

I Study on Social Mobilization and Micro Credit for women's Empowerment

A case study of Dhan Foundation

1. Background and Context

- 1.1 The concept of empowerment is being used increasingly in many context as a tool for understanding what is needed to change the situation of poor and marginalized people. Availability of micro finance services do widen the range of options open to marginalized and poor women but still do not enable them to exercise their choices due to constraints like lack of confidence , skill and information and also the social, cultural and political influence. As Shrilata Batliwala puts it “there is often an assumption that power comes automatically through economic strength - it may, but often does not, depending upon local gender relations and class/caste relations.”
- 1.2 Micro Finance at the outset attempts to achieve specific aspect of poverty and also aims to fulfill the gap between the poor and formal financial system. The proponents of micro finance consider economic empowerment as an entry point and a road map towards the overall empowerment. It is believed that certain benefits seem to be flowing automatically as a consequence of this approach. Whether extending micro finance and micro credit is sufficient to bring the empowerment is questionable? There are issues of human development related with the empowering processes. Is it not that the vulnerable socio-cultural position of women inhibits the benefits accruing due to availability of micro finance services? There are thus, multi dimensional issues, which are non-economic in nature, reinforcing the disempowering status of women.
- 1.3 It is increasingly realized that an empowerment approach to development centered on economic entry needs to pay attention to the processes and structures. These processes and structures need to be designed to create opportunities for empowerment processes to happen. These could be slow, however, will have perpetual impact.
- 1.4 United Nations Development Programme (UNDP), Delhi commissioned the study with an objective to understand the role of micro credit on social mobilization for women's empowerment. For this purpose UNDP has identified different micro finance organizations to assess and analyze the impact of micro credit on processes of empowerment and outcome of processes on individual women as well as on collectives. In addition to this the task was also to look into design and management of the micro credit programme and perspective and approach of implementing organisation to understand the role of the organisation in contributing to processes and structures that leads to empowerment . For this study an indicative framework of parameters was agreed upon in an initial meeting with UNDP held in Delhi.

2. Objectives of the Study

- 2.1 Against the backdrop of broad TORs of UNDP, the objectives of the study are defined as follows:
 - The role of Dhan foundation as an institution, its perspective and approach in contributing to empowering processes.
 - The design and management of micro finance programme of Dhan foundation, its out reach and the process through which the women's position is strengthened.
 - The changes in the life of individual women as well as collectives of women are also examined. The changes may be fall out of direct intervention or consequential impact (on account of changing socio economic situation) of micro finance interventions of DHAN Foundation.

3. Methodology and Coverage

- 3.1 Intensive field visits and investigations and direct observation formed the basis of examining and assessing the empowerment processes happening at individual level and collective level at grassroots. It needs to be mentioned that it was not possible to use structured sample survey due to lack of time and coverage of different strata. The attempt is to identify the qualitative changes taking place among the women through their own voices. Following methodology was adopted to analyze the empowerment impact at individual level as well as group level. Interviewing the non members, male members as well as other institutions was also done to triangulate the information collected from the women.

- Informal and Focus group discussions with group members, leaders at group, Cluster leaders and federation level on group formation, decision making processes, savings and lending operations and different products offered and issues of financial and social sustainability,
- Individual discussion at family level for discerning the impact on household level,
- A participatory analysis of division of labour, work load, mobility and intra-household decision making before and after the DHAN Foundation intervention to see whether the work load has increased or decreased after being members of the group, expanded women's mobility, may be due to only being part of group activities or initiatives taken by the self and also the enhanced women's role in household decision making,
- Informal discussions with primary School teachers, Aanganwadi workers, local administration, bankers, local law protection officers, village leaders, male community who are related to women members or otherwise,
- Formal and informal discussions were held with the senior functionaries of DHAN Foundation, Programme Leaders, Managing Directors of federations and staff of clusters to triangulate the information collected and also to understand the long term perspective of the organization,
- Review of secondary material like annual reports, newsletters and case studies.

Coverage of the Study:

3.2 Dhan Foundation operates its micro finance programme in viz. Tamil Nadu, Andhra Pradesh and Karnataka and in Pondicherry. Dhan's micro finance programme is named as Kalanjiam Community Banking Programme. The basic philosophy of Dhan Foundation is building institutions, which has led to evolving of people's organisation thus forming 20 registered federations of SHGs, federated at block level. Out of 20 registered federations three are urban, one is semi urban, 16 are rural. Out of these 20 federations, 3 federations are identified for the study in consultation with Dhan functionaries. The relative context of each federation is different and also care was taken to select young and older federations in order to assess the impact at different time intervals of implementing the programme. Within each federation, though the sample group visited was identified randomly, yet the care was taken that the selection of oldest group, new group and relatively older group is covered. Different groups in three federations have been studied namely

- Pothigai Vattara Kalanjiam (PVK) federation located at Madurai West block in Madurai Region is a relatively new and semi-urban federation. (Registered in the year 1999) In PVK federation discussion took place with 6 groups and 81 women participated in the discussion. A Focus group discussion was arranged with 8 cluster leaders. Daily routine of the two members' individual families was mapped.
- Kadamalai Kalanjia Vattara Sangam (KKVS) federation in Mayiladumparai Block in Theni Region is chosen as one of the oldest federation in rural areas. (Registered in the year 1995) In KKVS federation interaction was done with 60 women of four groups. Also participated in all cluster meeting of KKVS federation and had a dialogue with 60 cluster leaders. Close interaction was undertaken with 18 cluster presidents. Also got an opportunity to deliberate with the 10 Board of Directors members of federation. Daily routine mapping was undertaken with three families. Intensive discussion and probing was done with 6 women belonging to different age groups and different status.
- Mugavai Kalanjiam Mahalir Vattara Sangam (MKMVS) federation in Mandapam Block in Ramnad Region is selected as one of the most backward areas and on coastal line of Tamilnadu. (Registered in the year 1995) In MKMVS federation 9 groups were visited and discussion took place with 97 women members. Two groups of fisher women were visited and interacted with. Individual discussion took place with 3 women members for mapping daily routine. Two Executive Committee meetings were attended and deliberations took place with 15 members. A meeting of 6 federation leaders was arranged for deliberations on policy issues.

3.3 Overall, 378 women members of the programme were interacted. Besides this, discussions were held with functionaries of DHAN Foundation, government departments and banks that helped to triangulate the information collected from the women.

3.4 Itinerary of the field visit is enclosed in Annexure - III.

4 Limitation of the Study:

- 4.1 This study is the outcome of two weeks field visit to Dhan Foundation. It was the attempt of the researcher to look at the programme with an outsiders view throughout the visit. Looking at the vast expansion and structure of the programme it is possible that some aspects of the programme are missed out or have not captured the impact as perceived by the organisation itself. As it was difficult to cover the programme in its entirety. Such a large programme must have undergone different processes, actions and phases over a period of ten years which have now stabilised among the women members and Dhan functionaries. It is possible that the study and fieldwork conducted in such a short time may be missing certain important processes and aspects of the programme and therefore may have captured certain views on the basis of first observation, which may be different in reality.
- 4.2 It is to be stated that, in all the discussions and field visits, an open and friendly attitude and transparent exchanges took place. A special word of thanks and gratitude to all the women needs to be expressed for untiring response to all the queries enthusiastically. It was also felt that opportunity given to share the experiences and ideas with the top functionaries of Dhan Foundation was well received and appreciated.
- 4.3 This is also to acknowledge and express thanks to UNDP, Delhi for commissioning the study on such an important and relevant topic. It is expected that findings and observation will make meaningful contributions to the purpose of the study commissioned by UNDP, Delhi for ICICI.

II Perspective and Approach of DHAN Foundation

1. Background of DHAN Foundation

- 1.1 DHAN foundation (Development of Humane action) was initiated in October 1997 incorporated under Indian Trust Act (1882) in January 1998 with an objective of bringing highly motivated and educated young women and men to the development sector in order that rural innovations are brought. Dhan Foundation has its operations in viz. Tamil Nadu, Andhra Pradesh, Karnataka and Pondicherry in 17 districts. Dhan Foundation was created as a spin off organization from erstwhile Pradan organization to expand and deepen its base in Southern India.
- 1.2 The aim of Dhan Foundation is to address poverty alleviation directly. Dhan Foundation's mission is building Institution for development innovation and upscaling for impacting livelihood to enable poor communities. This mission emanated from the basic organizational values like Grass Root Action, Enabling, Innovation, Excellence, and Collaboration. Thus the three broad purposes are defined as follows:
- Mothering of development innovations: The institution aims to promote and nurture new ideas on different development themes in the region.
 - Promoting institutions to reach scale: Exclusive thematic organizations will be promoted with an objective to ensure that benefits reach a large number of poor.
 - Human Resource Development: The institute will attract young professionals in to development sector with a focus to built up their skill and competence to undertake development work.
- 1.3 From the purpose it is very clear that Dhan has clear agenda of working as a support and facilitative body for institutional development and capacity building of the people for the transfer of new technology at different levels. Dhan believes in making institutions and taking them to the masses to produce a significant and sustainable change in the household of the poor and marginalized. In its processes it tries to build the capacity of the people in planning, organizing, conflict resolution and organizing them into a collective body at different levels to achieve a significant upscaling of programme.
- 1.4 People are then enabled to adopt and enact a generic skill of developing viable alternatives to their situation by working on single activity focus. Dhan therefore does not deliver services but facilitates and supports to get access to the choices and demand made by the people. The successful economic initiatives are expected to lead towards grass root democracy by occupying the legitimate political space without getting into party politics.
- 1.5 Most of the efforts are directed towards localized institution building for the poor. In order to achieve above purposes, Dhan has introduced community banking programme for women, Tank Fed Agricultural Development Program for farmers. The Kalanjams* (name given to the programme, literally meaning a storage bin made of mud used to store grains) and Vayalagams (Tank Farmers Associations) at the village level are federated at block level or district level.
- 1.6 The strategy of Dhan is to introduce the theme, support it and move to the next theme. After successful demonstration of specific activity Dhan moves to next theme and moving into civic programme like health and education which is a larger agenda is taken up by the peoples organisations promoted. Collaboration with other agencies is seen as an instrument to enable the poor people to mainstream with overall system. Upscaling the activities and collaborating with the agencies on policy issues, funds, training and networking are part of the empowering processes. This enables the poor women to develop leadership quality and linkages with the mainstream system which has been unheard of by the poor women.
- 1.7 After achieving the above two themes, Dhan has moved to new themes - Dhan Academy - a development management institute for nurturing and developing young professionals for development work and a pilot project on Information technology for the poor.

2. DHAN's perspective on Micro finance Services:

- 2.1 A strong bias in Dhan is towards the fact that economic strength is considered the basis of social, political and psychological power in society. Executive Director Shri Vasi Malai in his discussion said with anguish

* The word 'KALANJAM' has been used extensively and interchangeably with SHG/Group

that he had experienced poor women (even men) in villages working as bonded labour and suffering drudgery but never coming out of debt. The compensation will go for interest payment and principle amount inherited by the next generation. Dhan thus focused an intervention based on the needs of poor people, with their participation, ownership and control.

2.2 The poor people's need for money emanate for consumption, sudden events like deaths or sickness and lifetime events like marriages. Sometimes these are also attributed to factors beyond their control. Therefore primary focus of Dhan is to create access and control over financial services like savings and credit by poor women by promoting localized self managed institutions.

2.3 Thus micro finance services are considered as an essential tool of addressing poverty alleviation. The effort towards integrating with macro economic processes is of course built in the structure of community banking programme linking the poor with mainstream system through people's participation and building up their capacities. Dhan has also made the substantial contribution at the macro level for the cause of micro finance for the poor by impacting on policy issues through various national level committees on micro finance. However, Dhan also responds to the changing internal and external environment and this has led to new initiatives like housing, insurance and also possible of opening of women's bank for urban poor.

3. Dhan's perspective on Women's empowerment:

3.1 The recognition of women's powerlessness and addressing it with the base of low economic status of women is internalized at all levels in the organization. During different deliberation with Dhan functionaries and even during discussion with women members clear message of understanding on women's issues was observed. Basic issues to be addressed are internalized in the system that women are restricted to low paid work, lack of access to education, training and credit, lot of invisible and unpaid work, restricted mobility of women, lack of any opportunities to express women's abilities, gender discrimination intermixed with cultural issues. With this understanding, community-banking programme for women has moved with clear reflection of fundamental core values and purpose of Dhan.

3.2 These core values and objectives are reflected in each of Dhan's initiatives and actions. Discussion and the review of the documents indicate that Dhan has actually not used the word 'empowerment' though it does realize that these are empowering processes happening. The outcome of its processes is seen more in Access and Control and decision-making through democratic processes. The strong belief is to allow the women to learn in their own way and not short-circuiting the processes. The ultimate goal is self-reliance and empowerment through interdependence with community. For this purpose, Dhan has adopted four generation strategy achieving one after the other. The first generation process is social intermediation followed by financial intermediation process in second generation with livelihood and business promotion during third generation and finally the fourth generation process will address civic programme interventions. Dhan itself has perceived the time frame of 10 to 12 years for four generation but to the researcher's mind certain process were evolving due to women being together and women are demanding to address the civic issues like health intervention. The generation gap is thus reducing over the years.

