

Development

January 2020

Monthly Development update from DHAN Collective

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Feature

Fostering Women Empowerment through Financial Inclusion



The primary objective of SUHAM, a healthcare initiative by DHAN, is to address the healthcare needs of poor families by providing health literacy as well as quality healthcare services that are accessible and affordable to them.

Breast cancer and cervical cancer are two major health problems of women in India. Cancer awareness is one of the major health interventions of SUHAM. Women were taught to carry out self-examination of their breasts. A total of 1,86,200 women had carried out self-examinations of their breasts. Out of these 16,320 women were seen by doctors, 971 women had mammograms and 107 women had the biopsy. Finally, 84 women were diagnosed with different stages of cancer and got treated appropriately. In the case of cervical cancer, women were educated and motivated to have a Pap smear which is being done to detect early indications of cancer cervix.



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From the Editors' Desk

Dear Readers,

It's a pleasure to get back to you with our Development Matters assimilating our experiences and learning at grassroots. The focus of this issue is Women Empowerment. DHAN Foundation is striving to empower women through its thematic interventions keeping solidarity and mutuality as core principles.

Women empowerment is experienced as an organic phenomenon wherein financial inclusion plays a major role. The lead article in this issue highlights the DHAN's way of women empowerment through multiple avenues of financial inclusion. The article on the Nutri-Garden initiative of Maharashtra State Government speaks about its focus on pregnant women, lactating mothers and children. There are articles speak about health interventions as well as initiatives related to traditional livelihoods development for women in tribal context. This issue is also featured with articles on the multi-dimensional perspective of Women Leadership and also the success story of poor women who emerged as a Leader. This issue also portrays the photo gallery of 'Walkathon 2020' event organized on the theme Women Empowerment.

We welcome your suggestions and feedback on the articles featured in the Development Matters. Please write to us at dhancdc@ghan.org

Happy Reading!

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Fostering Women Empowerment through Financial Inclusion

Kalyanasundaram M *

Introduction

Financial inclusion (FI) refers to access to basic financial services which are essential for achieving the objective of financial well-being and ultimately resulting in economic well-being. Basic services include savings, credit, remittances/payments, insurance, pension and investment (SCRIPTI). In the context of India, and thanks to the policy initiatives of RBI and Government of India, banks have been designated as a pivot for financial inclusion as it offers access with affordability. With the advent of Self-Help Groups (SHGs), women, particularly marginalized as well as poor, have been enabled access to savings and credit through the institution of SHGs and thereafter with the linkage with the banks. The Jan Dhan initiative of the Central Government has been a game-changer for connecting millions of people who have been excluded from the formal financial institutions with commercial banks and more so, for the poor women members of the SHGs. Over time, women in the SHG ecosystem as well as in the near about have moved beyond savings and credit and have been able to access insurance and pension services, not to speak of the transactions enabled by digital initiatives of RUPAY cards, mobile payment platform, Aadhaar, etc. In fact, JAM (Jan Dhan, Aadhaar and Mobile) is an acronym for advancing FI. The Direct Benefit Transfer (DBT) for NREGA/LPG subsidy, old age pension, social welfare benefits, etc. and entitlement schemes such as PMJJBY, PMSBY and ABY have given a good fillip to the FI process. In fine, FI processes to women are being facilitated across the country through SHGs, JAM, and DBT. The impact of financial inclusion is quite transformative on the poor women – which is even more pronounced where the women are part of SHGs. The most significant part of the impact besides the economic front is the empowerment process in terms of managing the money and finances, and in this respect, **this article explores the financial empowerment of women in DHAN collective** in its various facets/dimensions through access to basic financial services.

DHAN's Kalanjiam community banking programme, a flagship development programme of DHAN, has demonstrated large scale financial inclusion of women - nearly a million through their SHGs and linkage with commercial banks particularly, the nationalised genre. It is focused on systematic and gradual advancing and deepening of financial inclusion with savings first and credit next approach. The Kalanjiam (SHGs) as micro banks laid the foundation for mutuality based community banking with women doing savings and credit services for themselves within the groups and then by linkage with commercial banks. The mutuality driven by Kalanjiam used the FI opportunity to strengthen the social structure and enhance the economic opportunities for the women members. Although the financial empowerment is the direct fallout of the FI process, there has been an even more significant impact from an empowerment perspective on the economic and social fronts. It can be said that FI has made directly and indirectly three-dimensional impacts – financial, economic and social empowerment processes. However, this write-up captures in-depth several aspects of financial empowerment through financial inclusion.

Financial empowerment through savings and credit

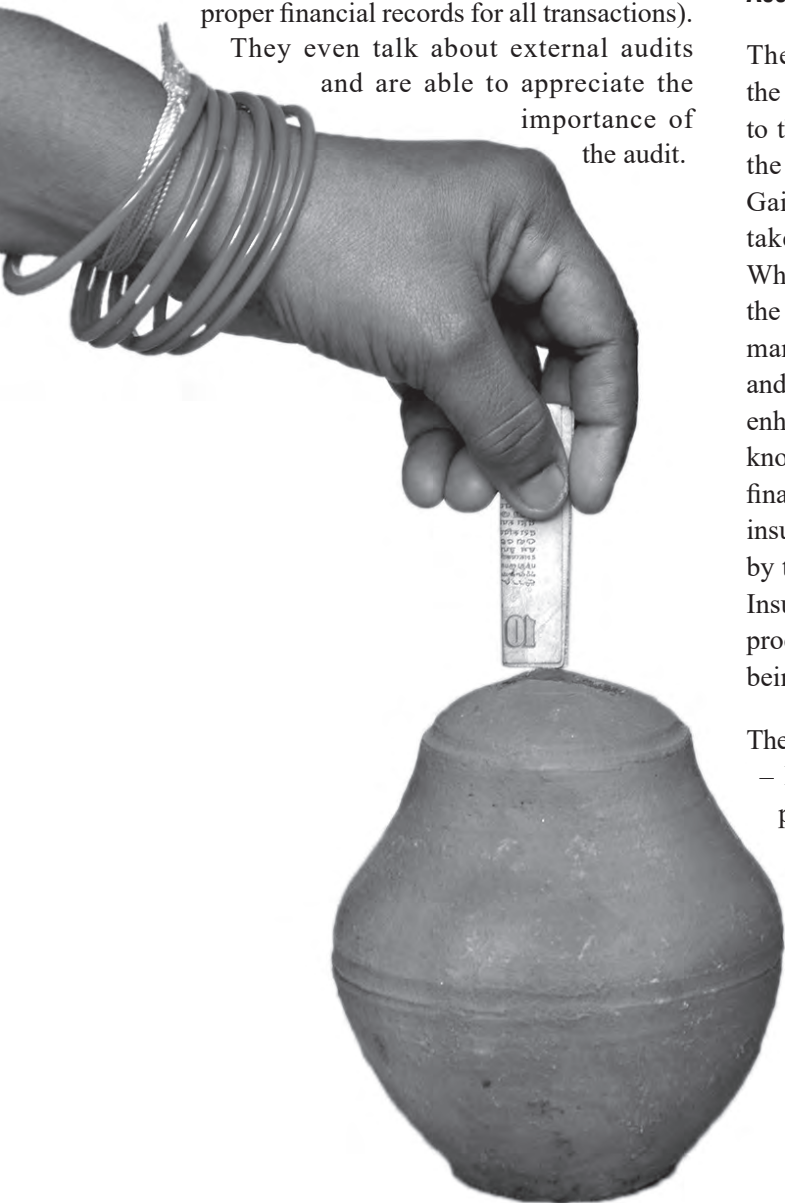
The striking aspect of **Women Empowerment (WE)** is the demonstration that the poor can save and sustain the process of savings. The regular savings of women members with self-help groups have resulted in a sizeable build-up of capital which has given them self-esteem and confidence. They have taken pride in seeing the savings as their equity in their groups. What is significant is that savings have become part of their culture. Deploying the savings for a loan among the members they have equipped themselves in managing savings and credit for the self and collective benefits. They have learned the finer aspects of the process involved in building a robust system of credit, including appraisal and prioritization of the available loan capital from the savings for

* Mr. Kalyanasundaram, CEO, INAFI INIDA

disbursement of credit to the members. The rigor and skill of credit monitoring and recovery processes have been appreciated and adopted in the group savings and loaning process. What is more, they understood the rationale of pricing for internal loans and the loans availed from banks and its impact on the generation of surplus for the group and also at the Federation level.

Shedding their hesitancy and inhibitions, Kalanjiam members feel comfortable in connecting and transacting with the banks through the bank linkage. Over time, women have shown remarkable confidence in handling the savings and credit with banks, just as they did with groups. They are able to realize the strength of their savings in leveraging. Another notable feature of the FI process is the ability acquired in the group process and in dealing with the bank to design appropriate savings and credit products to meet their diversified needs (not to mention understanding of the systems and keeping proper financial records for all transactions).

They even talk about external audits and are able to appreciate the importance of the audit.



Savings to Investment

The women members and their leaders in the Kalanjiam ecosystem, as mentioned earlier, have acquired the knowledge and confidence in managing higher amounts of savings and credit. Being part of the community banking programme, they have been able to see beyond their regular savings the need for deploying the resources for growth and development. From an individual perspective, when the members see their savings with Kalanjiam go beyond a certain level, they understand the imperatives of the surplus savings being used for acquiring assets. This has marked the members' ability to differentiate between savings and investment. They have sought to put the accumulated surplus savings in financial assets, such as bank deposit or gold or land, into either lease or outright ownership.

Access to Insurance as means of Risk Financing

The Kalanjiam members have started appreciating the value of insurance to absorb financial shocks due to the risks to life, such as health set-backs which left the debilitating financial impact on the households. Gaining insurance literacy has motivated women to take cover through appropriate insurance products. What is noteworthy is the interest in comprehending the principles of insurance and going for mutual risk management solutions which include both financial and non-financial covers. Over time, there have been enhanced understandings of mainstream products. This knowledge has led to demand-driven risk management/financing solutions. They have been able to appreciate insurance as part of community banking as is evidenced by the emergence of mutual insurance entities (Mutual Insurance Federations). This is a unique empowerment process as the women members are becoming a part of being insured and insurer.

