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The Economic Empowerment of Women: The Case of Working Women's Forum, India

By Shanthi Nachiappan¹ and S.N.Soundara Rajan²

Abstract

Dr.Jaya Arunachalam, recipient of Padmasri founded Working Women's Forum in 1978 with an objective of social and economic up-liftment of poorest of poor women in Tamilnadu, India. Now WWF has more than 7,00,00 women members. This case study deals with how technology has helped these micro entrepreneurs to accomplish their business more effectively and efficiently and how it has introduced drastic changes to their lifestyle.

Keywords: microenterprise, social entrepreneurs, women NGOs India

Introduction

The United Nations (UN) has declared 2005 as the Year of Micro-Credit. More than 20 million of the poorest households around the world now have access to micro finance services enabling them to survive the onslaught of poverty. The Working Women's Forum (WWF), an NGO and a Society located at Chennai, has reached more than 700,000 women using appropriate information technology to create a massive database of its members and managed their details of social background, borrowings and refunds, family particulars and continuously upgraded their members details. The database management consisting of data warehousing and data mining to retrieve any information at the shortest time helped them to serve their members efficiently. Such a massive operation of maintaining the details of nearly half a million members and their progress calls for fault less technology adoption. The outstanding feature of this intervention is that the women who are not all that highly educated have adopted the technology. They have been trained and they effectively disseminated their knowledge to the members who have developed confidence in the system. It's no doubt that the technology has definitely served their cause and also proved to be of low cost and easily adoptable.

The challenge before WWF today is to obtain funds to help in the growth of the existing micro-entrepreneurs by giving them the needed training and also attract new micro-entrepreneurs by giving those loans.

About the Organization: WWF

The Working Women's Forum (WWF) was created in Chennai (named Madras at that time), in south India in 1978 in response to a need to organize women living in slums and working as small-scale traders and vendors. The idea

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started in mid-70s with a small group of 30 women petty traders organizing themselves as a group with the help of Jaya Arunachalam, a political/social worker in Madras. They met a bank manager and received a loan of Rs.300 (US\$33) each. The group elected a group leader and every day, she collected money from the members to repay the bank. The idea worked: repayment was 95%. By April 1978, 800 women had been organized into 40 groups and received loans. The Working Women's Forum was born.

To keep a broad socio-economic and political perspective, the WWF was set up with the following objectives:

- To create an association of women employed in the unorganized or informal sector;
- To improve the entrepreneurial skills of working women through training, material inputs, credit and extension services; and
- To organize support for social services necessary for working women and their families (e.g. child care, education, health, family planning) etc.

About the members of WWF

Women in WWF are involved in 165 different enterprises both in the urban and rural areas. The characteristics of occupation of these members vary with different cultural contexts (Table.1).

List of Businesses of WWF members, as recorded on loan applications:

Vegetable vending , Rice Trader, Snack food maker, Sari/cut cloth trader, Waste paper shop, Meat shop owner, Fruit seller, Beedi roller, Junk shop owner, Junk smith, Biscuit maker, Scrap iron shop owner, Carpenter, Bead stringer, Footwear shop owner, Ready-made garment seller, Sari block printer, Wood box maker, Fish vendor, Goldsmith, Toothpowder maker, Stationery Shop, Mat Weaver, Cycle Shop Owner, Brush Maker, Mobile Ironer, Cardboard Maker, Incense maker, Groceries seller, Leaves Plates maker, Silk trader, "Idly"(Boiled grinded rice) shop, Gold thread garland, Pandal (Ornament) maker, Flower seller Sweet stall owner, Plastic flower maker, Wire bag maker, Snack shop owner, Tea stall owner, Tailor, Wood Utensil Maker, Pottery stall owner, Cart loader, toy maker , etc.

Table 1.A. – Demographic Profile of WWF Members

Marital Status (%)	No. of Children (%)	Working Status (%)	Motivator (%)
Married -83.2	1-2 – 29.1	Employed – 94.2	Organizer – 50.6
Unmarried – 1.2	3-5 – 56.5	Unemployed – 5.8	Leader /Member – 42.1
Widow – 13.8	Above 5 – 10.9	Homogenous – 64.3	Others - 7.3
Separated – 1.7	None – 3.5	Heterogeneous – 35.7	
Sex Workers – 0.1			

Indian Co-operative Network for Women (ICNW)

The Indian Co-operative Network for Women, WWF's credit wing enhances the social/financial independence of poor women by providing them low interest loan, thereby, encouraging their entrepreneurship. The ICNW, using credit as an entry point, is effective in serving the poorest of the borrowers acting as an instrument of social change. Women are given better choice of livelihoods

National Union of Working Women (NUWW)

The National Union of Working Women, WWF's trade union wing facilitates poor women in the social action process – to fight for labour, land, housing, representation in local governance, human rights issues like female foeticides, female infanticides, child prostitution and child labour. NUWW upholds the rights of women through collective action and solidarity. The micro-insurance program for the members of WWF is administered through NUWW. The insurance program is for life, accident, disability and health insurance. Over 600,000 women are members of this scheme.