3.3 Therefore in this sense, empowerment may be interpreted for Dhan as the process by which the women and community gain control over social and economic conditions; over democratic participation in their communities and over their own stories. Dhan thus believes that social change will evolve over a period of time with economic strengthening and thus views economic empowerment as the beginning of the social change. Dhan hence has adopted the economic entry approach.

4. Competence and Skill of Staff

4.1 Dhan foundation is a spin off institution of PRADAN, one of the foremost development agencies in India. Asserting a clear mission, working on value based principles and fundamental and associating professional staff with high values and commitment. An organization promoting 'participation of poor women' of course has in-built system of including participation of its programme staff. Dhan recruits professionals who are willing to work for the development. Various consultative processes existing indicate that all the staff are also allowed to reflect their voices and concerns through structured and unstructured interactions.

These interactions are further developed, refined and also validated through their experiences of working with the poor people.

- 4.2 Programme staff is considered a critical link to work with the women. The strong qualities of perhaps each programme staff (to whoever I met) is a scientific method of social analysis, continuous learning, two way communication skills and the ability to cope with tension and conflict resolution skill mixed with strong sense of ownership and fundamental values of Dhan. However, the researcher felt that the long hours the team puts in on a day to day basis should be having pressures and stresses of varied kinds. (perhaps a personal bias) The noteworthy point is that Dhan has a policy of gender balanced recruitment unlike other organizations who appoint only women for women's programme. The thrust is on recruiting and grooming the professional suitable for the development sector.

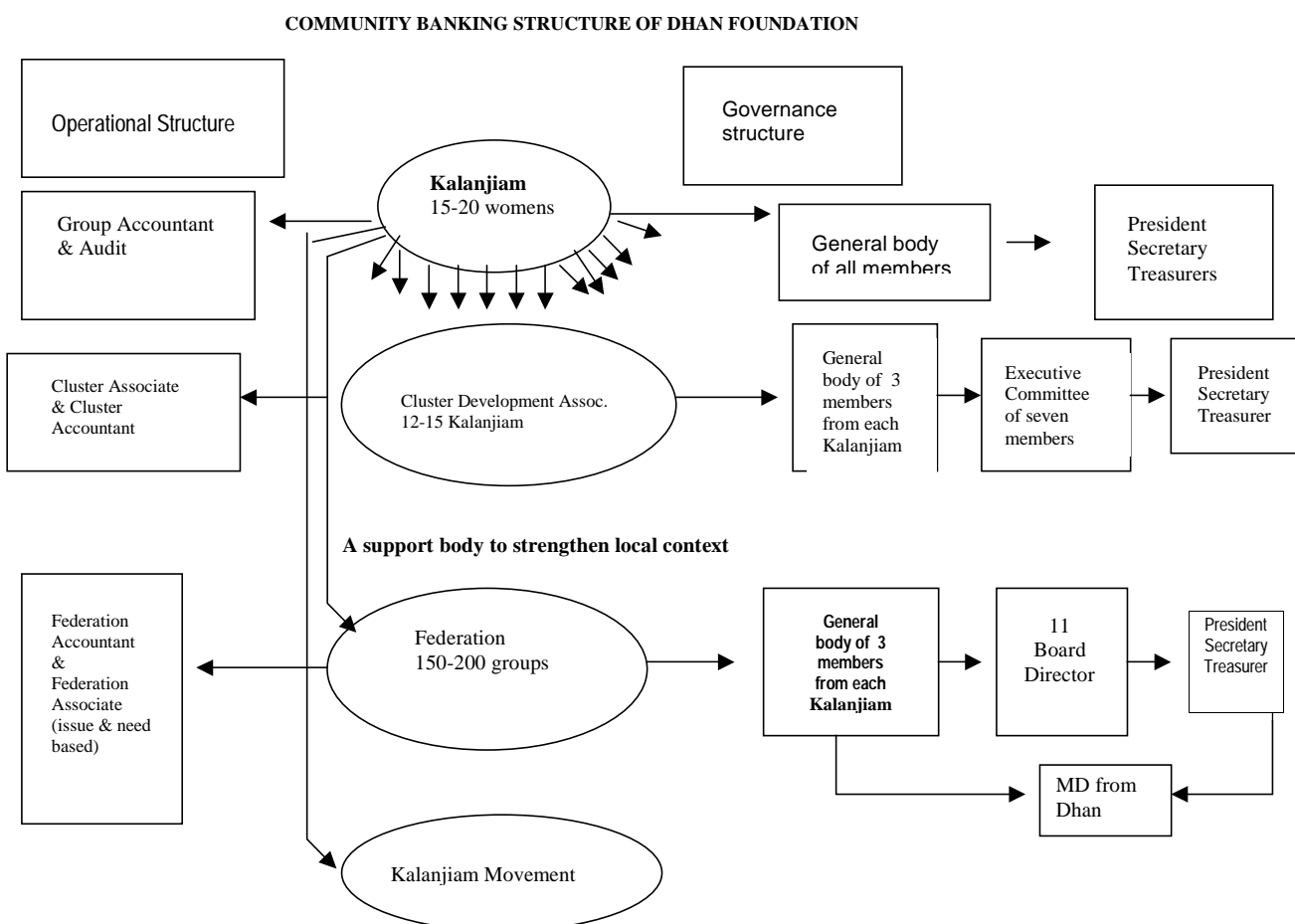
III Community Banking Programme - Emerging Local Financial Institutions

1 The focus of community banking programme is to create sound local financial institutions managed by women at each hamlet, cluster, & block level to link with main stream financial institutions. This chapter focuses the details of the programme and empowering systems for women.

2. Programme Components- Key activities & strategy

- Organizing poor women into groups of 15-20 and giving them an opportunity to experience and share their economic position and the nature and causes of exploitation - Social Mobilization;
- Mobilizing of own resources and managing them for their own benefit through regular savings and management of credit;
- Regular interactions, exchanges and exposures;
- Linking the women groups with formal financial institutions; The credit management is by women groups and the transaction with bank as clients and not as beneficiaries;
- Training and building leadership qualities through transferring the roles and responsibilities to manage their own groups and activities;
- Skill building and training in specialized business activities (Dairy, Poultry, Charcoal, etc.) and financial management;
- Formation of women managed financial institutions at village, cluster and block level for gaining collective strength and Power.

3. Structure of People Institutions promoted by Kalanjiam Programme



WOMEN MANAGED BANKING INSTITUTIONS (WOMB) Institution

Inst itution	Le vel	M embers hip	F unct ion	P urpos e
SCWG (Saving and credit by women in groups)	Hamlet	15-20 poor women (individual)	Managing savings and credit transactions Smaller credit needs through own savings Leveraging money from other institutions	To enable the members to manage the S&C activities independently at a hamlet level. Primary unit for handling transactions directly with member
Cluster Association				
a. Promotional & financial	At 3-5 villages	10-15 primary groups of a homogenous socio-economic context (institutional)	Promotion & strengthening of groups in neighboring villages, Mutual support and cooperation to primary groups, Creating greater access to credit for primary group. Leveraging funds and on lend to primary groups, strengthen the financial systems and managerial capability of primary groups.	To increase the access of primary groups for meeting various 'non conventional' credit Needs of higher order and fill the gaps in credit demand at local level (3-5 villages) to channels funds to primary groups mobilized directly and through federation.
Federation				
a. Promotional	Block Level	100-200 primary groups (institutional)	Building solidarity for groups at block level. Relating with block level development administration. Promotional activities for development of primary groups. Greater access for credit to primary groups. Leveraging loan funds from apex financial institutions HUDCO, (NABARD, SIDBI)	To provide a block level integration for community banking effort. To promote continuity for the programme by women. To fill the credits gap not met and managed by cluster NIDHIs. To manage and relate the collaboration with apex organizations which are focused on specific activity (Housing, Business) and the quantum of support is huge.

- 4.1 Community banking operates at group level, at cluster level and at federation level. Each group has three leaders decided by the consensus of all the members. The executive committee thus manages the group, which consists of the president, secretary and treasurer, a vice president and joint secretary. The secretary will be responsible for looking after operational and administrative matter and the treasurer would take care of cash and accounts. The executive committee would divide the following operational responsibilities among themselves viz. Banking, community issue, monitoring and evolution, expansion and training.
- 4.2 Once a set of 5-6 groups in a contiguous area has attained stability in their operations, they are encouraged to meet periodically and share their experiences. Over time these meetings are formalized and a cluster association is formed. The task of cluster association is to monitor the progress of the groups, conflict resolution promoting new groups and also training group members. This has further evolved towards helping groups in creating bank linkages and also a forum for addressing the civic issues. Each group has three representatives in cluster of which seven members executive committee is elected at cluster level. Cluster constitute of 15-20 groups.

- 4.3 The federation is made of 150 - 200 Kalanjams. Federations get support for three years from Dhan. All the groups will promote in to federation at the block level. These federations are registered as society or trusts. The general body of the federation consists of all the leaders of the member groups. From which 11 members are selected for the constituting executing committee of federation board. The primary objective of the federation is to strengthen and sustain the primary groups and mobilize external funds from banks, and apex financial bodies. Federation acts as a support body for training and managing specialized services such as insurance, health, and education. Federations provide economies of scale, better bargaining and negotiating power with banks, government, outside agencies, while facilitating local initiatives and promoting leadership development.
- 4.4 Within the overall structure each level operates as an autonomous body. Each level has to cover the cost by itself (Details later). The autonomy is to ensure the responsibility of the group and group leader, strong ownership, awareness of cost coverage, developing community & financial management skill and also to ensure transparent system. These are empowering processes, leading to devolution of qualities essential for development of the women. For e.g. leadership- quality asking questions, negotiations, analyzing and consciousness to monitor the groups money. The present structure of groups also allows for the participation of women at all level.
- 4.5 A norm of one person - one post is followed to avoid burden on one person. Normally SHG leaders graduate to cluster leader and cluster leaders graduate to federation leaders. This process brings in the experience of the local context and also ability to share more responsibility by the leaders. Once this graduation happens the earlier role is taken over by the new member. This process assists in rotation of the leadership and gives opportunity to all the members to participate and share higher level responsibilities.
- 4.6 While women members take governance roles, local staff are appointed for maintenance and management functions. The costs of the local staff are paid by the people out of their own sources. There are around 1500 local staff working at group, cluster and federation level. At present a total of Rs.30 lakh per month towards the salaries of these staff are paid by people. In essence these groups are also creating employment opportunity at local level. One group accountant keeps the record for 5-6 Kalanjams. One of the important things is to be noted here is that the money transaction does not take place through the hands of accountants. They are merely facilitators for writing the accounts and record keeping. Similarly the cluster appoints cluster accountants and cluster associates.

5. Targeting the poor women and poor household

- 5.1 The women members primarily are landless agriculture labors, masonry workers, and construction workers or undertaking small activities of fruit and vegetable vending or running a petty shop. The classification of families is categorized in survival, subsistence and self-employment. Almost 80% of the women belong to survival and subsistence category having wage income with deficit household budget leading to greater indebtedness. Village mapping and wealth ranking in the village under take identification of the women members.

6. Group Formation and Group Size

- 6.1 The Kalanjiam is a basic hamlet group with 15-20 members residing in the same hamlet. The programme is implemented by mobilizing the target women in homogeneous group. Homogeneous group here means organizing group of target women with more or less similar economic status. The first generation group formation took longer time sometimes 5-6 months to formalize the group. Dhan staff (this staff has moved up in cadre and is programme leaders) made the initial facilitation efforts through addressing the social issues. In KKVS federation issues like girl infanticide or suicide were addressed to build confidence and rapport among the women. The second generation Kalanjiam formation was motivated on the experiences and example setting of older groups. Over the years, this process has shifted to the group members and the group leaders. Many Kalanjiam have emerged as a ripple effect of the groups functioning in that area. This has now transformed into institution building through Kalanjiam movement exclusively constituting of poor women. Kalanjiam movement of group expansion has emerged in to creation of women led managed kalanjiam Foundation.

6.2 The process of initial grounding goes on for 3-4 months and follows a process of “quality check” followed by the registration process (not legal body) at programme level for allotment of group code. Books of accounts are introduced after six-month period with opening the bank account. The norms for group functioning such as saving rate, loan amount, interest rate, meeting schedule, agenda setting and group leadership are decided by the group.

6.3 The members as convenient to them decide the timings of group meetings. In semi urban areas the women prefer to meet generally at 10.00 am in the morning as they are free of household work. Most rural groups prefer to meet in the afternoon after becoming free from the work. Frequency of the meeting is monthly or fortnightly, usually monthly in rural areas. Fisher women’s group in Ramnad district meets four times a month.

6.4 Meeting place is usually outside the village under the big tree. In semi-urban area women meet in a common garden or common open space of the hamlet. One of the groups is meeting at the temple place, which also happens to be the house of village panchayat leader (Man). Due to the temple place, women during “periods” are not attending the meeting. In one more group few women do not attend the meeting for the same reason as this is held at one of the better of members’ house. At this juncture women should negotiate to obtain space for “Mahila Kutir” to have common place of meeting which may also serve the purpose of shelter for the women.