The apex mutual insurance entity in the DHAN collective – People Mutual – has expanded the empowerment process with the larger community of Kalanjiam members and their Federations now capable of understanding the concept of re-insurance itself by ceding to People Mutuals.



Access to Pension

The experience of taking risk cover through mainstream micro-insurance products and mutual risk management solutions has led the community of SHG women members to awareness about Pension for old age. They have expressed their demand for getting Pension products. With LIC designing boutique pension products for Kalanjiam members, the women in the DHAN collective have started availing Pension services and the advent of Atal Pension Yojana (APY) has accelerated the coverage of Kalanjiam members. Access to both Pension and Insurance services has reinforced the culture of savings with Kalanjiam members chipping in with additional savings.

Digital Banking

While the Kalanjiam members have been connected to banks through an SHG linkage program, the Director

Benefit transfer (DBT), Jan Dhan Yojana (JDY) has enhanced the banking experience on the digital platform. The chief among them is the use of debit cards, namely the Rupay card, which has given the women comfort and convenience in cash transactions.

With more than 90% of the Kalanjiam members having mobile phones, the possibilities of mobile banking (particularly the payment services) have increased. In fact, some of the women members have begun to enjoy mobile banking for even small value transfers of money. It can be said that before long, the spread of digital banking among the women will be faster and wider.

Financial Literacy to financial capability

Having been part of the FI process with linkage to the banks, Kalanjiam members over time have acquired good knowledge and understanding about the financial services beyond savings and credit. This is borne out by



the fact that they are able to appreciate the need for insurance and pension services and seek to avail them increasingly. Slowly, but steadily, they are also acquiring a modicum of digital literacy in operating ATMs and small value payment transactions through mobile and also accessing bank account details. The gaining of literacy and using the financial services have enabled the Kalanjiam members to acquire some amount of capability in deciding their needs vis-a-vis financial goals and the kinds of financial services appropriate for them.

Financial management skills of Kalanjiam leaders at Federation level

From an institutional perspective, as a part of governance, the women leaders of Kalanjams and their Federations have displayed good capabilities to allocate the surplus for different purposes and take investment decisions regarding the surplus generated from financial operations, both at the group and federation levels. Over time they picked up the skill of differentiated investments for different purposes, and have been able to appreciate how the financials of groups and federations get stronger. They are able to appreciate how the financial sustainability of Federations is linked with the financial operations of Kalanjams. □



MSRLM model of Nutri-Garden: Homestead Vegetable Garden, 'paving way for healthy life & sustainable livelihood'

Vimala R, IAS *

Background

The Maharashtra State Rural Livelihoods Mission (UMED-MSRLM) was established in the year 2011 under the aegis of the Rural Development Department, with the objective of improving the livelihood opportunities for rural communities across Maharashtra through reducing poverty and increasing the overall household income.

Enhancing agricultural productivity, augmenting ancillary activities through animal husbandry, imparting skills through various capacity building measures, and training of youth through DDUGKY [Deen Dayal Upadhyaya Grameen Kaushalya Yojana] are some of the activities undertaken by the mission.

MSRLM also follows Dashasutri which adds the five concepts of health, nutrition, sanitation, education, participating in Panchayat Raj Institutions, ensuring entitlements and sustainable livelihoods are the additional social aspects added to the Pancha Sutra of NRLM.

While researching the income generated by the households, MSRLM identified that quite a portion of the income was being spent on healthcare facilities, and could have been saved and better managed. An overview of the area of interventions undertaken by the mission highlighted that poor nutritional intake by the communities resulted in absenteeism in school and workplace and also led them for treatment to healthcare centers.

One of our main concerns was to identify an approach that just does not focus solely on earning a livelihood but also on reducing expenses on healthcare.

The "National Nutrition Strategy" prepared by NITI Aayog acknowledges nutrition as one of the most effective entry points for human development, poverty reduction and economic development, with high economic returns.

* Ms. R Vimala Chief Executive Officer, Maharashtra State Rural Livelihoods Mission, Maharashtra, Navi Mumbai



Taking a cue from it, MSRLM undertook the plan for enhancing health and nutrition. The prime objective of MSRLM is to support and empower the identified marginalized households who were vulnerable to health risks, to improve their health and nutrition through Food Nutrition Health and WASH (FNHW) initiatives. Health and livelihood are factors that are clearly linked to each other and must be tackled together to be able to work towards the overarching Global Sustainable Development Goals (SDG), particularly of those which state No Poverty, Zero Hunger and Good Health & Well-Being.

Dashasutri Model: designed and adopted by MSRLM

National Rural Livelihoods Mission (NRLM) adheres to the model of 'Panchsutra' but MSRLM took the initiative of enhancing this model further into the 'Dashasutri' Model. The five components devised were regular meetings, regular savings, regular internal lending, regular repayment, and updated books of accounts, but UMED-MSRLM added the following five components, beginning from 'health, nutrition and sanitation' to education, involvement in Panchayati Raj Institutes, accessing Government schemes and sustainable livelihoods.

About Food Nutrition Health & WASH (FNHW)

MSRLM closely observed that most of the families who were engaged in agricultural activities for their sustenance usually carried along with them their food for the day which did not contain anything more than bhaakri or roti with pickle or chutney and dinner would be limited to just daal and rice. This dietary intake did not ensure the supply of five vital nutrients required by human body for sustenance and well-being. There were no vegetables supplementing bhaakris or rotis and daal-rice to add calorific and nutritive value to their meal; the reason being unaffordability.

In the purview of the abovementioned scenario, the initiative of FNHW was designed as a "Special Convergence Project" by MSRLM with the objective to reduce poverty through the reduction in expenses for healthcare, and increasing household income by ensuring the overall health and well-being of all the family members of a household.

With this objective, FNHW program was initiated in nine blocks (from six intensive districts comprising a total of 315 Village Organisations) across rural Maharashtra as a pilot. Those nine blocks selected were particularly

resource blocks where all key strategies were adopted and post completion of interventions, based on results and observations, the interventions were replicated in other blocks. The six districts selected were namely Thane, Solapur, Wardha, Yavatmal, Jalna and Nandurbar.

Concept of Nutri-Garden

Of all the initiatives under FNHW, the concept of introducing a Nutri-Garden in the household yard (not covering an area more than 100 square feet and maximum expenditure of Rs. 2,000) would ensure access to green leafy vegetables and fruits which would improve their meal intake and make them wholesome. If some households lacked space for making their own Nutri-Garden, UMED-MSRLM supported in creating community Nutri-Gardens to ensure access to all the families involved.

The primary focus of this initiative was women members of SHGs, pregnant women, lactating mothers and children in the age group of 0-6 years. The objective was to reduce the cases of low haemoglobin and anaemia and be able to replicate the model in other areas of rural Maharashtra. The aim was to reduce the rate of school dropouts, reduce expenditure on health, and most importantly increase their capacity to earn a livelihood. A model Nutri-Garden was created in every block for

demonstration purpose which is maintained by Block Mission Manager Unit (BMMU) and the community cadre associated with it.

Human Resource and Training

The process of implementation of Nutri-Garden began with the identification of Community Resource Persons (CRPs) and Community Training Consultants (CTCs) in each project block selected.

The second initiative taken was a state-level training workshop for a total of 52 CTCs along with state-level exposure visit to the Comprehensive Rural Health Project at Jamkhed, Ahmednagar, Maharashtra and Mahatma Phule Krishi Vidyapeeth (MPKV), Rahuri, Ahmednagar, Maharashtra to understand the agriculture-nutrition ties.

District level trainings were organized for CRPs along with exposure visits. The trainings conducted were cascading in nature and the CTCs and CRPs trained at the state level became trainers to conduct the same training program at block level based on the module shared by MSRLM. The block-level training programs were attended by ICRP, VO leaders, Krushi Sakhis and Anganwadi/ASHA workers. To further strengthen the initiative of Nutri-Garden, MSRLM partnered with State Nutrition Mission for technical support.



Financial support

One of the important factors of this program was financial support that was required to initiate the activities for which MSRLM prepared a proposal to request for stimulus funds. The Convergence Stimulus Fund thus sanctioned was used in two parts – Rs. 8,000 for construction of individual household latrines and Rs. 2,000 for developing individual or community Nutri-Gardens. With this financial support from the Centre, MSRLM began creating a total of 32,129 Nutri-Gardens in June 2019.

Challenges faced

Developing Nutri-Gardens also had its share of challenges to tackle at the administrative and communication levels. One of the major roadblocks of this initiative has been the non-availability of resources at block level to implement the activities and the second major issue was the understanding of the importance of nutrition amongst target beneficiaries. Health is a segment that worries everyone, but it is challenging to convince people that investing in improving one's health is, in true terms, an investment.

Baseline study

MSRLM had conducted a baseline study in the project area to assess the ground situation. As the area under intervention recorded a large number of anaemia cases, health camps were organized across 15 districts to assess the haemoglobin level of each of the beneficiaries with coordinated efforts from VOs and PHCs. During the camp, CTCs, MPWs, ANM and ASHA workers conducted sessions on anaemia prevention, iron-rich food and vegetables and various food recipes. A monthly MIS format with 12 indicators has also been devised by MSRLM to monitor the health and nutrition behaviour of members of SHGs. One major finding of the study was the existence of low haemoglobin level among women, which led to multiple health issues and low productivity.

Post-implementation study

Based on the findings of the baseline study, it was identified that developing a homestead vegetable garden would be a sustainable effort to reduce malnutrition

cases. The circular design of Nutri-Garden created, with 14 raised and/or sunken beds accommodating 14 types of fruits and vegetables, has had many direct and indirect outcomes that have created an impact on the quality of life of the beneficiaries. One of the direct outcomes has been the increased level of haemoglobin in the body, from an average of 4 grams/deciliter to around 14 grams/deciliter now.

