

Meet our Leader:

# Thayammal *A Crusader of Development*



**DHAN Foundation**  
Madurai

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## Preface

***'This experience has not only given me an insight in the development sector but has made me understood more about poverty, the role of the women to come out of poverty, and the cohesion of the empowerment of these vulnerable women in South India.'***

### Volunteership

DHAN Foundation has set up a Volunteer Programme to provide opportunity for socially concerned young professionals to work in DHAN's programmes in areas that are mutually enriching and satisfying to the individuals, DHAN and the community. The volunteers bring in their expertise, creativity and enthusiasm to the work that they undertake with the field teams working on the various themes. Volunteers and interns from India and abroad have used this opportunity to work for the poor and their development.

Some of the areas that DHAN Foundation has opened up for volunteers to work on and make a difference are in the field of development communication, research, micro insurance, water management, rural livelihoods, marketing of artisan products and so on.

Together with my partner Michiel Berende, we left the Netherlands and took part in the volunteer programme of DHAN Foundation in 2006. We were given the opportunity to work for DHAN Foundation. Michiel made a difference in the field of micro insurance and I joined the Research and Documentation team at the Kalanjiam Community Banking Programme.

### Meet our Leaders

The Kalanjiam Community Banking Programme has evolved into the present state from simple beginnings. There has been a significant change in the lives of the women and their families through the Kalanjiam programme.

The programme envisages to stabilise the lives of the poor and to empower women by providing access to microfinance. It further tries to handle microfinance by the deprived women through promoting savings and credit groups and forming community organisations at different levels.

The model is based on the principle of building strong community organisations to have an effective impact on their lives. The vulnerable women and their chosen leaders, with DHAN Foundation, build these community organisations.

The Kalanjiam programme has developed thousands of women leaders by bringing out their latent potentials and skills. The leaders are an inspiration to other poor women and they have put in great effort to achieve significantly for the institutions and community.

Who are these leaders and how do they empower themselves? One of them you can meet in this publication.

Meet Ms. Thayammal; a woman who has learned to take the lead and wants to help marginalized women. Together with these women, she works on their own development, building strong communities, and creates impact on their life in a Self-help group, the Kalanjiam.

Supported with pictures, the tale of Thayammal describes her life story<sup>1</sup> as a crusader of development.

## Acknowledgments

*'Meet our leader' could not have been established without the help of DHAN Foundation and the support of Rabobank Foundation. They both made our stay in India comfortable. My sincere thanks to them.*

This wonderful experience has enriched me in the understanding and perseverance of the people of India, my colleagues and the members of the Kalanjiam. My gratitude goes to them.

Madurai  
May 26, 2007

**Ludmilla Tunjanan**

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<sup>1</sup>*This has been told in a novel form.*



# Introducing Thayammal



## Introducing Thayammal

"By showing your sincere love and kindness towards others and keep your sense above all, then it is not hard to influence others. Always keep in mind that people are all different and you should treat them with sensibility and care." - **Thayammal**

## She & her family

This forthcoming woman radiates confidence and happiness, but the struggle for life has set some marks on her. Thayammal was born in Rangoon, Burma, in her mother's second marriage. Her father took her mother there for economic reasons. Due to Thayammal's health, her parents moved back to India. With all their assets, they came back to their native place. However, her father's family took all their assets out of jealousy. So they moved to the nearest city: Madurai. With the little money left, they started a petty shop and ran it successfully. Thayammal lead a normal life; she could study up to 10<sup>th</sup> standard. Shortly after, she married Anandan. As they attempted to lead a normal life, they kept getting into financial crisis. Anandan did not go to work regularly and besides that, he was a drunk. They lived a while with both their parents, but every time, problems arose with the in-laws.

## The clutches of moneylenders

Eventually they ended up in Sellur, where they had to begin from scratch. As their neighbours helped them a lot, they could gradually lead their lives. They took many loans from moneylenders. Because of the high interest, they fell deeper in financial problems. Anandan finally earned a steady wage as a driver and Thayammal sold milk from their cow. As they built on their assets, their financial needs became higher as are the debts from informal resources.

Then, Thayammal was introduced to the Kalanjiam Community Banking Programme. She joined the Bannariamman Kalanjiam group in the Sellur Vattara Kalanjiam in Madurai district. Slowly but steadily, they came out of their debts from moneylenders and started inculcating their savings habit.