6.5 The attendance in the meeting appears regular and member not attending the meeting will take permission or inform. Some groups have the practice of imposing penalty for not attending the meeting. It was observed that the participation by the women in the semi-urban area or town areas was higher. The participation also depended on the literacy level. Normally, the younger women in the age group of 25-32 years are more participative, initiating the issues and also playing the facilitator’s role. The older women are matured and able to understand the issues. Extremely poor category, sickly or very many elderly and totally illiterate women are seen excluding themselves from the discussion. The women in semi-urban areas are seen more articulated and organised in conducting meetings and sitting in a round sitting arrangement. In the rural areas even now, articulation is less and does not tend to sit in a way that

How do Women organize meetings - Voices of Women

- ◆ Secretary will inform time and place of the Kalanjiam meeting on previous day
- ◆ Kalanjiam meeting starts with prayer and follows the Kalanjiam song
- ◆ Cluster Associate/ Group accountant will read out the minutes for previous meeting - and will also discuss the decision taken and implemented from the minutes
- ◆ The president and secretary will initiate the agenda for the current meeting.
- ◆ Members will also add their own issues to Agenda.
- ◆ After this Saving collection starts by the hand of treasurers and secretary and president also joins
- ◆ After savings collection is over the members make repayment of installment and interest payments.
- ◆ Group accountant keeps a watch and records in the books of account. Group accountant does not exchange money at all.
- ◆ Treasurers will collect all the collection and count
- ◆ Group accountant and Kalanjiam leaders will reconcile, verified physical cash and books entry
- ◆ Leaders will discuss about the fresh needs
- ◆ If collection is less than fresh demand then loan will be prioritized depending on need- Medical, emergency, family & education. For the extra demand group will demand through application to cluster and obtain loan and immediately distribute. The Kalanjiam meeting will take informal decision for disbursing the loan. Hence as soon as money released from the cluster the members get their loan amount.
- ◆ Group accountant will record minutes and will to the group. All the members present in he meeting will put their signature or thumb impression in the record book.
- ◆ Normally there is a discussion on the members not attending the meeting or on members with irregular installments, or need to address any civic issue in the village. The kalanjiam members take all decisions collectively.

allows eye to eye contact.

7. Evolution and Growth of the Community Banking Programme

- 7.1 Erstwhile Pradan project initiated 1989 made a modest beginning and started with forming 20 self help groups in 11 villages with a total membership of 286 women. This has under gone various phases of expansion with different strategies like initial promotion and strengthening, older group mobilizing new groups, replication in new location and saturation in a particular village and also in the block, revival of defunct groups and collaborating with other NGO. In the year 1998 a revolutionary movement started with a decade of community banking experience resulting in the beginning of people led movement. The year witnessed the celebration of Kalanjiam movement and women taking oath to spread the concept of the Kalanjiam to all poor women and also to reach one Lakh women within three years. During the year 1999-2000 itself the Kalanjiam covered additional 33,000 families. The VVK Federation has made 100% coverage of all the poor in 39 out of 80 villages saturating the coverage of poor in the region. The effort is targeting all the poor in the panchayat and in a block so that 100% coverage of poor is ensured.
- 7.2 The expansion strategy is further strengthened by the initiative of cultural team, by movement workers and collaborating with local government and banks. This approach has enabled to transform from a mobilization and service delivery approach to people led movement and also cost efficient approach. The next strategy is to have a Kalanjiam Foundation a separate thematic institution to upscale the Community Banking Programme and reach a million poor over next decade. The major approach of the programme in meeting its objectives is through the promotion of people's organization at different levels. The programme has been successful in promotion of more than 6100 SHGs in almost 2000 villages with 400 cluster development associations and 20 federations. As on December 2001 there are more than one-lakh Kalanjiam members. As a support body facilitating the development of local institutions and enabling the women to manage and become self reliant for own development, Dhan appears to be the only institution to achieve such a large scale.
- 7.3 As is evident from the table below, the growth in terms of savings and lending activity is equally impressive. Most distinguishing is the fact that this is all poor people's money. Average saving is Rs 1300 to Rs.1500 while average loans arrive at Rs 2500 to Rs 2800 at their doorstep. Though the average saving and average loan will not capture the strength of some of the older members but gives an indication of large scale outreach of the benefit of the services.

STATUS OF KALANJIAM COMMUNITY BANKING PROGRAMME					
Year (As of)	No. of Kalanjiams	No. of Members	Savings (Rs. Lakhs)	Reserves & Surplus (Rs. Lakhs)	Loan Outstanding with members (Rs. Lakhs)
March-91	20	286	0.16	0.05	0.57
March-92	47	721	1.16	0.61	4.46
March-93	90	1,588	3.50	1.70	12.71
March-94	158	2,528	5.15	3.05	18.42
March-95	292	5,334	14.39	6.73	81.93
March-96	367	6,464	21.78	9.83	113.14
March-97	1,021	15,745	50.36	18.21	236.38
March-98	1,917	28,237	168.19	52.69	283.72
March-99	2,416	36,046	566.81	114.37	625.33
March-00	3,732	56,681	627.26	295.89	1,196.88
March-01	5,194	80,263	1,067.00	274.00	2,075.48
Dec-01	6,762	105,898	1,589.44	420.99	2,168.27

8. It will not be out of place here to give the background of the three Federations studied in order to link the inferences in specific context.

8.1 Kadamalai Kalanjia Vattara Sangam (KKVS) Federation:

Kadamalai Kalanjia Vattara Sangam (KKVS) is located in Mayiladumparai, a remote block in Theni district of Tamil Nadu, 100 k.m to the North West of Madurai, in the foothills of Western Ghats. The block has 18 panchayats that have 115 villages among them. The main reason for selection for operating community banking programme was the remoteness of the block and its constituent village and low development status both social and economic. This development status is greatly influenced by migrant nature of population and the area being pre-dominantly dry agriculture. The villages were selected on 4 major criteria remoteness of villages, small villages with less than 100 households, villages with more women issues and finally the prospectus of forming clusters due to contiguity of the villages. The federation was registered in August 1995 under the Society Registration Act 1860 after a period of 2 years of association with Kalanjams. In terms of resources land and forest are the major resources of the block but with the degrading quality. There are 924 females per 1000 males as of 1991 census indicating poor female male ratio. Scheduled Cast Scheduled Tribe constitutes nearly 24% of the overall population in the block. Of the total work force 46% are female workers while female agricultural labourers are 49% of total agriculture labourers. The literacy rate is very low at 35% with female literacy at 24%. The major development issues of the block are as female infanticide, the marriageable age of girls between 12-16 years, desertion of women by men, large number of widows, high incidence of money lending. Some of the infrastructure issues of the blocks are high deforestation and high erosion, land alienation, migration of men in search of employment and extensive cultivation of cannabis. Similarly, lack of approach roads to villages, poor health and educational facility are other features of the block.

8.2 Mugavai Kalanjiam Mahalir Vattara Sangam (MKMVS) federation:

MKMVS is operating in the entire Mandapam block having 28 panchayat and two-town panchayat and in 7 panchayat of Tirupulani block of Ramnad District. The community-banking programme was initiated in 1992 in Mandapam Block and in 1995 the Kalanjams got promoted into Federation. This block was selected for development intervention, as it is one of the most backward blocks in Ramnad. Livelihood of most people is dependent on coastal and marine resources. Fishing and palm mat weaving are major source of income to meet their basic and social needs. Agriculture is not suited for this block due to sandy soil. Special feature of this block is that the male population is less than female population. The population of Mandapam has religion based diversity as equal number of Hindus and Muslims are residing in this block. Many poor Muslim males are migrating to Arabian countries for earning but most of the time they are cheated by the middleman. The socio-economic situation of the block is very poor. Different occupations have different wage rates in the same range of Rs.20 for women and Rs.35-70 for men. This block is also characterized by large number of women headed families. Alcoholism is wide-spread and men are spending their money only on alcohol and give meager amount for family expenditure at home. There is a large scale desertion of women and prevalent bigamy. The villages covered under the block are remote villages not connected by pucca roads; inadequate drinking water and electric facility, exploited money lending. The general profile of the members covered are landless labourers, widows, prevalent child labour, female headed families, people living in huts and earning less than Rs.1200/- per family per month.

8.3 Pothigai Vattara Kalanjiam (PVK) federation:

PVK federation is located in Madurai west block having urban influence as it is situated around 8 kilometers away from heart of Madurai City, with community banking programme initiated in the year 1999. Nearly 60% of the total geographical area is used for agriculture purpose while rest is wasteland and used for non agriculture purpose like institutions and industries. The female population is 974 per 1000 of male population. Female agriculture labour force constitutes 45% of the total agriculture labour. The total female workers are 34% of the total labour force. The female literacy is 44%. The main employment opportunity for the block is agricultural work. This block is one of the paddy belts in Madurai district. The wage rates vary from Rs.25-30 for women and Rs.50-60 for men. Main reasons for selecting this block for community banking programme is that 60% of people are agriculture labour, money lenders

operations at exorbitant rate, high percentage of scheduled caste population and no infrastructure facilities. Most of the people are employed as agriculture labourers, road and building construction workers, fruit and vegetable venders, mill worker or undertaking activities like coir making, dairy, and miscellaneous small business activities. The targeting of the villages was done on the basis of remoteness and population less than 1500 in a village of which majority villages targeted are with population of less than 500. Only two villages have population above 1500. This federation has attempted classification of poor into three categories of survival (who find it difficult to fulfill their daily needs), subsistence (wage employment available more or less regularly) and self-employed. The major development issues in this block are alcoholism, child labour, high dropout rates of children from the school and infanticide.

IV Community Banking Services-Widening and deepening of Financial Services

1.1 Providing diversified financial services is considered a vehicle to address poverty. Widening of financial services is addressed by penetrating the market by geographical saturation through replacing the informal sources of credit. Dhan strongly believes that deepening of financial services is possible through providing options and choices for the poor. Once poor are utilizing the services it will help them to link and influence the mainstream system. Alternate financial services thus are provided in an organized manner with an understanding of varied dimensions varying in each local context and situation. Savings, credit and insurance services are provided to suit the convenience of the poor women.

2. Savings Mobilization

2.1 Saving is considered a powerful tool to build the stakes of local community in the financial system. Started with level of Rs.5/- for each member, women are saving up to Rs.100/-. There was no concept of saving earlier and whatever was earned, was spent. The saving collection in the group is weekly, fortnightly or monthly. In Mandapam block in Ramnad District groups have achieved the saving level of Rs.10 million. The total savings of all the Kalanjams are Rs.1067 lakhs as of March 2001 as compared to Rs.627 lakhs in March 2000. The average savings by member per year increased from Rs.55 in 1991 to Rs.337 in 1995-96 and has risen to Rs.1329 as of March 2000 and to more than Rs 1500 by December 2001. In older groups the average savings range from Rs.3000/- to Rs.5000/-. The saving lending ratio for all the Kalanjams comes to 51% indicating the extent of people's own contribution for rotating the funds.

2.2 Two types of saving products are available primary saving and diversified savings. Primary saving is the regular contribution and internal lending is used for rotation within the group with out any lock-in period. Primary savings are non-withdrawable until the death of the member or on discontinuation of the membership from the group. The withdrawble diversified savings are contributed for specific needs like education, marriage, festivals, social obligations etc. There is a special deposit scheme allowing withdrawal (twice the amount) after a fixed period. The diversified savings take care of seasonalities and ensure food security during emergencies. The flexibility of differential savings enables the poor women to save according to their needs and also on the basis of ability to earn. Many groups during the lean season save differential amount.

2.3 Many microfinance organizations do not emphasize on savings. While for DHAN Foundation savings emerges as wherewithal for viability of groups. Savings helps the groups in following ways:

- Own resources for internal rotation
- Savings provide own capital for own development
- Localized product suiting local context
- Peer pressure leads to self-regulation
- Helps in regulating cash flow
- Enables to leverage credit from mainstream institutions

3. Credit services

3.1 Community banking programme provides range of services to meet different credit needs of the poor including consumption, health, education, income generation, housing and asset creation. Credit for food security and for social security like health education is considered credit for consumption. Small loans for this purpose are available up to Rs.2000/- @3% per month. Loans above Rs.2000/- are provided @ 2% per month. The loan outstanding of all the Kalanjams has increased to Rs.2075 lakhs as of March 2001 from the level of Rs.1196 lakhs in March 2000. Usually, during first year, the loan is given eight times of savings while after first year five times of savings is considered for credit. The number and amount of loan of each member increases as the age of group matures. During 2.5 years of PVK Federation an average rotation of loan to the same member is for 5 to 7 times starting from loan of

Rs.100/200 to Rs.7000/10,000/-. There is thus flexibility with the programme for usage of multiple loans concomitantly. It is normally the pattern to avail the two loans simultaneously.