About the Entrepreneurs:

“You can tell the condition of a nation by looking at the status of its women” said Jawaharlal Nehru the first Prime Minister of India. Out of 92 million working women in India, less than 3% are in administrative position. One such elite woman, who lit the light in the lives of millions of poor working women, is Dr.Jaya Arunachalam, Founder, Working Women's Forum popularly called as WWF in Chennai. The recipient of 'Padmasri' from the President of India in 1987 has empowered millions of poor working women in urban & rural India through technology. On the occasion of the 'Padmasri' award Mr. Thomas Carter of Co-operative League of The USA has sent a congratulatory letter to Dr.Jaya stating : *“It was a pleasure to see your name included amongst those awarded the Padmasri this year. Certainly it is an honour well deserved. The contribution you have made with and through the Working Women's Forum extend well beyond those directly benefiting as your achievements have inspired and given hope to others throughout India and in the other parts of the world.”*

Dr.Jaya Arunachalam is the President of Working Women's Forum (India), a social organization started in 1978 to develop the total human resource potential of very poor women workers in the informal sector. A graduate in Economics & Geography, Ms.Arunachalam has a Diploma in Management from Washington, USA. In 1999, she received “Honorary Doctorate” from the University of Lunenburg (Germany) for her exemplary work among the poorest women in India.

She is the President of the National Union of Working Women, a grass root trade union of poor working class women in Tamilnadu, Karnataka, & Andhra Pradesh and President of the Indian Cooperative Network for women specially evolved by her as an informal banking system to suit the needs of poor women as a national delivery mechanism for country-wide operations.

She has been honoured with so many national and international awards for her outstanding services to poor working women. Some of them are “Stree Shakthi Purasakar” from Government of Tamil Nadu in 2003, “International Activist Award 2003” by the Glietsman Foundation, California, USA & “Rashtria Ekta Award” from National Awareness Forum (India). Dr.Jaya Arunachalam was also honored by the Vital

Voices Global Partnership at the Kennedy Center in Apr 2005, for her efforts to chip away at the taboos of caste, religion and class to lift up untouchables and marginalized women.

Competitors: Micro Credit Institutions - Dreaming Big with small change

In South Asia, poor people have been accessing money from money lenders, friends and relatives and traditional rotating saving and credit associations like chit funds. Governments in different countries started providing subsidized credit to small farmers in early 1970s as a strategy of poverty alleviation. Around that time, social workers like Dr. Jaya Arunachalam in South India, Ela R. Bhatt in Western India and Mohammed Yunus in Bangladesh took up path breaking approach to prove that poor are bankable and sustainable micro finance institutions can be established to meet the financial needs of the poor, by starting institutions such as Working Women's Forum, Mahila Sewa Sahakari Bank in Ahmedabad and Grameen Bank in Bangladesh respectively. All these institutions started offering services to poor women, thus proving that poor, particularly women, are credit worthy people who need financial services and are keen to adhere to the financial discipline that is required of them. What is unique with WWF is giving training and building confidence apart from providing loan.

With these and similar examples elsewhere, the decade of 1980 saw innovative approaches of micro finance services with the focus on women as a major clientele. The advent of 1990 then saw different models of micro finance institutions (MFIs) being established to serve the unmet demand of the poor for the financial services. This decade also witnessed the commencement of the Bank-linkage programme in India. The National Bank for Agriculture and Rural development (NABARD) initiated this programme to reach poor households by linking community based self-help groups (SHGs) with formal sector financial service providers. By 2004, with 17 branches WWF was able to sanction 1,250,678 loans whereas commercial banks (commercial, regional rural banks and co-operative banks) with 67,118 branches have sanctioned 2,684,683 small loans.³

The default rate of WWF as on Jun 2005 is only 1.21% whereas the default of Public Sector Banks as on 31.3.2003 is given below:

Table : 1.B : Default of Public Sector Banks in India

Particulars	No. of Accounts	Loan amount outstanding	Average Loan Size
Public Sector Banks	16.4 million	Rs. 517.99 billion	Rs.31,585

[Source : Report of the Task Force on revival of Rural Co-operative Credit institutions (2005). Ministry of Finance, Government of India, New Delhi].