Tangible benefit

Low haemoglobin levels amongst beneficiaries recorded a large number of anaemia cases in the project areas and with the intervention of Nutri-Garden leading to the intake of nutritious fruits and vegetables in daily dietary intake has reduced the cases of anaemia registered in the project area.

Salient feature

The distinctive feature of this initiative has been the approach and the ability of MSRLM in being able to converge with the Health Department, Women and Child Welfare Department, Tribal Development Department, Village Panchayat, MGNREGS, and National Social Assistance Program (NSAP). The active involvement of stakeholders like the members of SHGs, VOs, CRPs, CTCs, GP, DRDA overall has been comprehensive in nature which is actively witnessed not only throughout implementation but also on Village Health Nutrition Day (VHND). The collective effort taken by each of the members of SHGs at the grass-root level to pledge towards working for improving the overall quality of life has been the key to making this program passable and replicable.

Lastly, unlike any other programs implemented by government agencies, Nutri-Garden stands out as a model in which the approach has been from bottom-to-top, making it acceptable and more viable. In a nutshell, Nutri-Garden is currently developed in 7,620 villages, across 254 blocks covering 26 districts with the involvement of trained cadre of 747 CTCs improving the health and nutrition status of more than 32,000 households. This program is an exemplary model of community-driven and demand-driven service created by MSRLM and has been of great help in transforming lives..□

Prevention is better than Cure: The Community-Owned SUHAM Interventions and Outcomes

Dr.Able Rajaratnam *

In countries that do not provide medical insurance for all its citizens, an illness or injury can be economically devastating for a person and their family, especially those who are poor. DHAN is trying to make a difference, to make an improvement for the poor.

Empowering the community to take health care into their own hands has been one of the anticipated strategies that could make a difference in the health status of the people in India. However, how this was to be achieved was never understood in its entirety. While in principle this was accepted by many development planners, how it should be implemented was not clear. SUHAM Trust of the DHAN Foundation of Madurai has been able to implement a series of interventions that eventually ensured that women are becoming empowered in the area of their health. This article looks at those steps and the manner in which they were sequenced to bring about this empowerment.

DHAN Foundation: Women Empowerment

DHAN Foundation was focused heavily on micro-finance. This was carried out through forming Self Help Groups of women initially. They were organized into a separate institution called Kalanjiam, from a Tamil word meaning granary, barn, depository or storehouse. This primarily refers to storing grains and farm produce. However, the name also can be extended to include money.

In numbers of women and the savings of money, DHAN has been one of the leading organizations. As they handled money, they realised that one of the major purposes for which loans were taken by women is related to meeting health care needs. So, they decided it was time to focus on health. At this juncture, they took on experts in health care into their team and started integrating health into microfinance.

* Dr.Able Rajaratnam, Programme Advisor, SUHAM

First Intervention: Moved out of Aneamia

The first intervention chosen was the control of anaemia among pregnant women and adolescent girls. The broad strategy selected was to educate the community through the Self Help Groups of women, supported by specially selected and trained Health Associates. Behaviour Change Communication was provided to the community. The assumption was that if the community was empowered through complete knowledge on anaemia, then they would start applying what they had learned and anaemia would be controlled.

To measure the actual changes taking place in the community, there was a pre and post evaluation of the project undertaken. The broad areas of knowledge given were on defining anaemia, the causes, the symptoms, and signs, the method of diagnosis, its treatment and the complications and prevention of anaemia. Very specifically, this consisted of consuming iron and folic acid tablets, iron-rich foods, periodic deworming and wearing slippers or footwear while going outside.

Messages were prepared relating to anaemia, and they were printed in handbills and distributed to the families in their communities. Flip charts were prepared to educate





the community through groups. Wall painted messages were strategically chosen. Street plays were conducted to change wrong attitudes and traditional beliefs and practices.

There was a significant improvement in knowledge and attitudes relating to anaemia and all the related concepts. Changes in practice were also observed, with increased consumption of iron tablets and iron-rich foods, in addition to regular deworming. Wearing slippers while going outside became a regular practice. There was a significant reduction in the proportion of the community diagnosed with anaemia.

This empowerment process was carried out as part of a time-bound externally funded project. Real empowerment would take place only when they continued this activity even after the funding stopped. Almost all the practices were continued even after the funding stopped. Real empowerment took place when they contributed their own funds to continue the anaemia project in their areas.

Adolescent clubs and mother's clubs were formed and continued after the project period. Through this process, they were able to pay for the health associates as part of their own funding.

This successful experience was continued through other groups and federations in Tamilnadu, Andhra Pradesh, Karnataka, and Odisha. Other groups did not wait for external funding. They were able to fund their own programmes of anaemia control. It was felt that this was a true indicator of the empowerment of women.

There were other interventions in health that were carried out in different communities. Childhood malnutrition was another major health problem addressed. Interestingly, severe malnutrition that was witnessed in earlier years in Tamilnadu, were not observed during the project. It was prevalent in other states, like Odisha and Madhya Pradesh. Reproductive Tract Infections and HIV/AIDS were other interventions in health.

Curbing the Cancer

Women were empowered in a major area of cancer screening. Breast cancer and cervical cancer are two major health problems women in India face. One reason for these becoming problematic is due to the delay in diagnosis. Therefore members of various federations of women were dictated through a series of steps of education, with health professionals being at the higher levels of the ladder.

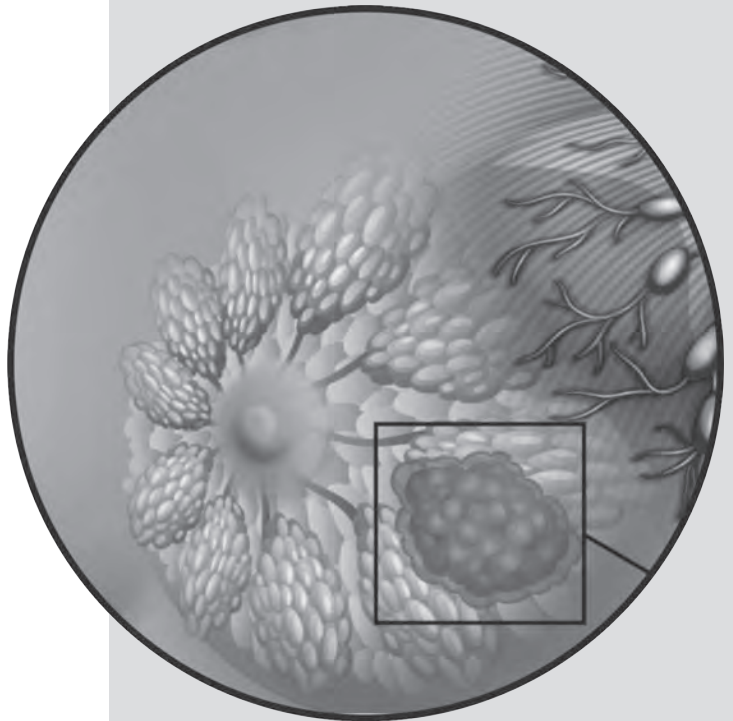
Women were taught to carry out self-examination of their breasts. If they found any suspicion, they were asked to visit a lady doctor. After the individuals were examined by the doctors; those who needed mammography were taken through that procedure. Finally, those requiring a biopsy had this test. A total of 1,86,200 women had carried out self-examinations of their breasts. Out of these 16,320 women were seen by doctors, 971 women had mammograms and 107 women had biopsy carried out. Finally, 84 women were diagnosed with different stages of cancer and appropriate treatment was provided.

In the case of cervical cancer, women were educated and motivated to have a Pap smear done to detect early indications of cancer cervix. A total of 867 women had Pap smears performed, of which early changes were seen in 81 women and appropriate follow-up treatment was provided.

Other Health Interventions

Water and sanitation are other major areas of health-related intervention. This is being continued in a number of states. While subsidy from the government is available for this intervention, the women were motivated to utilize loans from their group savings and then work towards getting the subsidy, which was delayed at times.

Alcoholism, as a problem affecting women, has been addressed, especially in urban areas of Madurai. De-addiction of alcoholics has been another initiative carried out by the women.



Empowerment of women has been achieved by providing the knowledge necessary for each of the areas of intervention. While that was the first step, the financial backing that they could provide from their own funds is a major empowerment achievement.

Sustainability of programmes has been initiated through external funding, but continued by the women through their self-funding is another great empowerment of women. In most NGO projects, after funding has stopped, the projects have initiated by external funding are also discontinued. That this project discontinuation did not take place is a strong indicator of women's self-empowerment. Simultaneously, they moved beyond their own families to providing health benefits to others in the community who were not members of their own groups.

With the support of the professional staff of the DHAN Foundation, they were able to intimate and sustain a community-based and community-owned health insurance initiative. Through this process, they were able to prevent the impact of catastrophic health expenditure. There were also linkages with banks and insurance companies in India. The fact that they could interact and work with banks and insurance companies is another indicator of empowerment.

The organisation has a very community Gandhian-friendly attitude. This attitude is one of serving and developing the poor. While the organisation has received recognition and awards for their outstanding work, the unique recognition received by one of the women is another indicator of the empowerment of women. Mrs. Chinnapillai, one of the women leaders from the groups was awarded the Padma Shri, one of the highest civilian awards given in India. Often outstanding professionals and businessmen are given this award. It is no mean achievement in women's empowerment when one of the women developed by the DHAN Foundation receives such a prestigious award.

One of the key questions that arise from introducing health care into micro-finance has been whether the personnel used at the community level for micro-finance could be additionally entrusted with health services as well. In DHAN's experience, it was felt necessary to have

at least a few women who were devoted exclusively to carry out health care delivery. Micro-finance requires a certain level of ruthlessness in successfully ensuring the timely repayment of loans taken. Institutional leaders interested in introducing health care into micro-finance must keep this important point in mind.

However, the crown of empowering women in health was in moving on to provide quality health care at an affordable price. The initiative came from the earlier realisation that health expenditure was one of the major reasons women took loans from their groups. This motivated the leaders to intervene in this area of need.