- 3.2 There is no tangible collateral requirement for availing loan for the women. Indirectly Savings works as collateral as it gets adjusted incase of default of loan. Installment repayments are fixed flexibly on the basis of purpose and quantum of loan.
- 3.3 On the basis of individual discussions with women the purpose of the loan availed is given in table 2 to indicate the sample cases which is the pattern all over. In fact the data is collected from many individual members but is presented here to indicate the general pattern for selected members only. It is normally the pattern to graduate from smaller loan to bigger loans. The pattern can also be observed that loan utilisation starts for consumption purpose, followed by bigger expenditure for home and also on expensive events like marriage, payment of dowry and thereafter goes for supporting the existing livelihood activities. It may be pertinent to note that many loans are availed for incurring expenditure on unproductive social systems. It may be useful if DHAN also introduces themes like unavoidable expenditures.
- 3.4 In the older federations the individual loan amount has increased to Rs.20000 - Rs.25000. The bigger loans are given for house repairs or construction of house. In these cases it is ensured that asset is created in the name of women only. It will be advisable if these members are encouraged to open individual bank account to avoid handling large cash on one hand and on other to inculcate the habit of direct mainstreaming with the bank.
- 3.5 The major impact is noticed in redeeming outside debt that is availed at the rate of 10-15% per month. Moneylenders refuse loan to very poor unless they pawn their small assets and that also under great humiliation. However, a few women have stated to be saying that flexibility of very small amount like 50 Rs for very short period is available only with moneylenders.

TABLE 2: PATTERN OF LOAN UTILISATION BY MEMBERS (SEQUENCE IN WHICH LOAN AVAILED THROUGH VOICES OF WOMEN)

Rural/Older/KKVS Fed. Name of the Member: PARVATHY			SU/Older/KKVS Fed. Name of the Member: PALANIYAMMAL		
Loan	Purpose	Amount	Loan	Purpose	Amount
First	Cash	500	First	Cash	200
Second	Buy Goat	10000	Second	Grocery	500
Third	Marriage	10000	Third	Debt redemption	5000
			Fourth	Marriage	10000
			Fifth	Education	20000
Rural/Older/KKVS Fed. Name of the Member: AMSAGANDHI			Rural/Older/KKVS Fed. Name of the Member: INDRANI		
Loan	Purpose	Amount	Loan	Purpose	Amount
First	Consumption	200	First	Agri.	500
Second	Loan weeding	500	Second	Goat purchase	1000
Third	Sowing	2000	Third	Milch animal	5000
Fourth	Goat rearing	3000	Fourth	Leased land	10000
Fifth	House	10000	Fifth	Electricity	5000
Sixth	Cow/Land Cultivation	20000	Sixth	House construction	20000

SU/Older/KKVS Fed. Name of the Member: KALYANI			Rural/Older/MKMVS Fed. Name of the Member: CHELLATHAI		
Loan	Purpose	Amount	Loan	Purpose	Amount
First	Consumption	500	First	Cash	500
Second	-do-	1000	Second	Medical	1000
Third	-do-	2000	Third	Temple	3000
Fourth	Debt redemption	4000	Fourth	Cement Flooring	2000
Fifth		4000	Fifth	House Repair	6000
Sixth		7000	Sixth	Puberty ceremony	7000
Seventh		5000			
Rural/Older/MKMVS Fed. Name of the Member: KALISHWARI			Rural/Older/MKMVS Fed. Name of the Member: TANGAMMA		
Loan	Purpose	Amount	Loan	Purpose	Amount
First	Grocery	200	First	Consumption	500
Second	Debt redemption	1000	Second	Debt Redemption	1000
Third	Fees debt	2000	Third	Murai (Gift)	1000
Fourth	Agri. Purpose	500	Fourth	House repair	2000
Fifth	Land leased	10000	Fifth	Puberty ceremony	3000
			Sixth	Petty shop	7000

4. Repayment Schedule

4.1 The repayment at different levels is presented below:

Member to Group:

Groups below six months - 80% to 94 %

Groups above six months - 100%

SHG Bank Linkage

Groups to Bank - 98% to 100%

Group to Cluster - 88%

Cluster to Federation - 96%

Federation to Apex banks - 100%

4.2 It is felt that there is some pressure on the members for regular repayment. Women have stated that sometimes there are conflicts with their husband for repayment during tough time. Usually all women take consent of their husbands before availing the loan in order to enable them to share the joint responsibility of repayment.

4.3 Rescheduling of repayments during emergency is possible for 2-3 months but after that there is a pressure to repay the installment particularly interest payment. There is also the pressure of being removed from the group. Penalty for nonpayment of installments can be Rs.20-50 for each installment. In the older federation the installment comes to Rs.800-1000 per month for those availing large loans.

4.4 It appears that since the loan is available there is temptation to use the loan but also feel the pressure of the regular repayment. Hence there is need to look at credit size and rationing the credit according to the absorption capacity.

- 4.5 With regular repayment women have become aware that they will get repeat credit. One of the groups found stating: “We are quick in repayment on time, so that federation is giving us loan and bank is also giving loan because of this. So we have the right to access to further loans”. This indicates the awareness and the confidence gained due to different processes.
- 4.6 There are also cases of individual self-exclusion among the group members mainly because of poverty. “Pushpa, a widow in Neelmegham group was sitting very quietly in the group meeting. When asked about her loans she said that she has availed only two small loans for consumption and fulfilling social obligations. Since she doesn’t have the capacity to repay she has not taken repeat loans. Though, she does need the money for repairing her house”.
- 4.7 The groups have been able to access the finance from banks as well as from apex banks through federations. Discussions with one of the branch managers of the nationalized banks revealed that this branch had loan linkage with 248 SHGs to the tune of Rs.106.31 lakh. (Average SHG getting Rs.42500/). Branch manager was particularly very happy and sounded very positive for creating this linkage as 100% recovery is coming. He in fact, specifically mentioned that “100 small but standard accounts are preferable to one large non-performing account”. He also reflected positively on the capacity of the women to manage the accounts and financial system in the group.

5. Insurance

- 5.1 Insurance services are very vital for the poor because of their vulnerability. Each member is a productive asset and any calamity with any of the member influences the cash flow of the family adversely. The federation provides life insurance, medical insurance and housing insurance however, there are certain conditionalities attached for initiating this product. Before initiating insurance in a federation detailed analysis of death rates over the past 5 years is conducted. The details of each product are discussed with the federation leaders and federation has to create a separate insurance fund. In a way, this also helps the member’s family to repay the loan in the event of member’s death, reinforcing the fact that members do feel the pressure of the repayment.
- 5.2 Premium of Rs.100/- per year is to be paid by each member, which covers the natural death to the tune of Rs.10000/- and accidental death up to Rs.25000/-. There is separate insurance fund but most of the federations have also created linkages with insurance companies for giving different products. There is flexibility of providing premium in three installments for very poor female headed and widow families. Dhan is conscious of reducing the premium over a period of time and it is planned to reduce the premium to smaller amount and after five years the premium will be paid out of group common fund. There are also complexities involved and perhaps more clear consensus should be formed. There was one specific example in one of the federations on lack of clarity. It is possible many young women may not have taken this seriously. This is not to mention that clarity does not exist in framing the product but more information needs to be passed down to the ground level. “On the death of husband a young widow was entitled to get insurance coverage. Her father-in-law wanted the insured sum as he was his son while father of the girl also wanted this money for remarrying her. This created lot of conflict”. It may be reiterated in the meetings that in case of husband’s death widow will get the money in her name and will be placed in bank account so as to avoid family conflict. Insurance claim amount goes to the girl child in case of death of women.

6. MIS, Record Keeping and Monitoring

- 6.1 Given that the community-banking programme deals mainly with the money the need for strong financial system is obvious. Record keeping and MIS from the Kalanjiam to cluster level and cluster to federation level allows for the detailed analysis and monitoring. There has been considerable improvement over the years. Group wise and cluster wise computerized data are maintained at federation level.
- 6.2 Each Kalanjiam is viewed as an autonomous financial institution and maintains a standard set of books of accounts and records like cash books, vouchers, member ledger, general ledger, demand collection and balance statement, members pass book, receipt book, minutes book etc. Group accountant appointed by the group maintains all the records updated. The respective executive committee (EC) members

monitor the working of the group accountant and cluster accountant. The accounts are discussed in the Kalanjiam meeting and the EC members crosscheck the entries made by the group accountant. Though illiterate, leaders will remember by memory and try to cross check through showing it to the children going to school in the village.

- 6.3 Cluster leaders ensure quality check of groups through spot visit to the meetings. Quality check entails that regular meetings are held with members sitting till end with precise operations of savings and lending and also repayments are monitored. In the process the leaders also revive the defunct groups by solving the conflicts and attending the meetings.
- 6.4 There are clear policy guidelines on accounting system, which ensures effective check and monitoring at each level by multiple crosschecks. The role clarity and accounting policies indicate transparent procedures. In fact, many of the organizations have adopted the procedures from Dhan Foundation. However, in spite of such system there are 15-20% groups who are not regular in submitting the MIS on time.
- 6.5 Internal auditing of the groups and clusters is done once in three months. External audit is conducted once in a year for group, cluster and federation level accounts. Provision of loan loss and bad debt is maintained at group level account itself in order to cover the delinquency. Groups and clusters are not registered bodies but the auditing reflects the problems and mistakes in accounts to be rectified. During the audit, the EC members, group accountant and cluster accountant remains present. This as mentioned earlier, leads to transparency of accounts. Audit, besides, helping the groups and clusters to create direct linkages with the banks also builds up the women's capacity for management and account keeping.

7. Capacity Building & Training

- 7.1 Training for community-banking programme is vertically integrated through bottom up approach. While the group formation activity is initiated, the co-learning starts in the meeting itself. During the meetings the training is sequenced starting from structure modules for first five months on financial management, record keeping and administrative aspects followed by linkage orientation for one month and two months training on concept of networking. Refresher courses are conducted once in a year.
- 7.2 Thus capacity building at all levels is one of the important strength of the community-banking programme. All staff members are associated in organizing capacity building. The Programme concentrate on capacity buildings of Kalanjiam members, leaders, functionaries by conducting training, organizing exposure trips, exchange visits and also through even celebrations like annual festivals, Annual Mahasabha meetings. Dhan academy organizes many workshops and seminars for developing professionals in order to share the experiences as well as new issues arising across the nation.
- 7.3 There is a separate Kalanjiam Training Centre (KTC) besides Dhan Academy to groom women volunteers from villages as cluster associate to be groomed through 42 days package of training programmes. This is a new experiment in order to support upcoming Kalanjiam foundation.
- 7.4 The training programmes have built up the capacity of the members in a financial administration and management. Based on discussion with one of the leaders, it is felt that there is need to create greater awareness of the impact of the inter play of various types of oppressive social structure. Training modules have now taken into account these issues but it needs to be percolated to the member level. Resource Center.
- 7.5 The programme has become a resource centre for micro finance and there is high demand from external agencies to learn from it. The demand has been from other NGOs, Bankers, and Government agencies, training and academic institutions alike. Dhan as a support institution has been conducting the training programmes on micro-finance for different NGOs, for government officials' of 28 districts in Tamil Nadu state, bank officials from different states. The varied structure of training has given Dhan a special niche in terms of a support institution.

