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ORGANIZING WOMEN PETTY TRADERS AND PRODUCERS:
A Case Study of Working Women's Forum, Madras*

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EXECUTIVE SUMMARY

The success of Working Women's Forum (WWF) in improving the economic and social condition of poor self-employed women can be attributed to several factors. The main structural feature of the organization is the small loan group composed of 15-25 women built on neighborhood ties. This proves to be a unique device to quickly mobilize women and gain widespread participation at the grass roots level. Strong human rights and feminist ideologies instill a cooperative spirit among members and a more assertive behavior within each woman. A rational program strategy attuned to the organizations resource base first addresses the women's most critical need, supply of business credit, then evolves to meet other needs and more complex issues. With each new project undertaken, leadership training and the process of organization building is nourished.

The survey results of 300 loan beneficiaries depicts a WWF membership drawn from all communities, forward, backward and scheduled caste Hindus, Muslims and Christians. The women are poor living either in Slum Clearance Board flats or a thatch home in a squatter settlement possessing few assets. Typically the woman's husband is a casual laborer employed only 3 to 4 times a week. The women who work every day of the week in their business tend to concentrate in five occupations of cut piece, vegetable, idly, wire bag, and flower trades. The average woman earns Rs 6 per day or Rs 180 per month. This accounts for 45% of total household income from all earning members. The percentage figure rises to 50% for longer term members who have received several business loans from the Forum.

The findings suggest that the independent income of the woman is the backbone of family income. Without it the family would fall below the poverty line and be vulnerable to the swings in income of the casually employed male.

The credit program (5000 DRI loans from nationalized banks) has had positive

impacts on the women's economic condition. Newly created jobs are estimated at 2,800. Expansion of previous employment through loan investment occurred for 70% of the sample and reflected almost a doubling of daily earnings. This increase in income which typically amounts to up to Rs 90 extra per month is primarily spent on basic items such as food and clothing.

Despite these improvements, most women are still in debt to the money lenders. They remain in the lowest positions of petty trading and production in the informal sector. Some degree of loan diversion occurred in 49% of the sample. Factors which prevent full utilization of the loan and perpetuate women's low trading positions include the structure of the market in Madras and norms of female behavior especially regarding interactions with men. The limits on her time due to housework responsibility, her inability to hire helpers or to construct a stall due to municipal restrictions also prevent the women from making the leap from basket peddling to stall keeping.

The Forum has made remarkable achievements in a short span of 3 years. It is a grass roots feminist organization involved in improving income earning opportunities for women. The Forum provides low cost urban services (schools, creches, job training, credit, health care) where the poor are involved in design and implementation and benefits reach the neediest. The program strategy is relevant to the needs of poor working class women, in that consciousness on women's issues is built into the operation of the key economic program (the loan scheme), which attracts the women and keeps them actively involved. The women receive the loan on the guarantee of other women, their neighbors who trust in their ability to earn and repay as opposed to co-signing by husbands or sons. The loan group meetings are expressly closed to husbands or male community leaders. The women are encouraged to handle the details of their business, utilize the loan correctly, take responsibility for repayment and retain control over earnings.

The resulting improvements in conditions are therefore directly linked to the women's cooperative effort. Women gain in status in the community as a result of their improved business performance, and access to prestige institutions and officials.

I. INTRODUCTION

This report details the findings of an in-depth case study of Working Women's Forum in Madras, India. The Working Women's Forum (WWF) is a grass roots community organization composed of 8,000 self-employed women in petty trades and production in the informal sector of the Madras economy. The Forum has been cited for its achievements in improving the condition and status of very poor women in the city's slum and squatter areas. The organization has grown rapidly over the past three years from an initial membership of 800 in 1978 to approximately 8,000 in 1981. Further growth is projected as the group expands its current activities of business credit and educational programs to cooperative banking, wholesale marketing schemes and cooperative production units.¹

The purpose of the report is to first, closely examine the Forum's organizational structure and leadership in order to understand its remarkable success in mobilizing large numbers of poor women to work together for self-improvement. The second aim is to evaluate the impact of the organization's key program, the provision of credit to self-employed women, on their social and economic status in the home and community. Thirdly, the report attempts to assess the potential of this type of organization as a model for urban development and women's progress.

A. Background to the Study - Key Issues

The case study was organized in a manner that would yield information and

¹The Forum operates rural wings in Dindigul district (animal husbandry), Tanjavur district (fisherwomen), in Tamil Nadu and Narasapur (laceworkers) in Andhra Pradesh. This report, however, is limited to the study of the urban wing in Madras.

data on a broad range of issues related to woman and development. The aim was to both provide useful feedback to WWF on its program impact as well as to learn more about women's employment in the urban environment. Consequently the findings of the study may be of interest to many parties - the Forum, its donor agencies, government financial institutions and similar women's organizations as well as academic researchers in the area of female labor force participation. This section of the report introduces some key issues and questions on which the study focuses. They are grouped under four main themes: the organization, the woman worker, the work, and the community.

1. The Organization

A look into the organizational aspects of Working Women's Forum should center on the impressive mobilizing ability and grass roots character of the group. What elements are responsible? A related issue is the question of replicability. Can the model of a successful local group work equally well in other locations? These concerns lead to questions of the role of the dynamic leader in the organization's viability and performance. Does the success of WWF rest solely on the unique qualities of its founder and leader, Mrs. Jaya Arunachalam; or, is it a result of the interplay of structural features, overall program strategy, ideology and an effective leadership style, all of which can be imitated elsewhere? The organizational overview section of the report examines these and similar issues.

2. The Woman Worker

A socio-economic profile of the Forum members provides a base on which to evaluate the effectiveness of programs and suggest needed modifications. It also provides a clearer picture for researchers of the role of women petty traders and producers in urban areas. What is the background of these women entrepreneurs with respect to caste, life cycle stage, education, migration,

skills, work history, asset level and housing conditions. An analysis of these characteristics can help WWF to better target its programs and may help explain certain aspects of female labor supply in the lowest rungs of the informal sector.

Special emphasis has been placed on obtaining reliable income data in order to ascertain the degree of economic independence and power of the women resulting from their role as business women and as members of a grass roots organization. What is the woman's contribution to family income and what control does she exercise over it? How do the stability and earnings of her work compare to that of her husband? The aim here is to discover the actual role which the woman's income plays in the family in terms of poverty reduction and intrahousehold relations.

A comparison of income data and "bread winning" aspects of this report with the findings of similar studies can then be applied to conceptual notions of the "supplementary" nature of women's income earning and economic role in the family. In this regard, an interesting aspect is the self-perceptions of the working woman. What are the members work preferences and attitudes concerning women and work?

3. The Work

A further subset of research questions deals with the economic characteristics of the trades and production work to which the women have supplied their labor. Whom do the businesses serve and how do they operate? A full understanding of the functioning of this slice of the urban informal sector is not possible in this limited study but useful information can be obtained on the quality of employment provided, skills and effort required, needed start-up capital and problems encountered.

Special focus is placed on the impact of the credit program on the

viability and expansion of the business. In what ways are the loans utilized and what is the extent and nature of loan diversion away from business purposes? In sum, what benefits has the credit program provided, and how can it be improved?

In addition to credit, what other problems do the WWF members encounter in the day to day operation of their business? What is the situation with respect to the supply of materials or items of trade and to the market for the finished product or trade item? Does exploitation occur at either end and in what ways can the Forum intervene?

4. The Community

A final set of concerns focuses on the larger community and on society in general. What can be said about the impact of the organization on conditions in the slum and squatter settlements where the women live and work? What urban services does the Forum supply to members in these colonies? What environmental improvements has the organization been instrumental in obtaining? What do the women themselves perceive to be the most troublesome conditions in the home and in the workplace?

In addition to improvements in the economic conditions of the members, the research also attempts to highlight changes in their social status arising from expanded economic roles or ideological mobilization.

B. Methodology

The material used in this case study comes from a variety of sources. The main data source is the survey results of 300 Forum members who have received loans from nationalized banks through the Forum's credit program. The in-depth survey questionnaire which I designed and oversaw has yielded a socio-economic profile of the members and information concerning the economics of

their businesses, the impact of the loan, problems in the workplace and home, and their attitudes about work and women's issues. This data has been supplemented with information from membership files and interviews with member's husbands, group leaders, staff workers, and organizers for a better understanding of all aspects of the functioning of the organization.

Anticipating the various backgrounds of persons who may read this report, I have tried to limit detailed explanations concerning research methodology to Appendix I.

At this point a brief discussion of the sample selection process and organization of the data is needed for the reader to understand the survey findings and analysis of the remaining sections.

1. Sample Selection

A two stage sample selection process was chosen in order to account for the socio-economic conditions in different slum areas and the strengths and weaknesses of different loan groups and their leaders. Loan groups are composed of women loanees who are close neighbors from the same colony who have joined together and elected their own leader. From a list of 150 active loan groups a random sample of 50 were selected. Two of these loan groups were recently disbanded and they were dropped from the sample.² The remaining 48 groups represent a 32% coverage of the total number of active loan groups.

The second stage in the process involved the random selection of 5 to 7 loan beneficiaries from each loan group, depending on the size of the group, which ranges from 10 to 25 members. The total sample size selected in this manner was 300. Of the total sample of 300, 59 or 20% were not available for interviews. The reasons for drop-outs from the sample were related to family affairs such as childbirth, hospitalization, and visits to the native

²The reason for disbanding involved group leaders moving to another section of town and members being unable to re-group at the point in time in which the survey was conducted.

place. Only a few respondents were unavailable for work related reasons due to careful interview scheduling of the pre-selected women. For each drop-out a substitution was made from the same loan group or neighborhood, based on the occupation of the drop-out. Substitutes on the same occupational criteria were made for all but six cases. The six substitutes being small in number were also included in the sample.

The total sample size for loan recipients is 300. Two self-employed women who have not received loans were also interviewed making the total number of respondents 302. The 300 loan beneficiaries received a total of 406 loans, 32.6% of the sample being comprised of multiple loan recipients. The sample, therefore, represents an 8% coverage of the total number of loans (406 out of 5,000) secured under the program. Provided that the percentage of multiple recipients in the population is the same as in the sample, it also represents an 8% sample of the total number of loan beneficiaries (approximately 3,695 in the program).³

2. Organization of Data

The substitution of drop-outs was decided upon in order to keep the sample size large enough to have statistically meaningful cells for different occupations and time periods since receipt of the loan. In order to check for improvement over time due to business expansion from loan investment and involvement with the Forum's ideology and services, the respondents were divided into sub-groups based on the term of their loan. The loan term corresponds to the length of time as an active member in the organization.⁴ The following

³As of March 1981.

⁴Prospective loanees are not active members until the loan is delivered. At that point they join their neighborhood loan group and are processed into the Forum.

breakdown of the 302 respondents was chosen:

LOAN TERM	Number of Respondents	% of Sample
1. Multiple (98) or 1 fully repaid loan (17)	115	38.1
2. 8-10 months <u>repaid</u> ⁵	71	23.5
3. 4-7 months <u>repaid</u>	55	18.2
4. 0-3 months <u>repaid</u>	61	20.2

The rationale for the divisions is based on the hypothesis that differences in values of the socio-economic indicators would exist according to the period of time that the member has been able to benefit by the infusion of money into the business or by access to WWF services and support systems. The 0-3 month group which represents the newest members would show lower earnings, higher rates of indebtedness and possibly more conservative ideological positions, etc. than the other three groups. Likewise, the multiple loan or fully repaid group should show the most progress because they are either on their second round of loan investment or are free from the burden of loan repayment and have benefited from Forum's services for the longest period.

The remainder of the report is organized into four main sections corresponding to the aims of the case study. The next section, II, gives an overview of the Forum - its history, organizational form, ideology and programs. Section III presents a profile of WWF members based on the findings of the survey of loan beneficiaries. The fourth section examines the economic characteristics of the trades and businesses of the sampled women. In the fifth section the findings of the previous two sections are integrated in the analysis of the credit program's impact. The final section summarizes the successes and failures of the organization within the context of urban development - policies related

⁵This means the woman had made 8, 9, or 10 months of payments on the principal amount at the time of survey. No defaulters were drawn in the sample.

to slum and squatter settlements and the provision of basic services to the urban poor - and women's progress - female labor participation and aspects of women's status in society.

II. ORGANIZATIONAL OVERVIEW

A. WWF History and Ideology

The idea for the Working Women's Forum arose from the frustrations of several women political party workers who eventually became the organizations founders. In the process of mobilizing poor women for political rallies, the leaders observed the low economic and social position of the women and noted that few government programs really benefited them. Tired of asking for the women's political support yet providing nothing in return, one remarkable woman, Mrs. Jaya Arunachalam left the Women's Front of the Congress Party. She then brought together several co-workers in order to build a truly responsive woman's organization, based on self-participation with leadership coming from the poor themselves.

