



# Samvāād

*An Effective Tool for Women's Empowerment*

Dr. Medha Purao Samant

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Women's Empowerment*

Dr. Medha Purao Samant

(Translated by  
Keerti Marathe)



Dada Purao Research  
and Training Institute

# Contents

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## Foreword

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I have been writing a letter- open letter since last 12 years for all the members of Annapurna Pariwar.

These letters are named as “Social Issue Circulars”. We are now publishing some selected letters from those “Social Issue Circulars. “

On one hand I feel very glad to publish this book. On the other hand I have a doubt whether readers outside Annapurna will feel that these are internal circulars for Annapurna Members and staff. So the book may not attract their attention.

Hence, this foreword is for explaining to external readers the meaning of “Social Issue Circulars” – they are written for whom and what is the purpose of writing these.

During the last 20 years I have been involved in building Annapurna Pariwar brick by brick. Regular and two-way dialogue with the poor working woman has led to understanding their problems and working with them to solve these problems. Thus dialogue has been the backbone of Annapurna Pariwar.

I left Bank of India in 1993 and gave loans to 9 vegetable vendors of Rs.1,000 each - that was the

beginning of Annapurna Pariwar. I had become very friendly with two or three of those vegetable vendors before 1993. While buying vegetables from them I used to have a friendly chat with them. This helped me to understand their problems which were financial as well as social.

I started helping them out with their financial problems. However, their social problems were more complex. Most husbands used to drink and beat their wives, some husbands used to be suspicious about their wives' character. Health problems of the children were most common. Being ignorant and illiterate, most women used to spend a lot of money on superstition. Sometimes sudden death of the main bread winner of the family added to the complexity of the problems.

I used to keenly observe Shevantabai and Laxmibai facing all such problems courageously. I could not stop myself from thinking about them and what more I can do to help them out and strengthen their capacities to fight the odds.

From 1993 to 2001, I used to meet the members every month in the monthly community meetings. I used to have a dialogue with them directly during this period. They used to share their problems freely and I used to suggest solutions.

Through this dialogue I understood that it is not enough to give micro loans to the poor women. They need health services, insurance, day care centers and also financial help for supporting their children's education.

Hence the different projects of Annapurna Pariwar were started during this period. These were Health Insurance, Family Insurance, Life Insurance, Daily Day Care Centers and Educational Sponsorships.

After 2001 I could not any more attend the meetings personally due to the expansion of our Micro-Finance project. The staff started conducting monthly community meetings. This was when I started writing "Social Issue Circulars" which the staff read out to them.

I wrote these letters every month during 2001 to 2006. After 2006 I started writing these circular once in a quarter.

After I write this letter I discuss this with the field staff approximately 125 in number. Sometimes I ask them to suggest the topic, because the field staff is constantly in touch with the members. They meet the members every month. They come to know about the opinions and problems of the members.

I tell the field staff, "You are my eyes and ears, I hear the members with your ears, You are my mouth, You reach out to the members and tell them what I want to tell them."

Therefore, the field staff gives me small notes on a monthly basis. They suggest various topics through the notes. When I write, I give my view points in the "Social Issue Circulars". Once the "Social Issue circulars" are complete, Ujjwalatai, Mayatai, Pushpatai, read the "Social Issue Circulars" aloud in the monthly staff meeting. The field staff is taught to read it properly, emphasizing important points, taking pauses wherever required. On some points they are required to take opinion of the members and sometimes even voting of the members.

We have 8 branches in Pune and 7 branches in Mumbai and all the branch offices are spread in the various slums that we work in. The branch managers and

Loan & Saving Officers conduct community meeting on every 3rd Saturday of every month. These community meetings are attended by all the members in turns. Every community meeting is attended by around 100 members and every branch office conducts at least 3 community meetings every month where these letters are read out in the presence of all members.

I write the “Social Issue Circulars” once in three months and in the next three months this is read out in 15 branch offices. In every branch office, 300 members read it every month and discuss, give opinions, ask their questions if any. So every 3 months we take all important decisions by discussing the issue with approximately 15,000 members.

$$\begin{array}{rcl}
 8+7=15 & \times & 300 & = & 4500 \times 3 & = & 15000 \\
 \text{Branches} & & \text{Members} & & \text{Total members} & & \\
 & & \text{in branches} & & \text{attend the meeting} & & 
 \end{array}$$

Apart from this there are Community Representatives who are elected by the members. These CRs are 25 + 25 for Pune & Mumbai. The CRs meet in our Vashi office and Karvenagar office on the 7th of every month. They approve all the loans which are disbursed in the previous month. The loans are approximately amounting to Rs. 3 to Rs. 4 crores every month. The CRs also sanction health claims, family claims and life claims. This claims amounting Rs. 5 to Rs.6 lacs every month.

The “Social Issue Circulars” are also read and discussed in the CR meeting. Either Anitatai, Siddhitai, Sachin Sir read the “Social Issue Circular” and discuss it with the CRs.

Annapurna Pariwar staff other than the field staff is also given the “Social Issue Circular” every three months. Annapurna Board members receive the “Social Issue Circulars” every three months.

All these people read the “Social Issue Circular” and reflect and react. In this way we have “Top to bottom, bottom to top” dialogue within Annapurna Pariwar. All the important decisions related to Annapurna Pariwar are taken in a democratic way after having such a complete dialogue.

In this way we have developed leadership from the less literate, economically weaker sections of society. These women leaders within Annapurna Pariwar represent all the members of Annapurna Pariwar in a very efficient and effective way.

Many visitors from India and abroad from various Educational Institutions, NGOs, Banks, Management Institutions, who visited Annapurna Pariwar have opined that the “Social Issue Circulars” are as important as the other tangible services of Annapurna Pariwar.

Dr. Gokul Mandayam and his colleague from “School of Social Work” from orange county ‘USA’ recently visited Annapurna Pariwar. He met some of the members for the purpose of his study. He asked some of them whether they have met Medhatai. Those members were very new. Yet they answered “We haven’t met Medhatai, but she writes us letters.”

These words touched my heart. I was rewarded by my members by appreciating this heart to heart dialogue with the members. With these words I hand over this book of dialogue to the readers.

The preface of the book is taken from an article written by late Dr. Khankhoje 5 to 6 years ago.

Dr. Khankhoje was a very enthusiastic person, a scholar, who was a pillar for Dada Puro Research Center. His sudden demise in March 2012 was a blow to us. Still the scholarly article written by him forms a very important part of this book. We remember him very fondly today.

Ms. Keerti Marathe, another active member of Dada Puro Research Center has translated Dr. Khankhoje's article in Marathi. She has also translated all "Social Issue Circulars" which are included in this book.

Our other senior trustees and Dada Puro Research Center's Board members - Shri Dhopeswarkar, Shri Pisal, Shri Bhagali have gone through all the "Social Issue Circulars". They also suggested which "Social Issue Circulars" are to be included in this book. The other trustees Chitratat and Anjalitai who read the "Social Issue Circulars" every month and participated in the discussions have contributed immensely on their own.

Ms. Sujata Bhat, our Secretary to Board has coordinated the printing and cover page presentation of the book.

Sathe Prakashan has printed the book very well and in time.

It is not possible to thank everyone. However this book is presented to the readers by appreciating all the team efforts behind this book.

*Dr. Medha Puro Samant*

## Monthly Mailers: A Unique Communication Approach To Develop Grassroot Leadership in an NGO

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(A Case Study of Annapurna Pariwar, India)

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Abstract

Study of leadership in NGOs is significant because of their role in socio economic development at lowest strata of society. To be effective, leadership process in such organization must traverse beyond top leadership and create critical mass of leaders at grassroot level. Such a process needs a culture of communication and vision.

Annapurna Pariwar, India is an NGO working for socio-economic development of women in 200 slums, mobilizing them as Common Goal Groups (CGG). Micro-Finance and other complementing activities like Health Insurance, Life & Family Insurance, Day Care Centers for toddlers, Educational Sponsorships etc. are its operational planks. Group leaders (Women) belonging to the same slum head the CGGs.

These group leaders are instrumental in realizing

Annapurna's vision into reality. To facilitate this process, Managing Director of Annapurna, Medhatai writes Monthly Mailers. These mailers are influential in developing leadership at group leaders' level. The Mailers are written in simple, colloquial language and focus on contemporary topics. They also sensitize the group leaders in internalizing organizational values and initiating action.

The study focuses on how this channel of communication (Mailers) has facilitated leadership development at grassroots level. The monthly mailers of over three years were content analyzed. The analysis resulted in identification of dimensions of leadership development among group leaders.

In a nutshell, the paper discusses various critical dimensions of continual communication towards fostering grassroots level leadership in an NGO.

All streams flow to the sea, Because it is lower than they are.

Humility gives it its power. If you want to govern the people, you must place yourself below them. If you want to lead the people, you must learn how to follow.

## **INTRODUCTION**

Leadership Development is emerging as a challenge in most of the organizations particularly so in the NGOs working at grassroots level. An effective leader is likely to develop more leaders who are self-reliant, empowered, and in turn, develop others in their community. Study of leadership in such organizations, thus, gains importance because of their role in socio-economic development of poor. To be effective, leadership process in these kinds of

organizations must traverse beyond top leadership and create critical mass of leaders at grassroots level. Such a process needs the culture of communication and vision.