SUHAM Community Owned Concept

The first successful approaches is that women contributing their own money to establish multi-specialty hospitals in select towns. This seed capital ensured that they did not have to borrow money from outside. Initially, they started with rented buildings to operate these hospitals. Then they were able to purchase their own buildings.

While many of the doctors carrying out private medical practice are money-minded, there are sufficient socially-minded doctors in different towns, who could provide quality health care at costs that are lower than what they charge in their own clinics or centers. In this manner, it has been possible to ensure the needed Health Human Resources to operate these hospitals.

Having empowered women with such result-oriented strategies, it is useful to look at what can be done in the future. There still exists scope for widening the area of coverage in selected disease conditions. These successful strategies could be shared with others through scientific and other articles. It would also be useful to create a database of individuals provided different services, so that cohort studies could be carried out.

In conclusion, a few lessons learned could have wider usefulness. Any major health change in India would benefit most with focused comprehensive Behaviour Change Communication. Community-based health insurance makes quality health care affordable even by the poor. These successful strategies could be widely disseminated. □

Banking for the Poor: A Promising Pathway to Prosperity

Gajanan * & Shankar Prasad **

DHAN Kalanjiam Foundation

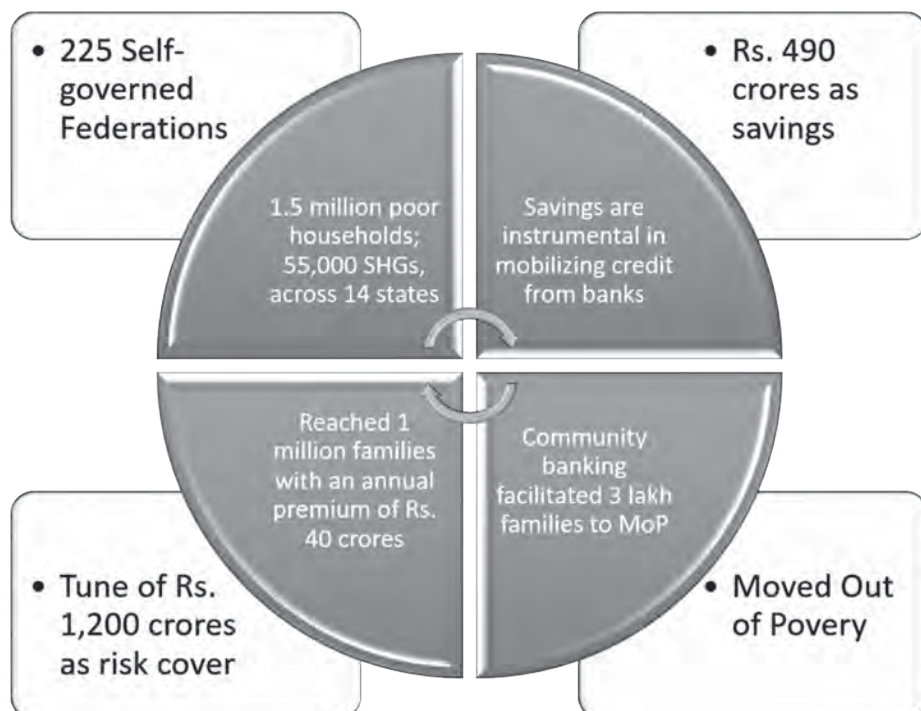
The DHAN Foundation initiated the Kalanjiam Community Banking Programme (KCBP) in 1990, as a means to save the poor exploited by moneylenders. The programme was launched with the philosophy of 'banking of the people, banking by the people and banking for the people.' Its purpose is to enable the poor to manage their financial services, through the formation of strong and sustainable Peoples' organizations. These Peoples' organizations have served as the platforms to identify, analyze, and solve all the development needs of those who own the respective organizations.

The impact the concept has created on the lives of the poor of the poorest has made the Kalanjiam concept to take the shape of a Programme. Since then, KCBP widened its scope, reaching the poor of the poorest, benefiting the needy, building organizations to address the development issues, and creating a socio-economic change in the lives of all the families, thus giving a positive way for the new generations.

The programme, subsequently through its intervention, has exploded several myths that have long been in practice, with several interventions:

- Exploding the myth of poor cannot save by practicing 'Savings first; Credit next.'
- Mitigating the risks associated with life, health, crop, and assets by the vulnerable sections by practicing 'Insurance is Must, Pension is Best.'

- Exploding the myth that banking with poor is a non-viable business, by building Business linkages between the poor and the banks.
- Building Business Linkages lead to the cooperation and mutuality among the SHGs members, thereby building sustainable Peoples' organizations.
- Providing a better quality of life to the people by graduating them from the state of survival and subsistence to one of self-employment and enterprises.
- Empowering the women by nurturing them into leaders through community governance, and
- Addressing the civic development needs of the people at large.



* Mr.Gajanan, Project Executive, DHAN Foundation & ** Mr.Shankar Prasad, Team Leader, DHAN Foundation

family's main occupation is also agriculture. Her father-in-law's family constituted of five members. It was a happy marriage, and the couple soon were blessed with two daughters, in 1995 and 1997.

Until 1999, she didn't experience any problems in her family, but 1999 marked the saddest year in her life, due to the sudden demise of her husband. The events that turned out after her husband's demise – the death of her father-in-law – made her take the responsibility of her two daughters and her mother-in-law. The death of two men in the family resulted in Pramila shouldering the economic needs of the family.

From her family, Pramila inherited four acres of dry land. During her early stages of married life, she had employed herself in cultivation and housework, but due to events of demises and the responsibilities, – looking after her mother-in-law, taking care of her daughters – she was not able to continue agriculture. To this added the harassment from her mother-in-law.

Kalanjiam: The Beginning

When she thought her life to be bleak, the support came to her in the form of Kalanjiam. In 2005, through one of her relatives, Pramila got to know about Kalanjiam. She joined in Basaveshwara Kalanjiam and started savings Rs. 25 every month. Over the past 14 years, her savings amounts amounted to a total of Rs. 30,640/-.

Kalanjiam: The Financial Aid

When Pramila joined, she was in a subsistence economy category with four acres of dry land, a single mother with two daughters, and the sole bread-earner of her family. She was eligible to avail financial support from the Kalanjiam to meet the socio-economic needs of the family. She got her first loan an amount of Rs. 10,000/- which was a timely help to repair her house. After successfully repaying the loan amount, she applied for the second loan for an amount of Rs. 23,000/- for agriculture purposes. After repaying the second loan, she applied for her third loan of Rs. 40,000/- for her elder daughter's education. After repaying the third loan, she applied for a fourth loan of Rs. 60,000/- for her second daughter's education. Recently, she availed a loan amount of Rs. 1,00,000/- for paying her daughter's education and to pay rent for their stay at Bangalore.




Kalanjiam: The Women Empowerment

Ms. Tej Ashwini, the elder daughter, completed her Engineering studies in Environmental Sciences in 2015, and then joined in a private company with a pay of Rs. 10,000 per month. She is of great support to her mother.

Ms. Yash Ashwini, the younger daughter, completed her Engineering program in 2019. Now she is doing her internship in one of the private companies in Bangalore. She is also eager to become one of the earning members of the family. Since both her daughter are residing in Bangalore, Pramila also moved to Bangalore to stay with her daughters.

Pramila feels very happy that her dream of educating her daughters' came true with the support of Kalanjiam.



She also says that members of the Kalanjiam stood like a family to her, giving her moral support when she was down in her life.

Kalanjiam: Leadership

Whenever she felt helpless due to lack of support from her mother-in-law, she received support from Kalanjiam members; the members in the group received Pramila as one of their own family. She attended many leadership training programs and events organized by DHAN Foundation at the Mysore region level, and in her Bannur location. She learned leadership skills and acquired clarity of managing her family as well as group-related activities.

From the beginning, Pramila is one of the good leaders in her group. She has taken the Secretary leadership role in her group and worked for 3 years. She was then selected as one of the leaders to her cluster. After her good work, she got promoted as a member of the Board of Directors for her Federation, 'Bannur Kalanjiam Mahila Okkuta.' She regularly visited her federation office to oversee all the federation activities. She participated in all federation meetings and based on her leadership roles, she was promoted as one of the Regional Council members at the district level.

Pramila says "my leadership experience at Kalanjiam helped me to shape my personal life, which influenced my decision-making skills and transfer the same leadership and decision making skills to my daughters."

Kalanjiam: Social Security

Pramila was unaware of any insurance schemes until she joined in Kalanjiam. Unaware of the social security schemes thrown her family into an economic crisis with the demise of her husband, and her father-in-law. This resulted in Pramila becoming the sole bread earner for the family. Soon after getting awareness about the insurance schemes through Kalanjiam, she enrolled herself in life insurance schemes in her Kalanjiam. She also benefitted Rs. 1,200 per annum as a scholarship from 9th std. to 12th std. for both of her daughters.

Kalanjiam: Livelihood

Pramila belongs to an agrarian family. When her husband was alive he used to do sericulture in the lands and

earned the income. But the sudden demise of her husband forced her into an economic crisis. She was left all alone to fight poverty. Now with the support of Kalanjiam, her two daughters finished their graduations and have become independent women, and she is continuing her agriculture.

Kalanjiam: Moved Out of Poverty

Pramila was very weak economically as well as emotionally before joining the Kalanjiam. She was the only bread-earner in the family, looking after two daughters and her mother-in-law. The support came from Kalanjiam and her father. Now she says, 'she is happy that both her daughters are employed in Bangalore and are independent of themselves,' and continues, 'I extend my gratitude to my Kalanjiam for their economical as well emotional aid in the needy hours.'

Kalanjiam: Making the Dreams Come True

She recalls, 'the dream of seeing my daughters graduating, becoming engineers is the happiest moment of my life,' and that 'seeing myself growing from one of the members in Kalanjiam to one of the leaders of the regional council is also a dream come true.'