The former political leaders from the Congress and from the Communist Party of India had extensive networks of women in slum communities upon which to build the Forum membership. Through these neighborhood contacts a survey was made to determine specific problems and needs of the poor women. A clear picture of social and economic exploitation emerged from the field survey. A great many of the women were found to be self-employed in petty trades and production, burdened with housework, childcare and business demands and receiving very low earnings.

There seemed to be three arenas of problems: the business, the workplace, and the home. The greatest constraint which the women experienced was supply of credit to re-invest in the business. Most of the women were heavily in debt to the money lenders losing much of their already meager income paying exorbitant interest charges. At work, the women experienced many indignities: being harassed in the wholesale market, being jostled away from prime selling spots, sitting unprotected for long hours in the sun and having no access to

water or toilet facilities. At home, the women suffered social tensions of insecure common-law marriages, bigamy, desertion, dowry pressures and the responsibility for childcare and housework.

An organizational set-up was devised which would bring the poor women together to work collectively for their common economic and social improvement. The strategy was to fully involve the women in securing their own benefits. Preserving the grass roots character of the group was the only method which would assure the organizers that benefits would actually reach the neediest.

In order to overcome the barriers to the mobilization of women caused by the divisions of caste, religion, and politics the Forum has taken strong ideological positions. The organization is anti-caste working actively to weaken the system by supporting inter-caste marriages. Founded on secular Ghandian principles, WWF encourages integration among different religious communities, in the composition of the neighborhood loan groups. The Forum carefully avoids contact with political parties, yet it prepares its members for political action with regard to issues affecting women and the urban poor. The members oppose the dowry system; they have organized mass demonstrations and commented on pending reform bills dealing with rape, dowry and divorce.

The Forum seeks to empower women at home and in the community through the exclusive mobilization of women as opposed to the family unit. The entire loan program, child care, health and education activities are operated and controlled by the women themselves. Meetings of all types are expressly closed to husbands or male community leaders. In this way, the women gain confidence in their own cooperative power and the benefits received are directly connected to the women's own effort by the larger community.

The Forum encourages the individual woman to speak up in meetings, to handle her own business matters and to retain control over her earnings. The group also stresses equal education of daughters and tries to provide job

opportunities for them when they finish school. No real effort, however, has been made yet to address the issue of the burden of housework and childcare which women and their daughters endure, while trying to expand their "economic" role.⁶

B. Organizational Structure and Leadership

The Forum, chartered as a Society in 1978, essentially began as a self-help credit association. The key unit in the organizational structure is the neighborhood loan group. A woman does not join WWF as an individual member; instead, she assembles 15-25 of her neighbors who elect a group leader and the neighborhood group is registered into the Forum.⁷ The loan group functions as guarantor or security for the loan, as a counseling support group for the business women and vehicle for organizing other services and spreading the Forum's ideology.

The group leaders, approximately 250 in number, become members of the Governing Board, attending monthly Forum meetings and participating in the management of the organization. Elected office bearers include one president, two vice-presidents, one general secretary and a standing committee of seven members, who are all elected by the Governing Board. The 8000 members form the General Council, paying a membership fee which initially was 1 rupee subsequently raised to 6 and most recently Rs 12 per annum.⁸

The administrative staff for the Forum consist of the following paid workers:

⁶Here, I refer to income producing work. Although housework and childcare are unpaid and considered "nonwork" by economists, they nevertheless play a clear economic role in society, that of reproduction of the labor force.

⁷Originally loan groups of 50 were tried but they proved to be too large. Intimacy and opportunities for mutual support were less and loan defaults higher.

⁸This Rs 12 fee represents 2 days of earnings for a typical member or .005% of average earnings for the year.

Position	# of Positions
1. Chief Organizer	1
2. Organizers for North and South Madras	2
3. Field Workers	4
4. Clerk	1
5. Accountant	1
6. Program Supervisors	4
7. Night School Teachers	22
8. Balwadi Teachers	10
9. Craft Class Teachers	10
10. Ayahs	10
11. Rural-Urban Coordinators	2

Every Key position on the Executive and the administrative staff is held by a member of the target group who have been carefully trained to assume leadership role. The exception to this is the President (unpaid position), Mrs. Jaya Arunachalam, whose role in the organization is officially stated by the following:

1. Negotiation and liaison with banks, donor agencies, governments, state, central and international organizations.
2. Arranging repayment schedule of the members to the banks.
3. General Administration.
4. Finding Resources.
5. Periodic group meetings and area visits (urban and rural).

In addition to these tasks, Mrs. Arunachalam clearly takes the main policy-making role. The idea for the women's cooperative credit society (a women's bank), the moves of the Forum into rural development schemes (setting up rural wings of WWF) and proposed wholesale marketing and cooperative production units, are some of the examples of her policy direction.

Undoubtedly, much of the success of the Working Women's Forum is due to the abilities and amazing efforts of its leader, Mrs. Arunachalam. Coming from an activist background having worked as an agriculturist, political organizer, and director of flood relief operations, she has developed the requisite organizing skills and administrative know how. Her professional contacts go beyond WWF, placing her in a position of influence and access with respect to local and central government agencies.⁹ This has positive repercussions for WWF. She brings her skills, work history and reputation to negotiations of project funding and allocation of support services. Many of the Forum's programs are co-sponsored and funded by other local or national agencies. (See Appendix II).

The fact that she is such a dynamic person may lead some to believe that the entire successful functioning of WWF is dependent on her. What would happen to all this good work if she were suddenly not available to manage it? Similarly where would Bihar or some other location find another Mrs. Arunachalam if it wanted the same benefits for its self-employed women? Mrs. Arunachalam's knowledge and connections are useful but her leadership style may be as important to the success of WWF.

From my observations, I would describe her leadership style as that of a facilitator. She is very insistent that the members themselves define and solve their own problems. Great emphasis is placed on the active participation of the members in the implementation of programs and on special leadership training

⁹Mrs. Arunachalam is Executive Secretary of Vidya Bharati Trust which sponsored the birth of WWF and still houses the Forum's offices in its school building. She also is on the board of the Farmer's Forum, headquartered in Delhi.

for a smaller number to take on greater responsibility for program design and operation. To give an illustration, a family planning agency official came from Delhi to review the 'management training in health, nutrition and family planning' program with Mrs. Arunachalam. He was introduced, instead to some of the 60 trainees and the project director (who are members themselves of the target group). Mrs. Arunachalam referred almost all of his questions directly to the women and translated their responses. Although this took a long time, a good discussion of the problems and possible solutions resulted.

Mrs. Arunachalam perceives the leadership training process which is intentionally incorporated into each new WWF program to be as essential as the service provided. She delegates responsibility, and will return decisions brought to her that should have been decided on by others. She nourishes the atmosphere where the process of learning to co-operate with each other (with members, leaders and organizers) and learning to be assertive (with male merchants, city officials or husbands) can take place. Her consciousness of this as a process was demonstrated to me when she gave an evaluation of two of her chief organizers, one whom I thought to be more dynamic and effective than the other. She pointed to the staff workers and assistants assigned to each organizer all of whom came from similar poor backgrounds. Those women working under the seemingly dynamic leader rarely spoke out, always required supervision, and failed to take on greater responsibility. The other leader, however, was always sharing decisions, building confidence, in essence, training her replacement and thereby contributing to the leadership pool in the organization. Despite the impressive organizing skills of the dynamic leader, her failure to encourage the leadership learning process was considered a serious problem.

C. WWF Goals and Program Strategy

The Forum has devised a set of organizational goals and program strategies around their foremost ideological commitment which concerns women and work -- securing a full economic role for women in society. The following goal statement summarizes the main concerns of the organization.

ORGANISATION GOALS⁹

1. "To federate existing organisations striving for working women and to establish branches of the Working Women's Forum in all districts and villages of Tamil Nadu State."
2. "To assist in improving the conditions of working women through cooperation and secure for them more time and leisure for creative work, cultural activities and recreation."
3. "To help self-employed women expand their business through arranging loans from nationalised banks and to improve their professional and social status by giving them training and establishing day care centres for their children."
4. "To solve civic and other problems of members by acting as a liaison agent between members and civic authorities, government and other national and international organisations."
5. "To mobilize all working women to fight for their right by acting as a pressure group."

The backbone of the strategy for social change is income generation through the provision of credit to self-employed women. The credit program is the primary mobilizing catalyst quickly reaching thousands of women helping them to improve and expand their business. Once organized into loan groups, the Forum is able to involve them in other services and activities. This section describes the overall program strategy in general. More detailed descriptions of the

⁹As stated in "Opinions" WWF Organisational Literature.

various programs are presented in Appendix II.

I refer to a WWF program "strategy" because I notice a rationale pattern of program development consistent with the group's ideology and goals and realistic in terms of existing organizational resources. The strategy can be characterized as one which expands outward from most basic economic needs gradually addressing related and often more complex problems. The programs evolve in step with the acquisition of leadership skills and resources within the Forum.

Having established the mutual self-help ideology among members in the loan groups, additional support services were set-up through joint action of several loan groups located in the same colony. The programs created to ease the double burden of job and childcare included balwaldis and evening coaching classes for older children. At a later point income earnings opportunities for daughters became an issue. Because of societal taboos against unmarried women dealing with the public and because of a desire for higher skilled, higher status work, the young women were reluctant to take up the vending trades of their mothers. Consequently, a training program in tailoring and crafts was begun.

After several years of experiencing problems with the credit program the idea for a women's cooperative bank was proposed. The aim was to increase loan amounts, end delivery lags, lend for consumption purposes and fund other WWF service projects. The experience gained in managing the initial credit program proved to be a useful step in the Forum's program strategy. After additional bank training and set up of the proper infrastructure and funding, the Women's Cooperative Credit and Social Service Society opened.

In a similar manner, the Management Training in Health, Nutrition and Family Planning program serves two functions of providing health counseling to 6,000 slum families while developing leadership skills in 60 trainees. The

training of these community health workers is considered to be an investment in the future of the organization with the hope that these young women will form a skilled cadre on which to base the management of future programs.

One of the first proposed funding projects for the new credit society is a cooperative production unit. The aim is to provide secure, higher skill employment for women where profits can be used to provide work benefits or be re-invested to create more jobs. A garment tailoring unit that would utilize the skills of the tailoring trainees is viewed as a likely first step.

A final program goal, requiring increasing organizational skills as it addresses the members evolving needs are wholesale marketing projects. A network of WWF wholesale depots for sarees, cutpiece cloth and ready made garments would allow members to purchase the trade item at a lower cost than is now possible, thereby increasing their profits.

The aim of the proposed wholesale marketing scheme in produce is to link a rural development scheme involving marginal and landless farmers in the Madras Beltway Area to the urban based WWF.¹¹ If both groups could be integrated in a wholesale marketing network, then the exploitation of the middleman could be avoided and rural producer and urban vendor could share equitably in the exchange of produce.

Summary

The success of WWF can be attributed to several factors. The structural feature of loan groups based on neighborhood ties proves to be a unique device

¹¹ The Beltway Project, to be sponsored by the Madras Farmer's Forum, and Government of India, proposes technical and financial assistance in cooperative dairy, sheep, poultry and horticulture projects for marginal and landless households in the Madras environs. The position of rural women in the program is under the careful scrutiny of Mrs. Arunachalam, who is on the board of the Farmer's Forum and is one of the program's designers.

to mobilize women and gain widespread participation at the grass roots level. Strong human rights and feminist ideologies instill a cooperative spirit among members and more assertive behavior within each woman. A rationale program strategy attuned to the organizations resource base addresses the women's evolving needs. Throughout the leadership training process, the process of organization building is nourished.

III. SOCIO-ECONOMIC PROFILE OF LOAN BENEFICIARIES

A. Caste and Religion

Working Women's Forum is a multi-caste and multi-faith organization. Forty-eight percent of the respondents are forward caste Hindus, 11.9% are from backward castes, and 29.4% are from the scheduled castes. Muslims account for 5.6% and Christians for 4.3% of the sample. The comparative percentages for the total population of Tamil Nadu State are scheduled Castes 17.7%, Muslim 5.1% and Christian 5.7%. The most common caste groups are Naicker at 20% followed by Mudaliar and Naidu at 7.3% each.