To develop grassroots leadership at members' level in an NGO is a complex process and involves interplay of variety of factors such as empathy, trust, service, stewardship etc. On one hand, their relations with the top leadership of the NGO are crucial while on the other hand, alliance of such leaders with their peers assumes equal significance. The former crucially depends on the communication between these two levels. The latter requires internalizing core values of serving others in their community. In the context of the former, participative and two-way communication between top leadership of NGO and the member leaders is significant. Such communication is likely to develop distinctive leadership dimensions among them.

Such leaders emphasize a way of life focused on service, community building, love, altruism etc. This kind of leader is identified as servant leader in leadership literature.

Service Oriented leaders are those who put other people's needs, aspirations and interests above their own and choose which is best for their followers. These leaders emphasize on importance of vision, establish authenticity, are good listeners, believe in stewardship, empower others, build trust and credibility, foster collaboration and are persuasive in their communication.

R. K. Greenleaf has opined that a servant leader is one who is servant first. In the Servant as Leader, he writes "It begins with the natural feeling that one wants to serve. The best test is – do those served 'grow' as



persons? Do they while being served, become healthier, wiser, freer, more autonomous, more likely to become servants themselves? And what is the effect on the least privileged in the society? Will they benefit or at least not be further deprived?

Thus, given the importance of two-way and participative communication in developing grassroots leaders exhibiting dimensions of service oriented leadership, it is interesting to explore any such attempt being made in the NGOs. One such NGO which has adopted a unique communication approach in the form of 'Monthly Mailer' is Annapurna Pariwar, India.

### **LEADERSHIP DEVELOPMENT IN ANNAPURNA PARIWAR**

Annapurna Pariwar was established in 1993. It started with 500 members. Its Vision is 'an empowered woman in a sustainable family.' Annapurna's mission is 'to make our members sustainable and happy in their professional and personal lives by giving small repetitive loans to poor enterprising men and women along with business guidance, generating their savings and insuring them against unforeseen emergencies like death, sickness, helping them look after their families in a better way by providing support in Day Care Centers & Educational Sponsorships.' Their goal is to ensure smiles on the faces of poor working women.

Annapurna is working towards improving quality of life of its members mostly women. These women are poor, less educated / illiterate and do not earn more than US \$ 40 per month. Many of them work as domestic help. They run small businesses such as selling fish, vegetables

and fruits. They cannot afford higher education for their children, have temporary dwellings and are devoid of good health services. The women members are mobilized into a group of five called as Common Goal Groups (CGGs). As on December, 2012 there are 15 branches, 30,000 members. Since inception Annapurna has achieved a loan recovery rate of more than 98%.

Annapurna works in 200 slums of Pune and Mumbai in western part of India. At the grassroots level, Annapurna's activities are handled by a committee comprised of managers of the branches located in slums, Assistant Managers, LSOs - field officers and group leaders of concerned CGGs. Towards achieving its objectives, Annapurna conducts many programmes. The programmes are evolved from time to time based on needs and demands of the members.

These programmes are implemented through participative decision making during the Community Meetings. Such meetings are held once in a month at the branch offices of Annapurna located in the respective slums.

### **MONTHLY MAILERS**

In Annapurna, the community meetings are conducted in a unique way. Monthly Mailers form the core of these meetings. The Managing Director of Annapurna, Medhatai personally writes these mailers in her own handwriting. Mailers cover a wide spectrum of topics ranging from environmental issues / political and social development in the country to personal well being, habits, social issues (viz. Dowry, Communal Harmony, Health etc). Developments at Annapurna such as new

schemes, performance of the groups and operational issues of crucial significance also form an integral part of mailers' text.

Sometimes, the mailers are devoted to a particular theme. If an issue is of prime importance and remains unresolved, it is discussed in consecutive mailers.

The mailers are written in local language (Marathi). The communication is simple, lucid and is in dialogue form. All the mailers start with greetings to group members and with good wishes for festivals and occasions. The messages are intimately related to group members' day to day life. Overall, personal growth and development of group members through the nucleus of group leaders, is the underlying theme of mailers (as in turn these leaders discuss the contents with their respective group members). All the mailers without exception culminate into a positive message and end with good wishes for the bright future of the members.

The Managing Director first discusses the contents of mailers with all Staff including the strategy to put across the contents in a convincing manner. In turn they discuss these mailers with the group leaders (40-60) during the Community meetings. The entire discussion is navigated through these mailers. The mailers also ensure that the staff of Annapurna conveys the identical message in uniform manner. Issues warranting unanimous / crucial decisions from the group leaders are separately highlighted in the text of the mailers. Members and group leaders are encouraged to suggest topics to be dealt with in the mailers.

## **OBJECTIVES OF THE STUDY**

Communication link between top echelon of NGO and their grassroots level members is a crucial aspect. More often such a link reflects top down approach implying complete or partial absence of 'Participatory' dimension. This dimension is extremely critical in nurturing grassroots level leadership and yet attempt to practise the same is rather exceptional.

Idea of monthly mailers practised by Annapurna is one such noteworthy attempt and has made its own significant contribution in this regard. The study therefore analyses various facets of monthly mailers of Annapurna as an effective communication tool and contributor to the development of efficient grassroots level service oriented leadership. Result of such an endeavour is expected to act as a guiding force to other NGOs involved in attaining their goal through purposeful association of grassroots level leaders / members. Hence, the study has confined its focus to monthly mailers only.

## **METHODOLOGY**

Mailers of three years of the study were selected for the study. Twenty seven mailers were analyzed for the purpose. Each paragraph of these mailers was read with a view to identify and understand dimensions of service oriented leadership development among group leaders which resulted into a list of 40 dimensions. These were redefined based on literature of service oriented leadership. The dimensions were further classified based on commonality. This exercise resulted in a list comprising of 13 broad dimensions of service oriented leadership development. Two dimensions 'valuing and

appreciating' and 'role modelling' were dropped from the final list, as these dimensions were not prominently discussed in majority of the mailers. Thus, the final list comprised of 11 dimensions.

To ascertain the effectiveness of monthly mailers as communication tool, and its role in development of grassroots leadership, structured interviews were conducted. This exercise involved Managing Director of Annapurna, Programme Managers & Branch Managers & LSOs, and the select group leaders of CGGs. Proceeding of one committee meeting was observed wherein contents of one mailer were discussed threadbare as per usual practice.

### **MONTHLY MAILERS AND SERVICE ORIENTED LEADERSHIP DIMENSIONS**

As mentioned in methodology section, detailed analysis of monthly mailers revealed eleven dimensions of service oriented leadership. These are 1. Vision 2. Empowerment 3. Persuasion 4. Awareness 5. Trust and Credibility 6. Supporting and Resourcing 7. Stewardship 8. Inner Consciousness and Holistic Mindset. 9. Commitment to Growth of People 10. Fostering Collaboration 11. Accountability

It is evident that as group leaders look after informal groups of women, mainly group-related dimensions of service oriented leadership development have emerged in the analysis.

These dimensions, as reflected in the mailers are described as follows :-

### **1. Vision**

Vision of the organization is vividly expressed in the mailers emphasizing goals, focus, uniqueness of organizational objectives, and shared values. Invariably it formed an integral part of all the mailers studied. Most importantly, role of members in realizing the vision is clearly spelt out in the mailers. Similarly, strategies and initiatives directed towards the vision are explained in detail. For example, it was mentioned in one of the mailers "this year you (group leaders) have been elected as Directors on the Board of Annapurna, you must pay attention to the organizational activities and it is your duty to help the poor, the way the organization has helped you so far."

Another mailer had a strong message that "Annapurna is different from banks, credit cooperatives and other organizations, as we trust our members and sanction them loans without any collateral. We want you to be free from the clutches of money lenders and lead a fulfilling life." It further states "your physical effort and labour is your prime capital, in harnessing it meaningfully, Annapurna is always with you. As leaders, it is your responsibility to ensure that you help your members in realizing their goals and aspirations towards leading a purposeful life."

The above illustrations are in line with Laub's (1999) work on servant leadership wherein he has identified 'providing Leadership' as one of the essential characteristics involving (a) envisioning the future, (b) taking initiative, and (c) clarifying goals. Service oriented leaders care about taking initiative toward goal clarification and attainment. Laub argues in favour of

clarifying goals as one of the primary means by which service oriented leaders provide leadership.

Thus, the leader of Annapurna has ensured that through the monthly mailers, her group leaders have a clear understanding of the shared vision and find clarity of purpose and direction and in turn inculcate the same among members.

## **2. Empowerment**

Group leaders and members are involved in discussion on mailers. They look forward to opportunities to participate in discussions - more vigorously on topics closely associated with their activities. Annapurna on its part ensures their decisive participation on crucial issues. Text of one the mailers read “In Annapurna, every activity is based on your information and needs, you are an important party to decision making such as who should be given loan. You decide on interest rates to be charged and you decide whether to include male beneficiaries. You are responsible to frame the rules of organization in committee meetings.” This process of empowerment is close to Patterson’s (2003) identification of empowerment as one of the primary pathways used by service oriented leaders in supporting followers in goal clarification and obtainment.