8. Sustainability

- 8.1 The mission statement of Dhan Foundation has cryptic strategy of sustainable approaches, which will enable to build institution and upscale the activities. In order that any initiative introduced has sustainable approach, there is lot of brainstorming and deliberations among Dhan functionaries with experimenting at

lower scale. Dhan, of course, has been very successful in maintaining the set quality standard as micro finance institution like reaching the scale of one lakh very poor women and achieving operational self sufficiency at group, cluster and federation level. The sustainability can be categorized as follows: -

Financial sustainability

- 8.2 Financial sustainability is generally defined as not only yielding income to cover the cost but also creating sufficient reserves through earning reasonable level of profit. The reserve at different levels group, cluster, federation of the Community Banking Programme, which was just, Rs.5000 at the initiation of the programme in 1991, has moved to Rs.274 lakhs as of March 2001. With savings of Rs 1067 lakhs, own fund of the programme has reached the level of Rs 1341 lakhs. The saving lending ratio has been 1.94% indicating leveraging additional funds available through bank linkages. Operating cost ratio of a typical rural Kalanjiam is 15% (a good MFI has 13-21%). This has been possible as each Kalanjiam as a basic unit is considered an autonomous financial institution. The Kalanjiam has to cover its cost right from the first day. The Kalanjiam, as a people's institution, considering a basic unit has to cover the entire cost of cluster and federation. Besides this, out of the common fund Kalanjiam sets aside the fund for education, health and village development fund. Moreover, all the loan loss provision is accounted for fully. Dhan will support for two years to cluster association and federation for first three years but after this period these structures need to be self-sustainable.
- 8.3 At present the source of income for a Kalanjiam is an administrative fees and 12% is spread available on rotation of members money (it pays on 12% on savings and charges 24% from members). The loan available from federation to clusters and clusters to members leaves a spread of 6% for Kalanjiam on account of apex bank linkage or any other funds available. (Federation receives the fund at 12% lends to cluster at 15% and cluster on lends to Kalanjiam at 18%) On the other hand, Kalanjiam has to cover the operational cost (by paying the salary of group accountant, audit charges, share capital to federation and to cluster), other administrative fees (Rs.100 to federation as entry fee, up front 1% cost on loan as risk fund) and also has to pay the service cost to the federation and cluster depending upon the size of loan and period. In a typical Kalanjiam, when an analysis of income expenditure is made, payment of different costs to cluster comes to about 44% of the total expenditure and this is 40% of the interest income earned. However in spite of all these costs Kalanjiam reflect net profit which speaks about efficiency and capacity of kаланjiam to absorb the costs.
- 8.4 It should also be noted that number of women are foregoing their wages for the day they attend to cluster and federation work which is a financial cost to the poor women and this is going to be increased with the formation of women led institution of Kalanjiam foundation. Well, Women have not complained about this.
- 8.5 Under the new policy, no money will be accumulated at cluster level or federation level in order to avoid power related hierarchical structural conflict. Similarly the federation and Clusters will not retain the interest spread to cover the cost for on lending the loan amount disbursed by apex banks but will transfer to the Kalanjiam. This will help the Kalanjiam to strengthen their position and also higher level of ownership and responsibility and can demand accountability of cluster and federation. This is being experimented and the impact is yet to be seen. Institutional sustainability

Institutional Sustainability

- 8.6 Financial sustainability is not an end in itself but the means of reaching a large and growing number of women. The outreach of community banking programme from 20 groups in the beginning to 6051 group and from 286 members to 95000 members as of August 2001 speaks the volume of the programme. The major expansion in the number is evinced from March 1998. This continuing growth is enabled due to financial discipline introduced at Kalanjiam level. The Kalanjiam level growth, in essence, could well be defined as institutional sustainability having sound management, continuity and growth and its lack of dependence on the leadership of any particular person. At such a point, financial sustainability is an essential but not a sufficient condition. Kalanjiam movement has become conduit to attaining sustainability in expansion and coverage of members. Add on Kalanjiam members will replicate the systems and

procedures of older Kalanjams. Besides expansion, women members have started managing the operational aspects of the programme through the cadre of the trained leaders at different levels with continuous capacity building. The women have been managing collection, disbursement, default, accounting, appointment of staff, audit, as well as interaction with banks and government agencies. On the basis of needs, these women have also addressed social and civic programmes in the villages. This part of managerial sustainability is closely woven with empowerment processes.

- 8.7 These empowering processes are reflected in collectives. The organizational sustainability at Kalanjiam level has an in built support from clusters as well as from federations. Since the approaches are “bottom up” the systems and procedures setup by Dhan help in making a sound institution. It needs to be taken in to account that such a large expansion cannot happen unless the programme is responding to the needs of the people by offering different products and ensuring financial discipline. The federations are registered bodies and there is technical support through deputation of a Dhan professional as Managing Director of the federation. There is a constant re-building of the issues originating from the village level through interaction with the programme leaders in order to enable them to introduce policy changes. Long term sustainability

Long term sustainability

- 8.8 Long-term sustainability can be achieved when women members respond to changing environment and emerging opportunities and also when the aim of poverty alleviation is achieved. Besides lack of economic opportunities, on the one hand, the vicious circle of poverty is also the result of forces like lack of awareness, education, child labor, early girl marriage, early child birth, social evils like dowry system, girl infanticides, desertion of women and unnecessary expenditure on social ceremonies like puberty, ear piercing. As long as these systems remain, the programme will always go on adding to the category of the poorest within its ambit. This will work like a vicious circle. The sustainable impact of economic empowerment has to be followed by addressing the social issues systematically in order to have long term sustainable impact on poverty.
- 8.9 Broadening and deepening the community-banking programme is another way of achieving the sustainability. The programme has to move from only providing financial services to livelihood issues through business development support. The livelihood comprises of capability, assets and activity required as a means of earning. Somewhere, there is a need to develop capability and human assets. This, of course, is a wider agenda and needs different strategies which is out of purview of DHAN presently.

V Social Mobilization & Empowerment Impact of Micro Finance

1. The sharp visible impact of the Community Banking Programme is seen in its outreach to the poorest of the poor in backward and remote locations and curbing the moneylenders' activities of up front usurious interest rate. Substantial resource mobilization and more than 98 % repayment pattern with negligible non-performing assets are other quantitative indicators helping to further upscale the programme. Qualitative indicators like cadre of poor women as leaders, strength of collectives as social support structure creating an identity of women in the home as well as in the village, confidence, physical mobility, access to public space and increased control on financial resources are to be observed and believed. The biggest impact is seen in successfully creating Kalanjiam movement led by the poor women and has given the poor women a sense of achievement.

Changes in the life of individual women

2. Access and control over private resources

- 2.1 The programme has provided the space and opportunities for the poor women. The saving by poor women facilitated greater control over financial resources and access to cash in need. This has enabled the women feel more secured during emergencies. Women take pride in owning of assets in their name like land and house through loans. Access to productive assets like land lease and tree lease through credit utilization is available to women for undertaking doing business activities. Women do take the consent of men for obtaining the loan and for the purpose for which it is to be utilized. Undertaking self employment activity like petty shops, land cultivation, dairy activity, Small trading activity, flower selling and rope making etc have been initiated by many women but are not seen on large scale. Most of the time self-employment activities become the collective activity for men and women though there are examples of women taking up the activity solely There are also examples of women like Kartamma saying "I cannot afford to own any asset from loan as I need to spend for my daughter and grand daughter as my daughter is widow at 20 and son in law committed suicide he was in love with other woman."
- 2.2 It is also noticed that wherever women are doing independent activity, they have better control in decision making as compared to women doing labor work. Perhaps this is so due to differences in wages of the men and women. Due to access to resources women's status has enhanced to a small degree and the bargaining position in household has become little better. Repayment of installment becomes joint responsibility. Women have discussed that there are tensions and conflict during tough time and at the first instance men will like to curb on the repayment of loan installment. A Kalanjiam cluster leader stated, "Men allow attending meeting in kalanjiam as suddenly we have become source of money". A feeling of resistance among male for attending the meetings previously has changed. Wherever the male opposition still persists it is noticed that women are ignoring and attending the meeting. Men now support and wait at bus stand with bicycle for the women coming late after attending the meeting.
- 2.3 Graduation of leadership has enabled the women to share larger responsibility and decision making. Many cluster and federation leaders have to spend lot of time for meetings, monitoring, group formation and other managerial work are happy to forgo the wages for the day they are giving for this programme.
- 2.4 Women headed household due to (widowhood, desertions, single women) are perforce taking their own decisions. They are taking greater leadership roles and have greater degree of control over assets and income. It is noted that in such cases when the son grows up he starts controlling on mobility and income of women and tend to load with household work also increases. This indicates gender subordination passing from father to son. Position of women headed households due to male migration is more or less same.
- 2.5 Poor generally eat rice, a regular staple food in this area. Therefore decision making in food preparation does not have much choice. In Mandapam Block women did mention that men demand cooking fish every day while children and women are happy eating rice every day. Women said "We have to cook what they want". Decision to save is influenced due to availability of repeat credit. Rural women are able to contribute from their wages. Women in semi urban areas save by curtailing certain expenses like

cutting down on Tea or cutting on tobacco chewing. Sometimes men help in contribution of savings but they do not seem to be cutting their unnecessary expenses.

2.5 Intra household change analysis indicates that in semi urban area women are able to speak and assert their rights. They have become bold and much articulated. Women are able to put up their demand forcefully. Kalanjiam has enabled them to get social and emotional space to shed their tears.

2.6 Most poor in rural area cook rice once a day in the evening and manage till next after noon. In such a situation it is difficult to comment on nutritional status & also difficult for them to discriminate between boy and a girl.

2.7 Access to private resources has given sense of pride and ownership along with increased self-confidence. Above changes are more reflective in leaders and in those who have availed different cycles of loans.

Achieving New Heights

Rajalakshmi, 41 yrs, is the treasurer in Kadamalai Federation. Studied up to 8th Standard. She got married at the age of 15 and gave birth to a daughter. At the age of 19 while she was pregnant her husband left her thinking that she will give birth to second daughter. However, she gave birth to a son. Since then she has been staying with her parents. Rajalakshmi says women are not respected and not called for any festival/ceremony if they are not living with the husband. Therefore, she had to face lot of disregard from the family and society. She was not allowed to work and also not allowed to go out of house. During last seven years Rajlaxmi got associated with Kalanjiam for the last seven years. She has now moved out from her parents place and living alone with her son. Within Kalanjiam she has moved from group leader to cluster leader and now become the treasurer of the federation for last three years. Today she has confidence and courage to face anything. She has been providing training to cluster associates. In absence of M.D. for last one year, she has conducted the meetings at the federation. She feels proud that her signature is required along with the M.D's for en-cashing the federation's cheque. She has learnt to appraise the proposals. She also keeps check on cluster workers through field visit. She has successfully negotiated for Rs.80 lakhs proposal from H.D.F.C for housing. She has been taking lead in addressing civic issues like water, electricity and streetlight. Today Rajalakshmi is much respected and has access to Police, B.D.O, Collector and Bank Manager in her town.

3. Access to public resources. Education and opportunities for formal education

3.1 With the introduction of Kalanjiam Community Banking Programme an effort is made to introduce functional literacy. 70% of the Kalanjiam members are able to write their names and signature while 30% are still using thumb impression. Women do feel the need and importance of education for girls but do not make sustained efforts for girl's education. A few cases are seen at town/SU center that girls are studying up to 12th standard. Education loans are taken for the higher education of son but not for daughter though she is doing well in her studies. A feeling still exists that "It is waste to educate the girl as she will be married." The general view is that by giving education the person neither remains fit for village life nor for city life. Probably identification of new livelihood sources with vocational or technical training may be considered. Access to & utilization of childcare and health services

3.2 In all the areas visited, women are aware of child care services and do send the children to ICDS centers and also avail the facility of supplemental nutrition for lactating mothers. However women are not aware of the role of these centers. At few places women did complain about the quality of food but never seem to have challenged. A close convergence between the programme and ICDS centers may be advisable for obtaining better services of ICDS. 3.2 Women do support the PHCs during polio vaccination campaign but do not seem to be utilizing or challenging the services. First aid training to 59 women in VVK Federation has enhanced the health & hygiene awareness and these first aiders are able to serve 59 villages in their area. TBA (Traditional Birth Attendant) training has helped the women to conduct safe maternity but these developments are area specific.

4. Access to new technology and trainings

4.1 Access to training on administration and financial management has given the women a sense of sharing responsibility and ownership. Individually women are more aware, have got an ability to analyze, questioning and negotiating, cost conscious and moreover enhanced confidence to deal with tough situation in day to day life. Co-learning and sharing experiences in Kalanjiam gives them ability to understand each other. In urban federation women have accessed to new technology of accessing low cost housing. Women have started building a training center with the support of HUDCO. In rural federation access to new technology is not availed. In MKVS federation (older) women did mention that we now need skill building training to earn more. Providing vocational training or BDS support is not presently done by DHAN.

5. Access to housing, bank credit and electoral rolls

5.1 Women are able to access bank credit and talk boldly with bank officials. With the good repayment record these women are promptly attended. Women feel that over the years attitudinal change is observed towards the poor. Women are telephoning the bank manager demanding the status of their applications. Apex bank linkages through federation are accessed for asset building and for income generation activities. However women have taken a note, “apex banks do not recognize us individually and are giving loans due to Kalanjiam and Federation”. Access to housing loan and apex bank linkage has enabled number of women to own houses in their own name. This facility is available but many women need to utilize this facility.

6. Control over labour and income

Nature of waged and non-waged work

- 6.1 In order to understand the nature of waged and non-waged work and also the workload, an exercise of mapping of daily routine was undertaken for men and women in all the three federations visited. A sample of which is drawn in the table 4. Shockingly, despite working for 14 hours a day, women did not admit that they were working more than the men. Most of the men are found not working for more than 7 hours but considered harder working and bread earner for the home. Income of Women on the other hand is considered supplemental. Non wage work is a household work and there is no autonomy to choose in this unless girl child starts helping the women. No choice is available to women in seasonal agriculture labour work as women only do weeding and transplanting.
- 6.2 The men do object to non wage work of women for instance taking the responsibilities in Kalanjiam and spending time for that. Looking at the benefits men have stopped reacting. According to husband of one of the cluster leaders “my wife is already overworking at home. She should not take additional responsibility still objects her owning responsibility.” According to the same cluster leader her husband says, “it is our money and we are getting loan on therefore there is no need to spend so much time for Kalanjiam”.
- 6.3 This actually reflects the male ego and jealousy due to that fact that she is much-respected leader and getting recognition. These cases may be sporadic but sensitizing the men on entire issue of the programme may be considered through Kalanjiam foundation. Time spent on different activities
- 6.4 Mapping of daily routine also revealed that as soon as man is free he would take bicycle and go to teashop or in a common place where men assemble. For women leisure is to sleep and now watching TV and nothing beyond that. Now at least women are able to spend time in Kalanjiam, which is generally two times in a month. Women doing self employment activity feel they are putting in more efforts to see that it does not make loss. Men’s participation in household work is found in few cases but this seems to be more related to the gender and age composition of the children. Men do help in fetching water and breaking the fuel wood. This remains clearly within home and women were quite reluctant to talk about it. In majority of the cases the men do not share household work. Control over wages and expenditure
- 6.5 Wages are unequal for men and women as women feel that men’s work require more strength. Wages for men are Rs.40 to Rs100 while for women Rs. 25. Men and women are able to work for six months as agriculture laborers. Men try to look for alternate work like construction work or migrate to but women have no work during this period. Therefore women think men’s wage contribution is more important. Illiterate but confident Indrani said, “ before I used to think that only men can do the hard work but now

she has understood that a woman can do many things” Women control on wages and expenditure for personal consumption is very little as they say, “we spend only for our homes” While men do spend on themselves and have higher control on expenditure. While women seem to have better say in household expenditure and they say of course we take the consent of husband for major expenditure.

