and sustainable development. In her paper, she remarked vividly on how the integrated and holistic approach of WWF, the credit wing of WWF i.e., the ICNW and the union structure the NUWW addressed the problems of the poor women holistically. The opportunity also enabled the participation of WWF to establish that social mobilization along with credit assistance has encouraged the poor women to take up responsibilities and execute leadership roles effectively.

The Women's Co-operative Forum of the International Co-operative Alliance (ICA) was held at Tehran on July 5, 2001. Presenting a paper titled “A Co-operative Strategy For the Millennium”,

Dr. Jaya Arunachalam, representing Indian Co-operative Network for Women (ICNW), explained as to how the ICNW's experiment with the grassroots women proved that they were equally competent to run a co-operative on their own. She said that the ICNW, which was initiated by the poor women themselves, has not only evolved with poor friendly procedures but has maintained a record recovery addressing the



Dr. Arunachalam with delegates at ICA Meet in Tehran

issue of sustainability as well. The women have even established the fact that the poor are bankable and that they can also bring about accumulation at the base. Co-operatives effort has been to use credit for building a strong socio-political platform where the demands of workers could have a voice, empowering them to become more self-reliant through a self-help process of management.