## Commitment

As Thayammal's involvement and behaviour in the Kalanjiam became great, she was elected as the secretary of the group. When she discovered that people really listened to Kalanjiam and she planned to make a difference. She threw her heart and soul into the Kalanjiam. Before the subscription of a member in Kalanjiam, Thayammal was just like any other woman, who accepted the things happened to her, even if she wanted it to be different she could not help it. Now she has learned to stand up for herself and for the Kalanjiam in order to get things done. She always tried to keep the involvement high among other members. Clarity about the concept of the Kalanjiam is very important to her. She strives to educate the members well.

## From group to cluster and federation

Thayammal is very strict and prompt, yet flexible and acting on impulse, which makes her a passionate, caring and loving leader. From her teens, she wanted to serve people, but never got the opportunity to express it. Her first achievement in the group was the

improvement of the repayment of the members. Next to the normal savings, a separate programme would redeem the loans better. With her excellent performance and good relationship with all members, Thayammal was elected as the president of the cluster. This happened in one year after her election of the secretary of the group.

### **An able Leader**

Now, Thayammal had the responsibility over 15 to 20 groups, consisting of approximately 400 women. There, she learned how to facilitate bank linkages and could talk to bank managers. With her dedication and vision in the needs of the community, her career gained momentum, as one year later Thayammal became the Federation's treasurer. She could serve the members even more, representing over 4000 women and went beyond microfinance; creating business opportunities for the members, act as a counsellor for the police, introducing various savings schemes and making a strong case for more education for teenage girls. With all these efforts the business of the local moneylenders was affected and eventually eradicated.

After all the achievements as a federation leader, Thayammal has gone up to Movement leader of the Kalanjiam. She promotes the Kalanjiam concept and represents over 400,000 women across 5 states in India.

### **A nurturing mother**

When Kalanjiam members in the rural area of Madurai were affected by floods due to heavy rains and poor draining systems. Thayammal immediately took action in the purchasing of rice and household articles for the affected families. The members and their families could not go in their houses for four days, hence could not go to work for more than four days.

At the age of 58, Thayammal personally visited each family. She gave them the purchased goods and put some heart into the families.

### **Leads more and more**

As a Movement leader, Thayammal realizes she can upscale the Kalanjiam concept and needs to transfer the movement prospective properly to the members and their leaders. She wants to search for women, who can follow the leaders of today in their footsteps. Next to that, Thayammal wishes to see more people joining the Kalanjiam. Due to lack of clarity of the concept, Thayammal thinks, it is the responsibility of the federation to take upon that task. The role of the leaders is crucial for this. The members and most important the leaders have to take steps to educate the people in this regard. Within five years, Thayammal has brought out her idea of leading the Kalanjiam in the right direction. Let's unveil her story further.....

## Thayammal in action



*Thayammal is fluent and clear in her expression to address the masses: She is welcoming participants at Kalanjiam Movement Day celebrations.*



*Thayammal and her husband live together with one son and his family in their own built house. Every day Thayammal spends time with her grandchildren. The children's activities are the topic of the day.*





*In a Cluster Development Association meeting Thayammal explains, how they can help too*



*As a Kalanjiam Movement leader, Thayammal realizes she can upscale the Kalanjiam concept and needs to transfer the movement prospective properly to the members and their leaders.*

*Thayammal has learnt the art of facilitating bank linkages and is able to easily approach bank managers. The performance of the groups are examined with Mr. R. Santhakumaran, branch manager, Union Bank of India.*



*Every day, Thayammal goes to the Federation Office of Sellur and starts the Morning Prayer. She sits at every federation meeting, giving guidance to the leaders and staff.*





*As a leader of Kalanjiam Movement, Thayammal inaugurates the Annual General Body Meeting (AGBM) of the Sellur Federation. To light the first candle is an honourable matter.*



*Thayammal along with her fellow leaders of the federation, taking oath to commit them towards the cause of poverty reduction of the members.*

## The Tale of Thayammal

### A Hard Start

Thayammal looked outside and saw it was raining cats and dogs. She had the feeling her husband Anandan would come home early today. He was a driver in a match factory at Sivagassi and he was loud, arrogant and worse of all a drunk. Then she heard the sobbing



footsteps outside, which stopped at her house. Anandan was home. 'No work today, no work indefinitely' he grumbled. He pulled out a mat and fell asleep. Thayammal was astounded and ran her hand through her hair. How were they supposed to get money? Thayammal revolved in her mind.