People feel empowered as they are entrusted with authority and responsibility. Belongingness and identification with the organization is time and again emphasized in mailers through the statements like “this is your organization, you are the owners of this organization, the choice to grow with this organization is yours.” Kabeer (1999) contends that empowerment is the

movement from ability to an ability to make choice and this aspect is clearly perceptible in the contents of the mailers.

Thus, the goal of empowerment is to create many leaders at all levels of the organization (Bennis and Nanus, 1997; Kotter, 1990) and wise leaders lead others to lead themselves (Manz and Sims 1993). This is clearly discernible in Annapurna’s efforts in developing grassroots leadership.

## **3. Persuasion**

In the mailers, the information on organizational vision, goals, personal well being of members, positive behaviours were relentlessly shared with the members. For example, information related to usage of loan for productive purposes, importance of belongingness to the group, importance of maintaining health etc. was shared in detail. Another interesting text was on Swasthyapurna (health insurance scheme). This scheme was introduced on the insistence and wholehearted endorsement of members. However, some members did not adhere to its spirit and defaulted on payment of the premium. This issue was taken quite seriously and was consecutively addressed in five mailers indicating relentless persuasion.

Examples were profusely cited highlighting importance of health insurance and members’ support in running the scheme. One such mailer read “From last month, we started claim settlement process under Swasthyapurna. It has come to the notice that many of our members have not understood the scheme and have applied for reimbursement. I would like to remind you that ‘Swasthyapurna’ is your own insurance scheme

based on the corpus built on your own monthly contribution. Therefore, if we have large number of members from a particular neighbourhood then we will be able generate substantial corpus whereby setting claims of relatively higher amount will become feasible and it will benefit all of you, isn't it so?"

This text corroborates with Greenleaf (1977). He said that service oriented leader exhibits primary reliance on persuasion, rather than using one's positional authority. He further states that the service oriented leader seeks to convince others, rather than coerce compliance.

#### **4. Awareness**

Greenleaf observed that awareness helps individuals in understanding issues involving ethics and values. It lends itself to being able to view most situations from a more integrated, holistic position. Through mailers a serious attempt was made to keep members aware of the developments in outer world. Topics related to political developments, social reforms, social evils, cultural aspects etc. were included in the mailers. For example, in one mailer Municipal Elections held in the district of Pune were discussed. In another, some of the social functions were analyzed to place them in a rationalistic perspective. One mailer highlighted importance of World Women's Day. Such awareness is important towards developing broad perspective and widening thinking horizons, so very essential for performing as a responsible member of the community.

#### **5. Trust and Credibility**

Establishing credibility at individual and system level is extremely important to enable members to develop trust in the organization. There are a number of such incidences observed in the mailers. In one mailer, there was a case of a member who had applied for benefit despite the fact that his group had not generated requisite fund as envisaged in the scheme. However, considering the genuineness of the case, Annapurna made available medical help at meagre cost. The fact that Annapurna rescued him from the illness despite his not being eligible for health insurance coverage has gone a long way in promoting credibility. Similarly unreasonable demands of higher amounts under housing loan scheme were not entertained and yet it did not create any ill feelings among the concerned members. Rather it further strengthened trust and credibility. This was the outcome of a mailer wherein the members were briefed and convinced about the basic purpose behind Annapurna's home loan scheme and the need to cover larger number of members having own dwellings with smaller house improvement loan outlays. Annapurna's case supports the contention that the servant leaders strive to develop credibility and trust among their followers (Farling et al, 1999; Patterson, 2003).

#### **6. Supporting and Resourcing**

To promote savings and help members in developing the habit of thrift, a mailer was exclusively devoted to explain the major saving schemes of Annapurna, specially designed for the members and their salient features were simplified for the understanding of

members.

Through the mailers, Annapurna assured the members of continuous support. Such a support, extended from providing information on various aspects ranging from how to tackle the seasonal health disorders to planning of the monetary resources for major future expenses.

To support the members, Annapurna remains vigilant about the emerging requirements of the members and accordingly devises its scheme and activities. Mailers, dealing with provision of crèche facility for the members' children and life insurance scheme are excellent examples of such an approach.

It appears that the support and resources made available to members and its coverage in mailers should be helping the group leaders in their endeavour to help their members. Laub (1999) in his work has recognized 'supporting and resourcing' as one of the important dimensions of service oriented leadership.

## **7. Stewardship**

Stewardship connotes that the leader considers himself / herself as custodian / trustee of the organization. As per Greenleaf's view, they hold their institutions in trust for the greater good of society. They adopt openness and transparency on financial matters and performance parameters of the organization. In one mailer, financial details of 'Swasthyapurna' were presented. Similarly, process of interest rates determination, income and expenditure was meticulously shared among members through one of the mailers. One mailer included details of expenditure on construction of office building, financial

arrangement thereof, and in what way members' funds were used for the purpose. In mailers, there is a sincere attempt to develop trust among members that their money and contribution is valuable and under no circumstances these will be misused.

One of the group leaders who was also elected as the director on Annapurna's board said "we respect Annapurna because the details of each activity are explained to us through mailers. The organization never hides anything from us and hence we trust them."

## **8. Inner Consciousness and Holistic Mindset**

The group leaders must develop inner consciousness and holistic mindset to help members. Inner consciousness helps generate a sense of meaning out of everyday life at work and the holistic mindset promotes values that transcend self-interest and material success. These are critical dimensions of service oriented leadership (Sendjaya and Sarros, 2002).

To develop grassroot level leadership, it is important that while working in groups, members reflect on their behaviour, introspect on the consequences of their behaviour on others, and develop maturity in dealing with their negative emotions. The mailers have succinctly advocated this by quoting incidences and provided food for thought.

For example, in one of the mailers it was observed that when husband and wife, both are part of a CGG, then they start interfering in each other's activities and the text read "I feel that even when husband and wife are in one group, they should limit this relationship to their home. Because of this relationship, they should not join hands

and take a decision protecting their vested interests but should operate as independent members.”

One mailer addressed a vital issue of women abuse, “we must respect women and girl child. When we are angry, we abuse them and in doing so actually we insult somebody else’s mother, sister or daughter, this is not okay”.

On one occasion it was written “we are proud of senior members of Annapurna for their good work. We have recognized their efforts through prizes and certificates in the past; but as we are growing we are enrolling new members. To encourage them, selection for best performers’ award may be confined to exclusively to new members.” The text goes further to solicit opinions of the senior members in this context.

One of the project managers shared the story of a group leader who was a rag picker. The lady is illiterate and is HIV positive for more than 14 years. This lady did not participate initially but slowly she started taking interest in meetings. On one occasion when some group members started quarrelling with each other on loan amount, this lady got up and said “how can you people forget the messages of mailers shared with us every month that we should be together and help each other rather than fight with each other?”

### **9. Commitment to Growth of People**

The communication on personal well being through self-reliance and economic growth runs as main theme in most of the mailers. One paragraph in one of the mailers had an important message for the members “your children should not remain unemployed. Help them in

becoming self reliant. To support you in doing so Annapurna is always there, the way you have grown with the help of Annapurna let your children grow and enjoy a bright future.”

A group leader proudly explained that she learnt to plan her business activities in effective manner when “How to Plan your business” was elaborated in one of the mailers. She decided to pay a bigger amount towards her monthly instalments as she could earn and save more as a result of business planning. Most interestingly, she also advised her group members through a business planning exercise including size of loan instalment. It resulted in streamlining her loan repayment.

Commitment to the growth of people is one of the critical characteristics of service oriented leadership (Spears, 1998). Service oriented leaders believe that people have an intrinsic value beyond their tangible contributions as workers. As such, the service oriented leader is deeply committed to the growth of each and every individual within his or her institution.

### **10. Fostering Collaboration**

The CGGs must work as a team to become the source of strength and growth of its members.” This message is strongly and consistently driven through the mailers. The concept of ‘CGG’ was reiterated in a specific mailer in this manner, “We have discovered the Group Mechanism to overcome indebtedness and poverty. It is a feasible solution to fight adversities through self-reliance. We must help each other with open mind. Our growth is related to other as well when we work in group. You must ignore petty issues and develop

cordial relationship with each other.” In one group, the members voluntarily repaid the loan instalment of a member in the time of difficulty. This example reflects collaboration in teams noticeable in the service oriented leadership literature (Spears, 2005).

### **11. Accountability**

Importance of honesty, integrity and accountability to reach goal is well articulated in the mailers.

If members are not showing responsible behaviour then it is strongly criticized in mailers. On one occasion when the members did not observe decorum expected in a public function of Annapurna, the issue was sternly dealt with in the immediate next mailer. Condemning the incidence in the mailer, consequences of such action were elaborated and the members were strongly warned not to repeat such behaviour in their own and organizational interests.

Another central feature of service oriented leadership is related to fostering ownership and responsibility and ensuring that leaders and followers are accountable for the matters they are responsible for (Block, 1993; DePree, 1997).

