Economic Empowerment of Women –a Lead by Working Women’s Forum

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Abstract — The empowerment of women is one of the central issues in the process of development of countries all over the world. Tamil Nadu has a glorious tradition of recognizing the importance of empowering women over several centuries now. There is an acute need among the poor for credit, both for consumption and production, which often forms the declining line between survival and succumbing to poverty. Dr. Jaya Arunachalam initiated a social organization, Working Women’s Forum (India) in 1978 to develop the total human resource potential of very poor women workers in the informal sector. Working Women’s Forum (India) which provides an organized platform, access to credit, education, healthcare, training/orientation towards promoting social and financial independence to fight poverty and gender discrimination, matching the Millennium Development Goals of the UN. The paper is based on annual reports and articles on WWF. The paper makes an attempt to understand the services of WWF that illustrates poor women to move out of poverty and dehumanization. This paper also attempts to analyze women’s role as leaders.

Keywords — LIC Social Security Scheme; Royal Sundaram Shakhti Security Shield; Unionization-National Union of Working Women.

1. Introduction

The empowerment of women is one of the central issues in the process of development of countries all over the world. A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions [1]. Economic empowerment increases women’s access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. The Self-Employed Women’s Association (SEWA) is a unique example of empowerment led by poor women working in the informal economy. SEWA is active in the areas of microfinance, training and communication, but it is its work on labor issues-paralegal assistance, lobbying, health insurance, maternity benefits and pensions-that is at the heart of the association [2]. This idea of empowerment is an offshoot of the discourse on human development and it came into prominence after 1980s. India’s National Population Policy 2000 has empowering women for health nutrition as one of its crosscutting strategic themes. This paper is based on annual reports and articles on Working Women’s Forum (India) (WWF) [3]. The paper makes an attempt to understand the services of WWF that illustrates poor women to move out of poverty and dehumanization. This paper also attempts to analyze women’s role as leaders.

Several contributors support initiatives designed to strengthen women’s opportunities and capacity to organize them, form associations and act collectively for their common interests. World over, development experts are still fumbling to identify workable solutions that can speed up the poverty alleviation process, a few experiments such as the Working Women’s Forum (India (WWF) standout as pioneering and successful ventures. WWF functions in cycle with two other institutions, namely Indian Cooperative Network for Women(ICNW) and National Union of Working Women(NUWW) [4].

Dr. Jaya Arunachalam and her team of political grassroots activists from the Congress party, frustrated by the limited extent to which grassroots programs ‘trickled down’ to poor women, moved away from the women’s front of the Party, and formed a responsive women’s organization based on self-participation and promotion of natural leadership at the grassroots among the poor ‘themselves’. In 1978, they established the Working Women’s Forum at Madras (now Chennai) based on the results of a participatory needs assessment process that prioritized the specific problems and needs of poor women, with whom they came in contact, through their extensive political network in the Chennai slum communities.

2. Objectives

• To identify and address the critical needs of poor working women in the informal economy like credit, social security, training for leadership, skill, healthcare and childcare and help replicate the experiment in other areas.
• To provide a social platform to women engaged in social economy by organizing them on trade lines and furthering the movement of micro finance.
• To develop an extensive cadre of women workers at the grassroots level to fight poverty in urban, semi-urban and rural areas.
To bring in structural changes through the creation of innovative organizational structures to enable poor women to directly participate at all levels and be direct beneficiaries.

To provide opportunities to marginalized women to participate in a social movement to help them address their struggles against class, caste and gender discrimination in the community and workplace.

To strengthen and develop the three innovative institutional structures nurtured to support the quality of the micro finance movement [5].

3. Organizational Structure

The organizational structure is innovative and based on the group dynamics model. The aim of WWF to incorporate women of marginalized and using them as an effective women. Membership at WWF is based on the group principle. From among the 5-10 members they elect a group leader and she is accountable for the repayment of loan by the group. Each member vouchers for the other members and is a ‘surety/guarantor’ for each other. Next in the hierarchy are the Area leaders and the Organizers. They are the link between WWF and the members.