The saviour was her mother-in-law, who took her son and Thayammal in her home. But was she really a saviour? As weeks passed by, Thayammal cooked and cleaned the house. Her sisters-in-law, who still lived at home, worked at the local factory. Every day they would come home from the factory and Thayammal had to breathe in deep for the salvo's the sisters

fired at her in doing nothing. 'You sit all day at home, you don't make money, we only bring in the money, where is our food...' Thayammal tried to stay calm and strong, but she felt the tears burn behind her eyes. *How was she supposed to live like this? Every day, she heard the same.* This was not good for her self-esteem and she started to think of a solution. Moreover, she asked herself, if she had the courage to leave this house. Carefully she asked her husband for his opinion. 'I will ask for my father's permission to come and live with them', she explained him. As he also did not have any work, he agreed and encouraged her. Madurai could give them more economic prospects than Sivagassi.

First, her father refused, as Thayammal as a wife and daughter-in-law had to bear the consequences and had to cope up with the situation as her in-laws saved her from a bigger financial crisis. After several requests, Thayammal again walked towards her parents' house with leaden feet. The wind blew her sari away and quickly Thayammal grabbed the end of the cloth and stuck it behind her dress. 'You can do this' she mumbled and walked in a firm pace to her father, who was sitting outside sipping his cup

of tea. She stood in front of her father and asked him her final request. 'Father, I have never asked for anything. I tried to make it work in Sivagassi. I am so lonely and so unhappy; it is tearing me apart. So please, do this thing for me, and take my husband and me in your home.' Her father looked concerned to his daughter. 'Ok, you can come' he reassured her. Thayammal's face lighted up and she took a breath of relief.

### A Conflict

In her domestic surroundings, Thayammal got busy in the rice business, through her father. She bought the unprocessed rice from farmers and prepared the rice for sale. Every day in the season, she lugged baskets full of paddy on her head. Anandan sometimes helped her, because he still did not find any job. Thayammal's prosperous mountains - she thought they would have once settled in Madurai - disappeared as ice melting from the sun. Their income became an issue. Her father came to the idea to put a mortgage on her gold necklace. They could use the money for their daily needs. For a few years, they lived on a very low income. At one time, Anandan wanted to give the necklace back to his wife. He went to his father-in-law and asked for the necklace. Unfortunately, Thayammal's father could not get back the necklace, from the mortgage, as the amount has already passed and the interest became too high to reclaim it. Anandan went into a big clash with Thayammal's father. On top of that, Thayammal's family coursed for a divorce as Thayammal was not conceived yet after 5 years of marriage. Anandan was outraged. 'We are moving to a separate house and I forbid you to have any contact with your family again. They have lost the necklace and now they want to have me lose you' he told her.

### A Friend's Aid

Walking in the outskirts of Madurai, they searched for things to build their hut. Thayammal saluted her neighbours, who waved back while shaking their heads. 'Why



don't you have a break and come drink tea?' they concernedly asked. Gratefully Thayammal stopped and walked towards the house. My neighbours are my family now, she pondered. Later she would know that her feeling on that was right as they helped Thayammal brought up her children, which she fortunately got.

Her neighbour Chellamal looked over the cup to her friend Murugeswari and swiftly exchanged a consented glance. 'Thayammal' she started, 'we might have a job for you.' Thayammal looked up and tried to find the right words, but she could not bring out a word, as the words stuck in her throat. Chellamal saw Thayammal's face change and rescued her from



stuttering. 'No need to say anything, we cannot watch seeing you like this. Tomorrow, join us when we go to the factory, where we work and you will have a steady income.' A smile from ear to ear appeared on Thayammal's face. 'Nandri, thank you' was all she could say.

Chellamal's husband, Basir, was a lorry load man at a transport company. He saw Anandan preparing rice and doing chores in and around the house. Chellamal gave Basir a prod in his ribs. 'Go talk to him, he is a driver and your company needs a driver.' 'But he drinks' Basir protested. 'He drinks, because he does not have a job' Chellamal replied. 'And Thayammal needs more income' she continued. 'Appadia, is it?' he said. As he jumped up, his body moved as light as a feather. It is hard to imagine that this thin man can pick up things more heavily than he is. He wrapped his dothi around his waist and set foot on the street. Thayammal saw Basir talking with Anandan. She could not hear what they were talking about, but it must have been good news, otherwise Anandan would not fold his hands together in a saluting position. As curious as Thayammal is, she immediately walked out off the house, throwing a water jug on her way out. She was not interested in picking it up, as she saw a smile on her husband's face. *That must have been a long time since he looked happy*, she thought.