Initial Challenges & Strategies:

Exploitation by money lenders & Government Officials

The problems faced by poor women micro-entrepreneurs were many. The first

³ Source Trend and Progress of Banking in India , Mumbai, Reserve Bank of India.

and the foremost was the exploitation by money-lenders. Interest charged was as high as 120% per year and many were in heavy debt. Lack of credit, police harassment and absence of proper market places were some of the business constraints faced by the poor women. They were not only caught in a web of extreme poverty, indebtedness, illiteracy but also had scant knowledge of basic services provided for the poor by the Government. The women lacked education, basic health care and suffered from family problems. The need was felt for a sustained assistance.

A “holistic approach” comprising of credit, training and group solidarity was envisaged by WWF for helping these poor women. Working Women’s Forum was born out of an activist commitment to promote the social and financial independence of extremely poor women micro-entrepreneurs by giving them micro loans. The reach of WWF is shown in Table.2.

Table.2. Current Statistical data of WWF (as on 31st March 2005)

Area covered under the Working Women’s Forum (India)

No. Of members	776,713
No. Of Branches	15
Villages	3406
Slums	2107
Social security coverage of women (cumulative)	536,959
Reproductive Health coverage	1,618,842.

Challenges from the conservative trade unions

The experiences of the Forum in organizing the informal sector micro entrepreneurs and the home-based producers have effectively demonstrated that new forms of mobilization and Forums of struggle for this section of the working class are possible and under way. To that extent, it challenges the more conservative trade unions where forms of mobilization and struggle are limited to factory gates, shop floors and wage issues.

At the experimental level, the formation of neighborhood groups, promoting grass-roots leadership, and using peer group support and pressure tactics, thus minimizing alienation, are inputs that are not region or culture specific. To that extent, the organizational structure, structure of leadership and group decision-making process are replicable.

Negative attitude of Bank executives towards small loans

Bank executives initially laughed at the idea of allowing poor female peddlers to enter their premises and balked at extending small loans. So Mrs.Arunachalam started her own - Credit Network (Indian Co-operative Network for Women Limited - ICNW) that extends micro credit assistance to strengthen poor women’s economic capacities, bringing them out of indebtedness and abject poverty by providing micro financial services. As on 31st March 2005, WWF has covered about 2,078 slums and 3,415 villages delivering to the tune of Rs.11.54 millions disbursed as loans to 400,355 members in micro credit delivery (Table.3).

WWF has provided insurance and social security to 465,315 women, reproductive and child health care to 1,618,842 poor women & other services like land rights, housing rights, equal/minimum wages rights, access to credit, technology trading devices & so on. Impact studies conducted on the ICNW have shown that 63% of the women (share holders) have used the credit exclusively for business purpose, while others for survival needs.

Table.3. Performance of INDIAN COOPERATIVE NETWORK FOR WOMEN LIMITED

Out reach in Credit	4,00,355
Loan Portfolio (Rs.)	1154 Million
No. Of Loans	1,250,678
Share Capital (Rs.)	46.58 Million
Saving Capital (Rs.)	82.02 Million
Working Capital (Rs.)	45.44 Million
Outstanding Portfolio (Rs.)	97.93 Million
Financial Self Sufficiency	134%
Operational Self sufficiency	206%
% of women clients	100%
% of Rural Clients	68.02%
On Lending Interest Rate	18% on declining balance
Cumulative repayment rate	98.79%

Outreach and group formation:

The awareness on the micro finance products in the ICNW spreads 'word of mouth' convincing clients on aspects of reliability, affordability and sustainability of the services. WWF's mass meetings/area meetings under a tree or at a temple/church/mosque also enable its larger outreach. Based on the need to access micro finance services women organize themselves into neighborhood solidarity groups of 5-15 members electing their own leaders. The leaders and members, ensuring the group's prompt repayment to the ICNW, disburse loans on mutual guarantee. The State wise reach of ICNW is shown in Table.4.

Table.4. INDIAN COOPERATIVE NETWORK FOR WOMEN LIMITED (INDIA)

Head Quarters : Chennai.

Branches: Tamil Nadu : Adiramapattinam, Dindigal, Dharmapuri, Kancheepuram, Vellore.