The formation of loan groups which women organize themselves based on neighborhood ties reflects the Forum's ideological commitment to the promotion of integration among different castes and religious communities. A survey of the total number of 235 loan groups (both active and passive) revealed that a significant percentage, 40%, of the groups were integrated while 60% were Hindu only. There were no instances of all Muslims, all Christian or all scheduled caste groups. This was true for areas in which the concentration of Forum members was high enough for the women to segregate themselves along community lines.

B. Life Cycle Stage - Age, Marital Status and Children

The following chart depicts the age profile for the survey sample and for the entire population based on data from membership files.¹² The Forum draws its membership most heavily from the 25-34 age bracket, where the sample

¹²The sample is slightly biased downward for age. This may be due to the fact that substitution of drop-outs from the sample did not control for age. Younger members because of small children may have been at home more often and hence selected as a substitute more frequently.

mean of 33.2 years falls.

TABLE 1. AGE PROFILE OF TOTAL FORUM MEMBERS AND SAMPLE RESPONDENTS

<u>Age Cohort</u>	<u>% of Population</u>	<u>% of Sample</u>
Under 25 years	17.3	19.2
25-34	31.4	36.4
35-44	30.5	25.5
45-54	16.6	15.9
55 and above	4.2	3.0

The results of the sample survey suggests that in the early years, the Forum drew its membership more from among the older age brackets, 35-44 and 44-54. Recently, however, the Forum has begun to attract more women from the under 25 and 25-34 age brackets. Many of these women are the daughters of the older members. The trend to younger members is shown in Table 2 which depicts the age profile of sample respondents by loan term.

TABLE 2. AGE PROFILE OF SAMPLE AND BY LOAN TERM

<u>Age Cohort</u>	<u>Multiple %1 clear</u>	<u>%8-10mo.</u>	<u>%4-7mo.</u>	<u>%0-3mo.</u>	<u>%Total</u>
Under 25	15.7	21.1	18.2	24.6	19.2
25-34	31.3	35.2	45.5	39.3	36.4
35-44	27.8	28.2	21.8	21.3	25.5
45-54	21.7	11.3	10.9	14.3	15.9
55 and above	3.5	4.2	3.6	0	3

The vast majority of the sample respondents, 84% and the population, 86%, are married having 3 or 4 children. The mean number of children for the sample is 3.2. Table 3 depicts marital status for the population and the sample. The low percentage for separated category may be misleading. On membership forms no woman admitted to being divorced or separated; out of 8,000 members this

unlikely. A few sample respondents classified themselves as widows when in fact it was known that they had been deserted by their husbands.

TABLE 3. MARITAL STATUS OF POPULATION AND SAMPLE

<u>Status</u>	<u>% of Population</u>	<u>% of Sample</u>
Single	6	4.3
Married	86	84.1
Widowed	8	10.6
Divorced, Separated	0	0

C. Education Level, Literacy Rate, Birth Control Use and Voting Behavior

Surprisingly high rates of literacy were recorded for the sample respondents 68.9% which corresponds to a high level of formal education attained by the women. The percentage of women having some formal schooling is 66.3% with the median school years, 6.8. The mode or most frequent grade level completed was 5th standard. Forty-five percent of the women completed 6 to 10th standard and 14.1% had studied until SSLC or P.U.C. The comparative figures of educated and literate females in Madras city is 40.2% in 1971.¹³

There is a very large percentage of women, 93%, who believe in limiting family size. Of the total number of married or widowed respondents, 39.4% had some form of birth control. The largest percentage of women, 25.7%, had undergone surgery. A smaller number, 8.8%, were protected by their husband's vasectomy operation. The remaining 4.9% were using other birth control methods.

The number of women who said they vote regularly was very high at 94.5%. When asked the name of the chief minister in Tamil Nadu and the name of the ruling party, only 64.9% responded correctly to both questions. Very few,

¹³Source Table 3.3 Statistical Handbook of Tamil Nadu, 1979. The high literacy rates may be partially explained by the predominance of young women and non-migrants in the sample.

only 4 out of 302 women, were active members of a political party (all four belonging to ADMK, the current ruling party).

D. Urban Migration, Housing Condition and Asset Level

Of the total number of respondents in the sample, 54% were born in Madras and spent their entire life in the city. Forty-six percent are migrants to the city, that is, they were born in another city or village and moved at one point of time in their life to settle in Madras. Most of the women migrated for the purpose of marriage. The mean number of years lived in Madras for migrants is 19.2 years. This suggests that the poor economic conditions of the sampled women cannot be explained as a phenomenon of recent rural migration to the urban area. Most women are native to Madras and those who are not have been settled there for nearly two decades.

The majority of women sampled, 60.6%, live in kutcha thatch houses. The remaining 39.4% of the respondents live in small pucca, stone built homes although few have electricity. The majority of women in pucca housing are Slum Clearance Board renters. The asset base of the households were classified into three levels based on the following criteria.

Level A: Pucca house, a vehicle, cycle or animal, and a machine, clock or radio.

Level B: Kutcha or pucca house and any one of the following: vehicle, cycle, animal, clock, radio or piece machinery equipment.

Level C: Kutcha house, and none of the above assets.

The divisions were designed to highlight those households having the very minimum in possessions and those having several assets and a much higher standard of living. Consequently the range allowed for Level B is quite broad, while membership in Level A is limited to those with several specific assets and Level C is limited to families having only thatch homes, mats and a few

cooking vessels. By this method, 45.7% of the respondents households are in Level C, 42.4% in Level B and 11.9% in Level A. Therefore a significant number of the women have the minimum essential possessions and only a small percent can be considered to have a fair asset base.

E. Job Type, Income, Contribution and Control

Table 4 reveals the type of job of the sample respondents. Only a small percentage, 11.9%, of women are classified as family workers (husband and wife doing the same business and sharing net earnings). As expected, the majority of women (86.4%) have their own independent source of income almost entirely through self-employment as opposed to wage or piece work rate.

TABLE 4. TYPE OF JOB HELD BY SAMPLE RESPONDENT

<u>Type</u>	<u>Number</u>	<u>Percentage</u>
Self-employed workers	261	86.4%
Family workers	36	11.9
Wage workers	1	.3
Piece Rate workers	4	1.4
TOTAL	302	100.0%

For all of the respondents the mean daily earnings is 6 Rupees. The mean monthly income for the women is 180 Rs. reflecting the fact that most women work every day in their business.¹⁴ Mean total family monthly income is 393 Rs.¹⁵ The mean per capita monthly income for the household is 87 Rs. The annual mean per capita income for household members is Rs 1020. This is about equal to the per capita income in Tamil Nadu of Rs 1030 in 1979. The urban poverty line for a family of five is Rs88 in per capita monthly income. The earnings of the woman, therefore, brings the household to just under the poverty line.

¹⁴ For mean monthly income for women, the standard deviation $S = Rs\ 130$. The 95% confidence limits are Rs 165 and Rs 195.

¹⁵ $\bar{x} = Rs\ 393$, $s = Rs\ 204$, the 95% confidence limits are Rs 370 and Rs 416.

Based on monthly earnings data of the self-employed women and all other earning household members it was found that the women's income accounted for a mean average of 45% of total household income.¹⁶ In 35.2% of the cases, women's income accounted for 50% or more of the household income. And 8.3% of the women were sole income earners providing 100% of household income. For women who have received multiple loans and who have been with the organization for a longer period of time, their income as a percentage of total household income is even higher at 50%. The most recent members show a lower percentage of 37%.

These percentages would rise even higher when you account for what is actually contributed to the family income pool. The percentage of women contributing 100% of their income to the family pool is 85.1% compared to only 69.6% of men. Some of the reasons for women withholding a portion of their earnings are re-investment in their business or chit fund saving. Reasons given by the women respondents for their husbands holding back a portion of their daily wage were for buying beedis and other personal items.

The pooled income of the family in 49% of the cases is controlled by the woman as opposed to only 5% by the man. This may seem as if women are enjoying considerable financial control and status in the family. Placed in the context of the low level of earnings in general which primarily go for essential food purchases, and the 30% of men who hold back a portion of their income from the family pool in the first place, little economic control is being exercised. Joint control over the family pool was recorded for 43.6% and control by in-laws or other members for 2.3% of the women sampled.

¹⁶ $\bar{x} = 45.2\%$, $s = 25.9$ percentage points, the 95% confidence limits are 42.0% and 48.3%.

F. Indebtedness to Money Lenders

Despite the benefits of the credit program, women have not become free from the exploitation of money lenders. Sixty-two percent of the total number of women's households are in debt to money lenders. Of the 107 cases in which rate of interest was known, it was found that 40% were charged 10% or more per month. The most frequent rate was 10% per month accounting for 37.1% of the cases, followed by 3% per month, 26.7%, mostly with jewels and vessels as security.

Table 5 depicting percentage indebtedness to money lenders by loan term reveals that receiving multiple loans for business expansion, the case of the longer term Forum members, does not decrease dependence. Indebtedness remains high, over 52% for all sub groups, but it is highest, 67%, for women who have been in the Forum the longest.

TABLE 5. PERCENTAGE INDEBTEDNESS TO MONEY LENDERS BY LOAN TERM

<u>Loan Term</u>	<u>Number of Respondents</u>	<u>%</u>
Multiple or 1 clear	77	67.0
8-10 months repaid	47	66.2
4-7 months repaid	29	52.7
0-3 months repaid	35	57.4
	188	62.3

Reasons given for money lender debts include marriage, house repair, business start-up, re-investment, school clothes and fees and basic household expenditures such as food during dull season or periods of unemployment. Part of the reason for the higher rates of debt among multiple loan recipients may be a function of life cycle stage where more women in this group (because of the higher percentage of older members) are facing the terrific expense involved in marrying daughters.

Summary

Based on mean averages from the survey data a composite picture of a typical self-employed woman who is a Forum member can be described. She is 33 years old, married, having 3 to 4 children. She lives in a thatch home in a slum or squatter settlement possessing only clothes, mats and a few cooking vessels. Her husband is a casual laborer employed only 3 to 4 times per week. She works, however, everyday of the week at her trade or business (vegetable vending, idly shop, cut-pièce trade, etc.)

The woman earns Rs 6 per day or Rs 180 per month. This accounts for 45% of total household income from all earning members. Women who have received multiple loans who have been with the Forum for a longer period earn 50% of total family income. Nine percent of the women are providing 100% and are sole income earners. The woman usually gives all her income to the family pool while the man often holds back a portion of his earnings from the family in order to buy beedis and other personal items.

The findings suggest that the independent source of income of the woman plays a critical role in the family. A comparison of the woman's earnings with other household members reveals that being self-employed in many cases is more remunerative than being a wage worker in the informal sector. The self-employed woman's income is the backbone of family income. Without it the family would fall below the poverty line and be vulnerable to the swings in income of the casually employed male.

Despite the benefits of the credit program, women have not become free from the exploitation of money lenders. For every 100 members, 62 are still in debt to money lenders who most frequently charge an interest rate of 120% per year. Women having multiple loans and who have benefited from the loan program for the longest time have even higher numbers in debt to money lenders at 67%. The continued reliance on money lenders is due to the need to borrow for

consumption purposes. Women having so few assets and low earnings are forced to borrow for marriages, flood damage, sickness and often basic items such as food during periods of dull business or unemployment.

IV. PROFILE OF THE BUSINESSES AND TRADES

A. Occupational Structure

Although the women in the sample are employed in 32 different trades or businesses, a majority, 70%, are concentrated in only five occupations. Table 6, depicting the occupational profile of the sample, reveals that the five most common jobs are cut piece trade, 19.5%, vegetable vending, 17.6%, idly shop, 16.2%, wire bag making, 8.9%, and flower selling, 7.3%. A similar distribution is found among the population of a total of 5140 cases calculated from membership files, vegetable vending accounting for 22.4%, idly shop 18.4%, cut piece and saree, 16.8%, flower selling, 6.4% and fruit vending, 5.8%.¹⁷

TABLE 6. OCCUPATIONAL DISTRIBUTION OF SAMPLE

<u>Occupation</u>	<u>No. of Respondents</u>	<u>Percent of Total</u>
1. cut-piece trader	59	19.5
2. vegetable vendor	53	17.6
3. idly shop owner	49	16.2
4. wire bag maker	27	8.9
5. flower seller	22	7.3
6. petty shop owner	13	4.3
7. leaves stitcher	12	3.9
8. fruit seller	11	3.6
9. saree seller	8	2.7
10. mat maker	7	2.3
11. Miscellaneous	41	13.6
TOTAL	302	100.0
11. fish seller (4)		
12. aluminum vessel seller (3)		
13. plastic items seller (3)		
14. garment stitcher (3)		
15. beedi roller (3)		
16. rice merchant (3)		
17. pappad maker (3)		
18. tailor (2)		
19. book seller (1)		
20. camphor seller (1)		
21. garland maker (1)		
22. pandal business (1)		
23. undergarments seller (1)		
24. coffee and kerosene seller (1)		
25. chappal trader (1)		
26. iron stove maker (1)		
27. soap seller (1)		
28. wire chair weaver (1)		
29. spice seller (1)		
30. milk seller (1)		
31. dobhi, ironer (1)		
32. maid servant (1)		

¹⁷ Although 5140 jobs were counted in the files, Forum membership is approximately 8,000. The 2860 missing job entries are accounted for by WWF start-ups, -first time employment. The missing entries imply a 35% start-up rate which is similar to the 34% rate calculated for the sample.