When Anandan heard the jug fall, he looked towards the house and saw his wife gazing at him with wonder in her eyes. As his smile even got bigger, he cried out, that Basir got him a job. Thayammal could not suppress a small shriek and expressed her love and joy to him.

Of course, they still needed money to cover a deposit for driving the lorry and other expenses, but Thayammal willingly mortgaged her studs and wedding necklace.

### **Happiness to Financial Sadness**

While Anandan worked day and night earning nearly Rs.5,000 per month, Thayammal could not stay at the factory, for she had to do the household work on her own. However, she still wanted to earn an income, so in consultation with Anandan, they bought a cow. The milk vendor business became a new stage in her life. Not only did they enhance their economic situation, at the same time, they received the happy news of Thayammal's pregnancy.

Thayammal and Anandan were working hard and with their earned money, they could lease a thatched hut and bought 3 cents of land. The family expanded with three more children; they were blessed with four sons. Thayammal wanted to have a better home for her sons. As she could not get a loan from a bank, she had to turn to moneylenders, who charge high interest.

Unfortunately, Anandan was relieved from his work and took a job as a government driver with half the wage he used to earn. The family did not save money and expenses grew higher and higher. Still, if some relatives came to Thayammal asking for financial support, Thayammal would not hesitate for a minute to give that support.

Anandan and Thayammal needed to sublet their two houses for more income. To meet the needs of the tenants and adding more facilities in the houses, they took another loan from informal resources. The total debt from moneylenders grew over Rs.60.000. The family almost came in another financial crisis, if Anandan has not received a gratuity from his job as a government driver. Thayammal again could breathe more freely, when they could use the money for completing the alteration on the house and redeem another loan they had taken for the house. Nevertheless, they had more loans outstanding. With Anandan not working anymore, they would go into deeper debts.

### **Federation Establishment**

Thayammal lived in the Sellur region of Madurai, an urban area where many people lived on a low income. People from small villages have moved to the city to improve their livelihood. The unskilled, mostly, agriculture labourers live in small huts without any facilities. The hygienic circumstances are poor and the upcoming of various diseases can hardly be prevented. Every earned money in the so-called slums goes immediately to food, liquor or care for diseases. They now even have to pay for water, which is free of charge in the rural areas. Many people turn to moneylenders for their daily financial needs and pay an exorbitant amount of interest on the loans; the interest varied from 36 to 120 percent.

In 2002 a Federation of Self-help groups was initiated in Sellur. They called themselves the Sellur Vattara Kalanjiam. They organised app. 4000 vulnerable women in groups and promoted democratic systems and decision-making among them for the reduction of poverty. There, they made them realise the power of togetherness and built the capacity of people to manage such systems. This resulted in the significant reduction of dependency on moneylenders, stabilisation of incomes and food security in a self-supportive - self-managed financial institution. This was established with the help of DHAN Foundation. To Thayammal's later regret, this was somehow not yet familiar to her.

### **Kalanjiam Career**

One day Thayammal came across a young woman named Rajalakshmi. That day Rajalakshmi needed milk. Normally she would buy it at the corner of the street where she lived, but due to the rush this morning she had to buy it along the way. She saw a pleasant smiling woman yanking on the udders of a cow. Normally she would buy processed milk, but she loved fresh milk straight from the cow unlike other people. She walked up to the woman and asked if she could get some milk. The woman looked surprised. 'Of course' Thayammal answered and grabbed a cup from behind. Dexterously she squirted the cup full. 'But you need to taste it first' she smiled. Rajalakshmi felt a little bit silly, because who would drink and buy milk this way. Thayammal saw the hesitation in her eyes and pushed the cup in her direction. Rajalakshmi could not refuse. When Thayammal asked her what she was doing in this part of Madurai, they started to chat like old friends. Thayammal learned that she was an



associate at the Sellur Federation and was on her way home from a group meeting. Thayammal's ears were cocked and she asked many questions. Not only, could she inculcate her savings habit, hence improving her livelihood, but also meet other women in need.