Andhra Pradesh : Bhimavaram, Malkipuram, Narsapur, Hyderabad, Palakol

Karnataka : Bangalore, Bellary, Bidar, Channapatna

Place	Year Of Starting	No. of Share Holders	No. of shares	Share Capital (Rs.)	Savings collection (Rs.)	No. of Loans	Loan Portfolio	Recovery %
T.N	1981	233042	1488180	29763600	62617568	697255	753064800	98.78
KAR	1983	67982	314568	6291370	6089845	182639	139910400	98.07
A. P.	1981	99331	526191	10523820	13309138	370784	261196000	99.19
	TOTAL	400355	2328939	46578790	82016551	1250678	1154171200	98.79

(Note : TN – Tamil Nadu , Kar - Karnataka, A.P. – Andhra Pradesh)

Field appraisal & Loan sanctioning:

The organizers of the Forum also living in the neighborhood identify the group and discuss her assessment of the group in the Saturday Meetings with credit officers of the ICNW at the respective offices. This is then followed by field appraisal by staff of the ICNW wherein assessment on poverty status of prospective client, group dynamics and working capital requirements are assessed on the spot and recommendations are made. The loan sanction committee then sanctions the loans to the group members. Women receive their first loan in about a month's time of registering themselves in the group and after undergoing the one-day leadership-training program. Subsequent loans, however take about a week's time for sanction, which is communicated by the organizers to the clients.

Growth challenges & strategies

While the Forum is a class structure in terms of its membership, it took up mainly gender and caste issues in its initial days of its organizing efforts. In the urban situation the occupations of Vending/Hawking being micro enterprises, could not relate to class issues since this urban group was the initially organized one. However gender (violence against women) castes (most service workers are untouchables) were on its heights due to the high prevalence of alcoholism, in urban centers. Also most service workers belonged to scheduled castes (lower rung in the socio economic category in India) and hence the cohesiveness of the group is more. WWF develops leadership qualities among such women. But the activism of the class nature, came up later when WWF organized, agricultural laborers, export workers, piece rate and contract laborers such as Cigar, Agarbathy and handicrafts, Lace and Weavers of Textiles industry. Here the problems particularly for women are low wages, harsh and exploitative working conditions.

With alternate options of Cattle rearing, agricultural workers in few families in Dindigul branch of WWF have had remarkable impact in making a real frontal attack on landlords, who had to make revision in the wage by marginally increasing it. While this marginal increase may be the fruits of their struggle, this effort in our opinion, had freed the women workers from the dependence on Landlords.

Women lace artisans working in Narasapur, rural Andhra Pradesh have been totally neglected by the worker's unions including the Communist Party of India as they work at home, therefore branded as leisure time employment. Similarly, the Beedi/Agarbathy rolling, fisher women's fish marketing activities all have been considered as

leisure time activities by male dominated unions. In fact fish marketing is more permanent work than fishing. Even during the time when their husbands don't go for fishing, fisher women have to buy from the wholesale auctioneers for retail sales.

Similarly, despite major share of work in many occupations as women's responsibility they are only low – wage efforts and branded as leisure timework. Therefore to strengthen women's bargaining position, against vested interests “National Union of Working Women” was registered as Trade union in the year 1982, which was a turning point in women workers' lives. This indeed, was a much-felt need to provide a sharper focus to fight the presence of the antagonistic elements in the productions process, wherein women had major thrust. Apart from its original grassroots character, WWF also acquired an additional strength by getting into unionization process that strengthened women's economic roles. By forming a Trade Union, they could leverage and get the health programme take care of the health aspect of their productive role both as workers and her role as a mother. More specifically the trade union offered the micro insurance program with affordable premium covering lives of poor women and their families against unexpected disasters such as death, illness and property loss. The health insurance took care of women during her entire life cycle from the stage of girl child to reproductive age covering maternity benefits to old age ailments as well.

With the human potential from the grassroots, comprising of low educational levels, but with high common sense and acumen, the model of credit union, and a women's union was possible within the parameters of poor women's access. This has assured poor women, food, economic security and much needed social security. This visible movement of mass upsurge has to be sustained in its future growth. Therefore, conscious strategy of training indigenous leaders has been in place in both the urban and rural neighborhood. Women members in the WWF, despite being the poor, have not been silent spectators to the happenings. Their lives might have been harshly affected by poverty, cultural, physical and social handicaps without WWF. Their commitment to the cause of ameliorating the lives of their sisters in the neighborhood towards empowerment has been a vital force to make this movement of WWF wider and meaningful.