Vision: Women Empowerment

Pramila's dreams of seeing her daughters as graduates have been fulfilled, and the daughters are now independent working women, having the greatest devotion toward their mother. Pramila's next goal for her daughters is their marriage. Since both the daughters are independent women, Pramila is a little less worried about their marriage; nevertheless, just like any mother, Pramila prays to get good husbands for her daughters. She also plans to construct a new house in her village.

As Pramila says, the major goal in her life is to empower all the women in her location through the Kalanjiam programme, and to nurture every woman into a leader and to make them independent women like her.

She extends her heartfelt gratitude to DHAN Kalanjiam Foundation for transforming her into a leader, and for making her dreams come true by graduating her daughters. □

Reviving Traditional Handloom Sector: A Means to Employment and Market Linkage for Tribal Women

Elamuhil. S

Background

Barama block is in the Baksa district of Assam state, located 80 kms from Guwahati. Barama block comes under the Bodo Territorial Autonomous District (BTAD), an autonomous territorial privilege established in 2003 under the sixth schedule of the Indian constitution. The demography is diversified with a wide range of communities – Bodo, Rabha, Rajbongshi, Assamese, Bengali Hindus, Bengali Muslims, Nepalese – with Bodo and Assamese as major languages. The diversified communities had led to insurgency and militancy before 2003, and now (i.e., 2015, DHAN Foundation intervention) the area is witnessing strikes for the creation of two separate states - a state for Bodoland and a state for Kamatapur. Though there were frequent protests and strikes, the area hadn't witnessed any major violence in recent years. As per the 2011 census, there are 10,238 households with a population of 49,

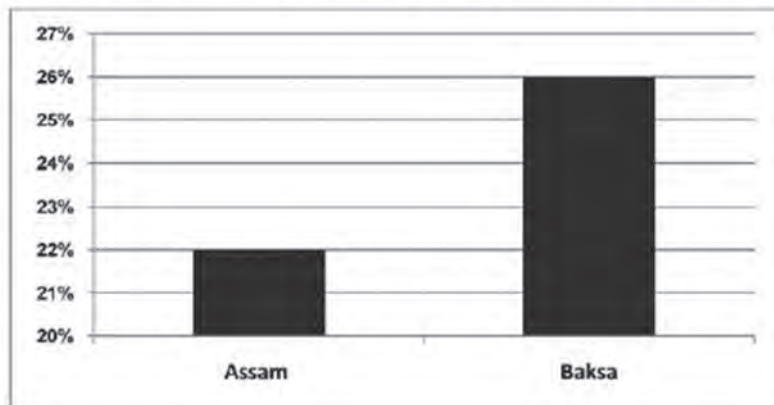
715 in Barama block. The block comes under the rural region, with the Barama village being the largest in the demographics. The major occupation in the area is Agriculture, Animal rearing and Fish farming. The area is underdeveloped when compared to the other blocks of Assam. Some of the salient features of the area as per 2011 census are as follows:

- Higher BPL Population (28%) than the State's average (22%)
- Lower Literacy rate (69%) than the State's average (72%)
- Only 14% of the houses in the district are pucca houses
- For 95% of households, the major drinking water source is hand-pumped water
- Kerosene lamps are the light sources at night for two-thirds of the households
- 87% of households use firewood as cooking fuel

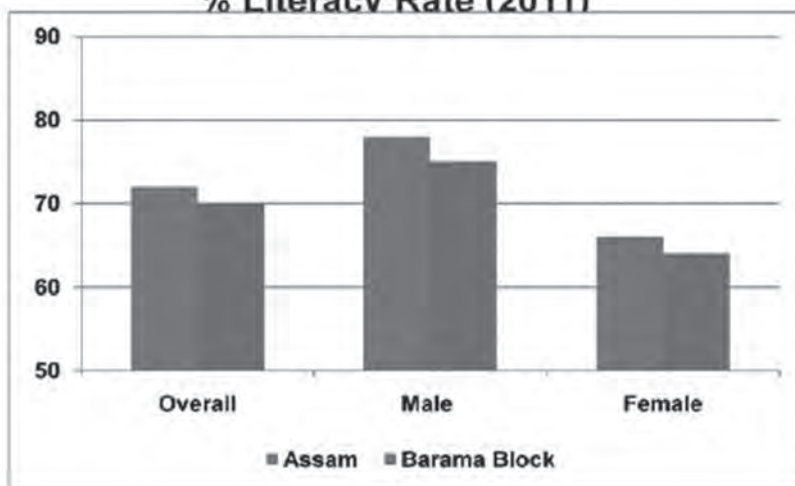


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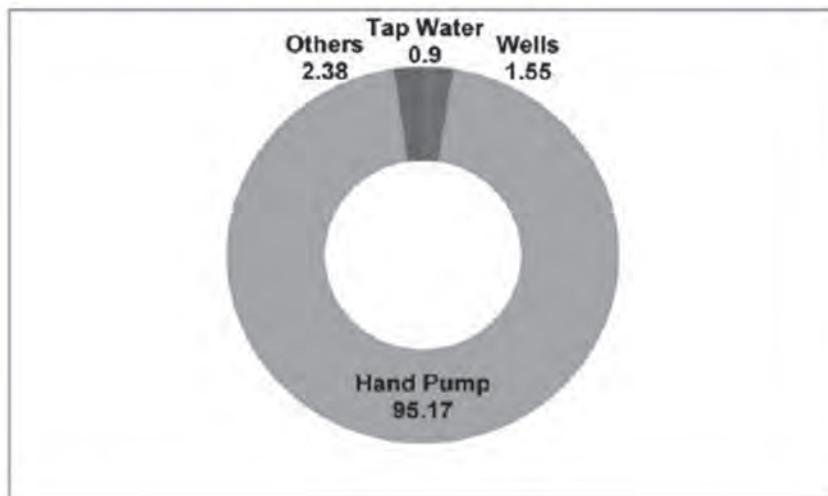
% of Population with BPL Cards (2007-08)



% Literacy Rate (2011)



% Sources of Drinking Water (2011) for Barama Block



One of the distinctive features of the Assamese and Bodos is they treat women with respect and dignity. Especially in Bodo families, women play an influential role in every activity including decision making.

Assam and Handloom

The handloom sector plays a very important role in the Indian economy, and one of the largest next to agriculture. It represents India's culture and heritage. It is one such platform that has the potential to generate huge employment. A major portion of the handloom activities is concentrated in the North-Eastern states of India. The North-East states account for up to 60.5% of the country's handlooms, and among North-East states, Assam alone accounts for 44.6%.

Despite the large presence of handlooms across the state and the rich legacy of Assamese, the Assamese handwoven fabrics haven't captured the Indian market in a big way; with the exception of one major cluster in Sualkuchi, which is known for silk fabrics, there aren't any major handloom clusters in Assam. The major constraints are the geographical isolation and difficulties in organizing the sector.

Project Area: Barama Block

Most of the households in the Barama block engages in handloom activities. Each and every community weaves its own set of traditional garments. But the practice in most of the communities were, the produced products were used for their own personal usage rather than for sale. Very few of the households in the community attempt to sell the products that too during festival seasons like Durga Pooja and Bihu. In other words, weaving is not considered as a bread earner though the people are having a skillset to produce traditional and unique garments.

Several reasons that constitute weavings not to be considered as a source of income by the Barama block households are market isolation, oversupply & duplication by power mills, and low demand for handlooms products.

Main Objective

The main objective is to widespread the community's inherent skill in handloom weaving by developing a model of sustainable income source. To achieve the objective, there is a need to develop linkages with outside markets which would be able to remunerate the weavers in an appropriate manner. This will provide additional income for the households. Strength weaknesses opportunities threats

SWOT Analysis



Initial Challenges Faced

- Trouble with the local transport in the initial days of the project
- Frequent bandhs, strikes, and rainy days
- Language problem
- Building rapport with the community
- Mobilizing community for the project
- Work ethic of weavers
- Lack of adequate funds

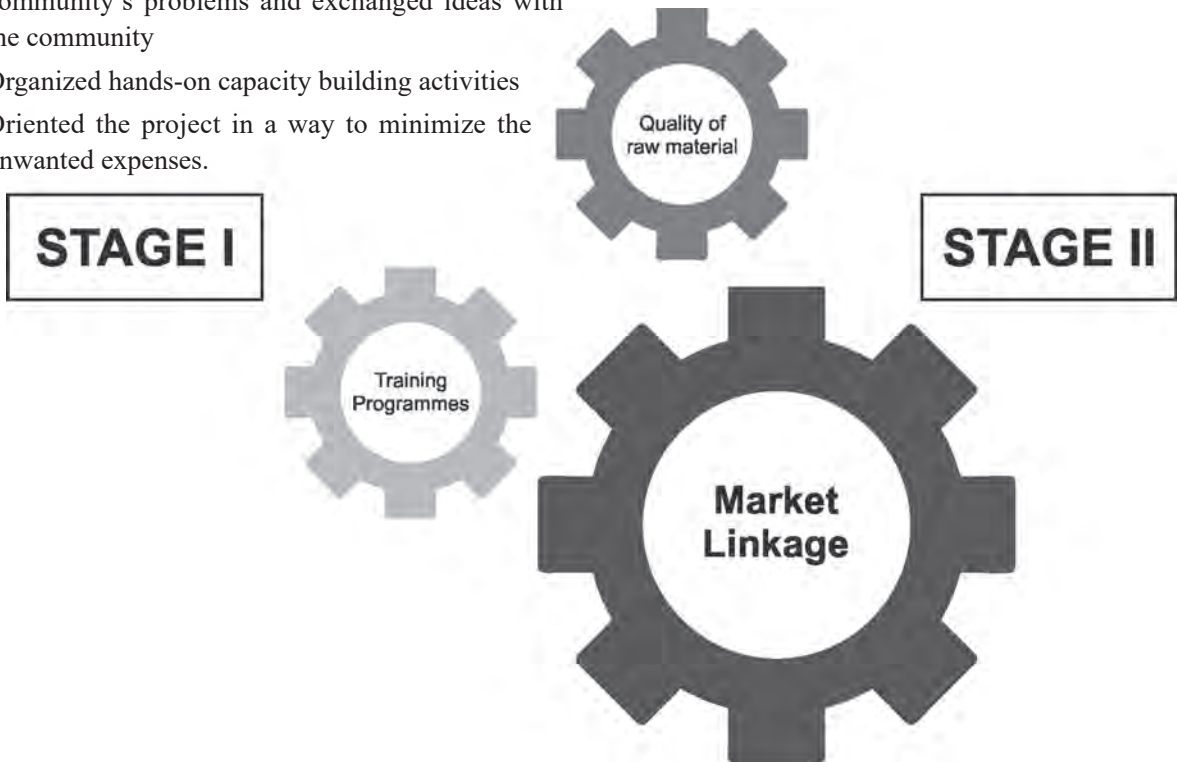
Solutions Adopted

- Borrowed bikes from other local NGOs and neighbors.
- Kept substitute days for all the project related work

- Learnt Assamese
- Attended local festivals, interacted with youth, received and attended lunches
- Attended cluster meetings, understood the community's problems and exchanged ideas with the community
- Organized hands-on capacity building activities
- Oriented the project in a way to minimize the unwanted expenses.