### **IMPLICATIONS OF THE STUDY**

The study highlights significance of participative communication process in the growth and development of NGO's members. The case of Annapurna underlines the positive results emanating from effective communication with members of NGOs. The study also signifies why and how the communication on issues of direct relevance to members is quite crucial in the context

of development of grassroots leadership.

Most importantly, the exploration of mailers brings out the importance of continuous and ongoing communication / dialogue between top echelons of the NGO and their members at the grassroots. The analysis drives home a vital point on how continuous, ongoing communication and dialogue with the members on variety of the aspects (Social, cultural, economic, political) concerning their life style and focusing on their overall growth must form an essential element.

The study indicates strongly the power of colloquial, informal and ‘feel at home’ communication and points out strength of interactive communication wherein the top management fully identifies itself with its members. It shows how incessant communication and dialogue can culminate in developing sense of belongingness, trust and confidence among members.

Annapurna's case clearly indicates that the vertical and horizontal expansion of the NGO as an organization need not essentially result into loss of personal touch and one to one relationships. On the contrary, this can be well secured by communication modalities like mailers. Taking members into the confidence and boosting their self esteem is an essential feature in the process of NGO's goal achievement. Mailers as means of communication can perform a very vital role in this regard. Mailers show us the pathway of developing grassroots leadership through communication, emphasizing on various service oriented leadership dimensions identified in the study.



## International Women's Year March 2002

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### *Namaskar!*

Every year, 8th March is celebrated as the 'International Women's Day'. All over the world, women celebrate this day.

Throughout the world, women's seminars, discussions, rallies are organised on this day and felicitations for successful women are arranged. It is an occasion to make the world notice the problems that women all over the world are facing.

During the last 20-25 years a lot of work has been done by the women's organisations, discussions were held on important issues, the general public was made aware about the problems and as a result new laws have been passed in many countries, which have offered many benefits to women. In India, the following laws were passed, which are concerned with the problems faced by the women :

1. If a woman complains that she has been raped, then the accused has to prove that he has not raped that woman. Previously, the woman who was raped had to prove herself that she had been raped.

2. If a woman dies within 7 years from the date of her marriage, then her husband and in-laws have to prove that they did not murder her or that they did not provoke her to commit suicide.
3. Now, while enrolling the child in school the complete name of the mother is also required. Previously, only the father's name was required.
4. If an unmarried woman / divorcee / widow wants to adopt a child, she can do so. Previously, only a man could adopt a child even though he was single, but a woman was allowed to adopt a child only if her husband was alive and she was living with her husband.
5. In the state of Maharashtra, 33% of the seats have been reserved in politics for women. Hence women are now participating on a large scale in the local governing bodies - Gram Panchayat, Zilla Parishad, Municipal Corporation and in the State Assembly.
6. If in any village or town 50% women collectively lodge a complaint against a liquor shop then the police authorities have to close down that shop.
7. There is now a law against testing for determining the gender of the unborn child.

All these are definitely positive signs. Girls are attending schools, getting jobs, doing business, still we cannot say that the problems faced by the women have been solved. The previous year, i.e. 2001 was declared as the 'Year for Women Empowerment' by the government. However, the greatest problem of this decade still remains as 'the decreasing number of females/women for every thousand boys/men.' The ideal ratio should be 1000 women per 1000 men. This shows the natural balance.

However, in India this ratio is 927 women per 1000 men and this ratio is decreasing every year. The reason behind this is that on a very large scale, people are opting for testing the gender of the unborn child, and carrying out an abortion if the child is a girl child. The mother is allowed to give birth to a baby only if it is a boy. The girls are being killed when they are in the womb. We are going to face dire consequences of this trend, in the next 25 years. The men are not going to find any brides for them. The boys will have to give dowry to the girls. The incidences of rape will also increase.

This year, let us seriously think about this issue on the occasion of 'Women's Day'. Let us try to prevent the killing of girl foetuses. Let a girl child take birth in our own home and in the homes of our neighbours.

*TAI*

## About Three Events April 2002

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*Namaskar!*

We are going to discuss three different events that happened during this month.

1) The first incidence is that of 'circulation of fake bank notes'. Last month, our 'Arthpoorna' collection received one fake bank note of Rs. 100. It was not known who gave the note or from which slum area it was received. It looked exactly like a real note. However, when our 'tai' went to the bank to deposit the money, this note was rejected by the cashier of the bank, he said that it was a fake note and he cancelled it. So we had to deposit another note of rupees one hundred in the bank and the fake note was not returned to us. The bank confiscated that fake note so that it would not be circulated again in the general public.

Thus our organisation suffered a loss of Rs. 100, this means that we all suffered a loss. We should learn a lesson from this. We are going to train all the staff members about this. Please ask them and get the knowledge about how to recognize a fake note, so that in future you will not be deceived.

Do not try to deceive the organisation purposely, because if the organisation suffers, the members suffer too.

2) The second incident was about one of our young members, who died recently. She was admitted to the Sassoon Hospital because of burns. In her statement, she told that it was an accident as the stove burst suddenly. However, the reality was that there were a lot of problems in her house. Her husband was a drunkard and frequent quarrels used to happen. They had borrowed a lot of money from various sources and the people who had given the loans used to come to their place and ask for money. Considering all these facts, one gets a doubt whether she had committed suicide when the situation became unbearable.

But will her husband learn anything from this?

What about her three young children?

Please think about the above incidence. In every home, there are quarrels and occasions of tension. If this happens, do not take any decision at the spur of the moment. Instead, you can approach our organisation. Receive counselling from 'Shantipoorna'. Take your decision with a calm and composed mind.

3) The third incidence is that of the acquittal of one of our members by the court of law.

The sister-in-law of our member burnt herself. There had been no quarrels or any other problems. However, it appears that that girl did not like the husband. She loved another man. Her parents compelled her to marry this husband. She had a child too. She might have burnt herself when there was nobody at home, or it might have been an accident .

Her parents took the child with them and lodged a complaint with the police against her in laws. In the complaint, her sister-in-law i.e. our member, her husband, brother-in-law, mother-in-law, father-in-law were named as accused.

Our lawyer Smt. Dongaretai represented our member and all of them were acquitted.

#### **What will you learn from this case?**

1. If your daughter / son is in love with somebody, before compelling them to marry somebody else, talk with them, try to understand their view so that you may be able to avoid any such incidences in the future.
2. If, unfortunately any such incidence happens in your own home and if you are not at all guilty, then approach 'Shantipoorna'. Don't lose hope. There is always a solution for every problem.

*TAI*

## Life Insurance & Health Insurance June 2002

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### *Namaskar!*

Our organisation is a big organisation and every day it is growing. Every day new things happen and so every day a new issue comes up for discussion.

This month, I want to discuss with you about Smt. Kasabebai. She stays near the Kachara Depot, Paud Road. She became a member 3-4 months ago. Our representative who got the form filled from her realized that her financial status was very poor and she had her doubts as to whether she would be able to repay the loan at all! However, we admitted her as our member because our organisation works specifically for the poor people.

Smt. Kasabebai's husband had visited our office to sign the loan form. After she availed the loan, within 8 days her husband expired suddenly. His age was around 30-35, he used to work as a labourer.

Smt. Kasabe had 3 children and had to look after her children on her own. She herself used to work as a rag picker.

We were shocked to hear the news of the demise of Smt. Kasabe's husband. When our representative visited

the slum area for collecting the instalment of loan, she was told that Smt. Kasabe was not there and had gone to visit her mother in law. We thought that Smt. Kasabe's instalment for that month would never be paid. We also decided not to visit her for the instalment and visit her only after some days.

However, Smt. Kasabe herself visited our office on the next day. She had the instalment with her! 'How could I think of defaulting on the very first instalment?' was her reaction.

We can learn a lot from this story. We complain a lot about the problems that we are facing, do not pay the instalments, offer excuses for not attending the meetings, aren't we ashamed of ourselves after reading about Smt. Kasabe?

In the next month also Smt. Kasabe visited the office with the second instalment and also attended the community meeting. I think that all our members can learn a lot from Smt. Kasabe indeed!

When Smt. Kasabe came for the meeting, she brought with her the insurance receipts. She said, "My husband had handed over the instalment money for the insurance to some agent for two or three instalments. When I approached the insurance company, they say that the agent never deposited the money with them. They told me to come back again with the agent. When I went to the agent, he said that my husband had not paid the instalments properly, and that I will not get any money now. "

### **Cases of Cheating in insurance :**

Smt. Kasabe was already burdened by the shock of her husband's death, if some amount of insurance money

had been received, at least that would have been of great help for her children. Friends, think about this situation. Nobody wants to face the situation of the death of a dear one, but if it really happens then you should at least have the insurance. You all know that our organisation has obtained insurance for you all, but what about your husband?

**Janashri Insurance for husband :**

You will have to talk about this with all the members of your family. If your husband is not having a steady job, and is earning as a daily labour then you can have the Janashri Insurance for him through our organisation.

Our organisation is not doing this from any 'profit' motive at all . The only objective is that in case of emergency, you should have some help.

Would you all like to have a 'Janashri Insurance'? Think about this. The members who have taken a loan of amount greater than Rs. 6,000, it will not be difficult to pay Rs. 100 for the Janashri insurance instalment. If all of you come together and decide, then it will become the rule. Think about this and then decide.