4. Branches

WWF has 14 branches in urban, semi-urban and rural areas, in the states of Tamil Nadu, Andhra Pradesh and Karnataka covering 3407 villages and 2129 slums.

5. Micro Insurance

WWF understood that social security measures are the ‘life-lines’ of its members through the findings of its periodic needs-assessment surveys. The structure of WWF revolves around providing security-both socially and economically to its members. WWF defines social security as being ‘Empowered’ which includes credit facilities, leadership, health and skill training, retirement benefits, health care, disability coverage, childcare, unemployment benefits, business loss, maternity benefits, coverage for expenditure like marriage, education, house construction and repairs, loss due to natural calamities etc.

6. Micro Insurance Schemes of WWF

WWF has a tie-up with Life Insurance Corporation of India (LIC) and Royal Sundaram Alliance Pvt. Ltd. (RSA) for providing social security coverage for its members. This insurance cover to all the clients is being catered through the Indian Co-operative Network for Women (ICNW). The insurance programmes are for life, accident, disability and health. The health programme also organizes preventive health check-up camps in all the services areas of WWF/ICNW operations. Initially the LIC commenced its life insurance programme for WWF members in 1983. The watershed moment came in the year 2000, when the then ruling Government at the Centre announced the social security schemes for the workers in the unorganized sector. Thus, the LIC Social Security (LIC-SSS) Scheme and the LIC JanashreeBimaYojana (LIC-JBY) Scheme came into vogue.

- LIC Social Security Scheme (LIC-SSS)
- LIC Janashree Bima Yojana Scheme (LIC-JBY)
- Royal Sundaram Health Insurance Scheme (RSA-HIS)
- Royal Sundaram Shakhti Security Shield (RSA-SSS)
- Leadership Training for Empowerment

WWF recognizes that training needs are likely to vary across different socio-cultural-economic contexts. Consequently, the training programmers’ are always tailored to suit the specific needs of the participants. The training programmers do not merely rely on the traditional methods of training such as in-class lectures. Rather, a great emphasis is placed on creative and flexible methodologies like role-plays, skits, games, exercises, participative workshops, seminars and charts are often evolved on the spot during the training. The staffs of WWF are given periodic refresher training in training methodology at Gandhigram Rural Institute and ICNW staffs are given periodic refresher training in Managerial Effectiveness at the Natesan Institute of Co-operative Management.

7. Reproductive Healthcare

The Reproductive & Child Health Programme of WWF is sensitive to the needs of the poor women in urban & rural areas. It has successfully overcome the existing apathy amongst the community to access health services by promoting health workers from amongst the community to sensitize others. The holistic approach of the health programs takes care of women’s problem right from the time of birth. In some of WWF’s areas of operation, female infanticide is widely prevalent therefore ensuring the girl child, her right to life is the primary task of Forum’s health workers. Needs of adolescents, both boys and girls are addressed through peer group counselling, women in reproductive age groups and post-reproductive groups are counselled on several reproductive health issues ranging from her nutritional status, anaemia, antenatal care, postpartum care, safe deliveries, immunization, informed choice of contraceptive practices and other prevalent issues such as menstrual hygiene, reproductive tract infections, sexually transmitted diseases and HIV/AIDS. Women in the post-reproductive age groups are also taken care of and issues affecting them such as anaemia, cataract, problems of menopause and psychological pressures of ageing and insecurities associated with the elderly are closely counselled and referred for appropriate medical help [6].