Skill training

When poor women's critical needs are more or less satisfied they move on to assert their rights to better services to which they are entitled, from the state or other organizations. This could be seen in many instances. For example, members who were vendors and petty shopkeepers desired social mobility for their daughter. They felt this could be achieved not just by formal education but by skill or craft training to prepare them for gainful employment. This led to initiation of vocational training centers for adolescent girls in the urban area and other types of skill training such as lace-and rope-making in rural areas. (ILO supported a diversified skill-training center in Narasapur a decade ago). Today several of WWF's members are skilled master trainers for government programmes in lace making.

Appropriate Technology: (Refer Annexure-1 for details of Technology loans)

WWF's members have been able to move from simple to appropriate technology in most cases, and to more complex technology, depending on the size and number of

loans and type of trade, in other cases. For example, in Madras City, where lending has been in operation for seventeen years, a wage-earner who initiated a leather goods workshop with a Rs.1,500 loan has now been able to shift to a bigger unit with several machines. Vendors who started with head load of goods have moved to a hand cart and now use mopeds for business operations. Burmese repatriate women who used tailoring machines for hand embroidery with successive loans have moved to enterprises producing synthetic raincoats and gloves. Many of these enterprises are run on a co-operative basis.

Simple weighing machines have given way to sophisticated scales; rice-cake sellers compared to the old stone grinding machines now use electric grinders. In the Narsapur area, women who worked as agricultural laborers or wage earning lace-makers have learnt prawn-farming technology. Six months in a year they are involved in processing prawn eggs and breed them in ponds. During this time they earn up to Rs.100 a day. In Kanchipuram, many wage-earning laborers with the assistance of WWF's loans have been able to learn weaving and work on border looms for silk saris. It is easy to learn, require less capital and provide good returns.

Success Stories of members of WWF adopting simple Technology:

In the U.S.A., while receiving the Vital Voices Global Partnership award Dr. Jaya Arunachalam (the lady behind the success of these successful women) said "In honoring me, you are honoring the 700,000 women who are standing behind me, you may not see them, but they are here in spirit - their stories, their struggles and their triumphs echo throughout this hall."

Ms. Shanthi, Owner of welding shop

Ms. Shanthi w/o Veerappan, aged 48, educated up to secondary school and having 3 children. She was born and brought up in Tiruvatriyur, Chennai. Her father was self-employed. She was one among 5 children. She was married to Mr. Veerappan in Karaikudi (Tamil Nadu), because of poverty they moved to Chennai seeking a good job. Her husband got a job as watchman. But the earnings weren't sufficient for them to run the family. So, Shanthi started working as a housemaid. Later, she joined a welding shop as a daily wagger. She struggled a lot and fell ill quite frequently. At that stage she met one of the organizers from WWF and told about her problems. She joined WWF as a member, availed loan and started her mini business of selling saris during her spare time while continuing her work in that welding shop. Later when she came to know that the owner of welding shop was planning to sell the shop, Shanthi thought of buying it. She approached WWF for the loan and got it sanctioned. Now she is the proud owner of the welding shop, where she was working as daily laborer. She modified the shop to some extent and employing 4 workers and paying them Rs.160/- as daily wage. She has provided good education to her children. Her husband never interferes in her decisions. Unfortunately one of her daughters became a widow, she did not perform any sort of superstitious rituals, which is usually being performed to a woman when her husband dies. She had all the positive changes in her life because of the confidence instilled in her by WWF. Now she is leading a happy life.

Ms. Anjugam – Owner of Tailoring Unit

Anjugam, a divorcee, Elumalai, now aged 37, has two children, educated up to 10th standard. Anjugam belongs to a lower-middle class family; her father was working in Tamil Nadu Electricity Board. She married Elumalai, a man of her own choice who was working as an electrician. They had 2 children & were living happily. All of a sudden, Anjugam fell ill and her aunt's daughter helped her in her daily household work. But unfortunately she found that her husband developed an affair with that girl which created lot of problem in her family life. To add insult to injury, Anjugam met with a truck accident and broke her hand. She was admitted to the hospital for 2 months for her treatment. The doctors removed her hand. At this circumstance, her husband left her and married her aunt's daughter. Although Anjugam's parents helped her, she suffered a lot. Luckily, the truck owner compensated her with a lump-sum amount, which helped her to open a fancy store. But the income from that business was not enough.