You are also aware that we are thinking about having the 'health insurance' for our members. We have discussed this topic many times in our committee meetings.

Now we want you to fill some questionnaires on this same issue. When our organisation's representatives will visit you for filling the questionnaires, cooperate with them, give detailed & honest answers of all the questions.

We are thinking of launching this 'insurance scheme' by the end of this year. This will be the 'health insurance' for our medical expenses! 'Swasthyapoorna' !

**To cooperate for filling up the Swasthyapoorna questionnaires :**

Under this insurance scheme, we have to deposit our money only once in a year. The sanctioning of the claims is to be done by the group, just like how we sanction the loans. We should pay the claim only if the illness or disease is genuine! We should never sanction false or fraudulent bills for sicknesses which never existed. The main reason is that this is not some outside insurance company. This is our own money, which we are going to collect and help our friend who is facing some emergency situation.

Who knows, tomorrow one of us may face this situation! If there is a sudden illness in the family, we have to incur very heavy expenses. At such a time, the money that Annapurna's members have collected will be of great help for that member who faces such difficulties.

To have honest and transparent transactions in Swasthyapoorna - Think about this, should we have our own 'Insurance scheme'? Think seriously and only then accept it. When the organisation's representative visits you cooperate with her to fill the questionnaire.

*TAI*

## Two News Items About Women July 2002

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*Namaskar!*

In this issue I would like to tell you about two news items that appeared in the newspapers recently. Both these items have appeared in the newspapers of 13th July, 2002. The first news is about 'Smt. Hang Chang elected as the Prime Minister of South Korea'.

Friends, do you know that just as India is our country, South Korea is one very tiny country in the world. The women in this country are as hard working as the Indian women, and they spend their entire day working for the family. However, there is one characteristic which these women have and which is not generally observed in the Indian women, and that is the 'business acumen'. However, the Korean women have demonstrated this characteristic by having their own businesses, small shops, bakeries, mills etc. and handling them in a better way than the men. I know that you also have this characteristic, but you yourself have to recognize this and groom it yourself.

It is really a matter of pride for all our women that in such a country, a woman has been elected as its prime

minister. Throughout the world, in many countries women are participating in politics. In our neighbouring countries such as Sri Lanka, Bangladesh etc. women occupy the highest designations in the country.

In India too, women have entered politics on a major scale and they have joined different political parties and they are contesting elections and winning too.

While feeling proud about this, we also have to become more careful and ensure whether these women representatives solve the problems faced by the women or whether they use these for their own political purposes. If these women representatives are not paying enough attention to our problems, then we have to come together and create pressure for them. So friends, this has increased our own responsibility too.

The second news item is that 'two women falsely claimed that they owned land at Panchagani and duped a person by selling it to him fraudulently.'

Have you understood the point? This news item means that now women have entered the field of cheating and frauds too.

This is not something to feel proud of. So we have to learn something from such news and have to be careful while dealing with others. When you choose to do some business, you have to make sure that it does not involve any cheating or frauds. In a business which does not involve cheating and frauds, there will be hardships and comparatively less money. However, if you come to know about any business where suddenly there will be tremendous income, then be sure that there will be some cheating or fraud involved in it. It cannot be a straight forward business.

So always remember that the meal that you earn by working throughout the day is always better than the riches acquired in one day with the help of cheating and fraudulent methods.

Do you agree with me, friends?

*TAI*

## **Our New Office Building For Annapurna August 2002**

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*Namaskar!*

Every month we discuss various issues in our community meetings. We discuss about all that is happening around us. Sometimes we discuss about what is happening in our country, on other occasions we discuss about something that happened in case of any of our members and try to understand the reasons for the same.

The objective behind such discussions is to increase your knowledge, information and awareness to enable you to take proper decisions in future. While you are on the path of progress, you should strive for the progress of the society around you.

Friends, this month we are not going to discuss about any such issues. Instead, I am going to tell you about a good news. The good news is that our organization now has its own building. Our organization now has a home for itself. Every brick of this home is owned by you all.

You are aware that when you avail a loan, one share each is taken out and the first five shares are contributed

towards the 'building fund' and the next 10 shares are issued in your name.

So, with the contribution of 50 rupees from each member, we have collected one lakh fifty thousand rupees. The organization contributed its own one lakh and fifty thousand rupees and bought this place. So now our organization has its own building in Pune. This is your own place. Now the world will know what can happen if a few women come together.

Today this is a very small place but within the next two three years we shall get external help and make it bigger and better. I am sure that you will like it very much indeed. Always remember one thing, that even though you may find somebody else's bungalow very big and spacious, your own little hut will always be better than that bungalow.

Also, this new location is at Karvenagar, in the Home Colony, which is two and a half kilometers away from our present office. It is slightly away from the main road. So initially you may find it a little inconvenient to come to this office but once you are accustomed to it everything will be okay.

Really, all of us would like to own a building in the posh locality of Deccan Gymkhana, and it will be very convenient too, but then we should have that much money, isn't it? Our organization does not charge a lot of interest to you so the organization is not very rich, so even though we may like it, we cannot afford to own a very big building in a posh area today.

However, once we have a home of our own then we can always renovate it and make it beautiful.

We shall start using our new home from 1st September. In the month of October, we shall arrange a get together for all of us. You will be informed about it in the Vasti Meeting, about the date and time. All of you are invited for this get together, do come and visit our new office. Your tai will welcome you with haladi-kumkum and sweets.

Friends, some of you suggested (especially the members from Dattawadi) that we should conduct a 'vastu-shaant' ceremony, which should be done at the hands of Medhatai, i.e. me.

I would like to talk with you about this. What is the meaning of 'Vastushant' ? It is a ritual so as to appease the gods to give their blessings for the new home. It is done to nullify any ill effect of any ill wishes etc.

Friends, do you really feel that it is necessary to do this ritual for a home built from brick and mortar? Will our organisation ever suffer due to somebody's ill wishes? I do not agree with this at all. Also, many times we incur avoidable expenses - Instead of spending money on pooja as well as for loud speakers, music etc. we should arrange a simple get together and celebrate the joy of our new home. I am sure that if we have unity then not a single calamity can occur.

The very foundation of our progress has been our unity and I am sure that in our new home, which is owned by us, the organisation will prosper and continue on its path of progress.

Don't you agree with me?



## Health Insurance September 2002

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*Namaskar!*

I am sure that you must be eager to know about the subject for discussion for this month's letter. This time, we are not going to discuss about any external subject. We are going to discuss about something that is concerned with us only!

You may recall that about six months ago, we had discussed a lot about the health insurance. In the committee meetings we had discussed whether we should go for the health insurance scheme. Many of you had expressed your opinions about this issue. You must be thinking, 'What happened about the health insurance? Was it only discussions and no action?'

Friends, after discussions with you the organisation took up the issue of insurance seriously. We studied the entire issue. Our organisation's representatives visited some of the members for filling up the questionnaires. The questionnaires about health were filled up for around 1000 families.

We received guidance from two experts from France. They studied these 1000 questionnaires. Whatever

they told us about your health, I am going to tell you now. You will be glad to know that our organisation has arranged for the life insurance, because an important fact was noticed during this study viz. in all your families, the instances of young men dying is more than the deaths of young women. Also, many young men have lost their lives in road accidents. So it will be better for you to get 'Janashri' insurance for your husband and son, just as you have got the insurance for yourselves.

The other information which was obtained from these questionnaires is as follows : In most of the homes, if the total income is distributed over all the members in the family, the individual member of the family will get Rs.2000 per month. This means that your earnings are not so less that you cannot afford to have a regular medical check up. However, 99 percent families never visit the doctor for such check up.

In fact, it is necessary to visit the doctor just to have a check up, even though you are not ill. By doing this, you may be able to avoid a more serious disease which might occur in the future. It is observed, that in your families the occurrence of deaths due to sudden heart attacks is noticeable. If you get such a regular medical check up then you can know about the health related risks and you can arrange for the treatments too.

Also, in this study it was observed that 46 out of 100 persons take whatever medicines they feel are right for their illnesses, without visiting the doctor. This is entirely wrong. Actually by doing this you may be inviting a bigger illness which could have been controlled at the beginning stage, by taking proper medicines.

Most of you take medicines for cough and cold, fever and for these you visit the private doctor nearby.

You visit the government hospital like Sassoon only if there is a very serious ailment or operation.

Friends, it is however observed that you have been quite particular about taking proper care during pregnancy and child birth, because the percentage of women visiting the doctors during pregnancy is quite high. However, if the child is born in a government hospital then the expenses are about Rs.1700 whereas in the private hospitals the expenses are around Rs. 4300.

Our organisation can offer guidance on 'care to be taken during pregnancy', which will help you to reduce the expenses during pregnancy and the child will also be a healthy baby.

Friends, the very reason in telling you the information about yourselves is that we have to decide now about the health insurance.

At the start of the New Year, we all are going to have the health insurance for us. Our organisation is going to arrange for the same.