B. Caste, Age, Education and Job Choice

The analysis of caste or religion and occupation choice reveals no marked breakdown along caste or religious lines except in one instance. Of the 17 muslim women in the sample, 7 or 41% were mat makers residing in the same colony, accounting for 100% of all mat makers. Table 7 reveals percentages of women from each of the major communities according to their concentrations in the five most common occupations. The table shows that the scheduled caste group accounts for 29% of the sample but their percentage of the cut-piece and idly trades are higher at 39% and 43% respectively.

TABLE 7. CASTE RELIGION AND JOB CHOICE

Caste Group/ Religion	% of Sample	% of cut-piece	% of vegetables	% of idly shop	% of wire-bag	% of flowers	% of all other trades
Scheduled Castes	29	39	30	43	22	32	24
Naicker	20	37	30	20	22	23	10
Naidu	7	4	9	8	11	9	9
Mudaliar	7	12	4	0	0	14	15
Aachari	4	0	8	0	0	14	7
Muslim	6	8	6	4	4	0	15
Christian	4	0	0	0	7	0	16
Others	22	10	13	24	33	9	3
TOTAL	99	100	100	99	99	101	99

The Naicker caste accounts for 20% of the survey sample but they account for slightly higher percentages of cut-piece trade, 27%, and vegetable vending, 30%. Except in the mat-making case, no one group has a majority of its members in a single occupation or holds a majority over others in any particular trade. There is no caste or religion specific occupations.

An interesting pattern of occupational choice according to different age characteristics emerges from the survey data. Table 8 depicts percentages of women in different age groups according to their concentrations in the five most popular businesses or trades.

TABLE 8. AGE AND OCCUPATION CHOICE

Age Group	% of sample	% of cut-piece	% of vegetables	% of idly-shop	% of wire-bags	% of flowers
Under 25	19.2	26.6	17.7	10.4	40.7	27.3
25 - 34	36.4	36.6	35.3	29.2	44.4	27.3
35 - 44	25.5	20.0	29.4	31.3	7.4	22.7
44 - 54	15.9	13.3	11.8	22.9	7.4	22.7
55 & older	3.0	3.0	5.9	6.3	0	0
TOTAL	100.0	99.5	100.1	100.1	99.9	100.0

The data suggests that certain occupations are disproportionately chosen by women according to their age. Cut piece trade and wire bag making show higher percentages of younger women, under 35 years, than their percentages in the sample. This is explained by the fact that younger women having small children to care for choose work which they can do at home. Cut-piece trade can be done from the woman's house or door to door for a few hours; it requires the least amount of work hours and the fewest trips to re-supply stock. Wire bag making has evolved out of Forum craft classes to meet the needs of young unmarried daughters living at home who disdain to or are not allowed to take up vending trades involving contact with the public. The idly business, however, another "at-home" activity, is disproportionately selected by older women. This may be explained by the larger start-up capital required (vessels, plates, etc.) for which an older woman is more likely to have acquired and the greater amount of work effort involved which therefore is unattractive to a younger woman with heavy demands of child care. It may also reflect the fact that the idly market is already saturated and newer (and younger) members are choosing other businesses due to stiff competition. The oldest group of women, 55 years and older are over-represented in vegetable and idly trades. These two jobs involve the most strenuous work and contact with the public. They also have higher earnings, which is an advantage for older women who are more often widowed and sole income earners.

An analysis of education and occupation choice shown in Table 9, reveals similar patterns as that for age, since education and age are correlated. The jobs with disproportionate numbers of educated women are cut piece and wire bag businesses. This is partly a function of age, since as noted above, these trades are overpopulated with younger women, who tend to be better educated than older women. It could also be a function of the higher status accorded these jobs which make them more attractive to educated women.

TABLE 9. EDUCATION AND OCCUPATION CHOICE

Education Level	% of Sample	% of cut-piece	% of vegetables	% of idly	% of wire bag	% of flowers
Uneducated	35.7	22.3	58.5	51.1	14.8	50.0
1st to 5th Standard	11.8	6.7	3.8	22.2	3.7	13.6
5th to 10th	40.4	54.2	35.8	24.4	63.0	27.3
P.U.C./ S.S.L.C.	14.1	16.9	1.9	2.2	18.5	9.1
TOTAL	100.	100.1	100.	99.9	100.	100.

Idly and vegetable businesses have disproportionate numbers of uneducated women, due in part to the greater numbers of older women working in these trades who have not had the benefit of a primary education. Flower selling is usually a family occupation requiring very few skills; members appear to have started in the work at an early age as opposed to continuing in school.

C. Differences in Monthly Income Across Businesses

Despite the low level of earnings in general, there is a wide variation in earnings across occupations and loan terms, as depicted in Table 10. Of the top ten most common businesses, the higher earning ones are fruit selling

¹⁸ The work can be done at home and requires little contact with the public. Cut piece trade involves selling cloth pieces to friends and neighbors mostly during festival season.

with mean monthly earnings of Rs 297, vegetable vending at Rs 221, flower selling at Rs 204 and idly shop at Rs 194. The lowest earning trades were

TABLE 10. MEAN MONTHLY EARNINGS FOR 10 MOST COMMON OCCUPATIONS
ACCORDING TO LOAN TERM

Occupation	Overall Mean Rs	Multiple or Fully Repaid Rs	8-10 mo. Repaid Rs	4-7 mo. Repaid Rs	0-3 mo. Repaid Rs
cut-piece	117.2	116.7	136.6	65.7	119.3
vegetable	221.7	235.7	256.4	159.1	223.2
idly shop	194.1	231.2	166.2	150.0	193.9
wire bag	98.0	67.8	62.5	150.0	98.9
flowers	204.6	200.0	210.0	222.0	180.0
petty shop	258.8	232.5	234.7	500.0	300.0
leaves stitching	91.1	96.3	101.5	180.0	40.7
fruit	297.8	302.5	241.5	500.0	
saree	136.3	100.0	220.0	50.0	200.0
mat making	115.0	108.0	150.0	120.0	0
Others	250.0	166.2	133.3	315.4	232.2
OVERALL MEAN	180.3	174.3	176.8	210.4	

leaves stitching at Rs 91, wire bag making at Rs 98, mat making at Rs 115 and cut piece at Rs 117.2. The differences between the two groups is quite wide at approximately Rs 90-100 per month in earnings or nearly 100% earning increase from lower to higher earning jobs. The key characteristics which distinguished the two groups are businesses involving food items requiring strenuous work effort and contact with public outside the home have higher returns than "at-home" petty production work or trading of non-food consumption items. There is no definite pattern of earnings according to length of loan. One might expect earnings to increase with time and be highest among women who have had multiple loans but this is not supported by the data.

D. The Economic Characteristics of Five Top Businesses and Trades

1. Source of Start-up Capital

Loans were the primary source of money for starting up a business among the five surveyed trades in a majority of the cases, 78.3%, as shown in Table 11. Outside loans from money lenders or relatives accounted for 44.8% and WWF secured loans for 33.5% of the respondents. Cut piece trading and vegetable vending, however, had higher percentages of start-up capital from loans than the average at 89% and 82% respectively, due to the greater amount of money needed. For all five occupations reliance on the husband's money for starting the business was low at only 5.5%.

The Forum has assisted cut-piece traders, vegetable vendors, and wire bag makers to a greater extent than idly shop or flower sellers. Competition was a major complaint among idly shop owners, suggesting that enough shops already cover the low income market thereby limiting the number of possible Forum assisted start-ups in this business.¹⁹ The flower sellers in the sample have

TABLE 11. SOURCE OF START-UP CAPITAL

Occupation	Outside Loan %	WWF Loan %	Woman's Savings %	Pooled Savings %	Husband's Money %
Cut-piece	42.8	46.4	1.8	3.6	5.4
vegetable	36.0	46.0	14.0	0.0	4.0
idly	56.8	17.8	7.1	1.7	7.1
wire bag	32.1	35.7	14.3	7.1	10.8
flowers	56.5	21.7	8.7	13.1	0.0
average %	44.8	33.5	9.2	5.1	5.5

been working in the business for several years before the Forum was organized; in most cases they took over the business from a family member.

¹⁹ Idly trade seemed to be the only business where competition was a serious problem. This may be due to the fact that it is home based and traditionally done by women. Cut-piece trade is becoming increasingly more popular among Forum members. It seems that the women are still in the process of replacing male peddlers from outside the colony, and have not reached a saturation level yet.

2. Training, Tools and Equipment Required.

Very little training and few tools are required by the women to start work. Table 12, which depicts the source of training for the five businesses, reveals that most frequently women train themselves, 48%, especially idly shop owners (68%) and vegetable vendors (65%). The exception to this is wire bag making where the Forum operates craft classes training 37% of the wire bag makers in the sample. On average one fourth of the women were trained by friends and neighbors and one fifth were trained by family members. Flower vending, a traditional family occupation, showed a higher percentage, 42%, of training coming from the family.

TABLE 12. SOURCE OF TRAINING

Occupation	% self	% friends/neighbors	% Family	% WWF
cut piece	45	30	24	0
vegetables	65	22	14	0
idly	68	20	13	0
wire bag	19	37	7	37
flowers	42	16	42	0
average %	48	25	20	7

Table 13 details required and desired tools and equipment and their costs for each of the businesses. Except for the case of the idly shop, few tools are needed to operate the business. Cut-piece traders require no tools at all, although scissors, measuring tape and storage cupboard were named as useful items to have by the respondents. Vegetable and flower peddlers need at the minimum straw baskets at Rs 10 in value. In addition most produce vendors owned a Rs 25 weighing scale, although quite a few on the low earnings end were doing business without one. Many women who trade on the pavements desired a wooden stall (Rs 500) in order to secure their selling spot, expand the volume of business and provide protection from the sun.

TABLE 13. NEEDED AND DESIRED TOOLS AND EQUIPMENT

Occupation	Needed	Rs Value	Desired	Rs Value
Cut-piece	None		scissors measuring tape cupboard	25. 2. 500.
Vegetable	basket	10.	scale cart or stall	25. 500.
Idly	plates vessels grinding stone	50. 85. 25.	more vessels and platter	100.
Wire bag	scissors	15.	none	
Flowers	basket	10.	stall	500.

The equipment needed by idly shop operators include vessels to cook idlies, plates for serving customers and a grinding stone for crushing spices. The value range for the equipment quoted by the respondents was very broad, from Rs 50 to Rs 250. The lower values may reflect lower prices for vessels purchased years ago and the double duty of household vessels for business use. Higher estimates can be explained by inflation and the use of vessels as security in obtaining loans from money lenders. Nearly all of the idly business women complained of the need for more vessels and plates.

3. Location of Business

Wire bag making and idly shop are the two predominately home-based businesses as shown in Table 14, depicting percentages according to business location. Cut-piece selling is also home-based for 37% of the respondents while 57% sell in the home but also trade door to door in the neighborhood. Only a small number, 7%, were fixed spot pavement sellers. Vegetable vendors were divided between mobile sellers, 45%, and fixed spot sellers, 55%. Of the 24 fixed spot sellers only 2 have stalls, the majority are selling on the pavements. In general, stall owners are few in number in the occupations, the most being found among joint husband-wife petty shop businesses. Clearly women occupy the lowest end of

the trading positions. Very few are able to enter the male dominated and lucrative realm of stall or shop keeping. Several reasons for this perpetuation of inferior status and some possible solutions are examined in the conclusions of the report.