At this point of time she came to know about WWF, where she got a loan to start her own tailoring unit with 5 sewing machines. She employed 5 girls to do the work. She started taking tailoring classes for a few girls, despite losing one of her hands. Soon her business improved. Meanwhile, through the help of WWF legal wing she got her divorce. She is able to educate her children well and provide them with other facilities. Now she is running her family and business successfully.

Ms. Krishnaveni - Jewel box manufacturing

Krishnaveni Venketesh, now 50 years, has 5 children, educated up to primary school. Krishnaveni was born and brought up in Tiruvallur. Her father was a car driver. She had a brother. At the age 25, her father passed away. Her mother struggled alone to bring them up in life. She did milk vendor business. Krishnaveni got married to Mr. Venketesh who was working in Jewel Box manufacturing. They had 5 children, 2 male and 3 female children. But unfortunately the 2 male children were deaf and dumb. She gave good education to her 3 female children, out of which 2 of them got married but they were unable to find a suitable groom for the third girl. In case of males, none of the girls were ready to marry a deaf and dumb. The relatives of Krishnaveni were not bothered about her well-being. Her husband got aged, unable to work, left the job. The family suffered a lot.

At this point of time Krishnaveni met one of the WWF organizers and came to know about the help rendered by them. She immediately joined as a member and availed loan and started her own jewel box manufacturing business in a small way. Since her husband was aware of the jewel box manufacturing, he trained his 2 sons and the business developed. They advertised in newspaper seeking deaf and dumb girls for their sons, found the exact match and got them married. The daughters-in-law were also trained in this business. Krishnaveni used to get the raw material required for making the jewel box and other materials like velvet cloth, machinery etc from the market. Now she is planning to expand the business by increasing number of employees for manufacturing more jewel boxes.

Ms.K. Rani - Sugarcane Juice shop

Ms.K Rani Kandhasamy, now 42 years, has two children, educated up to 7th Standard. Rani hails from a very poor family in Ariyaloor, a small village in Tamil

Nadu. Her father was doing Banana business. He had 4 daughters and a son. Rani was married to her uncle's son. Her husband was working in a hotel. He earned Rs.100/- per week. They were living in a rented house with their 3 children and one died out of a disease. Her husband's income was not sufficient to run the family. Her husband's friend advised him to leave that hotel job and suggested to start a sugarcane juice shop. They started it and had 5 sugarcane juice extracting machines in 5 different places and hired 5 men to operate those machines. The business was doing well. They were in good position. One day the friend left the business and Rani's husband was managing the business alone.

As the wholesale market shifted from Parry's corner to Koyambedu, he started losing the business and one day he came to know that the men working with his machine took away the machines. He lost Rs.200,000 and because of this severe stress, he became an alcoholic. The family started facing many problems. During this time Rani came to know about WWF through its organizers and she got the loan. With that money she started cut-piece business, made pickles and sold flowers. Again she got loan of Rs.10,000 and got sugarcane juice-extracting machine and again started the same business. As she is prompt in her repayment of loans, she availed more loans. With one loan she started sugarcane juice business for her son. With the other loan, she purchased a grinder and refrigerator, opened a small petty shop in the main road and installed the sugarcane juice extracting machine and selling cane juice, Pan leaves, cigarettes, water packets, etc. Out of the income she got from the business, she built her own house and let it out for rent. Now she is in good condition and provides employment to needy people.

Ms. Sheela Krishnan - Photo-copying Machine

Sheela is 34, and has children, educated up to 10th standard. Sheela was born and brought up in Chennai. She had 2 brothers. As soon as she finished her 10th standard she got married to Krishnan. He was working in a private company. As the income was not sufficient for the family, she joined WWF and availed loan and started her own business of selling Sari (traditional wear of Indian women). She got another loan and opened a Public telephone booth. Later on she learnt type writing, bought a typewriter and she started doing job typing. Then she obtained another loan for buying second hand Xerox machine. All these activities she carried out in her own house. Later she rented a shop to sell saris, job typing and taking photocopies. She hired a girl for monthly salary of Rs.1000. Shanthi runs her family without depending on her husband.

All the above women have adopted simple technology for their greater economic development. They had their own hardships in implementation of the above projects. Their fighting spirit and confidence have brought fruitful changes in their lives.

Recognitions

- Working Women's Forum (Indian) is affiliated to the International Raiffiessan Union (IRU), Germany and International Chemical Energy & Mine Workers Union (ICEM), Brussels.
- WWF is the founder member of Grassroots Organizations Operating Together in Sisterhood (GROOTS). WWF has the consultative status with the United Nations Economic and Social Council (ECOSOC).