Here are some facts that you should consider :

1. 'Insurance' means the money that is collected by all will be given to the ill person for his/her expenses. This means that the money is not given by outsiders, we ourselves collect it and save it for the illnesses that might occur in the future.
2. The monetary help that you will get through the insurance will depend upon how much instalment for insurance you can pay during one year.
3. It will be good for you to have the 'insurance' for yourself as well as your family members, especially

your husband and young sons, as the instances of sudden accidental death is more amongst them.

4. When we get the insurance, it cannot be obtained for diseases such as 'AIDS', because such diseases are acquired due to our own wrong behaviour. For this, our organisation will organise programmes for giving information on AIDS.
5. Our organisation will also arrange workshops for pregnant women. This will make the process of child-birth easy and natural and you will be able to avoid the expenditure for caesarean operations and the difficulties thereafter.
6. When we obtain the insurance for us, I think it is necessary to give help to all members for having a regular medical check up from the doctor.

It is beneficial for you all to select the doctors from different areas in the Pune city, pay their fees from the insurance money and get the regular medical check up done for yourself as well as your family members. If this is done, we can avoid a lot of expenditures that will arise in future.

Friends, think about this. The decision will be yours. In the next 2-3 months, you can discuss about this in your groups. We shall discuss this issue in the committee meetings and then we all together shall take a decision.

However, always remember one thing and it is that we are going to have the health insurance so that we take better care of our health, not for claiming amounts by presenting false bills!

*TAI*

# Health Insurance-Swasthya Poorna November 2002

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*Namaskar!*

Since last month we have again started discussing about the 'health insurance'. In the last month, I had asked you two questions and had also given instructions for selecting one leader for your group to sanction your insurance claims.

We received varied response for this from various groups. Some groups said that they would elect their own group leader as the insurance leader, while other groups preferred two separate persons, one as the group leader and the other as the insurance leader. We need to discuss this issue more. Today, I am going to ask you to decide 'who will become the leader for 'swasthyapoorna' for your group?'.  
But that is not all; we have to move one step forward. We have to decide the amount and nature of the insurance. We have to study 2-3 options for insurance and only then choose the option that suits us best.

The experts from France have suggested these options, after carrying out a study and making the calculations.

First of all, we shall have to decide whether we want to have the 'hospital expenses' from the insurance or the 'expenses for serious ailments'. This decision will be taken according to the opinions of all our members (i.e. 2500 members) as per majority vote. So now I'll tell you in detail, what we can get in 'hospital expenses' and what we can get under 'expenses for serious illnesses'.

## 1) Hospital expenses

Under this, up to 80% of the expenses incurred for the following can be reimbursed:

1. If you have to stay for more than one night (minimum) in a hospital for any illness. (maximum Rs. 1750)
2. If operation is done for cataract (Maximum Rs. 1750).
3. For fracture (Maximum Rs.1750)
4. Caesarean section for child birth (Maximum Rs. 4000)

The reimbursed amount has been calculated based on the assumption that you are going to pay Rs. 50 per person per year. If you pay Rs.100 per person per year this amount will be double (except caesarean section).

## 2) Expenses for serious illnesses

Under this, up to 80% of the expenses done for the following, may be reimbursed.

Illness/disease	Reimbursement amount
1) Caesarean	(Maximum Rs. 5000)
2) Paralysis	(Maximum Rs. 5000)
3) Fracture	(Maximum Rs. 5000)

- |                           |                    |
|---------------------------|--------------------|
| 4) Pneumonia              | (Maximum Rs. 5000) |
| 5) Operation              | (Maximum Rs. 5000) |
| 6) Kidney Stone operation | (Maximum Rs. 2500) |
| 7) Hernia                 | (Maximum Rs. 2500) |
| 8) Urinary infection      | (Maximum Rs. 2500) |
| 9) Jaundice               | (Maximum Rs. 2500) |
| 10) Typhoid               | (Maximum Rs. 2500) |
| 11) Malaria               | (Maximum Rs. 1000) |

So you will have to decide which of the above options you will select. Whatever the majority of members decide, will be applicable for all the members.

For both the above options, you will have to pay Rs. 50/- per person per year. (If insurance is obtained for the entire family then for 5 persons, Rs.50 per person : Rs. 250/- will have to be paid).

However, if the insurance is only for one member from the family then Rs.100/- per person per year will have to be paid.

Those who are not members of Annapurna, also can avail the benefits of Swasthya Poorna. They will have to keep a fixed deposit of Rs.600 with us, for obtaining insurance for one person. Out of the interest of this deposit, the insurance instalment will be taken. When they will decide to opt out, the fixed deposit will be returned to them. (after deducting the current year's instalment).

For members like you, you also can take the benefit of the fixed deposit scheme. e.g. if you keep Rs. 600 x 4 = Rs. 2400 as fixed deposit then from the interest on the deposit, the instalment for insurance will be deducted, the deposit amount will be safe.

Friends, once again I would like to remind you that this insurance money is our own money and so we shall not indulge in to any fraudulent activities such as presenting false bills and asking for reimbursement. The main purpose of the insurance is that we should be able to help you in the time of emergency and so we are building this insurance.

People above the age of 60 years cannot participate in this insurance. Also, persons who are addicts will not be accepted in the insurance (or, should we accept them by taking double amount of instalment, you can discuss and decide about this).

Also, if there are any serious ailments or diseases pre-existing at the time of obtaining the insurance, then the insurance amount cannot be given for the treatment of this diseases. Similarly, insurance money will not be available for treatments on cancer, AIDS. If a person has injuries due to quarrels, fights, suicide attempt, murder attempt, riots etc. then reimbursement for the treatment expenses will not be given for such injuries. No reimbursement will be available for the cosmetic surgeries.

Friends, please study these rules and try to understand the meaning, because who is going to sanction the insurance amount? You yourselves are going to sanction it. The leaders selected by you are going to be members of a committee in every region, so if you know the rules well, it will help you.

Friends, some of you had asked about whether they would get the entire amount of insurance back again. Please try to understand that there is a difference between 'insurance' and 'fixed deposit'. Insurance is for illnesses,

so suppose that this year, if from your region nobody falls ill then the next year you can have a lesser amount of instalment for insurance or you can have the budget for insurance increased. (i.e. instead of paying Rs. 50/- per person you may have to pay Rs. 40/- or instead of sanctioning the amount of Rs.5,000/- for reimbursement, you may be able to sanction Rs. 6,000/-)

Also, if you want to keep a one time fixed deposit of Rs. 600/- instead of paying Rs.50/- per person, then your money will be safe and you can get the benefit of insurance from the interest on the fixed deposit.

I request you to think carefully, study all the facts and only then take the decision. This is a great responsibility. You have to lead a healthy life.

The message from our 'Swasthya Poorna' is that 'Live a healthy life, have a healthy family, a healthy group and a healthy society.'

**TAI**

## Haldi Kumku Programme and Annual Get Together January 2003

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*Namaskar!*

Let me start our dialogue with best wishes to all of you for the new year !

Wishing you a happy and prosperous life to you all and to your family members !

This is the first month of the new year. In this year, we have two important events. The first event is that of 'Haldi-Kumku' programme and the second event is our annual get together.

So in this month, we are not going to discuss any serious issues in this news letters. I am going to give you some information about this 'haldi kumku' and get together programme. Our old members already know about this, but I am writing this especially for our new members . I request the old members to contribute to this and give maximum information to the new members. Friends, for the last 5-6 years, we have been arranging the 'haldi-kumku' programme in the month of January. Many of our old members insisted that 'our organisation is an organisation of women, for women and so we should

have the 'haldi-kumku' programme.' So we have been arranging this programme every year.

For this programme, we take contribution of Rs. 5 from you. When you come to the office for availing the loan, the amounts of Rs. 5 and Rs. 20 are cut from your loan amount towards the haldi-kumku programme and for the get-together.

The very reason behind telling you about this in so much details is that our organisation's entire working is transparent. We do not incur any expenses without telling you. We give the details of all the transactions to you.

Sometimes, some new members expressed the opinion that the token gifts given at the time of 'haldi kumkum' were very small and trivial, some of them want some steel utensils instead of plastic items, while some other members make comments on the items that are given as token gifts. Isn't it?

That is why I would like to ask you that do you really depend upon these token gifts for your everyday affairs at home?

These token gifts are just for joy, your 'tai' has purchased them for you. These token gifts and the 'til-gul' are a symbol of love between you yourself and the organisation. The message of love that we give through the 'haldi kumkum' is for strengthening our relations. In the same way, we feel that the relationship between members also should be strengthened with this.

Otherwise, it so happens that Mrs. 'X' arranges a 'haldi kumku' programme at her place and distributes steel spoons as a token gift. Now Mrs. 'Y' wants to teach her a lesson and she arranges a 'haldi kumkum' programme at her place and distributes big steel utensils!

In this way, there is an atmosphere of competition and the very purpose of 'haldi kumkum' programme is lost.

Friends, do not do this. Do not have competition with each other. Nurture your relationships with the other member friends. Give 'tilgul' and distribute the feeling of love. Have a 'haldi kumkum' programme, but not with the feeling of competition.