When Rajalakshmi walked away from Thayammal, she had enlisted her for the Bannariamam Kalanjiam, a Self-help group three street blocks away, consisting of 20 women. She could not know that Thayammal's excellent performance in the group, her calm, honest, and patient personality, brought her within 5 years the responsibility over



more than 400,000 women. At first, she was elected as the secretary of the group. After one year, the members found her fit to be the representative of their cluster, and she entered the duty of cluster president. There, meetings with bank managers became regular and facilitating bank linkages for the members developed into routine. Then, Thayammal's leadership faced a new possibility for serving the whole federation. The members elected her as their new treasurer of the federation.

### Growing Confidence

One fine morning Thayammal came to attend a conference. She looked around the big conference room. Her eyes rested on the big banner hanging on the wall. '*Bank linkages with the Kalanjiam*' it said. As her eyes strayed further, she saw men in suits sitting in the same circle she was in. The men in suits were bank managers and came to listen to her experiences. She picked up the plate in front of her. *Mrs Thayammal, treasurer of the Kalanjiam Movement*, she read. *Leader from a society beyond the Kalanjiam Federation*, she thought. Thayammal felt happy about her development. She wandered off to the day she first sat in a circle for a meeting. That day she entered the circle of the Kalanjiam women and everybody was chatting away. Every week a Kalanjiam meeting was held and Thayammal was now a part of it. She clearly remembered how insecurely she lowered herself on the ground. She looked around and did not know what to expect. Immediately three women welcomed her enthusiastically and fired off all sorts of questions. Timidly she answered their questions and kept her mouth shut the entire meeting. She felt admiration towards the women, who spoke their minds and did not take no for an answer. The heated discussion when members did not redeem their loan, made her at first more insecure as she never spoke up. Thayammal understood that with good arguments, people would listen. She paid well attention in how things work in

the Kalanjiam and asked many questions when things were not clear to her. She became very strict in the preserving and executing of the Kalanjiam system. She later would realize that there would not be any problems if the people knew exactly how things work. Gradually her confidence grew and she became more dynamic and vibrant.

More and more Thayammal felt comfortable in saying her opinion, when her own development progressed. Now she was sitting here, to state her opinion, before these well-educated men representing banks from all over the country.

Her eyes went over the banner again and as her first words were dropped in the room, the men listened and looked attentively. When she finished her speech, she waited for their questions, in suspense, if she could answer them. She looked at Chinna Pillai, another inspiring leader, who nodded approvingly. Thayammal smiled and felt happy and confident about her growth and her communication skills.

### **Capacity Building**

The first time she heard Chinna Pillai speak openly, the words she brought out dazzled her and Thayammal wondered if she could have the power to do the same. As a leader, the many interactions with other leaders, will give enough training to speak in public and answer questions. So today, to Thayammal's astonishment, she was fluent and clear in her expression to answer and explain the doubts of these bank managers. Not only could they learn from Thayammal, she could also learn from them. They gave her suggestions about small business opportunities for the members. 'Find a way to educate them in conducting these businesses, because there is no doubt about their discipline' they confide her.

Immediately she thought of the way to approach the members. Her experience as a leader, made her to plan her fellow members to benefit from these things and to bring these among them. She remembered her conversation with Ms. Akila, her managing director at the Sellur Federation, when she became a leader. 'Be convinced in everything you say, gain their confidence and be straightforward' Thayammal heard the words as if it was yesterday. How many evenings she and the other leaders sat with their MD for building their capacity or talk about the issues, which arose in the groups.

At that time, her group was unstable and one of the leaders had a big part in it; she did not listen to anyone. Therefore, a lot of quarrelling between the members and the president took place. This resulted in the break up of the group with five members. As Thayammal was the most transparent in her performance and always gathered everybody for the meeting, they elected her as their new secretary of the Bannariamman Kalanjiam.

### **Innovation in Kalanjiam**

'Ok' Thayammal began, determined to take her new role as secretary seriously, 'first thing we do is to minimize the leakage of our daily expenses and push the recovery of

loan performance to the maximum level. If we do not do this, we cannot enjoy the benefit of the Kalanjiam fully.'