- International Selection commission congratulates WWF on being selected as one among the 200 projects all over the world recommended for registration at Expo-2000 held at Hanover.
- Dr.Jaya Arunachalam was honoured with the Vital Voices Global Partnership award in U.S.A for her services to poor women through WWF, Dr.Jaya Arunachalam

Comments from others:

- *“The key ingredient in my view is leadership, without the right kind of leadership programs like this cannot exist. There are many potential people like Jaya around and it is the task of the development practitioner to find them and facilitate their emergence.” – Jason Brown , Consultant, USAID.*
- *“The Working Women’s Forum is one of the most interesting organization movements I ever had the possibility to visit. I feel very grateful that after two years of reading and hearing about this Forum I had the opportunity to discuss the Forum activities with the Working Women themselves. I admire them, their products and above all their solidarity. I wish all of you all the best and hope to see you more often in the future , during the coming years of WWF’s co-operation with the Dutch Government.” -Her Excellency Madam Schoo, (SD) Ambassador Netherlands.*

Equality of men and women are a question of human rights and a prerequisite for social justice. In their status booklet on development aid of 1996, the German Committee of international Hunger Aid established that contents and scale of measure for the advancement of women are of rather arbitrary and coincidental nature in many organizations for development cooperation due to a lack of programmatic concepts and strongly committed personnel within the organizations. The WWF as NGO with Jaya Arunachalam as president sets a very positive example for a way of implementing the approach of “empowerment of women” which deals not only with the gain in women’s productive work. The program of this organization deals with both the practical needs of women in everyday life (practical gender needs) as well as their strategic needs (strategic gender needs) which aim at a long-term change of the gender ratio in political, social, and economic matters. The success of WWF is outstanding from the details collected from the programme area of WWF members (Annexure-2).

Learning from the success of WWF

Cost effective grassroots development process

“Leadership from below”, participative and non-hierarchical, where members know that, their wisdom being recognized, they have direct access to decision-making. Development does not require education, and large scale capital investment.

Help Women to help themselves

A path to leadership open to all by leadership training tailored to the milieu in which it is offered, with a system whereby leaders are automatically elected or appointed for every ten members they gather. Leadership by the poor can break the barriers of ignorance and resistance.

Experience sharing

A newly born “*Networking in Sisterhood*”, whereby the Forum is now sharing its experience and successes with similar organizations all around the world

Debt ridden poor women are credit worthy

Poorest and smallest enterprises can be reached by services perceived by them, as relevant and poor people are credit worthy. Banks can provide loan of small amount and it is repaid by more than 90% of borrowers and they could be serviced at a very low overhead cost and calls for very little supervision.

Low level of Income, High level of development and big social change

The small loans go a long way in helping these poor women raise their income level slowly and lead to high level of personal and family development resulting in social change in the longer run.

Reasons for the success of this women’s movement

- (a) This is as much a movement as an organization.
- (b) There is charismatic and astute leadership.
- (c) Staff is committed, skilled and willingly works for low pay; organizers are responsive to members needs.
- (d) Members feel this is their own organization responding to their critical needs. They give their time and make it grow stronger.
- (e) As a result of high level commitment, group leaders accept responsibility for group members to repay loan and perform required tasks.
- (f) It relies on volunteers to do everything, keeps its overhead low and utilizes the capital resources entirely for members credit needs.
- (g) The poor people participate as subjects and not as objects of development process, hence, it is possible to generate growth faster.

Replicability of WWF Experience

WWF has proved beyond doubt that with dedicated leadership an NGO could make a difference in the lives of poor and needy people by bringing them together, educating them on financial independence, family planning, health care and by providing them micro credit to earn their livelihood. Through proper training and mentoring, these women could be helped to improve quality of their lives. This model of forming self help group of members with selected volunteers and members mutually guaranteeing for the repayment of loans sanctioned and encouraging savings among members could be replicated. The State as well as Central Governments have realised the potential benefit of self -help groups and announced schemes to promote the concept. The Banks have

also come forward to fund the SHG projects as the repayment of loan is good and also serves their social responsibility criteria. The model could be adopted and replicated in other regions. In fact, WWF is willing to share its experience to the interested.

Future Plans

The members of WWF who have benefited by the micro credit scheme are expanding their ventures and come back for next and bigger amount of loan. They are also updating their technology for their businesses. Since this involves higher technical skill than present petty trading, a technically competent person would be hired to live in the village and provide technical support. Several Indian organizations have already agreed to provide partial funding and the first experimental organizational efforts are under way. The forum also plans to extend its literacy centers through an expanded grant from the Indo-German Social Service Society.