Sometimes we have a friend who has become a widow at a young age. Another friend is a destitute ( or she may have left her husband) . Sometimes these women are not even invited for the 'haldi kumkum' programme, why is this so? The 'haldi-kumkum' does not depend upon the husband. Since her childhood, every girl wears a 'kumkum' on her forehead. So, at least in India, all the women consider 'haldi kumkum' as if it is an ornament.

This is the cheapest ornament that you can buy, enjoy it and enjoy it with others.

Our organisation has women from all religions and castes as members. I feel that all of them should be able to participate in this programme and enjoy!

Immediately after this, we have our annual get together on 31st January. Friends, you all know that in our country, at present some bad people are trying to create an atmosphere of hatred, they are trying to enthrone people against each other in the name of religion and caste, and through all this the only persons that gain anything are the politicians.

However, we all know that in our country, for hundreds of years, people from all the religions and castes have lived together, with feelings of love and affection for each other.

Our organisation represents a very small portion of the country. All our three thousand members live in various slum areas. Though you belong to different religions and castes, you come together in the form of groups, elect leaders, carry out your transactions without fighting against each other.

I feel that the entire society should know about this, because the general opinion is that 'women cannot do anything with unity, they will always fight with each other.' We need to change this opinion.

So, in this year's get together, we have selected a topic for talk, viz : ' We as women can unite and have progress, then why should we have fights in the name of religion? We do not want riots, we want peace and progress.' Do you like this subject? All our guests will talk to you on these subjects.

Also, as usual there will be certificates, trophies and refreshments. There will be a small skit on the subject ' No Superstitions'.

One more thing, friends, those of you who will not get any certificate this year, should not get disappointed but should try to get it next year. You have to remember that the only reason for not getting a certificate is ' being a defaulter, or fighting with each other, not attending the meetings etc', so you have to keep these points in mind and next year correct the mistakes.

*TAI*

## About The 'Big Meeting' February 2003

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*Namaskar!*

First of all, let me congratulate you all for attending the annual get together i.e. our 'Big Meeting' this year in such a large number !

This is the most important day for our organisation. We celebrated this together. Today I am going to talk with you about some points which are concerned with this.

The most important thing that was noticed was that the number of men present for the meeting was noticeable. You know the reason for this. Now we do not have only women members, but in the projects like 'Udyampoorna', 'Tantrapoorna' we have male members too.

So we have decided to remove the words 'Mahila Mandal' (i.e. women's organisation) from our name and replace them with the word 'Parivar' (i.e. family). So it means that while aiming for the progress of the women we are also achieving the progress of the entire family.

One more thing that you may have noticed is that I have not started this letter with 'friends' (Maitreeneeno - means women friends) because now our letters will be for the women as well as for ~~the~~ men too.

Now our organisation has completed nine years, we have celebrated its birthday.

I feel that now we too have to mature and start thinking with broadened views.

For example, those of you who have been members for years together, they should now give an opportunity to the new members.

Let me explain this further to you - in our organisation we give certificates, trophies from the beginning to the members who have done some good work. If in any slum area, there are many groups where there are good borrowers and they are repaying the loan on time, having good saving, not fighting with members in the group, not being defaulters. This means that your organisation has recognized your good work and has given you prizes, just as a mother will give to her daughter.

But isn't it time now to give some chance for the younger sister also to be praised for her good work? This means, that those groups which have already won a lot of prizes now should come forward and say, 'now give prizes to new groups,' if the elders will not say this, how the new groups are going to get any prizes?

The fact is that the number of our members is growing every day. If we really decide to acknowledge the good conduct of all and give prizes to all then this ceremony will go on for 2-3 days, is it possible?

Instead, let us decide that 'once a member or group gets a certificate or trophy that group will not be given trophy again.' This will make it possible to give a chance to new people every time.

You can think about this and decide.

In fact, is it the only purpose why you attend the 'big meeting' every year? Throughout the year your organisation gives you something or the other - shouldn't you express your gratitude at least once in a year?

Shouldn't you acknowledge the efforts that the organisation takes for you - there is only one day when you can express your love and affection for your organisation, and that is the day of the 'big meeting'.

On that day, you can come and listen to great personalities expressing their thoughts. When you go home, take these thought with you and tell others about them. Come with a determination that on this day, you will not quarrel with anyone, if there is any inconvenience you will not make an issue of it. Can you be angry with your own friends and relations?

So I think you should mature now and grow with the organisation.

Next month, we are arranging a trip; you are going to join, aren't you? We are not going to fight with each other. We are going to visit our mother organisation at Mumbai and learn a lot of good things there which will help us in our own progress.

Remember, your progress is organisation's progress and the organisation's progress is your progress.

*TAI*



## About the Trip to Mumbai And Some New Schemes March 2003

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*Namaskar!*

Recently, we had arranged a trip to Mumbai (for women), did you participate? What did you see there?

Next month, our men members are also going for a trip, because they heard about our trip in a meeting in 'Udyampoorna' and they also want to visit Mumbai.

Today, I wish to talk with you on the same topic, i.e. the trip to Mumbai.

This was not a picnic, nor a visit to some religious place or marriage. This was really a 'study trip'. You participate in this trip not for sight seeing but to visit our mother organisation at Mumbai, observe the working there and see what we can learn from them.

When we started this trip we had only 100 to 150 members. At that time, I, i.e. Medhatai and 25-30 women, had gone to visit Mumbai. None of them had previously visited Mumbai, they had not seen the sea. They were very much impressed when they saw our organisation at Mumbai. They thought that it was very important that such a large number of women were staying at one place without fighting with each other.

They returned to Pune with a wish to do the same in their groups and in their organisation.

We arrange this trip every year. During the last 5-6 years, the number of women attending this has increased manifold, this year as many as 120 women had attended.

We make all the arrangements for the trip for you. We had asked you to contribute only Rs. 225/- which included the travel expenses, breakfast, lunch and tea.

However, arranging something on a large scale is not always very easy. You should also try to understand that in such arrangement there might be some inconvenience and confusion.

Some of you complained that the lunch arrangements were not proper and they did not get enough. What can be the reason for this? The reason is that till the last moment many of you did not confirm whether they were going to come. The trip was arranged on 3rd. 2nd was a Sunday. We received messages from you till Friday and even on Saturday, so we had arranged for 2 buses (50 seats) and at the last moment we had to arrange one more bus with 30 seats. At Washi, we had arranged for lunch for 100 persons, but at the last moment it had to be arranged for 130 persons and that message was given on Saturday, so the message did not reach them properly. Also, last year they had prepared lunch as per our message but there was a lot of wastage as our members did not eat the entire lunch. So this year we had instructed them not to prepare huge lunch, and then it was not enough for all of you. Some had observed fast, and the arrangements for them were not sufficient.

I wish to suggest to all of you that when we go on a journey, we should always have some dry snacks with us, which can be helpful. 63

Also, when we are going out of station, we should not observe fast, because it may cause inconvenience for us as well as the organisers. As we know that God is everywhere and God is watching us always, then he must know that you are on a journey and he will not mind if you do not observe fast on that particular day.

All this depends upon how we look at things. Same about pick up and drop to your place, this year many members from Yerwada, Kalas, Vishrantwadi had attended the trip, they wanted us to pick them up from the nearest point near their homes. However, while arranging the trip we had to take into consideration all the locations where our members are situated. Also, if we waste a lot of time in pick up then it may not be possible to go to Mumbai and come back on the same day. We try to accommodate as many members as possible.

You can also request a rickshawallah or tempo driver from your vasti to escort you till the place of pick up and take you back when you return at night. This will be possible if the members from the group or vasti come together for the 'Mumbai trip', but for that you have to come together and decide. At present, one member attends the trip this year and her neighbour attends next year, so you do not get your friends with you in the trip.

Our organisation has always tried to tell you that if you have unity, you can have progress together. The progress will be for you as well as for your group.

Now there will be one more chance for you for using the element of cooperation in the group. There is a scheme of providing home delivery of food grains to you. However, even this scheme depends upon your cooperation within the group, and whether you can

implement any scheme without quarrelling with each other. So now I'll tell you something about this 'Scheme of providing grains at less cost'.

Have you heard about the 'adivasi' (tribal) people? These are people like us only, but they live in forests and hilly areas. They cultivate their farms and that is the source of livelihood for them.

Our government has prepared a scheme i.e. 'Tifed' to help these people. This organisation buys grains from the tribal people and they in turn sell it to us at less cost as compared to the market rate. So we can provide it to you at lesser rate.

However, for this scheme also, we need to have cooperation in the groups. As per the scheme, our organisation's tempo will carry these grain sacks to your vasti once or twice in a month and it will be delivered at one place as per your list. If you all agree that you will take it from there then all of you can get grains in less cost as compared to the market rate. Think about this. Can you do this?

If you think that this is good for you then you can fill the required forms and then we can take a decision about this.

We have to achieve progress by working together, step by step.

Today is 8th March, i.e. 'International Women's Day'. On this day, all over the world the women come together and tell the world that 'We have unity. We wish to have progress and prosperity for us and our children. We want opportunity for the same. We want peace, not fights and wars. We want a chance to establish peace and development.'

So let us come together and pledge that 'We want to progress further, we will march ahead with unity, and we will chart our own path.'