'How are we able to do that?' they asked her. 'Every day I will collect from each of you an amount as a separate savings programme. I will return it to you at the meeting. With that amount of the saved money, you could repay the loan and inculcate your savings habit' Thayammal explained.

After the success of the daily savings programme, Thayammal felt satisfied in fulfilling the needs of her fellow members with the suggestions of the MD. The following years Thayammal learned more about the initiation of new schemes.

After the bank linkage-conference it was time to take up the advice of the bankers. Thayammal and the leaders of the federation consulted their members in the need of generating more business opportunities. When the need was there, they approached TVS, a producer in motor vehicles, for an agreement in producing springs by the Kalanjiam women. This way TVS can reduce the cost by outsourcing the spring making unit to the Kalanjiam and the women have a steady income. This can only work if the commitment of the members is 100% for making the agreement. This success was a point Thayammal could make in one of her speeches for helping new leaders.

'Educating the members well in new schemes and keep them informed about the benefits they can enjoy, will make them more involved in the Kalanjiam' Thayammal pointed out in a federation meeting. She also referred to the competition between other microfinance programmes, which can lead the members to join them. Most of these programmes will cheat the poor and lure them with attractive products; but in the end, it will endanger their own livelihood. All these women from the Sellur Federation became her responsibility after her election as leader of the Federation. She was glad she could ask the MD and her fellow federation leaders for guidance. Good guidance ensures to build the capacity of people, she thought. 'So more involvement can lead to the successors of today's leaders' she addressed. 'We must identify and promote new leaders so the system can stay the way it must be' she ended her speech and the women started to applaud. At this moment, Thayammal felt satisfied and happy she could present herself to the public. This time she was not nervous and the words came rolling out of her mouth. She could plan and organize her address and communicate effectively.

## A Flashback

Today Thayammal was expected at the police station. Some prominent representatives like Thayammal will help and advise the police on domestic matters like female infanticide, suicide of young girls, dowry problems, spouse problems, harassment, and domestic violence. Before enrolling herself in the Kalanjiam, she would not have dreamt of talking to an inspector of police. She was always afraid of the police and never spoke openly about things. When problems like these arose, she would shut down and do nothing. Only one time in her youth, she stated her opinion.

That was more than 40 years ago. The one time she felt confident in stating her mind.

Sitting on the ground, she and her classmates felt confident about their cause, but when they heard the words of their headmaster, their spirit went down. 'What were you thinking to go on a strike against the Hindi language domination' the man shouted. 'This is only for conservation of the Tamil language in our Tamil school' Thayammal said with a timid voice. 'Conservation or not, this is unacceptable and you all will not get the permission card for your final exams' the man roared on the girls.

At home, Thayammal smacked her bag on the ground and threw herself on the ground, while her tears dripped on the ground. *What was the headmaster thinking, Thayammal thought, now I cannot do my exam anymore?*

She felt also confused, because she was punished standing up. Her confidence cracked. As her mother entered the room, Thayammal told what happened. 'Well' her mother calmly said, 'if you believe in a cause, not everyone will agree, and you need good arguments and also need a larger and more organized group to make something happen. So now you just have to find something else to do.'

That evening, Thayammal sat on the floor and looked at her parents. Her father scraped the last rice grains from his plate and looked not amused. Imagine her all the way to Tirunelveli for a nursing course, he thought to himself. Tears emerged from Thayammal's eyes. She was disappointed in her father, who could not see the goodness of her career choice. However, this was her father. She has to listen to him and she wants his permission before she does something. Thayammal finally looked up. 'Ok, father, I will stay here in Madurai as you wish', Thayammal snivelled.

One day, she heard sharp voices from the house. Her father yelled, 'She is going to marry him and that is the end of it.'

'It is not a good idea' her mother replied.

'Please, do not worry mother, I will marry the man my father chooses' Thayammal interrupted as she entered the room. Again, it would take years before Thayammal could state her mind.

### **For the Community**

'What would you do in this situation?' the police inspector asked her. Thayammal looked up from her notebook and had to refocus her mind for the meeting. In the case of the inspector's question about her fellow member, she told him that the leaders would talk to her husband and explain her absence for attending meetings for the Kalanjiam. 'We also need to keep the man informed about the benefits they also can enjoy, so they will not feel left out' she continued. 'The men in general need to understand, that their women cannot do their daily chores all the time.' 'Excellent' the inspector concluded, 'hopefully we will not have to return to their home and patch up that woman.'