Methodology Adopted

DHAN Foundation intervention aims at using the community's inherent handloom skills and develops a sustainable source of livelihood.



STAGE I	
Creating market linkage	<p>Five groups were formed with five members each, with the twenty-five interested women. A detailed portfolio was created photo documenting all their fabrics. The created portfolio was sent to various organizations to explore market linkages.</p> <p>Hands of India Pvt. Ltd. (first to respond) was one of the organizations which showed interest with an assurance of funding the sampling and logistics cost.</p>
Training programmes for the weavers	<p>The practice that they have been using is weaving the garments for their own purpose or to exchange with the neighbors and relatives in other communities. Prior to training (though they already possess the skillset, they needed some incorporations as per the market demands), awareness campaigns were organized to make the community to realize the skill they possess, the material available for the products, and the possibility of creating a sustainable source of income.</p>

STAGE I	
Ensuring quality raw material	Before the intervention, the community didn't consider and bother about the quality of the yarn they purchase, since there never was specificity and quality check of the products. There were occasions where community received defected and damaged yarns also, and community weaved nevertheless with the same yarns they had received. So, a meeting was arranged with the local yarn shops, discussing with them, and explaining the market possibilities of handloom products and the long-lasting benefits the yarn shops reap.
STAGE II	
Creating market linkage	According to the requirements of Hands of India, we prepared the samples and sent them for their feedback. The corrections and suggestions came for <ol style="list-style-type: none"> 1. Upgrading the designs to meet the new market demand 2. To ensure the quality of the yarn used for the products 3. To ensure the garments prepared were of different sizes
Training programmes for the weavers	The training programmes were organized based on the suggestions from the market linkages: <p>1. Different Sizes</p> <p>To upgrade from age-old single sized garments to weaving according to the market demand</p>
Training programmes for the weavers	2. Standardization <p>As per the order, all the weavers must adhere to the color and pattern</p> <p>3. Measuring Tape</p> <p>Measuring tapes were introduced for the accurate measurements, and to weave the garments of different sizes. People usually used their hands for measurements</p> <p>4. Color Bleeding Tests</p> <p>Yarn color smudged after washing. So, weavers were taught on quality tests for the yarn</p>
Ensuring quality raw material	Quality and Price of the yarn in the locally available markets is not feasible and appealing to our requirements. Tihu, 10 kms away from the area, we have identified a shop, providing better quality and with wholesale price, with a return policy if the yarn is a defect or damage.

Key Milestones

During the first year of the project, the following tasks have been successfully finished.

1. Extensive survey and project finalization

During the first month of the project, an extensive survey of the project area has been conducted. A meeting was organized with various stakeholders, wherein the interaction provided lot of suggestions and feedback. An initial analysis for the scope, need, reach and impact of the project were done with the view of whether the project is befitting the weaving community.

2. Community mobilization

Made use of community meetings (cluster meetings) to elaborate about the project to the community, and the frequent visits and interaction gave insights about the community's life and their perspectives.

3. Completion of first order

An order for 20 aronais to the tune of Rs. 4,400/- came from one of the private retailers in Guwahati. This order showed up the market potential and possibilities to all the weavers who were engaged in the project.

IMPACT

First Order Results

Sl. No	Group	Order	Raw material cost	Price per unit	Profit per unit	Total Profit	Profit per weaver engaged	Material
1	Nayanmoi Group	50 mekkelas	186	540	354	17,700	3,540	2/100 – mercerized
2	Jilmil	30 mekkelas	169	500	331	9,930	3,310	2/60 - super
3	Mousumi Das	10 mekkelas	169	500	331	3,310	3,310	2/60 - super
4	Phali Group	240 metres gamocha	51	180	129	31,032	6,206	2/60 & 2/40 – super
5	Birgawshri Group	100 metres plain fabric	51	120	69	6,900	3,450	2/60 - super

One of the several impact stories

Mina Haloi is one of the weavers in the Nayanmoni Handloom group. She specialized in making mekkelas of various designs. Her husband is a wage laborer, earning Rs. 6,000/- per month. She is working as a cook in one of the schools, earning Rs. 2,400/- per month. They have three daughters of age twenty, seventeen, and eleven. An additional sum of Rs. 3,700/- per month (on average) is required to meet the needs of the family of the five. This drove her to join the Nayanmoni group. For the first order, Mina Haloi weaved ten Mekkelas and earned Rs. 3,540/- in one month. Now, she is eagerly waiting for the new orders. ☐



Transcending the Myth: The Need for Women Leaders in the Society

Umarani A * & Janakiraman N **



Not long ago, when Arundhati Battacharya was named the head of one of the biggest nationalized banks in India, State Bank of India, people all over went abuzz. It was incredible for them to see a woman hold such a powerful position. Similarly, when Indra Nooyi took over as CEO of Pepsico, it set a lot of people talking. Although it is encouraging to see women like them break the glass ceiling and go higher up the ladder, it is also disheartening to see how people see it as a miracle for a woman to be a leader. This only emphasizes the fact that we still live in a male patriarchal society.

Forbes, one of the world's largest companies, has listed top 500 corporate companies, of which only 26 have women CEOs making up to only 5.4% of the total companies worldwide. Though women constitute 50% of the world's population, only 10% are represented

in leadership roles. The role of women leaders in the Public Sector, Private Sector, Parliament, and Municipal Corporations is still meager. The U.S., which claims to be one of the most modern democracies in the world, has not in a single year elected women presidents during its 400-year political discourse. In India, it's been 25 years and we are still unable to pass the bill for women's reservation in the Parliament. Currently, only 10% of the women are representing in the Parliament, half of whom come from renowned political families. The global representation of women in politics is only 19%. This can only mean that people are yet to accept women as contemporary leaders.

Leadership and Feminism

“Leadership is the process of social influence in which one person can enlist the aid and support of others in

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the accomplishment of a common task,” states one of the articles from Effective Leadership for the 21st Century.¹ According to Assistant Professor Anne Marie E. McSwain of Lincoln University, “leadership is about capacity; the capacity of leaders to listen and observe, to use their expertise as a starting point to encourage dialogue between all levels of decision-making, to establish process and transparency in decision-making, to articulate their own value and visions clearly but not impose them. Leadership is about setting and not just reacting to agendas, identifying problems, and initiating change that makes for substantial improvement rather than managing change.”²

On closely scrutinizing this, we can conclude that leadership is not about gender representation. It is about applying quality measures for an organization’s growth. It is about using opportunities to create a viable environment, to establish a good rapport with subordinates, envisioning futuristic needs and building confidence among co-workers to work effectively.

Challenges Women Face in Leadership

Women face two major challenges in acquiring leadership status.

1. Denied opportunities for women leaders

Our society is basically built on male chauvinism. Naturally, a man is always considered to be a good leader and although if a woman has all the qualities to be an effective leader, she is denied the opportunity in this male-dominated society. This is called a glass ceiling. One can’t easily see its existence; only upon touching it do we realize its presence. Similarly, male dominance may not seem obvious on the outside, but only when a woman takes real efforts to move up in the ladder does she face hindrance.

2. The reluctance of women to take up leadership roles

I have known a woman for a long time. She has been working as an assistant manager in a bank for more than 30 years. Her colleagues who joined along with her have moved on to become assistant general managers. However, she is hesitant to get into a leadership role, because on the promotion she would be transferred and that would mean leaving her family behind. This is where a women’s general role in society must be discussed. She lives in a society where she is ‘expected’ to do things. She is expected to behave properly, take care of others, to always compromise on her needs and to be always one





step behind men. Innately, women consider themselves to be unfit for leadership roles because of the way they are groomed to think.

According to Gender Political studies, there is a hypothesis called Critical Mass for Change. It is defined as the critical number of personnel needed to affect policy and make a change not as the token but as an influential body. This number has been placed at 30% before women are able to make a substantial difference in any field. However, in India, we have not yet acquired the required critical mass. It is only a consolation that we have started realizing the need for women leaders and moving forward to work on it.

On a social front, a woman is presumed to be the symbol of purity by society. She is often treated as someone who is unable to take care of herself. It is the biggest irony of all. It is believed that she is capable of taking care of an entire family but unqualified to be on her own. She is bound by all these restrictions that actually test her freedom.

Though modern women have broken free from the chains of oppression to an extent, and have begun seeking education, they are still not recognized for their skills. They don't get enough employment opportunities as the men do. In some areas of work like Defense, Machinery Studies and Drivers, only men dominate.

Rural women face the worst conditions of all. They are not given proper education, married off to a drunkard at

a young age; raise their own children at ages when they are supposed to be raised by their parents. The most disheartening issue is becoming widows at the early stages. When these women are struggling to get by on a day to day basis, they have no scope of becoming leaders.

Need For Women Leaders in Society

There are several reasons to consider why a woman can be an effective leader and why she should take up leadership roles.