WWF is planning to share its experience of successful micro-credit lending with other NGOs (especially North Eastern Indian NGOs) and there by help in economic development of that region. Through GROOTS they are reaching out to Latin American and African countries.

Conclusion

With a quarter century of experience, expertise and experimentation in empowering poor working women at the Grass-roots, WWF has been able to achieve quick and tangible results in helping them tackle their economic, political, social and health problems. This success shows that the ideal methodology for development is to address the most critical and immediate problems of the participant first, so that an ideal situation is set for them to handle complex needs later.

With the key ingredients of local leadership combined with high-level of commitment at every level, a participatory development process like the WWF had evolved into a massive movement towards grass-roots empowerment.

From an isolated community characterized by unemployment, low income, worsening environment and illiteracy emerges a special group of individuals, who have been identified and trained by WWF, who serve as a source of new thoughts and culture for the entire area. They have acquired the essential ingredients of empowerment namely, control of income, changes in household decision-making, communication skills, reduction in time devoted to domestic chores, participation in outside institutions and a greater voice in local institutions and power structures, thereby setting an example for the community to emulate. The "Sharing and Caring" characteristic of the poor helps spread this process of empowerment. These individuals become the focal points in the community as they pass on their experience and learning to others. As a consequence, the poor women in the community gain new confidence and assertiveness both within and outside the family.

"Woman has been suppressed under custom and law for which man was responsible and in the shaping of which she had no hand... women has as much right to shape her own destiny as man has to shape his...It is up to men to see that they enable them to realize their full status and play their part as equal of men" -Mahatma Gandhi.

Now under the guidance of Dr. Jaya Arunachalam WWF is trying to bring gender equality among the poorest of poor women. Let this movement spread through out the nation and to the world....

Annexure –1. Details of Technology Loans

Technology loan is given to the members of WWF for buying the following technology equipments/machineries: Grinder, welding machines, embroidery machinery, sewing machine, mobile laundry, tri-cycles, sugar cane extract machines & jewel box manufacturing machinery etc. [1US \$ = Rs.45.56 as on 31.08.2007]

WWF / ICNW		
TECHNOLOGY LOAN Details as on 31.08.2007		
Branch	Technology Loan Members	Technology Loan Amount
		(Amt in Rs.)
Central Chennai	72	1194800.00
North Chennai	127	2911500.00
South Chennai	60	1217300.00
Adiramapattinam	30	263300.00
Dindigul	78	652400.00
Vellore	11	35000.00
Kanchipuram	304	987500.00
Chennapatnam	81	1223000.00
Total	763.00	8484800.00

Annexure : 2

Research Findings from WWF's Program Area: Results of Micro-credit

- About 80% of the respondents obtained credit assistance between Rs. 300-400/- (\$9-12) for the first time and about 58% of the latest loan receivers said that they received Rs.1, 600/- (\$46).
- The utilization of loans according to the data ranges from business investments, business expansion, starting of additional business, paying of old debts, household expenses, and children education.
- About 63% of the loans are used only for trade purposes. About 11% of the respondents said that they repaid their old debts.
- 26% of the member's children are in primary education levels, while 41% of the members have given secondary level education.
- The study shows that 60% of women before joining ICNW were in wage work and about 45% of them were unemployed.
- Most of them are now entrepreneurs. 74% were borrowing at the annual rate of annual interest of 120-360% and 86% of them have now been relieved by the efforts of ICNW.

WWF and its impact on poor women

- Poverty need not be a barrier for managing development programs;
- Economic development can provide a positive base in furtherance of social change;
- Leadership of the poor can break the barriers of ignorance and resistance if the change agents come from within the community;
- Innovative Banking and trade union institutions promoted by WWF are grassroots models for ameliorating the conditions of the informal sector workers.
- Poor women are bankable, their enterprises can grow and they can create assets. When social service outlays spent this way can trigger economic growth through demand creation. WWF's Effective low cost model for human resource development is replicable.
- Low levels of income of poor can achieve high human development. Inter-personal communication can remove fears and misconceptions in any program
- Entitlement approach persuaded by the Forum leaders has helped poor women to fight bureaucracies and political pressures through a process of empowerment backed by selfless community leadership.
- Large scale capital investment or education is not required for the success.

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Interview

Interview with Dr.Jaya Arunachalam and her team by Mrs.Shanthi Nachiappan, Dr.S.N.Soundara Rajan, Mrs.Santhi.N. & Ms.Sudha.

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