Thayammal used to be surprised, when the inspector agreed in the Kalanjiam's saying; now she knows they all serve the society.

To serve the community is one thing in Thayammal's heart. Together with the leaders, she has gone beyond microfinance. Not only education of the Kalanjiam is important, education itself is important. It is presumed normal for girls in rural areas to drop out of school when they are in 5th standard. Due to the lack of good school facilities and the upcoming dowry issues, girls are forced to go to work. As the boys can study until 10th or 11th standard, this gender issue arises. Thayammal wants to educate not only the girls, but also their parents, to realize the benefits of a good school education. She knows that when girls get married, the parents would have to let her go to live with her in-laws. She also understands that the parents of the bride-to-be think that their daughter is not of their use anymore, for her salary will stay at the in-laws.

Therefore, in Thayammal's opinion, a girl needs to study more, in order to have a better life and earn more in the future. Girls would not end up in the same boat as their parents, with very low wages. With these arguments, Thayammal wants to convince the parents. The federation has set up a computer centre for children, so they do not have to go for labour and learn more.

### **Thayammal A Determined Lady**

Thayammal sat in the office at exactly 2.00 pm. Punctuality and a 100% attendance at meetings were one of the reasons that brought her the group leadership; but her strong mind and overall view beyond loans brought her to the position where she is today.



The federation meeting should have started, but not everybody was there yet. Patiently Thayammal waited and talked to her fellow members, who came up to her for suggestions. In a few moments, they would elect her for Kalanjiam Movement leader. This stage in leadership is not given to everyone. Thayammal knew the role has a great responsibility; however, she accepts the role for now she could serve over more than 400.000 households and take care of them in their own development. At the meeting, they suggested her to speak at the annual Mahasabha. At this happening she first thanked the people who helped her with gathering and purchasing household goods and food for the families who were affected by a heavy rain flood.

Then she started to address the qualities of her successor in the federation:

'Be straightforward, improve your communicative skills and you should know how to relate with people, e.g. bank managers and officials. You have to dedicate your time and yourself to the Kalanjiam, you have to travel a lot from village to village and to other federations for exposure visits. Keep in mind that you will miss your home and family and cannot always help in family matters. This asks more from you than being a group leader. Your focus should not only be on transactions, but on the development of the federation and her members. Education, healthcare, and other facilities, that need improvement. Thus, think in a larger context.' Everyone listened attentively and nodded when hearing these wise words, which all are true. When Thayammal spoke out these words, she immediately thought of all the things she had learned and continued without embarrassment: 'Still I also need to develop my own skills, as the population, we have to lead as Movement leaders, increases more and more, as does the responsibility. The issues are getting more complex and differ from state to state, so I have to learn to deal with these things.' She turned to Ms. Akila and thanked her for her valuable suggestions and proper guidance. 'I still may need you, but not as much as the new leaders. Your encouragement has made me who I am today.' As the last words trailed off, the members were dazzled by Thayammal's words, as she was the first time she heard *her* role model. By the look of their eyes, she knew what they were thinking. Thayammal smiled. *They had a long way to go*, she believed. An overwhelming applaud raised above the audience. Thayammal turned around and realized she also had a long way to go. *More people need to join the Kalanjiam, so it is our duty as leaders to improve the clarity of the concept*, Thayammal thought. When she took a seat on the stage, she immediately made notes of ideas that came up into her head for the next Kalanjiam Movement meeting. This was Thayammal, always thinking ahead.

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Meet our Leader:

# Thayammal *A Crusader of Development*



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## DHAN Foundation

DHAN Foundation is a grassroots development organisation working in South India. The approach of the Foundation is to promote people's organizations and their networks aiming at improving the livelihoods of poor communities. Such organising and development works around broad themes such as Community Banking, Conservation of Tanks. Working with Panchayats, Information and Communication Technology (ICT) for Poor, Rainfed Agriculture Development and Human Resource Development.

The Foundation works directly at the grassroots in a spirit of enabling the communities to build upon their skills, initiatives, resources and entitlements rather than delivering services or solutions to them. The approach is to build activities that help build community based institutions at grassroots which can sustain themselves and excel in the long run. The experiences of the Foundation are shared widely from local to international stakeholders including the governments, donors and the general public.



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