1. It is the basic right of a woman to become a leader

Women constitute 50% of the world population. According to the 2017 global census, there are 100 women for every 102 men. The ratio is even higher in developed countries and in some developing countries. This means that a country's growth depends on the men-women ratio as well. There is a good cause-consequence relationship between them. So it is their basic right to be leaders.

2. Women leaders will incorporate feministic ideas into their schemes

Leadership means making the right decisions that affect people in a good way. Men generally do not address the problems faced by a woman in their day to day life because they can't easily empathize with women. And women generally do not forth come with their issues to men. This became apparent when I visited a village to

discuss renovating the village canals. While addressing the issue with the panchayat leader, none of the women spoke about the difficulties they faced while fetching water. Only when we had a private moment did they come forward. A woman in a leadership role generally helps women across the world to discuss freely and incorporate new ideas.

3. Women naturally incorporate motherhood in leadership

Generally, women and men think in different ways. For a man, it is about analyzing bigger things to smaller ones, while for a woman, it is about taking care of the minute details that contribute to bigger achievements.

For example, when DHAN Foundation had to submit a Human Resources Development report for the Sivagangai block, I had an interesting encounter with a woman panchayat board president. When I asked about her achievements as a panchayat president, she listed out so many, but one such feat caught my attention. She said that she had brought in a rule where the children in anganwadis should have their nails clipped regularly and she had even supplied soap to have their hands washed before eating. This practice, she said, has reduced the spread of contagious diseases among children. I sincerely doubt that men could not have thought about this kind of preventive measure. A woman's instinctive motherhood makes her more empathetic and reasonable while taking upon leadership roles.

4. Women leaders can change the equivalent equations of our society

Our society was built upon the norms that men were to be socially responsible while women were to be responsible for their families. But changing times have fortified the fact that the emergence of women leaders can change the social norms as well.

Two important events that revolutionized Women Leadership

- In 1993, the 73rd and 74th Constitutional Amendment Bills were passed in the Parliament. Through these amendments, local self-governance was introduced in rural and urban India along with reservation of one-third of the seats for women in local bodies. This

is deemed as the most revolutionary provision of the amendment. This means that a total of one million seats are reserved for women in all the local bodies. This statutory reservation for women has provided an opportunity for the formal involvement of women in the development through political process at the grassroots, level thereby enabling them to influence the decisions in the local governments.

- The second revolutionary event was the formation of self-help groups by women and taking up their leadership roles. Under the leadership of these women, several self-help groups have changed the lives of many residing under below poverty line. They have taken up many initiatives to sustain their livelihood. The total loan outstanding of these SHGs at present is 75,000 crores and their total savings are also at 75,000 crores. This means that women are handling more than one lakh and fifty thousand crores of money, which is a huge feat.

DHAN Foundation's efforts in improving Women Leadership

DHAN Foundation has been a pioneer for the creation of self-help groups since 1980. When these groups were created by the end of the 1980s, they not only focused on solving their financial status but also emphasized on placing women leaders across local bodies. Now, these self-help groups are successfully running projects on various subjects like healthcare, environment, education, and human resources development under women leaders.

Besides, DHAN Foundation has integrated several women farmers and has done voluminous work on improving water resources across villages. As of now, there are 650 women leaders at several local bodies.

Several marginal justice centers have been established across zones to enable women to benefit from several government schemes. DHAN Foundation has a pivotal role in grooming women leaders by establishing various training centers and providing them proper training. Today more than 3 lakh women are heading several panchayat and local bodies, as well as their communities.

[1From Effective Leadership for the 21st Century; 2From article by Anne Marie E. McSwain] □

Madurai Symposium 2019

DHAN Kalanjiam Foundation

Following important resolutions have been made in several seminars/workshops and conventions on “Women Empowerment” convened by the Kalanjiam Community Banking Programme as part of Madurai Symposium 2019.

1. Social capital shall be made more inclusive by reaching out to the excluded left out poor/deprived/disabled women – for social, financial and economic inclusion.
2. Strengthening and shaping federations as civic institutions to work with mainstream institutions – Panchayats, Government, Banks etc. to access for their entitlements with ease and dignity.
3. The social capital shall be the building block of mutuality which in turn expands the social capital of communities who have come together to address development issues of utmost priority for them. The power of mutuality when radiates through the social capital impacts women in many ways from empowerment perspective – family, space for leadership and economic opportunities.
4. Social capital breeds social capital as a specific collective for a focused action to address specific issues such as health, livelihoods, social security etc. The business social capital shall be the springboard to enhance and enlarge women entrepreneurial skills and capacity to build the business enterprises.
5. Beyond financial linkages, the women-run enterprises shall be supported by relevant

stakeholders (government departments, promoting agencies) dealing with enterprises – expand market opportunities, value chains and new technology.

6. Social capital is a great platform to build value based family and community systems encompassing seven soft skills: (i) கீர்த்தி, (ii) ஸ்ரீ, (iii) பேச்சாற்றல், (iv) நினைவாற்றல், (v) பேதனே அறிவாற்றல், (vi) போறுனே and (vii) தாளாண்னே of women.
7. The local / grassroots governance shall be inclusive of women and enabling women’s participation in the panchayat institutions, natural resources and ecosystem conservation services.
8. A structure with well-defined systems shall be put in place at the block/district level to build leadership skills among the local communities and capacity building process that brings about maturity and graduation in leadership for higher responsibilities and larger collective action. Leadership skills and capacity of governance acquired at grassroots (federations) shall be nurtured for effective role in larger governance – large communities and geography.
9. The role and capacity of women in moving family out of poverty from economic perspective and the other facets of poverty including health, education, shelter, and hygiene should be recognized and appreciated.
10. The amicable resolution at the family level shall be the priority for addressing the issue of domestic violence. Family counselling coupled with community counselling shall be the strategy. Legal course shall be the last resort. A family level happiness index shall





be developed as an indicator of domestic violence free families.

11. Savings shall be the family culture and the entire household shall be involved as savers. The power of savings shall be harnessed for need based investments in livelihoods, financial assets as pension and asset building.
12. The financial institutions such as Banks and KDFS should extend affordable gender sensitive credit products to empower well-being of women and their families along with financial literacy.
13. The mainstream financial institutions and technical organisations in collaboration with women SHGs to deliver affordable credit products for enabling the poor women to own their homes and eco-friendly habitation.
14. A memorandum of concern detailing the pricing, lending and recovery practices of not only MFI, as also private sector bank, small finance bank which are inimical to the interest of the microcredit clients shall be submitted to the Reserve Bank of India and

Government of India to rectify the wrong situation in microfinance sector.

15. Achieving gender equality and equity in all aspects through convergence of plan and action by government and non-governmental organization is the effective strategy to reach many SDGs.

DHAN Vayalagam (Tank) Foundation

1. To exhort government to take stock and keep a data bank on women engaged in agriculture to help evolve women centric agriculture programmes for larger participation of women.
2. The women engaged in agriculture shall have fair deal in terms of wages, land rights and representation in the farmers' organisations. More importantly land and assets ownership shall reflect gender equality with joint ownership.
3. As about 30% cultivators and in the 47% of the labourers involved in agriculture are women, the imperative of imparting livelihoods skill training, modern technology awareness and use and resource



support for kitchen and nutrition gardening has been emphasized.

4. Women are the most disadvantaged community when it comes to climate change and its impact at the household level and also society at large. They are having less adaption and mitigation skills to overcome the negative impact of climate change. The seminar suggested that large scale awareness programmes shall be rolled out by development stakeholders including government to benefit women folks.
5. A paradigm shift in cropping pattern - from cereal crops to small millets, multi-cropping, introducing innovative agriculture techniques, farmers friendly credit programmes, etc. would be an effective climate change mitigating tool.
6. Traditional wisdom and practices are found to be highly relevant to combat climate change induced challenges. Extensive research and documentation and proven traditional methods and approaches to overcome negative impact of climate change is need

of the hour and should be practiced immediately without any further delay.

7. Agriculture Finance Groups (AFGs) are playing financial empowerment role in women empowerment in agriculture sector through livelihood and other development. The workshop with women AFGs demand the stakeholders to document best practices and disseminate them to women in agriculture.
8. The workshop stresses the banking community to showcase women led livelihood initiatives and proven business plan models across the nation for recognizing and encouraging women to be financially included at the earliest.

Centre for Urban Water Resource (CURE)

1. CURE should ensure women leadership in every 'urban water restoration association' that it promotes in future. It should facilitate the 'waterbodies restoration' process for women SHGs, to pilot water security as tool for Women Empowerment.
2. CURE should demonstrate 'Photo story' as an educative tool for 'water literacy' by conducting sessions with diversified audience. It should also experiment video graphic form of 'water watch' to reach more people.
3. CURE should design and pilot 'water clubs' at minimum 5 schools for school children to inculcate water literacy among the uncorrupted minds. An activity and field visits based curriculum should be prepared so that the students will work along with the support of parents, which will create water literacy among the whole family. The students of water club should be introduced to ancient wisdom on waterbodies, water conservation technologies, concepts of water, relation between water and life, etc.
4. CURE should constitute a multiple stakeholder consultation forum which will be meeting every month to derive action plans on 'redesigning urban water tanks', pilot the same and evolve from the same. The consultation forum should develop policies exclusively for redefining waterbodies.

Panchayat Development Programme

1. The Madurai Symposium appreciates 15 Indian states including Tamil Nadu for enhancing women reservation from 33% to 50%. At the same time, we

urge Government of Tamil Nadu to conduct local government elections immediately with no further delay.

2. We propose Government to conduct “Mahila Gram Sabha” once in a year to provide exclusive attention to women development on March 8 (International Women’s Day) every year.
3. In every village panchayat, a steering committee for women empowerment to be promoted with the membership of panchayat council members and women SHG leaders.