TABLE 14. LOCATION OF THE BUSINESS

Occupation	% Home	Location % Mobile	% Fixed
cut piece	37	57	7
vegetable	0	45	55
idly	85	7	9
wire bag	100	0	0
flowers	0	71	29

4. Source of Inputs, Market for Output, Type of Transaction

The source of business supplies, and type of payment varied for different occupations, as depicted in Table 15. All of the flower sellers purchased their jasmine from wholesale suppliers, mostly for cash. Similarly 88% of vegetable vendors purchased wholesale for cash. In contrast, only a few, 8.7%, of idly shop owners purchased food provisions from wholesale outlets, buying instead from nearby retail shops. Eighty-two percent of the women paid cash. Wire bag makers also purchased their wire from retail shops, 63%, and higher percentages of them paid either with only credit, 11%, or both cash and credit, 11%. A higher percentage, 21%, of the cut-piece traders are also obtaining stock with both credit and cash. In 71% of the cases the cloth is purchased from wholesale godowns, while 29% is from retail cloth shops. The interest charged on credit purchases is unknown; the women were unaware of details, since their husbands in most cases would go with them to the godown and handle the transaction while they simply selected the cloth.

TABLE 15. SOURCE OF INPUTS, TYPE OF TRANSACTION

Business	Supplier		Transaction		
	% Wholesale	% Retail	% Cash	% Credit	% Both Cash & Credit
cut piece	71.4	28.6	78.9	0.0	21.1
vegetable	88.5	11.5	96.1	1.9	1.9
idly	8.7	91.3	82.2	2.2	15.5
wire bag	37.0	63.0	77.7	11.1	11.1
flowers	100.0	0.0	95.0	0.0	5.0
Mean Average	61.1	38.9	86.0	3.0	10.9

In most cases, the market for the trade item or product is the woman's low income neighbors, who buy from her on cash and credit. Table 16, which depicts the Market and Type of Transaction for each of the five occupations, shows high percentages of selling to poor consumers, cut-piece, 96%, vegetable, 85%, and idly 98%. The percentages of both cash and credit sales in these same three businesses are 60%, 50%, and 66%, respectively. The women extend credit for vegetables and idly purchases without interest to their neighbors. For cloth pieces (and sarees) bought on credit a slightly higher price is charged.

The eventual market for wire bags is both poor and middle class consumers, but the makers mostly sell their bags to the retail shops, 96%. The retail shop keepers are usually the ones who supply the wire on credit and then buy back the finished bag, paying the woman only a small amount per bag, Rs 1 to Rs 3. The shop owners then resell the item for more money. Since the work is time consuming, requiring more than one day to complete one bag, wire bag makers are often receiving less than 3 rupees per day in earnings. The male shop keepers appear to be exploiting the labor of these young producers. Flower vendors primarily sell to middle class consumers, 81%, and a large percentage sell on both cash and credit, 77%. A common arrangement is for the woman to supply flowers on a daily basis to some affluent households and collect

the money at the end of the month. The woman will use these monthly payments for repaying the monthly WWF loan installment.

TABLE 16. MARKET FOR TRADE ITEM, TYPE OF TRANSACTION

Business	Market				Transaction		
	Wholesale	Retail	Poor Consumer	Middle-class Consumer	Cash	Credit	Both Cash/Cred
cut-piece	0	0	96.0	25.0	19.0	18.0	60.
vegetable	0	1.9	84.6	38.5	50.0	0	50.0
idly	0	2.2	97.8	17.9	28.8	4.4	66.6
wire bag	0	96.3	15.4	22.2	74.1	7.4	18.5
flowers	0	0	68.2	81.8	22.7	0	77.3

5. Inputs, Quantity and Price

The number, quantity and price of the supplies utilized in the trades is quite low as revealed in Table 17. Wire bag makers have a daily requirement of 2 bags of wire at Rs 10; flower vendors need Rs 23 worth of jasmine; and vegetable vendors average 12 Kg or Rs 40 per day. Idly vendors shop biweekly for supplies but their average daily input amounts to Rs 23 of rice (5 kg), dahl (1/2 kg.), oil (1/4 kg.), and firewood (1 bundle). Cut-piece traders usually re-supply their stock once or twice a month. The mean average monthly quantity is 5 to 15 dozen pieces at Rs 515 in price or average daily input of Rs 17.

TABLE 17. DAILY OR MONTHLY MEAN AVERAGE QUANTITY AND PRICE OF INPUT

Business	Time period	Input	Quantity	Price
cut piece	per month	pre-cut cloth pieces	5-15 doz.	Rs 515
vegetable	per day	vegetables	12 kg.	Rs 40
Idly	per day	rice	5 kg.	Rs 14.0
		dahl	1/2 kg.	Rs 2.5
		oil	1/4 kg.	Rs 3.7
		firewood	1 bundle	Rs 2.0
		spices, chutney		Rs 1.5
			Total	Rs 23.7
wire bag	per day	wire	2 bags	Rs 10
flowers	per day	jasmine	basketful	Rs 23

6. Production Levels, Gross Sales, Net Earnings

Table 18 depicts mean average levels of production stated in the value of the amount traded in rupees and the mean average gross sales and mean average net earnings for the specified selling period of each business. Every day a vegetable vendor trades about Rs 40 in produce, averages Rs 48 in gross sales and makes a daily return of about Rs 8, which is about 20% of investment.

TABLE 18. MEAN AVERAGE PRODUCTION LEVELS, GROSS SALES AND NET EARNINGS

Business	Time Period	Mean Average Production or Trading Level	Mean Average Gross Sales	Mean Average Net Earnings	
		Rs	Rs	Rs	% Return
cut piece	per month	444.5	556.4	114.0	25.6
vegetable	per day	39.9	47.7	7.8	19.5
idly	per day	23.6	29.9	6.3	26.7
wire bag	per month	222.5	314.8	92.5	41.6
flowers	per day	22.7	29.9	7.2	31.7

The idly maker produces approximately Rs 24 in idlies per day and grosses Rs 30 making her daily profit about Rs 6 or 27% return. A flower seller prepares Rs 23 worth of hair garlands and grosses about Rs 30 making her daily profit from this business Rs 7, or 32% return. On an average monthly basis, for the year, a cut piece trader purchases about Rs 445 in cloth and resells them for Rs 556 making her monthly return Rs 114, or 26%. Her earnings will be higher, however, during festival seasons and lower during off seasons.

The situation for wire bag makers is complicated by the type of bag produced, and whether it is sold to middlemen or marketed directly to consumers. The mean averages suggest a production level of Rs 223 or approximately 18 bags at Rs 12.50 per bag, which are sold for Rs 315 or Rs 17.50 per bag leaving a monthly profit of Rs 92 or Rs 5 on each bag made, which amounts to a 42% return. Many women, however, have much lower monthly earnings at Rs 40 - Rs 60, they are able to produce only 3 baskets per week

(larger size bag), sold for Rs 5 profit or only Rs 2 per day on earnings. Some women pay a Rs 100 deposit to retail shops for supply of wire which they make into bags for which the shop owners pay Rs 3 - Rs 4 to the woman. A woman who produces 15 bags in this system earns only Rs 45-Rs 60 per month. After subtracting Rs 30 for loan repayment on a Rs 300 WWF loan, her income from the wire bag business is reduced to Rs 15-Rs 30 per month during the 10 month repayment period or less than a rupee a day for her many hours of labor. It is not surprising that mostly young, unmarried women supported by parents could afford to devote their time and labor for such low earnings.

7. Extent of Possible Business Expansion, Constraints

Most of the sampled businesswomen believed they could expand their businesses, increase production levels or amount of goods traded provided certain constraints were removed. Table 19 depicts possible percentage increase in production or sales levels and the reasons for undercapacity for the five businesses. Cut piece, idly and flower traders thought they could expand their operation by 92%. The greatest constraint mentioned by the women themselves was credit (obtaining more loan money in order to expand), at 74%, 62% and 75% respectively. For the idly shop

TABLE 19. EXTENT OF POSSIBLE BUSINESS EXPANSION - REASONS FOR UNDERCAPACITY

Business	% Increase in Production Level or Sales Volume	% Reporting Undercapacity Due to Reasons of:		
		Credit	Labor	Market
Cut-piece	92.5	74	10	16
Vegetable	83.1	57	23	20
Idly	92.9	62	16	22
Wirebag	50.6	36	64	0
Flowers	92.4	75	10	15

entrepreneurs, 22% decided finding more customers was the major problem due to the existence of many shops in their area. Vegetable venders thought there was expansion possibility of 83% of gross sales, the main constraint being credit supply in 57% of

the cases, followed by labor, 23% (women couldn't lift more goods without a cart), and market constraint, 20%. The wire bag makers had the lowest mean potential expansion level at 50%. Due to the time-consuming hand production of the bags, labor (producing more through faster work or longer hours) was a constraint in 64% of the cases. There was no market constraint in this business which suggests that a supply shortage exists. The women producers could try to increase the price to the middleman thereby providing higher earnings, hopefully without reducing demand.

8. Source of Plough-Back Capital, Non WWF Loan Re-investment

Most businesswomen plough the same amount of money which guarantees them a Rs 6, 7, or 8 in net earnings back into their business each day from gross sales. Some women, however, try to expand their operation on an incremental basis using some of their profits to buy more items. Table 20 depicts mean average amount of plough back money from gross sales and percentages of women reinvesting by other sources than WWF loans.

TABLE 20. MEAN AVERAGE MONTHLY PLOUGH-BACK CAPITAL AND PERCENTAGES OF NON- WWF LOAN RE-INVESTMENT

Business	Rs/Month	Plough-Back	Re-Investment Source		
		% Gross Sales	% Husband's Money	% Pooled Income	% Woman's Profits
Cut-piece	Rs 436	100	7	2	16
Vegetables	1105	100	2	0	12
Idly	735	100	0	0	20
Wire bag	226	100	4	0	8
Flowers	744	100	0	5	10

Despite low monthly earnings of the cut piece traders, 16% of the entrepreneurs hold back a portion of their net earnings in order to buy more cloth to expand their trade, another 9% use husband's or pooled income to expand. The idly sellers were the only other trade group showing significant reinvestment, with 20% of the women reinvesting from their own profits.

9. Effects of Inflation

At this very low level of production and trading carried on among poor sellers and buyers the effect of inflation is serious. Table 21 illustrates the impact of

price increases on the five businesses. The effect of inflation on

TABLE 21. EFFECTS OF INFLATION

Business	% Increased Price	% Decreased Size/ Lower Quality	% Took Earnings Loss
Cut-piece	80	0	20
Vegetable	51	5	25
Idly	20	53	27
Wirebag	48	7	44
Flowers	50	25	25

wire bag makers, the lowest earners, was greatest with 44% taking a loss in earnings.²⁰ The idly makers respond in 53% of the cases by reducing size or quality of the idly, the poor consumer is the one who bears the most burden. In no cases, however, were the women able to completely pass on the effect of the price rise to the consumer by way of higher prices or lower quality. Even in the case of flowers, a non-essential good, the businesswoman experienced loss of earnings in 25% of the cases.

10. The Role of Helpers

The extent of help which the women receives varies according to occupation. Vegetable vendors received the least help in their business work, buying alone from the wholesale market and selling alone.²¹ They did, however, receive the most help from daughters with household work. The idly business showed a similar pattern in the role of helpers. In contrast, cut piece vendors received less help with household work and child care, but extensive help from husbands in purchasing stock, often on credit from the wholesaler. The differences can be explained by the life cycle stage of the women and the demands of the business work. Cut piece trade tends to have younger women with small children in school; the women's business work is done at odd hours during the day, whenever a customer comes to buy or when she has freed time from household work to go door to door. The vegetable trade requires long hours of work in buying and transporting vegetables (2-4 hours) in the early morning, and two long marketing periods of 3-4 hours in the morning and again in the evening. Little time remains for her to do

²⁰ The time period of the inflation effect was not specified. For the wire bag makers, however, income loss appears to be a consistent pattern given the exploitative middleman situation which continues due to the fact that producers are women, young and cared for by their families.

²¹ Several women go to Parrys Corner the previous night, sleep on the train platform, purchasing produce when the market opens and catch the 5:00 AM train back to their colonies.

housework. Those women who don't have older daughters to help, do housework in the evening hours. Both idly and vegetable traders tend to be older, however, and would have less childcare demands and the greater likelihood of older daughters who help with housework.

The young wire bag makers receive a great deal of help in their business. The woman makes the bags alone but restocking and marketing are often done by her brother or husband. Sisters, or sisters-in-law tend to take over some of her household chores. The young unmarried woman or new bride, therefore has minimal contact with the public. Finally, the flower business tends to be a family effort, and the woman receives help from in-laws and children with both household work and stringing and arranging the flowers.