TABLE NO 4

AFTER TAKING UP ECONOMIC ACTIVITY

BEFORE TAKING UP ECONOMIC ACTIVITY

A typical self employed case in semi urban area

1	Cleaning House	5 - 6. am	1	Cleaning House	5 – 6 am
2	Water Fetching/cooking/vessels	6 – 7 am	2	Water Fetching/cooking/vessels	6 – 7 am
3	Collection of money	7 – 8 am	3.	Send children to school and cook food	7– 8 am
4	Taking bath & eating	8 – 10 am	4.	Agriculture labour work	8 am - 2 p.m.
5.	Selling Clothes door to door	10 am – 4 p.m.	5.	Walk the way back to home	2– 3.00 p.m.
6.	Taking rest	4 – 5 p.m.	6.	Taking bath/washing clothes/cleaning vessels	3 – 5 p.m.
7.	Selling cloths door to door	5 – 8 p.m.	7.	Cooking for the evening	5– 7 p.m.
8.	Accounts settling	8 – 9 p.m.	8.	Giving food to children and other household things	7 onwards
9.	Dinner	9.30	9.	Sleep	9.30
10	Watch TV & sleep	9.30– 11	1		

Total 13 hours of work

Total 10 - 11 hours of work

SURVIVAL

1	Idli dough gridning and preparation of idli for road side selling	5.00 a.m – 7.00 a.m
2	Selling idlies in front of house and also tying flowers	8.00 a.m – 10.00 a.m
3	Going out in the twon to sell the flowers	10.00 a.m – 6.00 p.m
4	Come home/take bath/ have food	6.00 p.m – 8.00 p.m
5	Goes to Madurai (app. 100 k.m) to buy flower	8.00 p.m – 11.00 p.m
6	Purchases in Madurai flower market	11.00 p.m – 1.00 am
7	Catch the return train to Mandapam	1.00 am – 4.00 am
8.	Take a nap and next days routine starts	4.00 am – 5.00 am

SUBSISTENCE

WOMEN

MEN

1	Gets up	3 am	1	Gets up from bed	6.30 – 7 a.m.
2	Sweeping/cleaning/cooking for the family/take bath/ taking care of cow	3 – 7 am	2	Takes bath/eat	7 – 8 am
3	Walks to field	7 – 8 am	3	Agriculture labour work/ ploughing/ cutting tree	8 – 10 am
4	Agriculture Labour/collect fuel wood/foods	8 - 10 am	4	Rest	10–11 am
5	Rest	10– 11 am	5	Agriculture labour work in the field	11– 2 p.m
6	Agriculture Labour work at farm	11 – 2 p.m.	6	Come home/eat few food	2 – 3 p.m
7	Come home/take rest	2 – 3 p.m	7	Sleeps/ checking in the village	3 – 5 p.m
8	Cleaning vessels/washing clothes/cleaning cow sheds/ milching the cow	3– 5 p.m	8	Collecting foods	5 – 6 p.m
9	Cooking and other household work	5 – 7 p.m	9	Bathing/eating	6 – 7 p.m
10	Watch T.V / sleep	7 p.m	10	Moves in village with a cycle/chats with other men in village pandal	7-9 p.m

Inference:

1. Men do not share the work at home or local purchase at all. He thinks it is not his work.
2. Woman work for 14 hours a day but still does not see her importance.

5. Control over their own bodies

- 5.1 All most all the women with whom discussion took place were married as soon as they attained puberty. They were not even aware about the marriage institution. Even now, the girls are married at the age of 14-17 years. Most of the women in the age group of 45 and above have given birth to 10-12 children. Most of which used to die immediately after the birth due to lack of proper care. This is one area that needs attention. The issue of child morality and maternity under proper case needs attention. Child deaths either due to lack of proper cares after birth or infanticide need to be addressed by the federations.
- 5.2 The women were aware of family planning. Amazingly the younger lot between the age of 20-30 have undergone family planning operations after 2-3 children. This was something prevalent in all the villages. Pandiama said “I went to hospital and got myself operated without my husband’s consent. He did not talk to me for one week. Later he was happy with my decision.” Therefore, a gradual change is visible but there was no evidence of spacing between the children. Women are also aware of ultrasound test providing sex determination facilities, which is in fact working more as negative factor. Craze for male child is still felt strongly. In Kadamalai Block female infanticide a practice has been very strong. This has been curbed substantially due to DHAN’s intervention. In order to support the women with girl child, federation gives Rs.2000/- to the mother of two daughters. It was very sensitive to talk about the issue of contraception, abortion and sexual relations with partner but it was very clear that men were reluctant to use contraceptives.
- 5.3 In all the areas visited, it was found that the men desert many women. Sometimes, due to giving birth to only girl child, or falling in trap of other women. Most of the men migrated to Kerala will normally not come back and marry someone there. “Still it is noted that wherever man is not involved in alcoholism and woman is little educated, the relationship was found to be congenial.”
- 5.4 Besides this, there are strong social taboos of different ceremonies particularly puberty ceremony, ear-piercing ceremony involving wasteful expenditure and increases the burden of debt. Dowry is another social evil which keeps the women always under the control of men and indebted through out their life.
- 5.5 Domestic violence as mentioned elsewhere is just accepted by the women. Many women have reported that earlier they used to be beaten for even attending Kalanjiam meetings. There has been moderate change after the association with Kalanjiams and also the realization that role of women has widened in the family. There is scope for DHAN to address some of above issues systematically to curb above practices.

Generations of subordinated status

Parvathy belonging to extremely poor status is 50 years old and looks 65 year old. She lives in Devendrapuram and is a member kamachiyam kalanjiam. She works as agriculture labour for six months of the year. She is also a trained Traditional Birth Attendant on account of which she earns Rs.20/- per delivery. Parvathy’s husband deserted her 20 years back and went to Kerala and got married with other woman. He was working as construction and quarry worker. He died six months back and she still says that she became widow six months back. Her husband had never taken care of her in last 20 years. Her daughter was married at the age of 14 years and within six months she was thrown out of the house. She re-married her to a dumb man who also works as agriculture labour in nearby city. Her daughter has given birth to two daughters. One of them is 17 years having 3 1/2 year child with second pregnancy running in 9th month. This grand-daughter has been staying with Parvathy. She has to arrange for delivery of her second child. She has availed few loans from Kalanjiam starting initially with the consumption loans she has taken Rs.2000/- for buying goats. After repaying these loans Parvathy took Rs.10000/- to arrange for the marriage of her grand-daughter. She had also taken loan of Rs.10000/- to redeem the gold of her grand-daughter pawned for construction of house 5 years back. Her health is not very good she is buying food PDS shop. She gets pension of Rs.200/- of which post-man always takes his share. This pathetic condition is attributed to lack of education and lack of awareness and also the indicator of generations of subordinated status.

6. **Women's control over physical mobility**

6.1 The women have achieved significant control in physical mobility. Physical mobility has been possible due to attending Kalanjiam meetings and acquiring training. This has enabled the exposure to the different villages and cities to the women. Women expressed that earlier going out was possible with men only. Some women had not even visited the next village also. SHG -bank linkage has given access to the banks. Women are able to visit banks, collector office and also local B.D.O office independently and have established relationship with the local police. Local police also trust Kalanjiam women and have made them member of the village level committee of "Friends of Police". Men do have a feeling of resistance but looking to the benefit emerging due to their mobility gradually they have accepted. Number of places men have been encouraging the women to go out for Kalanjiam's work. Assuming responsibility for the Kalanjiam at different level essentially makes them mobile as a feeling of responsible behavior. Being mobile has enhanced women's confidence, courage and access to knowledge and information. It has also enabled them to express themselves at various forums. Self-employment activities taken upon by the women solely have also enabled her to be mobile.

Gist of a talk with Block Development Officer

I am living in this area right from my birth. I am seeing that there is sea change among women belonging to Kalanjiams. These poor women are participating in social activities and have been able to approach government officers with number of community issues. I still see man beating wife for attending Kalanjiam meeting. I understand that men definitely feel inferiority complex due to women coming together and getting recognition. Men need to become more sensitive and should allow the women to think independently without hammering their mind. Women being illiterate still lack clarity of ideas on initiating economic activities. I find women above 45 years with experience are much mature and can take up advocacy role. Over the years, the government officers' attitude towards the women has also changed. I come from a very poor family and have experience poverty very closely and I am aware how poor are victimized.

7. **Changes in the position and status of women's group within the community**

7.1 The name given to the group - KALANJIAM has become well known in the villages and within the overall community. The success of Kalanjiam in achieving social space, negotiation, building solidarity and confidence in collective action is laudable. Many issues mainly on community infrastructure like access to water, road repair, electricity has been taken up successfully. These issues are non-controversial and benefit all. Existing power structure and gender relationships are not threatened by taking up such issues therefore there are support from men also. However, the collective strength has shown the empowerment processes happening at Kalanjiam level and collective impact is conspicuous.

8. **Access and control of political space/processes**

8.1 Women in semi-urban and rural areas are going for electoral voting but decision to vote is influenced on the basis of the political promises or pressures from male members. Many cluster leaders are getting ready to participate in Panchayat Election. Women are looking for their own space to make an impact so that they can be heard and have strength in negotiating with the Government. Local Government has taken note of Kalanjiams and in recognition has invited the leaders on various committees. It is not clear how much the kalanjiams are able to challenge and assert their own needs. There is need to have facilitation support where poor can demand and exploit in their own favor. These changes are seen more in the leaders.

8.2 Gradually women are realizing their own importance. In one of the Gramsabha Meetings the cluster leaders refused to participate in the meeting, as panchayat did not respond to their request earlier. By not participating in the meeting Kalanjiam members have shown their resistance but not challenged therefore facilitation efforts will strengthen the women's position. There has been significant change in the attitude of local government towards women. Panchayat president not only interacts with the cluster leaders but also encourage the women to speak overtly in the villages. During festivals in the village the Kalanjiam

members are made the committee members for water and food distribution. In Mandapam Block, Panchayat has allocated space for conducting the functions to the Kalanjams.

9. Consciousness and collective strength

- 9.1 As a Kalanjiam women have been able to bargain and negotiate their own space in the village. As mentioned earlier they also challenged the panchayat members for some of their decisions but they have not shown a collective action against panchayat despite their own resistance. Women have participated successfully in elimination of arrack distillation and opium cultivation. On the complaint of Kalanjiam women in Kadamalai block police raided the village and arrested the men for arrack distillation. No sooner the men were released, the arrack distillation restarted. Fuming with anger, women took the initiative to break all the mud pots installed beneath the land for arrack distillation and even burned the opium plots. Women thus have worked for removal of alcoholism amidst the threat of the men. Most of the Kalanjams are limited in caste composition to scheduled caste, schedule tribes, dalits, and from different religions. The resistance to sit together previously has been replaced by the feeling of solidarity. The Kalanjiam festival and Mahasabha celebrations are conducive in breaking the class, caste and religion barriers. Thus caste structure has weakened considerably at village level. Numerous examples of initial rift and conflict are there but finally relationship has built up due to being part of Kalanjiam family
- 9.2 Women were quiet upset when the issue of caste hierarchies was discussed. They were very categorical in saying that they had forgotten such differences and did not want to be reminded. In the initial period it was difficult to address this issue but it appears that the common issue of poverty brought them together.
- 9.3 There is an increased awareness generation among women for sending the girls to school but awareness has not made much impact among the women to send the girls to school. Those willing to send the girls for higher secondary school find limitations due to lack of transport, as each village will not have the facility for higher education. Normally going to school up to 4th and 5th standard is found common.
- 9.4 There has been a change in this pattern particularly in urban areas. For e.g. in SPMS Federation in Tirupati, Vidyadeepam programme is initiated. This federation has also started a school for the children of Kalanjiam members. Thus, Though there is a realization that education of girl can bring the social change for the future generation but women are tied with social customs of getting them married at early age.
- 9.5 Similarly MKVS Federation the oldest federation has taken up the health issue. In a regional family welfare conference organized by district family welfare board 65 Kalanjams and cluster leaders and barefoot health workers participated. A few awareness camps on reproductive system, video shows for AIDS and waterborne diseases etc. are organised. In Theni region the federation played an active role in the governments sponsored comprehensive health check-up programme for poor in rural areas. In Vaigai federation 59 members have provided training with medical kits that were providing services to 52 villages. It seems increased awareness generation on health issue is emerging but again a systematic attempt to address the issue has been lacking. In Thoppaiyapuram village of Kadamalai block, A few Kalanjiam women have also started dairy activities with 30 cows with market linked with Kerala milk chilling plant. Women are managing this activity successfully through hiring the men and they have full control on sale proceeds of milk. Support services like arranging for veterinary doctor's etc are provided by the federation. Such cases are few but have considerable domino impact this appears to be more a collective impact.