Coastal Conservation and Livelihoods Programme (CALL)

1. Coastal livelihoods and coastal conservation are inseparable, hence our livelihood intervention should address the both equally and efficiently to empower women.
2. Fisheries / marine based livelihoods / skill building / technical support / livelihood financing shall be more focused to create sustainable employment to women in all seasons.
3. In order to strengthen the fisheries enterprises a larger scale the FPO for sea weed/fisheries will be promoted. Women shareholders should be given priority.
4. Collaboration will be established with banking institutions / universities / research / government on coastal conservation livelihoods / disaster risk reduction.
5. Action research / studies will be taken on the areas of women and DRR through ACEDRR.
6. Promotion of DRR committees / volunteers are very essential and equipping them with relevant skills and knowledge.
7. Village marine conservation council will be promoted and strengthened for engaging the conservation activities.
8. Cleaning up the coastal areas will be regularized and scaled up along with the promotion.

Rainfed Farming Development Programme and Small Millet Foundation

The federations resolved that; they will work for the improvement of women farmers through the following interventions improvised to the specific contexts:

1. Improvement of the livelihoods of women farmers by offering credit and technical support on farm-based livelihoods particularly livestock rearing, mechanization of task undertaken by women for reduction of drudgery, land development activities and natural farming.
2. Capacity building of women for undertaking new non-farm activities (Tailoring, Handicrafts and mat weaving) and off-farm activities (Honey bee rearing and Mushroom cultivation) to move away from engagement in Beedi rolling and Match industries.
3. Training and motivating members and adolescent girls for adopting healthy food practices including consumption of small millets, reconstruction and use of toilets and opting for safe drinking water.
4. To encourage and offer credit support for education of children, with a special focus on girl children.

Small Millet Foundation

1. Exploring the adoption of brown top millet will be taken up in a few small millet locations in tribal context where suitable climate condition prevails for its cultivation.
2. Small millet foundation’s newly launched SMF V3 portable dehuller would be the best household level intervention for reduction of drudgery of women.
3. SMF V3 should be scaled through different NGOs, processing industries and private value addition companies.
4. There should be another focus on the behavioural change of the men to support women in food processing to reduce their drudgery.
5. Besides nutritious millets there should be focus on varieties of different grains to be incorporated in our food basket.
6. Awareness programme should be conducted to create the interest among the young generation for consumption of millet.
7. SMF will organize motivational events to document the embedded rich indigenous practices in local community.
8. SMF will use the methods and skills for a better and in-depth understanding local food, its importance, source and effort need for their improvement.

9. SMF will plan series of interventions based on local understanding gained from participatory method and implement in coming months.

Sustainable Healthcare Advancement (SUHAM) Trust

1. Integration of SHGs and Health needs have to be done across the country using the model of

Federation Collective where SHG platform has successfully demonstrated the effective mainstream convergence and significant change in health, nutrition and sanitation status among poor households towards impacting the livelihoods.

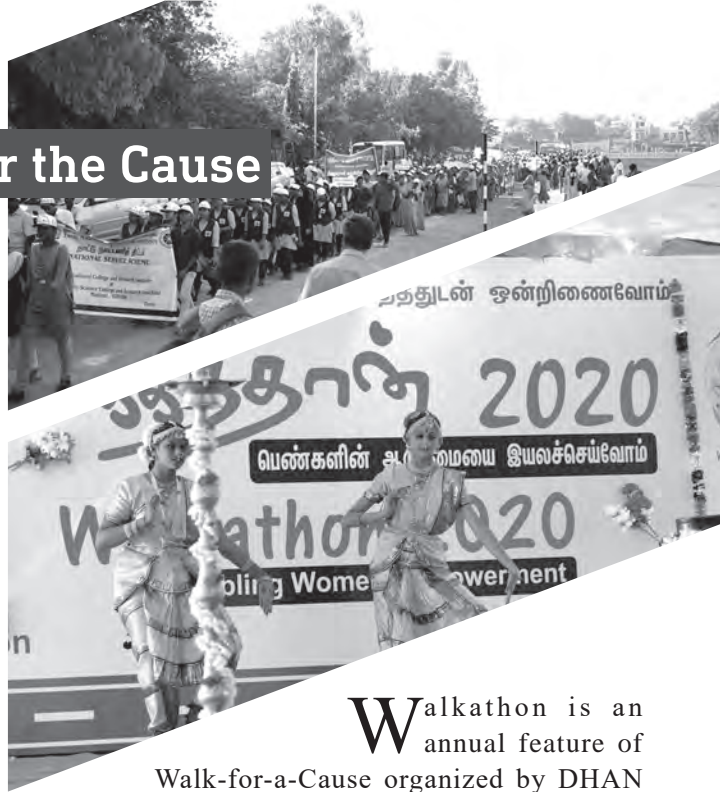
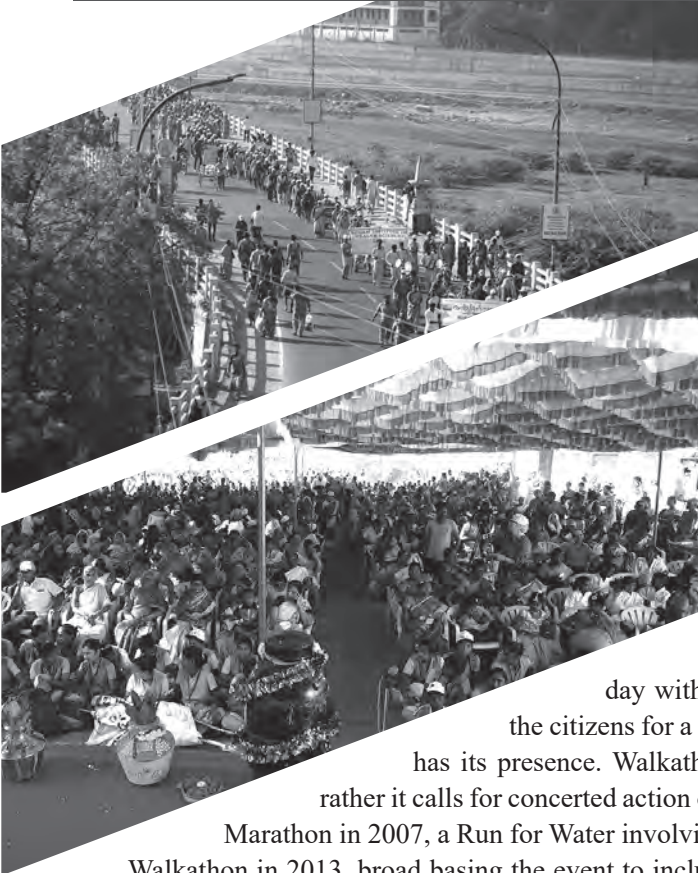
2. The intensive focus on 1000 days' window period of pregnant mother and first two years of child should be given top priority across the country by the government, healthcare institutions and civil society organisations. This should be followed up by physical and mental development of children towards achieving higher productivity and addressing infant and maternal mortality.
3. Access to safe water and sanitation for all should be given emphasis by ensuring functioning toilets at household level, reviving defunct toilets, household tap water connections and policy level decision

making for roof water harvesting towards achieving Goal 6 of Sustainable Development Goals by 2030 will empower women to a great extent.

4. The state and central governments have to recognise the work of Alcoholic Anonymous where they are taking continued efforts in changing the behaviour of addicted people and retaining them at Sober stage and this will address the violence against women.
5. The need for convergence of Governments, Healthcare institutions, Skill building institutions and NGOs for achieving better healthcare should be necessary for empowerment of girls and women socially and economically.
6. Nutritional security of women and children has to be ensured by integrating the work of National Health Mission and Poshan Abhiyan from Government of India. The people institutions and community need to be oriented on traditional food practices and household level nutritional garden.
7. The government has to give important priority on addressing unwanted blindness by empowering the rural women and youth through skilling on eye care screening towards addressing the problem at early stage through vision centres. □



Walkathon 2020: A Walk for the Cause



Walkathon is an annual feature of Walk-for-a-Cause organized by DHAN Foundation on a specific theme for every year. Walkathon is a Pan-India event organized on a particular day with a lot of programmes before and after the Walk, engaging the citizens for a common cause, organized across the country, where DHAN has its presence. Walkathon is not just an event organized for creating awareness; rather it calls for concerted action on the issues during and after the event. Initiated as Madurai Marathon in 2007, a Run for Water involving the youth in large numbers subsequently took a shape of Walkathon in 2013, broad basing the event to include people from all walks of life irrespective of age. Since inception, the themes of the event were Water and Conserving Heritage Water Bodies, Anemia Eradication, Climate Change Adaptation, Agricultural Biodiversity, Clean and Green, and Giving forward.

Women Empowerment is the theme of Walkathon 2020. It calls for everyone responsibility to empower women through proactive endeavors in collaboration with all the stakeholders. It is only when the women get empowered, the family, community and the nation gets empowered. DHAN Foundation is making earnest efforts in empowering the women through its Kalanjiam Community Banking Program in particular and also through other thematic program namely Tankfed Agriculture program, Rainfed Program and Costal Agriculture and Livelihood promotion.

The Walkathon is organized simultaneously in 32 districts across India on January 25, 2020, where DHAN Foundation has been working. The event is organised at the headquarters of 14 districts in Tamil Nadu including Madurai, Ramnad, Theni, Dindigul, Kancheepuram, Krishnagiri, Pudukottai, Tanjore, Cuddalore, Nagapattinam, Sivagangai, Tuticorin, Tirupur and Tiruvallur. Also, the Walkathon is organised in five districts of Andhra Pradesh and Telangana, two districts in Odisha, five districts in Karnataka, three districts in Maharashtra, two districts in Madhya Pradesh and one district in Assam. Put together about 200,000 people including SHG women, farmers, fishermen, students from Schools and Colleges, representatives from Government and Private Institutions have participated in the Walkathon.

The Advanced Centre for Enabling Women Empowerment (ACEWE) has spearheaded the event along with the Peoples Movements such as Kalanjiam (Women), Vayalagam (Farmers), and Neidhal (Fishers) Movements. In all these events across the country, local communities in association with the local philanthropies have launched development programmes related to women empowerment. □



Unleashing Women Empowerment



Walkathon 2020 Gallery



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