Summary

Chart 1 summarizes key characteristics of the women entrepreneurs with respect to caste, religion, age and education and the choice of business. The data reveals a pattern of young, more educated women tending to choose home-based cut piece and wire bag business which have lower earnings, less work effort, least amount of contact with the public and higher status. The older uneducated women predominate in the vegetable and idly trades in which work is more strenuous, requires greater start-up capital, daily or biweekly resupply trips and the greatest contact with the public. The flower trade, a traditional family occupation, shows a balanced pattern in terms of age. The low skill activity, however, involving fairly easy work effort but evening hours of mobile peddling away from home, attracts mostly uneducated women. There is no pattern of business selection along caste or religious community lines.

The economic characteristics of their five most common businesses discussed in this section are summarized in Chart 2. Generally, the businesses

required little training and few tools or equipment. The daily value of production ranged from Rs 8 to Rs 40 and provided daily returns of Rs 2 to Rs 8. The low earning trades were cut piece and wire bag and the higher earning trades were vegetable, idly and flowers. Despite the low level of start-up and working capital needed, most women began their business by taking out a loan, either a WWF low interest loan or one from a money lender. Most women believed they could expand their business by approximately 50 to 90% over current levels. The major constraint mentioned was supply of credit to re-invest in the business. Despite the small amount of money needed to expand, very few entrepreneurs, less than 20% in any trade, are re-investing a portion of their profits. This suggests that the daily earnings averaging Rs 6 across all trades is critical to daily household consumption and cannot be reserved for re investment and possible increased earnings in the future.

Three of the businesses tend to purchase supplies or trade goods from wholesalers while the other two purchase from retailers, in either case using cash payment. Except for the flower trade, the women sell the goods to their poor neighbors in the colony for both cash and credit. The negative effects of inflation can not be completely passed on to the poor consumers by way of higher prices or lower quality causing the businesswoman to suffer some loss in earnings. This underscores the value of the woman petty trader or producer not only in terms of the earning role in her own household but also in the provision of services to the poorest working classes in the urban area.

ASPECTS OF FEMALE LABOR SUPPLY

	CUT-PIECE	VEGETABLE	IDLY	WIRE BAG	FLOWERS
Characteristics of Business Women	young married with children Educated	older, often widowed uneducated	older uneducated	young, unmarried living w/parents more highly educated	all ages uneducated
Asset level of the family	A fair - 20% B low - 34% C very low - 46%	A - 8% B - 27% C - 56%	A - 4% B - 35% C - 60%	A - 12% B - 65% C - 23%	A - 6% B - 36% C - 59%
Location of Business	home-based	Fixed on pavement in market/ mobile in neighborhood	home-based	home-based	Mobile away from home
Type of Work	semi-durable good trade	food item trade	food item production	semi-durable good production	non-durable trade
Role of Helpers	No housework help, husband helps re-stock, woman sells alone	Daughters help in household work Woman resupplies and sells alone	Daughters help in household work Woman resupplies and sells alone	Sisters help with home chores, brother buys supplies and markets bags	Entire family helps in housework and flower stringing. Woman sells alone.
Characteristics of work	Least work effort high start-up costs low contact with strangers, lower earnings	Most strenuous work, daily re-supply, long hours selling. Most contact with public, highest earnings	Most equipment needed, long hours cooking, selling, bi-weekly resupply much competition high contact with public, higher earnings	Tedious work low start-up costs least contact with public, lowest earnings	low skill, evening selling, daily resupply low start-up costs high contact with public Higher earnings

CHART 2

SUMMARY OF ECONOMIC CHARACTERISTICS OF FIVE TOP BUSINESSES

	CUT-PIECE	VEGETABLES	IDLY	WIREBAG	FLOWERS
Number of cases/ percent of sample	59 (19.5%)	53 (17.6%)	49 (16.2%)	27 (8.9%)	22 (7.3%)
Source of Start-up Capital	Other loan	WWF loan	Other loan	WWF loan	Other loan
Source of Training	Self	Self	Self	WWF	Family
Needed tools/ Equipment	None	Basket (Rs 10)	Plates (Rs 50) Vessels (Rs 85) Grinding Stone (Rs 25)	Scissors (Rs 15)	Basket (Rs 10) Knife (Rs 2)
Desired tools/ Equipment	Scissors (Rs 25) Measuring Tape (Rs 2) Storage Cupboard (Rs 250)	Weighing Scale (Rs 25) Cart/Stall (Rs 500)	More Vessels (Rs 100)	None	Stall (Rs 500)
Source of Inputs/ Payment	Buys Wholesale With Cash	Buys Wholesale With Cash	Buys Retail With Cash	Buys Retail with Cash and Credit	Buys Wholesale With Cash
Market for Trade/Output Payment	Sells to Poor Cash and Credit	Sells to Poor Cash and Credit	Sells to Poor Cash and Credit	Sells to Retail Shops, Cash	Sells to Middle class, Cash and Credit
Inputs, Quantity Price	pre-cut cloth pieces, 5-15 doz. Rs 515 per month	vegetables 12 kg Rs 40 per day	rice, 5 kg. Rs 14 dahl, ½ kg. Rs 2.5 oil, ¼ kg. Rs. 3.7 Firewood, 1 bn. Rs 2 Spices, etc. Rs 1.5 per day	wire, 2 bun Rs 10 per day	Jasmine, basket full Rs 23 per day
Production Level (Rs)	445 per month	40 per day	24 per day	223 per month	23 per day
Gross Sales (Rs)	556 per month	48 per day	30 per day	315 per month	30 per day
Net Earnings (Rs)	114 per month	8 per day	6 per day	92 per month	7 per day
% return on investment	25.6%	19.5%	26.7%	41.6%	31.7%
Potential Expansion	92.5%	83.1%	92.9%	50.6%	92.4%
Expansion Constraint	credit only	credit, cart or stall	market saturated credit for equipment	labor operating at maximum output	credit for stall
Mean Monthly Plough-back Capital	Rs 436	Rs 1105	Rs 735	Rs 226	Rs 744
% Re-investment from profit	16%	12%	20%	8%	10%
Effect of Inflation	raised price some loss earnings	earnings loss, some price increase	reduced idly size some earning loss	earnings loss raised price	earning loss raised price

V. IMPACT OF THE CREDIT PROGRAM

A. Awareness of Interest Rate and Security

When quizzed about the rate of interest and security for the loan secured by the Forum, many of the women were unaware of the details. Loan security, the signature of the group leader was understood by 85.9% of the respondents. For rate of interest, however, the percentage of respondents knowing the 4% rate charged was only 71.8%. The awareness rate varied according to length of time in the Forum, ranging from a low of 57.9% for 0-3 month loanees to 84.5% for multiple loanees.

B. Loan Repayment Source

The majority of women, 85%, entirely repay their loan from the profit of their business. The remaining 15% rely on their husbands income or pooled family income. The women repaying loan money from pooled income tend to be family workers sharing work and profits of one business with their husband. Other women primarily saree sellers and cut piece vendors are forced to fall back on their husbands income for repayment during the lean non festival months when sales are low. In general, however, the picture appears to be one of women taking the full burden for their loan repayment.

C. Extent of Loan Diversion

The loans from nationalized banks are granted for business investment purposes only. The data from the sample, however, reveals a considerable extent of loan diversion. Table 22 depicts percentages for all possible cases of loan use for business, to pay debts or for household consumption, for different subgroups of loan beneficiaries.

TABLE 22. PERCENTAGES FOR LOAN DIVERSION AMONG LOAN SUB-GROUPS

Type of Diversion	Multiple clear loans %	8-10 mos. repaid %	4-3 mos. repaid %	0-3 mos. repaid %	Mean Average
All business	56.1	42.9	60.0	43.9	51.3
All debts	0.8	1.4	0	0	.7
All consumption	1.8	0	3.6	1.8	1.7
Business & Debts	15.8	22.9	20.0	21.1	19.3
Business & Consumption	16.8	15.7	12.7	26.3	17.2
Debts & Consumption	0.8	0	0	1.8	.7
All Three	8.8	17.1	3.6	5.3	9.1

Despite the low level of earnings and assets among these women, slightly over half, 51.4%, invested their entire loan in the business. Another 19.3% invested in their business but also used some portion of the loan money to pay off debts to money lenders or relatives. The next group, 17.2%, invested in their business but directed some portion to household consumption items, most frequently, food, clothes, vessels or house repairs. The percentage of women who diverted loan money to all three uses is 9.1%. The total percentage, therefore, of loan money invested full or in part into the business was 97%. This very high figure of loan investment attests to the women's desire to expand their business and increase or maintain their source of independent income.

An analysis was made of loan diversion among women who have had multiple loans under the program in order to determine differences in use over time. For 58 cases where information on multiple loan use was known, 53.4% invested all loans in business only, while 17.2% diverted all loans to all three uses. A mixed pattern existed for 20.7% of the respondents who fully invested their first loan in the business but directed a portion of their second loan (primarily to household consumption). A smaller percentage of 6.9% showed a reverse pattern, diversion of part of the first loan to

debts but full investment of the later loan in business. One case revealed a pattern of full investment, diversion and full investment again, in three loans secured under the program.

On one hand, the analysis of loan utilization reveals very high levels of full or in part investment of loan into the business. The extent of diversion to consumption purposes was less than 20%. Yet the most common pattern of loan diversion among multiple loan beneficiaries is full investment of first loan in business and partial diversion of the second to consumption. This finding coupled with the low level of re-investment from non-WWF loan might imply a satisfaction with current levels of production or volume of trade or reluctance to expand once a minimum Rs 6 per day return is securely established. The WWF business loan program would then essentially become a consumption loan program after the first loan.

It is not clear whether the woman is actually satisfied with current-trading levels or constrained from expanding for other reasons. An older woman vegetable vendor may not be able to increase her volume of trade due to limits of her physical strength to lift or carry more vegetables. A flower seller may not be able to string more flowers in a given day or sell them without building a stall and securing a larger cut of the market. She may be already operating at the maximum trade level given her resources - a basket of jasmine, a street corner pavement spot and her own labor.²² Finally, an idly seller may not be able to fully utilize the loan in business expansion due to heavy competition from other sellers in her area. Given these constraints of labor, facility or market the women may be able to only partially utilize the Rs 300 loan in business.

²² In order to expand she may need permission from municipal authorities to build a stall, increased credit to pay for construction, acceptance from competing stalls, a helper to produce more garlands, etc.

There are other constraints against full loan utilization. At the time of receiving the loan, a vegetable vendor, for example, needs to repay debts to wholesale suppliers or to replace her thatch roof of her home. She uses 1/3 of the loan money for each of these needs and gradually ploughs the remaining third into the purchase of the same volume of vegetables, perhaps recovering from a spoiled lot or taking advantage of a special buy. She is better off in terms of debt removal and improved housing but her business has remained unchanged or improved only marginally. The main utilization of the loan is, therefore, to repay debts, meet critical consumption needs and replace business operating capital, as opposed to purchasing tools or equipment or increasing stock and thereby increasing returns. The constraint in this case is urgent consumption needs or indebtedness. Perhaps if these needs did not exist the vegetable vendor could have invested in the business by buying a better quality or greater assortment of vegetables (sometimes a risky move).

Whether the woman takes the loan money and directly diverts it to debt repayment or critical needs or takes the required money from gross sales over a period of days, replacing the operating capital with the loan money, there is no real difference. The first case, however, is called loan diversion away from the programs stated purpose, but the effect on the woman is the same.

Cut piece and saree sellers, however, have very low loan diversion rates and higher rates of re-investment from non-WWF sources. The impression is that they are trying aggressively to increase supply and expand their market share, but credit is the main constraint. Having a large selection of goods especially at peak festival buying seasons is key to attracting more customers and making a good return. This requires credit because of the large amount of money needed to buy stock. A seller can not increase stock through use of gross sales from previous business periods because she sells on credit to

her poor customers, and may not collect the money due her for months.

It is fairly easy for the woman to increase her volume of trade without greatly increasing work effort or time. Most saree and cut piece traders, therefore, are ready to take on Rs 1000 loan and were optimistic about greatly expanding their market if the loan was made available right before festival period. There was no hint of saturation of sellers in the colonies. Each woman seemed to have an adequate network of neighbor contacts and friends for customers. They report only recently in the past few years having begun to take over the business from male peddlers who came to sell in the colony from the outside.

D. Change in Employment, Earnings, and Expenditures

Many of the Forum members were unemployed prior to joining the organization, and were assisted in starting their business by the loan. The percentage of WWF assisted start-ups for the sample was 34%. The percentage of start-ups varied according to occupational category as revealed in Table 23.