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8. Unionization - National Union of Working Women

- Members of WWF took out a rally in the city on 5.9.2005 under the leadership of Dr. Jaya Arunachalam to protest on the delay prevailing over the passing of the much-publicized Women’s Reservation Bill, which seek to allocate 33 1/3% of seats in Parliament and State Assemblies for women. The main objective of the procession was to press to implement the Bill. Around 8000 members 2750 i.e. from South Madras 3750 from North Madras and 1500 from Central Madras started gathering themselves at Rajaji Hall near Periyar Statue in Wallahjah Road [7].
- On the protest these women carried against the unfair hike in the prices of petrol/diesel which affected the livelihoods of women workers drastically the prices were brought down by the government.
- Through the efforts of unionization of women National Union of Working Women has implemented wage revisions for beedi rollers, agarbathi rollers and lace artisans.
- The agricultural workers in many rural centres were given strength to confront and fight for higher wages. Their wages increased from Rs. 4/- to Rs. 40/- per working day.
- National Union of Working Women (NUWW) has also helped in reducing child mortgage and facilitated children to go to school.
- Over 20,000 women proved their leadership by demonstrating and participating in thousands in the anti-liquor agitation in the West Godavari district of Andhra Pradesh.
- The small fishermen from Adiramapatinam took up hits against the big trawler operators for their fishing rights.
- The landless laborers of the most backward districts of Bidar in Karnataka have organized themselves under an institutional framework in order to address their economic problems.

Economic growth can provide an optimistic base to further social change. Poverty need not be a barrier for population planning. Women, however poor, asset less or illiterate can become dynamic agents of Population Planning. Population programmes can also be women-sensitive and respond to critical health needs at the grassroots, and integrated Reproductive & Child Health approach has a catalytic effect in achieving broader population objectives. Leadership by the poor can break the barriers of ignorance and resistance for change and change agents can come from within the community. The dynamic women of WWF have been able to sensitize bureaucrats, politicians, policy makers and educated elites on several issues that affect their lives. Using micro-credit assistance as a tool for mobilization of poor women workers, the WWF has economically empowered over 700,000 women members spread over 3,000 villages and 1,600 slums with multiple field offices. U.S Secretary of State Hillary Clinton visited Working Women’s Forum on 20 July 2011. The visit is significant as WWF has been identified due to its unique experiment adopted among the grassroots women. Visiting the Indian Co-operative Network for Women shared few words with the staff regarding microfinance and its operations [8]. Today the WWF offers training in tailoring for young women, a night school for child labourers, boarding schools for boys and girls, nutrition classes and leadership training in addition to financial loans for entrepreneurs. From its founding, it has now reached close to six million women throughout India [9].

The Working Women’s Forum was to combine micro credit efforts with social mobilization aimed not only at empowering the poor but also prepare the floor for independence and self management. WWF with its cooperatives shave facilitated the growth of leadership and self-governance among women from the poorer sections of society. The women help management in selection, guarantee and supervision of those applying for loans. The WWF has been accredited by United Nations Conference on Environment and Development (UNCED) as an NGO. Dr. Jaya Arunachalam set out in 1978 with the idea of empowering 800 underprivileged women in Chennai with financial literacy and micro-credit, and in 33 years has reached out to 13 lakh women spread across 3,800 villages and 2,000 slums in Tamil Nadu, Karnataka and Andhra Pradesh [10].

Addressing the members of WWF, Melanne Verveer, Ambassador-at-Large, Global Women’s Issue, said they were the talented lot. Their lives have been transformed due to the timely credit and opportunity provided to them through micro finance and SHGs. They have also contributed to economy’s growth, supported education and also improved living conditions [11].

9. Case Studies

- Sharing their experiences Ms. Maheswari, a repatriate from Myanmar, said when she returned to India she had no relatives to turn to.
- When she heard about the WWF she joined and learnt embroidery. She was now able to earn a livelihood.
- Another member, Parvathi, said the home run by the organization was very useful to orphans and children of single parent. The children were provided education and when they grew older, showed interest in helping the home.
- Ramanipalani, who had to take care of six children alone after the death of her husband, was given a small loan to start her own fishing business. After the Tsunami, she was left with nothing but an empty hut. WWF provided her with rice, clothes, utensils and cash.
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