



Working Women's Forum (India) 1978 - 2008



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Working Women's Forum (India) was born out of an activist commitment to facilitate **women in extreme poverty**, in terms of organized platform, access to credit, education, healthcare, training/orientation towards promoting social and financial independence to fight poverty, matching the objectives of **millennium development goals** of the United Nations. Taking responsibilities to organize these poor women around their own households, markets, communities and neighbourhoods, the forum initiated its maiden endeavour in the year **1978** with **800** women, now a social movement of **11,03,726** women in **three southern states of India** in **14 branches** spread over **3676** villages and **2270** slums. The forum's success lies in its innovative attempt to integrate the poor women at all levels in its institutional framework, using them as an effective delivery mechanism to reach other poor women extensively.



Indian Co-operative Network for Women, as an effective wing of WWF enhances the social/financial independence of poor women, provides low interest loan encouraging their entrepreneurship. The credit programme of ICNW reaches over **5,00,092** poor

entrepreneurs effecting nearly **1745.45** million rupees accomplishing about **98.85%** recovery rate in the urban slums / rural areas.



National Union of Working Women, WWF's trade union wing facilitates the poor women in their struggles to fight for **labour, land and housing rights** of poor workingwomen and their children. Equally union's concern is to fight other **human rights issues** like **female foeticides, female infanticides, child prostitution and child labour** that affect the poor on a daily basis.



Further, WWF's **Reproductive Health Care programme** builds a strong network of cadres in slum/village neighbourhood who constantly raise the consciousness of the poor women on their reproductive rights (including HIV/AIDS). Crucial to the programme was the enhancement of the decision-making power of

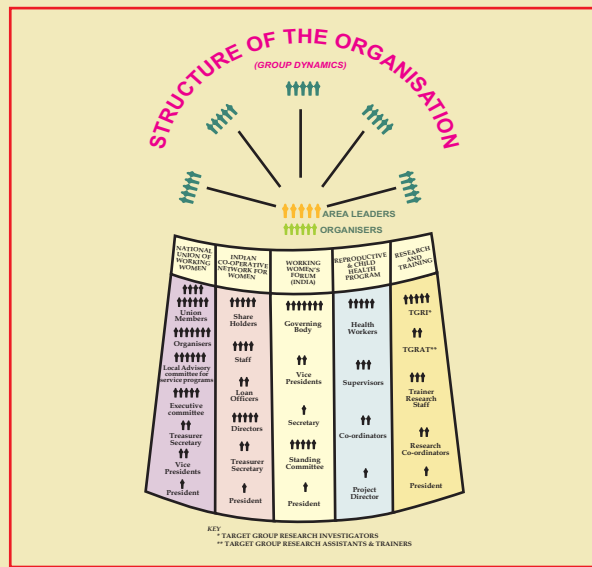
women on their reproductive rights, with reference to number of children and contraceptive choices. The programme impacted nearly **16,18,842 families** (1.5 million) accomplishing 72% couple protection rate in the poorest communities, providing employment to 960 grassroot health cadres spread out to **720 slums** and **340 villages**.

The initiation of social security programme for poor women impacted, maternity benefits and insurance cover to **over 772891** women for life, disability and health aspects. Networking with several insurance companies, WWF has evolved a comprehensive social security programme for its members such as life insurance, health insurance disability insurance and accident insurance. WWF transfers its expertise through training and orientation to other NGOs in the country. The solid grassroots character of the organization has been maintained inspite of the organizations' amazing growth over 30 years.

The current liberalization and economic restructuring does not benefit the poor in India as elsewhere, with 41% living below poverty line, WWF is a future oriented multi-pronged initiative and a pro-poor strategy helps the Indian poor women to face the onslaught of globalization. Currently, WWF's initiative is to transfer this strategy of pro-poor advocacy to other NGOs through orientation. In conclusion, WWF believes in moving along a transitional path between market responses and social demands with an imperative gender focus.



Dr. Jaya Arunachalam, President, Working Women's Forum (India) a pioneer in social mobilization-strategy committed to transform over a million women in extreme poverty into powerful and confident leaders of many households, equal partners in community/neighbourhood. A graduate in Economics and Geography, Diploma in Management, Washington, USA, was awarded 'Padmasri' in 1987 by the President of India for her distinguished services among the poor, Stree Shakthi Puraskar by the Tamil Nadu State Government in 2002. Internationally she was awarded Honorary Doctorate from the University of Lueneburg (Germany) in 1999; International Activist Award by the Glietsman Foundation, USA in 2003; Global Leadership for Economic Development by Vital Voices, USA, in 2005; 12th Mandavelli Award from Erasmus University, Rotterdam, Netherlands in 2006. Besides she has received several honours/awards from many civilian organizations in India for replication of WWF's model among other poor women entrepreneurs in other parts of India through training/orientation. She joined former U.S. President Hon'ble Mr. Bill Clinton for a two day meeting of the Clinton Global Initiative (CGI) Asia Meet, Hong Kong on December 2 & 3, 2008 to share the exemplary work of working Women's Forum (India).



Details of Working Women's Forum (India)/ and The Indian Co-operative Network for Women Portfolio Report as on December 2008

Area Covered Under the WWF

No of Members (cumulative)	11,03,726
No of Branches	14
Villages	3676
Slums	2270
Social Security Coverage of Women (cumulative)	772891
Reproductive Health Coverage	16,18,842

As a Legally Registered MFI, ICNW as on

Out reach in credit	5,00,092
Loan Portfolio (Rs.)	1745.45 Million
No of Loans	14,65,806
Share Capital	72.55 Million
Savings:	
Member's Savings	121.55 Million
Fixed Deposit of Members	50.79 Million
Working Capital	44.72 Million
Outstanding Portfolio	121.03 Million
Financial Self-sufficiency	108%
Operational Self-sufficiency	103%
% of Women Clients	100%
% of Rural Clients	67.35 %
% of Urban Clients	32.65 %
On lending Interest Rate	21% on declining balance
Avg. Repayment Period	12 Months
Cumulative Repayment Rate	98.85%
Default Rate	1.15%

Occupational Profile of ICNW Members

Handloom Weavers	0.3%
Leaf Pleating	0.5%
Seri-culturists	1.5%
Goat Rearing	2%
Service Specialists	3.3%
Poultry Keepers	3.7%
Fish Sellers	3.9%
Silk Weavers	4.5%
Coir Workers	5.1%
Agarbathi Rollers	5.1%
Wage Labourers	5.3%
Beedi Rollers	5.4%
Lace Makers	5.7%
Skilled Workers	6.0%
Dairy Women	10.8%
Micro-Entrepreneurs	11.1%
Hawkers/Market Vendors	11.7%
Retail Shopkeepers	13.6%