TABLE 23. PERCENTAGE OF WWF START-UPS IN THE TOP FIVE OCCUPATIONS

Occupation	Total	# of Start-ups	%
cut piece	60	31	51.7
vegetables	53	23	43.4
idly shop	49	9	18.4
wire bag	27	11	40.7
flowers	22	3	13.6

The Forum has provided a higher percentage of employment in the occupations requiring a greater amount of start-up capital such as cut piece trade and vegetable vending. To a much lesser extent it has helped women to start in the idly business due to excess number of shops, and flower trade

where because of the small amount of money needed, and family tradition, women are able to start without Forum assistance. The exception to this is wire bag making which shows a high percentage of WWF starts but which has a very low initial capital requirement. The Forum's sponsorship of start-ups in this business is through Forum craft classes in addition to the loan.

Among women who were previously in business the percentage whose earnings have increased after reinvestment of the loan money is 70.5%. The earnings of the remaining women have not, as yet, shown an increase. The mean average percentage change in earnings is 93%. The impact of the change is best illustrated by looking at a typical case of a woman trader or producer. She may have been earning 4 rupees daily or Rs 120 per month before receiving the loan; after reinvestment her earnings rise to 6 or 8 rupees a day or Rs 180 to Rs 240 per month. She now has Rs 120 extra in hand each month to use for consumption purposes (less the Rs 30 on principal during the repayment period).

The effect of the earnings gain on increases in expenditure for various items was generally low. Table 24 depicts percentage of women reporting increased expenditures on consumption items and changes in education of daughters and sons, feelings of income security and avoidance of money lenders. The total percentage of the respondents reporting increased expenditures on costly items of house repair and jewelry was quite low at 7.3% and 4.6% respectively. A larger percentage of women, 34.8%, report an increase in savings while 22.9% report an increase in purchases of medicine and 24.8% in household durables. As might be expected, the increase in earnings due to the loan is primarily spent on the basic necessities like clothing and food, with 53.3% and 58.3% of the sample reporting increases. There is therefore a clear link between women's income earning ability and family nutrition and welfare.

TABLE 24. PERCENTAGE OF LOAN-BENEFICIARIES BY LOAN TERM REPORTING
INCREASED EXPENDITURES, IMPROVED EDUCATION AND INCREASED INCOME SECURITY

Expenditure/ Benefit	Multiple/ Repaid %	8-10 Mo. Repaid %	4-7 mo. Repaid %	0-3 mo. Repaid %	Mean Average %
Food	67.8	57.8	58.2	41	58.3
Clothing	53.9	54.9	43.6	29.5	53.3
Medicine	21.7	18.3	29.1	21.3	22.9
Savings	33.9	42.3	34.5	27.9	34.8
Home Repair	13.0	7.0	1.8	1.6	7.3
Household Durable	33.0	21.1	16.4	21.3	24.8
Jewels	6.1	4.2	1.8	4.9	4.6
Education Males Improved	7.8	1.3	3.6	13.1	9.3
Education Females Improved	1.7	9.9	3.6	9.8	5.6
Avoidance of Money Lender	37.4	38.3	40.0	16.4	34.8
Feelings of Income Security	73.0	74.7	72.7	54.1	69.5

The loan increased or helped improve education for sons in 9.3% of the cases and for daughters in 5.6%. The small percentage of increases in education is explained by the fact that few of the members children were being kept out of school in the first place. Only 34% of the women reported that they felt they were now avoiding the money lenders. This figure is compatible with the calculation that 62% are still in debt to money lenders while 38% are free of debt. A significant percentage, 69.5%, of the women respondents felt that they have as a result of the credit program an increase in feelings of income security.

The pattern of percentages for increases in expenditures across loan term reveals higher percentages among the groups which have been longest in the credit program. Expenditures, for food and household durables, for

example, are much higher for the multiple loan group than the newer groups.

E. Change in Household Work, Decision Making and Attitudes of Spouse or In-Laws

Very few women, 13%, experienced a decrease in time spent in household work since investment of the loan in the business. Many women explained that they shifted their hours of housework, such as getting up several hours earlier to do housework or doing washing in the late evening hours in order to free the day time for business work.

The respondents when questioned about their husband's or in-laws attitudes about their participation in the Forum and its ideology, report that they are generally enthusiastic, 66%, or at least indifferent, 31%. Very few, .7%, of the husbands are hostile to the woman's involvement in the Forum and only 3% are hostile to its ideology. Not a single case of conflict between husbands and the Forum was found among the women sampled. These statistics are supported by the impressions of the author and field survey team who interviewed several husbands. Although small in number, the nine men who were questioned all viewed their wife's involvement positively and praised the benefits received due to the loan.

As a result of having a fuller economic participation in the household, 35% of the women reported taking a greater role in family decision making. This was particularly true for young unmarried members living with their parents. They spoke of an increase in status within the family after receiving the loan and starting a business.

F. Women's Work Preferences

Most women, 81%, thought that women should play an active economic role and have full choice about type and location of work. Less than 1%

thought women should not work. Only a small number, 12%, thought women should only work if there was a family need for it and even fewer, 10%, thought women should only work if they can do it in the home. In fact over 50% of the women preferred working outside the home and 31% wanted secure jobs in offices or factories rather than self-employment. The most preferred job was ayah in an office or tailoring work.

G. Agreement on Feminist and Inter-Caste Issues

The sample respondents were questioned on their support of several issues which the Forum has taken a strong ideological position on. High percentages of agreement exist for all issues and the rates are nearly the same for new or old members. A large percentage, 90%, were opposed to the dowry system as it applied to both the sons and daughters. Seventy three percent of the respondents believed in equal education and job opportunities for sons and daughters. Finally, 70% of the women surveyed supported the promotion of inter-caste marriages. The highest support for inter-caste marriage was among the newest members, 82%, compared to the mean of 70%.

Summary

The analysis of the major impacts of the loan program reveals firstly that the women are full participants as opposed to being fronts for male family members. The women have a good idea of the workings of the program and take full responsibility for repaying their loan. The loan program has been responsible for the start-up of 34% of the businesses among the sampled women. For the entire membership newly created jobs due to the Forum's effort is estimated at 35% or 2,800 jobs. For women who were previously working, 70% experienced an increase in earnings with a mean average increase of 93% as a result of loan investment. If a woman had been earning Rs 4 per day, her income might have

risen to just under Rs 8 per day. This works out to an increase of Rs 120 per month or Rs 90 in income after the monthly repayment on loan principal is deducted.

The extra earnings are primarily spent on essential items of food and clothing for the family. The most common benefit of the loan reported by the respondents is that their families are eating better (twice instead of once daily, or better quality or assortment of foods). A significant number of the women, 35%, report that their role in household decision-making has increased as a result of receiving the loan and expanding their economic role. A higher percentage, 70%, at least report that they have an increase in feelings of income security. The members, both new and old, appear to have progressive attitudes about women and work and human rights and feminist issues. Loan group leaders credit these attitudes to the ideological mobilization of the women within the neighborhood loan meetings, reporting initial disagreement on some issues such as dowry or inter-caste marriages gradually changing with time.

The analysis of loan diversion reveals that the overwhelming majority, 97%, utilized the loan to some extent in their business. Over half used the loan entirely for business purposes. The remaining half diverted part of the loan to critical consumption or debt repayment or both. Additional constraints which the women face in operating their business are also responsible for loan diversion. Some of these include time limitation (due to childcare, cooking burdens), physical weakness, competitive markets, and the inability to make the leap from peddling to stall keeping (due to social prohibitions, skill level, credit needs and legal barriers). Nevertheless, whether fully invested or diverted in parts to critical needs, the loan program has had a beneficial impact on the woman and her family's economic condition and on her status in the home.

The next sections expand the discussion of the loan program to the entire WWF program strategy and examines its effect on women's status in the community and on living conditions in the urban environment.

VI. CONCLUSIONS

This report has evaluated the impact of a unique feminist organization, Working Women's Forum, on the lives of poor self-employed women. The findings of the study so far, reveal an improvement in the economic condition of the women measured in terms of positive changes in employment, earnings and expenditures and in their status in the home measured according to household decision-making patterns, control over income, responsibility for loan repayment and attitudes on feminist and work issues. This final section analyzes the impact of these positive changes in the women on their status in the community.²³ It also examines more direct action taken by the Forum to improve conditions where the women live and work. This discussion leads to an assessment of the potential of the organization as a model for urban development and for the women's movement as it affects poor women in the city. Some suggestions for improvement and future strategies are presented.

A. The Status of Women Petty Traders and Producers in the Informal Sector

The analysis of the background of the women, the functioning of the businesses and the impact of the credit program has shown a clear picture of the women's low positions in trade or production in the informal economy. The data shows women selling very small amounts on the pavement to the poorest customers often on credit and receiving low earnings. The credit program while providing significant improvement in her condition has not as yet been able to assist the woman in making the step from pavement peddling

²³ It is more difficult to find objective measures for societal impact and the discussion will be subjective. My impressions are based on extensive contact with WWF over a several month period, and on viewpoints obtained through interviews with loan group leaders, organizers, bank officials and the field survey team.

to higher earning stall or shop keeping or to institution supply.²⁴

What are the factors which keep women in the lowest trade positions and what constraints do they face as they try to rise in the trading world? Anthropologist Johanna Lessinger in a paper entitled "Woman Traders in Madras City," estimated that one third of the retail traders are women, all confined to the lowest levels. According to Lessinger, the structure of the market in Madras, and the norms of female behavior, especially restrictions on mobility prevent women from advancing to more profitable activities. The Madras market system is composed of one central wholesale market and many small neighborhood retail markets. The few wholesalers, all male, wield considerable power over supply especially when credit is involved. A woman is inhibited in this hostile environment due to limitations placed on her interactions with men. She is expected to keep social distance, not to deal with strange men, not to argue. She is considered a high credit risk due to her low level of trade. When she goes to the central market she is open to sexual harassment and abuse; if she asserts herself and utilizes bargaining skills to make good buys she loses respect. Furthermore, in her own neighborhood retail market she is restricted because of housework and child care from selling 14 hours a day in order to secure the best selling spots. She can not easily expand her market as men do by selling larger volumes and better assortment or by operating a stall while having peddlers work elsewhere because this requires better supply and credit positions and most importantly a helper. Lessinger found that a woman stall owner, could not hire young boys as men do because it would cause a scandal. Young women are not available because of social taboos

²⁴ It would be unreasonable given the short period of time to expect the Forum to have already done this. The 3 year performance of WWF is truly amazing; the discussion here is to outline future possibilities based on the findings of the survey.

against unmarried girls or young brides dealing with the public. This prohibition deprives older women from the crucial help they need in order to expand and it also deprives young women from a valuable apprenticeship period. (Lessinger) The result is that women are left to struggle individually on pavements with only one single basket of goods.

Indeed, the survey findings confirm that there is a reluctance among younger members to become involved in trades such as vegetable or fruit vending. Instead they are kept in the home making wire baskets at pitifully low earnings. Their education and youth are being wasted while older women struggle to keep up a minimal trade level. Since the credit resources now exist within the organization and the wholesale marketing program is being proposed to improve supply positions, the opportunities for bettering the women's trade positions looks good. The problems which remain involve learning to compete more effectively with men, improving the dignity accorded to women traders by the community as well as by the women themselves, removing municipal constraints in building stalls for women, and setting up an informal apprenticeship scheme for younger women to help the first WWF assisted stall owners.²⁵

Once the wholesale supply program is begun, the Forum using its organizational resources could assist in obtaining contracts with institutions and restaurants for supply of produce. The contracts could be supplied by individual Forum traders perhaps on a rotation basis or cooperatively by small groups located in the same area. As a first step toward moving upward, perhaps for food vendors, an inexpensive mobile stall could be designed and manu-

²⁵ Conceivably the earnings of the stall keeper would have to be greater than her basket trade and the cost of loan repayment to build the stall and the wage cost to her helper (who should earn a decent wage, one hopefully above wire bag earnings).

factured by the Forum.²⁶ The idea is for the woman (without helper) to carry greater volumes, attract more customers, provide sun protection, and improve the status of the job by lifting the woman off the dirty streets. The cost of the cart would be paid for by the woman with her next loan. This would encourage full utilization of loan through purchase of equipment and greater volume of trade item.²⁷

B. Environmental Conditions, Urban Planning and Women's Needs

A survey of troublesome environmental conditions affecting the women at home, in the workplace and the community was made. The survey of loan beneficiaries covered 48 groups situated in 26 colonies throughout Madras City. Only seven of these were legal, privately owned neighborhoods. Nine of the colonies were corporation owned having both legal renters and squatters. The remaining ten colonies were squatter settlements whose ownership status was in debate. The most frequent complaint by the group leaders (and members) 67%, was poor drainage causing flooding and mosquito infestation (not surprising in that most squatter settlements were situated in low lying land). The next most common complaint, 42%, was supply of water taps followed by sanitation, 31%, and street lighting, 27%. In nearly every colony having none, there was a request for a WWF balwadi and evening school service. Although the great majority of the women lived in a mud floor thatch house, not one woman mentioned housing as needing improvement. In the workplace, most women

²⁶ Envision a lightweight easily movable cart with bright WWF logo awning. One Forum member has a fair size lumber business which possibly could be expanded to movable stall manufacture.