10. Increased visibility and recognition for women's group

- 10.1 The very fact that Gramsabha's are inviting the Kalanjiam groups is an indication of visibility as well as recognition. The Kalanjiam have taken up the infrastructure issues like obtaining electricity and electric pole for the street, drinking water facility, roads etc. for the village. For e.g. in Kadamalai Kundu an initiative to provide electricity at lower cost without paying any bribe was undertaken for 45 households in a village. In VVK Federation the chronic drinking water problem in Genguvarpatti village was solved through the efforts of cluster committee leaders and Kalanjiam members. The formal recognition by government agencies is definitely visible through inviting the federation in all the meetings. The women

also got recognition in this block as they took up the challenge of constructing 150 toilet buildings, which men could not finish and amount was eschewed. These women have now decided to take up the contract of road construction of village with panchayat.

- 10.2 Moreover awareness on capacity to mobilize own resources is seen as pride of the Kalanjams. The realization that “We can do the development work through our common fund” speaks of the capability to manage civic issues with their contribution.
- 10.3 Federation leaders are able to challenge the decision of MD of federations if not found proper. These achievements as collectives are laudable.

11. Changes in the larger socio-economic environment

- 11.1 A change in approach towards women is distinctly visible at all levels. A positive change in terms of attitude and practices of mainstream financial institutions, government departments, weakening cast and religious barriers is notably conspicuous. There has been substantial reduction in turn over of local moneylenders. In fact this is one of the major achievements of community banking programme. There have been instances where the moneylenders have been challenged by the Kalanjiam members for misappropriation of poor people’s money or exorbitant charging of interest rate (10% a month). Money lenders did try to dissuade the women initially but in the process lost their BUSINESS.
- 11.2 Successive smaller loans have enabled the women to come out of debt and ensured them the security of food. At least they are out of negative cash flows. There has been protection of the existing income level but increase in income is felt only when women have taken the loans for business activity. There has been no perceptible change in the consumption pattern of the poor people. Women are aware about obtaining food grains from PDS. Evidences in Mandapam block are seen challenging the PDS shops for lower weights and long uneven queues but the local government ignores this. The processes of impacting poverty are happening in individual cases and will take time to see drastic changes in reducing poverty profile. On the basis of observation it is noticed that nutrition status of the children appear satisfactory. There is definitely scope for groups to create systematic links with ICDS programme to strengthen health and nutrition impact. But there is general lack of awareness among the women on health aspect as information on reproductive health system is highly desirable.
- 11.3 The impact is also difficult to ascertain in terms of increased participation of girls in formal education. As referred earlier, the women are recognizing the importance of educating young girls. It is a point of concern as girls stop going to school as soon as they attain puberty. Girls are also dropping out of school to take care of younger siblings incase mother is doing self-employment activity. They do get back to school after a break but by this girls have lost the interest in studies. Boys loose interest after 8th or 9th standard and start getting in to labor work. In semi urban and small town the trend seem to be reversing and illiterate women are keen to send the girls and boys to school. Child labor is the impact of the programme can not be said .On the contrary women take loan to help the son to study.
- 11.4 Thus it can well be inferred that in terms of Kalanjiam an alternative women friendly financial institutions has emerged giving space to market leaders from village to district level. The biggest achievement of Dhan is in providing financial services to the poorest women. This however, has yet to make a considerable impact on poverty profile of villages; nonetheless the economic entry approach has made the beginning arresting the income leakages.

VI Inferences and Conclusion

The overall impact of the Community Banking Programme should be measured in contribution of organisation as well on individual women and collectives of women. The biggest contribution of DHAN Foundation is in establishing (People's) women's managed financial institution at multiple levels. Instead of becoming microfinance institution, DHAN Foundation has provided exemplary service to the poor, enabling them to own self managed institutions. The design of community banking programme has intrinsic strengths like retaining a narrow and strategic focus, women's saving as economic base, linking credit from the day one, mainstreaming through bank linkages, delinking leadership role and functional role, each tier as an autonomous body, graduation of leadership in higher cadre and applying sustainable criteria for all activities. Strengthening existing activity base of poor through Community Banking Programme is intended rather than initiating new economic activities. However following conclusions can be drawn.

1. Outreach and scaling up of Community Banking Programme with Poor:

- 1.1 Promoting institutions to reach scale is one of the purposes of DHAN foundation. Reaching to 100,000 women in 6100 SHGs in 2000 villages of 16 backwards and drought prone districts of Southern India in a decade time reflects the commitment and conscientious efforts by DHAN foundation. Initiation of Kalanjiam Movement to saturate in Kalanjiam expansion covering all the poor is a graceful strategy of gradual withdrawal from the expansion but not from the development support of the programme. This approach has, of course, enabled to transform from a mobilization and services delivery approach to people led movement and cost efficient approach.
- 1.2 DHAN Foundation works exclusively with socially and economically disadvantaged communities such as tribal and schedule caste people, the landless and also urban poor living in slums. Poverty focus of the target group is ensured through different approaches like identification of location, remoteness of the villages, lack of opportunities, lack of availability of financial services. Within a village identification of poor women is done through systematic efforts of village mapping and wealth ranking exercise. The target group is poor women only.
- 1.3 The biggest contribution of Community Banking Programme of DHAN Foundation is thus achieving substantial scale and reaching to the poorest, disadvantage section of women.
- 1.4 The scaling-up impact on women has been seen in the form of collective power and support to each other. Kalanjiam has been identified as a family and women sharing their concerns, problems and interacting with outside world.
- 1.5 Social intermediation has contributed to relationship of trusts among each other and access to wider arena of society. This has brought tremendous confidence and awareness of self among women as individual. With effect there are some beginnings in changes of position and status of women. Moreover women themselves perceive these changes as valuable as extending financial services and social intermediation role of Community Banking Programme has enabled to build human assets by improving self-esteem, bargaining power, ability to demand.

2 Economic Impact and Poverty Alleviation:

- 2.1 Impacting poverty is the prime agenda of DHAN Foundation. Economic impacts are strongly felt in terms of sharp reduction in dependence on moneylenders by the members, which directly reflects on capturing income leakage in terms of high interest rates. The effect is also seen in terms of redemption of pawned assets. However there are sporadic instances when people still approach moneylenders for additional requirements.
- 2.2 Evidence of high repayment rates by women reinforces the understanding that this will enable them to access repeat loan and the fact the group fund needs to grow in order to sustain the activity. It is also observed that women did feel the pressure of repayment particularly in difficult times and they have reportedly resorted to moneylenders for repayments. This is not a regular phenomenon. Of course, all these get reflected in lowering of drain on the women's own resources and also in terms of ensuring food security.

- 2.3 Women thus have to shoulder lesser burden of adjustment. Evidence of building financial assets like cash saving in women's ownership and ability to access different products of loans and ownership of physical assets like houses and land etc. in women's own name has enabled the women to have larger control on their own lives. These have given them niche in getting recognition inside family and also outside home.
- 2.4 Insurance as an additional financial service has helped the women to reduce the vulnerable situation. Insurance cover for husband and wife gives an additional security against the unpredicted emergencies of life situation.
- 2.5 The economic impact mentioned above gets echoed in reducing vulnerability and process of impacting poverty as follows:
- From negative cash flow of poor to protection of current income level thus also managing the seasonality of income.
 - Increased security against unexpected events through insurance products.
 - From zero assets in women's ownership (NAME) to build up financial and physical asset in own name. (Each woman has at least control on own saving).
 - Ability to cope up with shocks by resorting to emergency loans and not selling/pawning the assets.
 - Ensuring food security and ability to have proper meals.
 - Significant improvement in women's control over income.
- 2.6 Above processes do not reflect on reduction in poverty but definitely the process of impacting poverty through reduced vulnerability is happening. The increase in income is very small in case of majority of women. The economic impacts are also not noticed in increased availability of wage work or substantial self-employment. Considerable impetus is reportedly seen in arresting migration of families. Providing exclusive business support for promoting new activities is an agenda, which is out of DHAN Foundation's domain at present.
- 2.7 In few selected self-employed activities, women are not able to analyze low returns and non-viability of activities. Allowing them to learn the hard lessons by themselves may put the women in a situation of reduced coping capacity and may reflect in terms of lower repayment. This may not actually help them in increasing income. There is also need to monitor that loans are not used only for consumption and social obligations.

3 Bottom-up Approach - Reversing Priorities

- 3.1 Developing localized institutions and impacting the empowering processes for marginalized and disadvantaged women is the focus of DHAN Foundation. Organizing the unorganized poor women and linking them to mainstream of the society has contributed substantially in empowering processes. The focus therefore is on linking with mainstream and enabling for self-reliance and mutuality. This has enabled to reinforce the focus beyond microfinance issues towards human development aspect.
- 3.2 The structure of Community Banking Programme moving from SHG to Cluster Development Association and to Federation has evolved as support structure for women for information and experience sharing and also a space to share emotional issues.
- 3.3 The initial condition of mobilizing own resources and managing for own benefit through regular savings and credit management has enabled the women to understand the nuances of financial management. The group meetings give the women an opportunity to co-learning. Thus, lot of learning, education and functional literacy gets imparted during the meetings itself.
- 3.4 A norm of one person - one post has enabled the rotation and graduation of leaders to higher cadre. There is an opportunity to grow for all women and bring in the experience of local context. The impact on women is seen as more and more leadership quality (a rough estimate is out of one lakh women, at least 25,000 have occupied leader's position). This has enabled them the ability to share responsibility, opportunity to be heard by the outside society, asking questions, negotiating and demanding services and more over consciousness to 'MOTHER' the local level institution for its growth and sustainability.
- 3.5 Within over all structure, each level as an autonomous body covering its costs itself imparts the refinement of understanding on micro issues. A conscious attempt to decentralize the power towards poor women is made by avoiding any money/funds accumulation at cluster or federation level. Group's ownership and

pride gets strengthened. This basic clarity among women have not enabled them to be lured away with subsidy oriented programme though a few groups have broken in initial period.

- 3.6 The impact is seen on ability to comprehend the complexity of financial management system. The mostly illiterate women have added the quality of 'functional literacy' to them. Women's need are rationalized and respected under the programme by respecting the fungibility of credit and reducing their vulnerability. However the programme should introduce the follow-up of credit usage after certain credit dosage in order to ensure that money does not get diverted towards unproductive use.
- 3.7 Group support and monitoring only works as collateral. This support helps women to cope up with unforeseen crisis by rescheduling their loans.
- 3.8 Availability of range of financial services, saving, different scheme of loan, insurance, housing etc. and flexibility with in these products has helped women to stay with the programme. The togetherness with the programme has created a ripple effect of ensuring the expansion and bringing more women into the programme.
- 3.9 With in Community Banking Programme there is possibility of convergence and integration with other programme like SGSY and direct linkages with financial system like Banks and housing finance institutions. This has enabled to occupy space and recognition to public and private sphere. This recognition is achieved more at collective level. An individual woman still finds herself on weaker base. Women as collective have started handling their problems in local setting and learning and knowing their competencies in the concrete experiences of their realities. For instance addressing the issue of infrastructure availability like water, roads and street lights.

4. Access and Control

- 4.1 Community Banking Programme's contribution in providing access to savings and credit to the women and control over localized institution has shown commendable impact on empowerment processes at individual level as well as collective level.
- 4.2 A beginning is made where women have greater control over their resources: saving, assets & earning. Women have a greater say in household expenditure arising directly from their expenditure. Usually loans are taken with the consent of men, perhaps, this is also to include the men in repayment responsibility. Contribution to regular savings is exclusively by women by curtailing certain expenses. Bargaining position at home is little better. Women in urban areas are able to assert their rights and better articulated. Access to bank offices, collector office, even in local offices has enabled the women to be recognized as "the women cannot be ignored".
- 4.3 Significant awareness generation on availability and accessing of public resources like Primary Health Centres (PHC), Integrated Child Development Services (ICDS), Public Distribution System (PDS) has taken place. There is need to converge more with PHCs & ICDS programme in order to challenge the poor services available under these schemes. The women have already addressed such issues for PDS shops.
- 4.4 Social mobilization has enhanced considerable control over physical mobility of women. Mobility within and outside village, reduced men's resistance, acceptance of mobility of women in family and community at large has resulted in breaking up geographical isolation and creating social network.
- 4.5 However women have the burden of wage and non-wage/reproduction work. This appears to be cultural impact perhaps prevalent all over India and not an outcome of programme. Women working for 14 hours a day did not admit that they are working more than men. The inequality of wages for men and women also reinforces the male domination.