²⁷ A concern here is the extent of competition. The findings reveal a saturation of idly sellers and rising popularity of saree and cut piece trading. The Forum should take a close look at crowding within occupations and within specific local markets, directing women into other trades perhaps so that earnings do not get depressed as more women enter or attempt to expand.

mentioned additional credit and stall as the only needs.

Andrea Menefee Singh, in a report entitled "Women in Cities: An Invisible Factor in Urban Planning in India," gives an excellent comprehensive analysis of planners' ignorance concerning the needs of urban women. I would like to amplify just a few of the points which Dr. Singh discusses as they relate to the findings of this study.

The paper calls attention to some of the misconceptions of planners regarding women's work role. Her income is considered insignificant and merely supplementary to the man's. Much of women's work goes uncounted, as in vendors and hawkers in the data on commercial establishments. The relationship of residence and urban services to work is poorly understood and often results in resettlement schemes decimating women's employment. The most pertinent points in the Singh analysis involve recognizing the limits of bureaucratic action and the need to utilize community organizations as unique resources for planning and implementing urban services to ensure that benefits reach the target group and delivery costs are reduced.

Hopefully, the findings of this report will dispel the myth of a "supplementary" role of women's income in Madras, the data has shown that the self-employed woman's income is the backbone of family income. Planners and welfare officials need to consider the special economic role of women in their attempts to reduce urban poverty, improve environmental conditions, and provide basic services.

The main cry of the Forum is for space and permission to use it, such as locating a market and building stalls. WWF does not ask for expensive materials or labor, just consideration of women in the planning of retail markets. The organization wants to lift their members off of the dirty streets, provide protection from the grueling sun and access to public toilets

and water facilities and a chance at better trading positions. The structure of the central wholesale market works against the woman petty trader. The planning and municipal authorities could try to improve women's access to it or assist WWF in setting up an alternative wholesale scheme.

The Forum also wants space in order to locate balwaldi centers and skill training centers. WWF is able and willing to set-up, supply and manage such community facilities if only land or building could be provided. In the illegal squatter settlements siting of facilities is a sensitive issue with municipal authorities. Yet women are struggling in these areas with double burdens of housework and business. Balwaldis, and even basic infrastructure such as nearby and adequate number of water taps help to ease their work burden and free time for income earning opportunities.

C. Women's Status in the Community

The Forum's ideological mobilization, program strategy as well as other policies and actions, has had a definite impact on the status of women in the community. Firstly the impact of the delivery of perhaps 50 loans in the same one or two block urban area is significant. The woman's access to a prestige institution such as banks does not go unnoticed. Several loan group leaders while being unable to point to any rags to riches stories of the loans impact are able to articulate about a general improvement in the women's lives as a result of the loan group support counseling. The women become more aware of details of profitability, accounting, importance of savings, responsibility of loan repayment and the use of their scarce time. The loan group motivates and teaches business competence, consequently, as the data reveals earnings have risen along with the respect of husbands and the rest of the community. Here, I would emphasize the impact on the neighborhood loan group as the key organizational resource

in promoting change. More formal training of group leaders as facilitators of a cooperative group process where business skills, economic issues, and feminist ideology are discussed would be beneficial.

The Forum has negotiated with municipal authorities for obtaining public latrines for women, covered markets and an end to harassment of women traders in attempts to improve women's status in the community. There has been less success with getting approval to build markets and stalls but hopefully as the organization grows in strength this issue can be resolved.

Perhaps the best lever of raising women's status is the insistence by the Forum on women-oriented and run programs and meetings. The benefits and improvements are directly linked to the women's efforts and power. Other less noticeable WWF practices, however, serve to improve the woman's self-perception of her own worth which is also perceived by her family and neighbors. In addition to the economic and feminist strategies, the Forum has a human concern of providing simple recreation for its members. Poor women are the last to rest and the very last to play. In the setting up of huge gala inaugurations and anniversary functions with special entertainment and speeches by dignitaries, WWF not only gains publicity and support for its program in the wider community but it also celebrates and provides something special for its members. The Forum does much more. It sends the 60 health worker trainees to a special conference and adds in a tour of parts of Tamil Nadu. Rural WWF members are invited to visit the urban base and are given a special tour of the major sights of Madras.²⁸ As much as possible contact with the women and prominent officials, visitors and researchers is promoted so women will gain

²⁸ Even the simple thing of providing tea, snacks and bus fare to women attending meetings at head offices, to small gifts for women at childbirth or during hospitalization for sterilization operations and other special occasions are some more examples.

more self-confidence and enthusiasm for their work and respect from males in the community.

The Forum is an exciting organizational model for meeting critical economic needs, supporting feminist and human rights issues, building up leadership and self-confidence among women and making visible changes in women's treatment and progress in the community.

APPENDIX I
A NOTE ON METHODOLOGY

The interviewing of loan beneficiaries was done in the local language, Tamil, by a survey team of women graduated from Madras University composed of Ms. R.S. Suma (M.A. Economics), Ms. N. Damayanthi (M.A. Sociology), Ms. Sundari Ranaswami (M.A. Sociology) and Ms. R. Gomathi (M.A. Economics), all fluent in both English and Tamil. The survey team members were carefully trained to ask sensitive questions in a non-threatening and non-prejudicial manner. Each interview which took place in one of the group member's homes lasted on the average 45 minutes. Some degree of flexibility was allowed in the questioning in order to put the members at ease, draw out shy or confused women, follow up on interesting cases and cross check on the accuracy of answers. Each woman, however, was asked the same basic questions concerning personal and household data, earnings, functioning of the business and attitudes on issues. Numerous cross-checks were built into the data to check compatibility of figures and consistency of answers. Earnings and income, for example, were asked directly, but also calculated from data given on the functioning of the business, then compared with family size and indebtedness. The concentration of the majority of the members into only five occupations greatly facilitated the survey. By the 30th or 40th idly seller, for example the interviewer could readily tell if the figures given were plausible or not.

Because of the richness and complexity of the local language and the subtlety in which sensitive questions were asked, an English translation of the interview schedule would be inadequate and perhaps misleading. Anyone interested in more details concerning survey methodology can request an abbreviated English version of the schedule and address specific questions to me at: Department of City and Regional Planning, University of California Berkeley, CA 94720.

APPENDIX II

WWF PROGRAM DESCRIPTIONS

1) CREDIT PROGRAM: The Forum has acted as an intermediary between women workers and the nationalized banks in securing loans for business investment purposes. An existing differential interest rate (DIR) scheme designed to aid the urban poor, has been underutilized, due to the reluctance of the banks to process very small loans to large numbers of borrowers. The Forum stepped in and organized the women borrowers into loan groups and streamlined the administration process reducing time and money costs to the banks. Poor women having no assets are able to secure small loans of 100 to 500 rupees at a 4% interest rate per annum on the guarantee of her group leader which is based on the leader's confidence in the woman's ability to earn and repay the debt. The corresponding rate for an unsecured loan from a money lender is 10% per month. Lower rates of 3% per month are available if loans are secured with a sufficient amount of jewels or vessels. For a WWF (DIR) loan of Rs 300, the woman makes 10 monthly payments on the principal, her interest payment is only Rs 12, compared to Rs 360 on a money lender loan of the same amount.

Women receive loans in their own right without the aid of husband, son, or father. To date 5000 loans have been secured under the program, the impact of which is evaluated in Section Two of this report.

2) BALWALDI: Ten centers located in various slum communities and operated by paid Forum members provide day care for working mothers of children age 3 and above. Members alternate in preparing the mid-day meal for the children. The space is provided by the members themselves, often a modest thatch shelter. These few centers do not adequately meet the needs of all members. Space for locating additional centers is a main constraint.

3) EVENING COACHING CLASSES: Twenty night coaching classes for primary and middle school children (both boys and girls) operate in different communities. The classes, which are run by Forum members who have attained a higher educational level, are designed to improve children's academic performance and prevent drop-outs.

4) TAILORING AND CRAFT CLASSES: In order to satisfy the needs of younger members who seek higher skilled occupations than the vegetable vending or flower vending of their mothers, the Forum has begun tailoring and craft production classes. These centers train the women who the Forum later hopes to involve in cooperative production units (e.g. export garment and craft units) to be set up in the near future.

5) INTER-CASTE MARRIAGES: About 250 inter-caste marriages in several mass ceremonies have been sponsored by the Forum. The marriages, conducted without dowry and at a low cost, solemnize many common-law relationships providing legal security and status for the women. The couple through the intervention of Forum organizers finally receive the promised economic incentives of the government for marrying across caste lines. In addition, the women become members of the Forum and participate in the various economic services. The follow-up on the progress of the inter-caste marriages by Forum organizers has revealed stable marriages. The mass weddings, attended by state and central government dignitaries publicize the Forum's opposition to the caste system.

6) WOMEN'S COOPERATIVE CREDIT AND SERVICE SOCIETY: A Women's credit and service society was inaugurated in May 1981 at the Third Anniversary of the Working Women's Forum. The need for a woman's bank arose out of the difficulties experienced with the nationalized banks. Delays in receiving the loan due to the high volume of very small loans has been a chronic problem

despite the Forum's streamlining efforts. Because the loans are restricted to business investment purposes, women are still forced to rely on money lenders in times of financial crisis. The credit society will allow timely loans for consumption purposes or to repay onerous debts as well as business expansion.

7) MANAGEMENT TRAINING IN HEALTH, NUTRITION AND FAMILY PLANNING: A demonstration leadership program funded (for a three year period) by the Family Planning Council of India has been set up by the Forum to train its members as community workers to disseminate information on health, nutrition and family welfare to 6000 families in the city's slums. Most of the women are young of child bearing age having 2 or 3 children and have undergone a sterilization operation. (Not a strict condition, although trainees have been selected to be models of family planning use. Sterilization is the most frequent choice.) They come from the same slum communities as the target group. The specialized training, and 160 rupees per month wage increases social and economic status and becomes an attractive alternative to petty trading. These young community workers are viewed as the future pillars of the organization and stress is placed on the leadership aspects of the program.

8) COOPERATIVE PRODUCTION UNITS: The Forum hopes to begin cooperative production units in certain industries which will be selected as a result of market studies. The funding will come from the Credit and Service Society. The aim of the program is to provide secure, higher earning employment for women where profits can be re-invested to expand employment and provide needed benefits and services for the workers. A garment tailoring unit is perceived as a likely starting point.

9) WHOLESALE MARKETING SCHEME: Because so many of the Forum members are petty traders buying either wholesale or retail and vending to their low income neighbors the wholesale market plays an important role. The Forum

would like to set up their own wholesale marketing depots for readymade garments, sarees and cut pieces providing the lowest possible prices to the women traders so that they can increase their earnings.

A Beltway Rural Development scheme is currently being developed for the marginal and landless farmers in the Madras environs. Mrs. Arunachalam, the Forum President, also serves as the Executive Secretary of the Farmer's Forum which is developing the proposal. Mrs. Arunachalam is trying to connect the poor rural producers of this project, especially rural women, with the WWF urban fruit and vegetable vendors in a wholesale marketing set up. The exploitation by the middle man will thus be avoided and rural producer and urban vendor can share equitably in the exchange of produce.

APPENDIX III

WWF FINANCES

The administrative costs of operating the Forum are met by an annual grant of Rs 25000 (U.S. \$2,834) from the Indo German Social Service Society. The money pays for the salaries of the organizers, clerk, typist and other administrative assistants and office supplies. From the same funding organization a no-interest loan of Rs 50,000 (U.S. \$5700) has been received and deposited as margin money in the nationalized banks covering the borrowers required contribution and guaranteeing the loans. Based on this sum Rs 200,000 (U.S. \$22,700) in loans can be extended to the members.

The annual membership fee of the Forum, currently at Rs 12 per year, if collected in full would bring in Rs 96,000. This money is also used to meet administrative costs, general recreation and member activities, expenses such as providing transportation, reimbursement for poor members travelling to meetings, providing coffee and snacks, aiding women in urgent economic crisis and organizing mass anniversary celebrations and inaugural functions. Thus membership dues could provide more than 50% of the annual administrative and basic program budget excluding major programs jointly funded by other agencies such as the Management Training in Health Nutrition and Family Planning funded by the Family Planning Council of India.

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