5 Socio-Political Impact

- 5.1 Change in Socio-political environment is evolving itself more as a power emerging within the women. Notably more female headed households derive the economic and social benefits of group membership. More widows and abandoned women enjoy greater security and confidence in the society. Moreover the nature of social mobilization and the capacity building taking place during group formation is very important in influencing extent of women's empowerment issues. Linkages with bank and apex banks

have enhanced enormous confidence of women. Breaking of class and caste barriers and sitting together over a period of time is the most significant achievement. The resistance of early days has evaporated and achieving for common cause. Women, as a collective strength, have participated successfully in elimination of arrack distillation and opium cultivation amidst the threat of men. Increased visibility and recognition is noticed as Gram Sabha's are inviting the SHGs to the meeting. Attitude of local administration has changed towards women. However participation in such meetings does not ensure contribution in decision making which may come when women start occupying political space.

- 5.2 Women are conspicuously getting ready to participate in Panchayat election to create their own space and strength in negotiating with the government. Surprisingly they want to contest as Kalanjiam member and not interested in party politics. It appears over a period of time women will be able to challenge and assert their needs instead of just participating in Gram Sabhas.
- 5.3 Domestic violence is not eliminated, though there is a moderate decline. Women relate this to their economic wealth. This is something, which is also culturally accepted by the women. Birth control is universally accepted more perhaps as an impact of external environment. Desertion of women is on wide scale. SHGs does work as a support structure for these types of women but this is a larger empowerment agenda, to be addressed by DHAN Foundation at later stage.

6 Challenges

- 6.1 Issues observed during the study need to be pointed out. These may not fall under the agenda of DHAN Foundation directly, hence, are not addressed directly. Many changes have taken place empowering women on many issues as a direct impact of consequential impact of the programme. There is still need to address some issue through a more systematic agenda and strategy to widen the scope of women's empowerment, there are limitations of women's empowerment expected to take place out of microfinance interventions. DHAN Foundation as a support and facilitative body is fully aware of these issues and has seen this as a larger agenda. The time has ripe when such intervention will strengthen women's position more firmly.
- The antipoverty approach of CBP, nonetheless, does not link the economic equality between men and women to subordination but puts a thrust to reducing the income inequality rather than equality between men and women. This antipoverty approach to women focuses mainly on productive roles but ignores the reproductive roles. It enables the women an access to money and productive resources. The economic entry approach, consequently, is indifferent to women's strategic gender needs in reproduction, which is one of the rights for women to have control on their own bodies. Women are not able to challenge the prevailing forms of subordination even though they arise directly out of them. Gender sensitization of men on these issues is also important.
 - There is an effort to introduce new areas of income generation by facilitating support in an isolated manner. Whatever project women are doing themselves like collective farming through land leasing appear to ignore the fundamental viability of economic activity. It may be useful to introduce skill building training induction programme for women.
 - There has been some degree of recognition due to economic participation but lack of education, awareness and lack of economic opportunities create constraints in gaining equals status for women and man. Given the poverty situation, in most of the backward areas the initial and individual efforts have not been able to build up the human capabilities. Two basic element of human capability are education and health. Proponents of social empowerment emphasize on starting with the point of creating awareness and giving access to inform choices on women related issues. This could be provided through specialized training and through focused group discussions on the need to send the children to school, providing information on health, reproductive health of adolescent girls and imparting legal and economic literacy information.
 - Within the network of Kalanjiam as collective women have been able to break class and religion barrier but have not been able to challenge oppressive structures and social evils at different levels. Kalanjiam foundation as a separate institution is an effort in this direction, which perhaps should make a systematic attempt to address women related issues. There is need to transform the structure

of subordination that has been inimical to women. Kalanjiam foundation with proper professional support may take up the advocacy role. This will avoid direct confrontation of men and women but will address the issue at larger level.

7. Sum up

7.1 Thus there are innumerable area of women's issues where changes are taking place on account of intervention of DHAN. However there are limitations to the range and extent of empowerment process evolving itself. In order that this triggering remains sustainable, initiating awareness generation and information exchange may be started by systematic attempts. Once these processes start, women themselves will start demanding the services.

Annexure I Vellaiyammal – Kalanjiam movement leader

Looking at the calm and cool expression on Vellaiyammal one will not believe that she has unleashed energy in her and also seen lots of hostility and stifling actions. Vellaiyammal belonging to Vemboor Village in Theni District is 55 year old widow and she works as a agriculture leader. Vellaiyammal got associated with Kalanjiam in 1994. She has graduated from group leader, cluster leader, federation leader and now she is founder president of Kalanjiam movement in Southern India. She has led many struggles to establish the rights and entitlements for poor women in her own village, in Panchayat against the corrupt local politicians, usurious money lenders and indifferent bankers.

However, looking at Vellaiyammal's life is very painful. Vellaiyammal studied upto 5th standard and she was performing very well. At this time she was married at the tender age of 10 before she got puberty and she had to discontinue her study. Vellaiyammal's husband was a laborer doing woodcutting, carpentry and also working as mason. They were staying in a house locating on a rock above a slope, which was made up of thatched roof. At the age of 13 she delivered her first child and after that in all she gave birth to ten children and all the children died immediately after 30-40 days. She says, "every time I went to the edge of life and recovered. I did not know anything about family planning". Only 7th and 9th child's survived.

Everything was fine until her husband started to consume opium as he got into bad company. Soon he became addicted and his health was severely affected. He will beat and scold Vellaiyammal to buy opium for him. In order to buy opium for him Vellaiyammal started working as agriculture labour after sixteen years of her married life. She had to learn the work of weeding, crop plantation and other agricultural operations. In spite of her son's income as well as her income she was not able to manage to provide sufficient food to her children. In the meantime, her husband died due to worsening health. After that she managed marrying her two sons and one daughter and she stopped going for work. At this point Dhan staff came to village for group formation and women agreed to become the member if Vellaiyammal is the leader. She soon took up the operations of the Kalanjiam and gradually got involved in forming new groups. At this point her son started resisting her going to other villages. Once during heavy rains she went to conduct a meeting for group formation and her son in his anger closed the door and left her outside. She had to sleep outside her house. Undeterred by this, she continued her association with Kalanjiam and became strong. She started attending many leaders meeting and also started the quality checks in Kalanjiam. As cluster leader she would appraise the loan applications, and shall also reject applications from the non repaying groups, will monitor and conduct physical verifications of the asset created. As a cluster leader she managed to form 40 Kalanjiam. Her sons started loading her with the additional work so that she will not go out of the house. She used to do the work but also attend to Kalanjiam work.

Gradually she started visiting banks herself for demanding for bank loan for Kalanjiam. She is also called as trainers for many training Programmes. Her work on expansion of Kalanjiam continued and with the help of members she could form 150 Kalanjiam within three years period. She was also involved for registration process of the federation and was made federation president in 1997. She never hesitated to raise any voice wherever she found mistakes. She even opposed the MD of federation and challenged him for dissolving one of her groups. To address social issues she took up an issue of opium cultivation and was successful in burning the opium plants. She also arranged for mass destruction of arrack making centre. After addressing these issues even police department gives due respect to her.

She has acquired the confidence of talking to district collector, Superintendent of Police and Bank Managers. She says she can talk to any higher officials in any forum. As a Kalanjiam movement president she is leading to promote two federations with the help of poor women in Kalanjiam. She is proud that she has a large Kalanjiam family of 83000 women supporting her. She would like to serve the Kalanjiam till her death.

Annexure II CHINNA PILLAI – STREE SHAKTI AWARD WINNER

Chinna Pillai is associated with community banking programme for last five years. Chinna Pillai was married at the age of 12 years to a man with an agricultural laborer was also illiterate. There is an internal desire in her to do some good work for her peer group women. An in born leader, she has always taken the initiative of leadership even when the Kalanjams did not exist. As a *Kothuthalaivi- the leader of a group of workers*, she has negotiated with the landlord for the fix wages to be paid to the laborers and also divides the wages equally among all the laborers in a group. People always trusted her as she was very honest in getting them their due share. As a part of community banking programme, she has grown from the position of kalanjiam leader to cluster leader and as a federation leader increasingly sharing the responsibilities and satisfying the women for their queries.

She has taken lead in obtaining the fish tank on lease for 40 poor families of the village after lot of conflict within the village and also amongst tremendous threats and opposition of men. In this matter the case was also filed in the court and she managed the hearing in the court successfully and won the case. On account of this, the higher caste people in village had stopped giving her work. She did not loose the courage. At such difficult time her daughter committed suicide and this added to her difficulties. To make matter worse she lost her husband untimely. She continued her goal with missionary spirit. In recognition of her exemplary contribution to the cause of poor women in rural areas overcoming all odds, Chinnapillai has won the prestigious Stree Shakti Purashkar Award for the year 1999 by the hands of honorable Prime Minister of India.

Chinnapillai still lives in hut and has contributed a large share of her award for the welfare of poor women. Whatever loans she has taken from Kalanjams her children have utilized for their benefit. These days she is busy constructing the building for the federation from the Kalanjiam funds. She has specifically mentioned that during non-seasonal time women do take loan from outside to repay the Kalanjiam debt.

Annexure III ITINERARY, VISITS AND MEETINGS DURING THE STUDY AT DHAN FOUNDATION

August 30	Arrival in Madurai General meeting with Dhan Staff
August 31	Discussion with Ragini, programme leader Visit to PVK federation office and discussion with staff. Group meeting to Rajkaliaman Group with 15 women in PVK federation
September 1	Meeting with executive committee members of Ariyur clusters with 7 members in PVK federation Visit to ICDS center Group Discussion in Neel Megham group with 20 women in PVK federation Individual discussion with Pushpa in PVK federation Individual discussion and mapping of daily routine Poonnuthai in PVK federation Informal discussion with CEO Shri Vasi Malai and Narendra
September 2	Informal discussion with Prof. Ranjit Gupta, Adviser to Dhan Foundation Individual discussion with Poomayili and Her husband and mapping the daily routine Group meeting with Murugui Group in PVK federation Focus group discussion with 22 members of five groups in PVK federation
September 3	Visit to Kadamalai Block in Theni district Meeting with the MD of Kadamalai federation Group meeting in Kamachiyam Kalanjiam with 12 women Individual Discussion with Parvathy Visited the primary school Informal discussion with the man in the village Visit to local nationalize bank Group meeting with Adithis Lakshmi Kalanjiam with 15 women Individual Discussion with Palaniyannual
September 4	Individual and household discussion with Amasa Gandhi, Cluster leader and her husband Meeting with all the cluster leaders of Kadamalai Block at Sirappari village with 60 women Detailed discussion meeting with 24 cluster president at same place Group meeting Santhanamara Kalanjiam with 18 women Visit to Thoppariyapuram village for visit to a milk co-operative managed by Kalanjiam women Individual discussion with Indrani Individual discussion with Kartamma
September 5	Interaction with federation staff Discussion with Rajyalakshmi, federation leader Focus group discussion with federation board members – 10 women Interaction during cluster training of EC members of two clusters with 9 women Group discussion with new group Pappathiyamman Kalanjiam Interaction with Block development Officer Visit to local police station and discussion with police inspector

- September 6 Individual discussion with Meena and Pandiama in Venkatmala Kalanjiam
 Visit to ICDS center
 Group meeting with Chandramarayama Kalanjiam with 18 women
 Discussion with 10 MDs of all federation in Theni region
 Visit to Mahalir Thittam office at Theni district
- September 7 Back to Madurai
 Discussion with AGM Canara Bank
 Discussion with Sumathi, Programme leader
 Structured discussion with Shri Vasi Malai
- September 8 Visit to PVK federation in Madurai West
 Discussion with MD of the federation
 Visit to a group undertaking collective farming activity
 Focus group discussion with 20 members of 3 groups in Kalikudi village
 Discussion with Padmavathy, Head of training programme
- September 9 Visit to Ramnad district
 Discussion with Shanti, Programme leader
 Discussion with Sangita, MD, MKMV federation
 Group meeting with five Kalanjiam namely Usilankattu Valasai, Muttu Mari Aman, Kalamman Kalanjiam, Vinayakar, Nagachiyaman with 35 women
 Group meeting with Alagunachiyammam Kalanjiam with 14 women
 Group Discussion with Muthprariamman Kalanjiam
- September 10 Executive Committee member meeting of a cluster with 7 members
 Discussion with Saundarama – individual discussion
 Meeting with Udaichaiyar cluster with 8 EC members
 Group meeting with 11 women in Kurunjimuthuariyamman Kalanjiam
 Group meeting with fisher women group – 2 groups
 Discussion with fisher men
- September 11 Interaction with federation leaders with 6 women
 Khudaya – individual discussion
 Back to Madurai
 Discussion with Narendra, federation leader
- September 12 Informal discussion with different staff members of Dhan foundation

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**STUDY ON MICRO FINANCE
&
SOCIAL MOBILIZATION
FOR
EMPOWERMENT OF WOMEN**



**A Case Study
of
DHAN FOUNDATION**



Commissioned by
UNDP, New Delhi



Submitted by
VEENA PADIA