*TAI*

- 1) Some News items-good and bad
  - 2) Our office is expanding
  - 3) News items about dowry
- June 2003**
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*Namaskar!*

In this month, I have a lot to tell you about.

First of all, I wish to tell you that the 'SwasthyaPoorna' project is growing every day. Now almost 400 families, i.e. 1500 members (the family members of the 400 families) have participated in this scheme. Our 'Swasthyapoorna' team is making all out efforts to provide cheap, easily accessible health services to these members.

As a part of these efforts, last month on 11th May we had arranged an eye check up camp at 'Ambedkar Nagar Vasahat, Market Yard'. In all 164 persons had their eyes checked. 40 persons were given spectacles at a very cheap rate, i.e. Rs. 30. Cataract operations were performed on 10 persons, free of cost and now all are having a better eye sight.

The work done by our Shantipoorna team was very important. Shantipoorna obtained very good help from the Desai hospital and Helppage India.

Would any one of you like to have such a camp in your vasti? or would you like to have a camp for 'blood pressure'? If so, contact us immediately. Also please let us know what responsibilities you will be able to shoulder for the camp. (such as arranging for the place in your vasti, giving information about the camp to the people in the vasti, making available volunteers for the camp day... you can tell us what you can do out of these tasks). The camp will be free for the members of 'Swasthya Poorna' and for others a nominal fee will be charged.

An unfortunate incident in last month was the fire in Ambedkar Nagar, Market Yard. 8 houses were burnt to ashes due to the explosion of a gas cylinder.

Our teams from 'Shantipoorna', 'Arthpoorna', 'Udyampoorna' provided immediate help with the cooperation from trustees of our organisation and 'Bank of India' Friends' Circle. Till date, no other organisation or social workers have provided any help to them but the help from Annapurna was provided on the very next day.

In this, I wish to draw your attention at two points. First of all, it is about the care to be taken while handling dangerous equipments such as gas cylinders. (To fully close the gas stove buttons, at night to close the cylinder button, not to keep the cylinder in horizontal position or a slanting position, to replace the gas pipe immediately if it is leaking, to ensure that water does not enter in to the gas stove etc.)

Secondly, if such an event occurs in your vasti, then you as members of Annapurna should come forward and collect help for them and if required, contact the Annapurna office for help.

Do you agree with this? We are all members of Annapurna, and though we are living in different areas and vastis, we are like a big family and we have to care for each other as fellow human beings. Don't you agree with me?

I wish to tell you about a good news too. The construction work for our office at Karvenagar has started. You must have felt earlier that the present space was inadequate for our work. When you visit the office to ask for a job at 'Sandhipoorna' or when you come for availing a loan from Arthpoorna / Udyampoorna, there is always a crowd. Sometimes, we have to arrange the group meetings for groups in Karvenager, in the narrow lane outside the office.

So now we are going to expand the office area a little. However, due to this construction work, there will be a slight inconvenience for you and the staff, so please bear with us till the construction is complete.

We are going to start a crèche for our members and staff staying in the Karvenagar area. This will be called as 'Vatsalyapoorna'. The Times Foundation has given us help for this.

You must have observed that our organisation is now increasing day by day. Aren't you proud of this? In this month, we are going to start a lot of new courses through 'Tantrapoorna'. Ask about them and take the benefit of such courses. Always remember that if you have some skill then you can get better rewards.

All this was about our Annapurna Parivar.

Now let us see what has happened in the world outside.

During the last few months, some incidents have happened in our country, without the mention of these incidents, this issue the newsletter cannot be completed.

How many of you know that in our country, the 'Law against dowry' has been passed long back? Still, you will observe that in all the marriages around you dowry is given and dowry is accepted too. You are all almost proud of this dowry isn't it?

On the other hand, the bride's father has to commit suicide as he cannot survive under the burden of loan that he had obtained to give the dowry. Many such incidents have already happened, but we just ignore them, isn't it?

Four girls - Nisha Sharma, Maneesha Ingale, Meera Mule and Anita Raut have opposed this heinous tradition of dowry. These four girls were from four different villages, they did not even know each other. Nisha is from Delhi and the remaining three are from Marathwada region in Maharashtra.

The only coincidence is that, last month all these four girls opposed the tradition of dowry in their marriages, and sent the prospective bride grooms to jail for demanding dowry & other items.

In all the four cases, initially the parents and relatives of these brides tried to fulfil all the demands of the bride grooms such as gold, expenses for the marriage, band, horse for the marriage procession - whatever the bride groom had asked was provided, even by borrowing money and taking loans from others. Still the bridegroom and his parents and relatives were not satisfied. They started asking for more and more money and other items.

When this happened, all these girls lost their patience. They told their parents, 'Do not take loan of a

single more rupee from anyone just to satisfy these people. I am fed up, I myself do not want to marry such a person.'

They registered a complaint with the police and immediately the bride groom and his parents were arrested. Even the middlemen and the relatives were also arrested. All of them were not allowed to leave till the police arrived at the scene of the marriage. The bride groom and his parents had to return all those items that they had accepted and had to go to jail too.

So you can see that once these girls showed enough courage, everybody supported them. At the same place, they also got husbands who did not ask for dowry at all.

In Marathwada, all the three girls got married at the same venue, same time but without dowry and they are now happy. The girl from Delhi had decided to wait till her education is completed.

All the greedy bride grooms and their relatives are in jail.

How was this news item? What did you feel after reading this? If such an incident happens in your vasti, what will you do, whose side will you support?

I felt that on behalf of Annapurna, we should congratulate all the four girls and those three bride grooms who came forward to marry the girls without asking for dowry. Don't you agree with me?

*TAI*

## A Review Of The Last 10 Years And The Work Ahead August 2003

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*Namaskar!*

The very purpose of this newsletter is to inform you about various events that happen in our society, but as our organisation is growing day by day, I thought that it was necessary to inform you about internal events too.

Last month, our organisation completed 10 years. 10 years ago, I gave the first loan to 9 vegetable vendors in the Paud Phata vegetable market. At that time, our organisation did not have an office and did not have any employees or workers for us. During the last 10 years, the organisation has grown a lot. Now we have our own building at Karvenagar. There are in all 35-40 staff members who look after the daily work of the organisation. You, as a member, have a major share in the success of the organisation.

The organisation took up a lot of projects to fulfil your requirements. 'Arthpoorna' is a project for making women financially empowered. This is our oldest project. Immediately after that, we started the 'Udyampoorna' project for providing capital money to our male members.

Besides these, we have started many other projects such as Tantrapoorna, Shantipoorna, Swasthyapoorna, Sandhipoorna. We are constantly making changes in these projects so as to ensure that they suit your requirements.

In this month, on 18th August, we are going to start 'Vatsalyapoorna' i.e. a crèche in the building of the organisation itself. Many of our members stay at Karvenagar and they do small jobs such as working as house maids, cooks etc. They cannot afford the costly crèches, so their young children are left at home and there is nobody to look after them. This situation is dangerous and they may become victims of vices too. So we have started this crèche at a very cheap rate (Rs. 30 per month) for them.

All of you work every day and the only purpose is that your children should get good future, isn't it? So as a part of it, we have started this crèche. In future, we can start this activity in our slum areas too.

If your children are not so young, then there are so many other problems such as education, jobs etc. Many young children have education but no jobs so they sit at home doing nothing.

Our 'Tantrapoorna' project works for such children. In this month, many training programs have been taken up by 'Tantrapoorna'. These include courses on two wheeler repairs, training for cleaning the water tanks for the societies. If your children complete these courses then they can start earning money. Our 'Sandhipoorna' project will help them to get jobs.

The catering course will be started for training girls and women. The training on catering (preparing eatables,

chinese, punjabi, vada-pav) is most useful as compared to other training courses. This is always a profitable business as everywhere everybody needs to eat!

Besides this, for big ceremonies and parties, they always need waiters. Salesmen and sales girls are required in big shops. Tantrapoorna is going to arrange a training for this too in the coming months. After you complete the training, 'Sandhipoorna' will help you to get a job.

So now it is for you to determine that your children will not sit at home and remain jobless. Give them proper training. Tell them not to be ashamed of doing any type of work. Your organisation, i.e. Annapurna is with you for providing a better future to your children. For the last 10 years, you benefited from the schemes of Annapurna, now let them take benefit of our various training programs and schemes, let them march towards a better future.

Accordingly, we have made some changes in Arthpoorna and Udyampoorna too. Till now, through Arthpoorna we used to give loans only to women and through Udyampoorna we used to give loans only to men, but since last month, we have started giving loans for business to women through Udyampoorna too. At Uttamnagar, there is a mixed group of men and women and they have availed loans for their businesses.

Similarly, at Aundh, Mrs Bhadekar was given loan for her business. She provided capital for her son's garage out of the loan amount (Rs. 10000).

So all of you who have any business going on at present, and these business are growing day by day, please take a note of this. Additional loan can be given to

you for your business by studying the pattern of your business and assets, as also after studying your previous record.

In this way, our organisation is progressing day by day.

In all these activities, the role of 'Shantipoorna' is very important. Shantipoorna helps you to solve your domestic problems and offers legal and other counselling. During the last 6 months, the work of Shantipoorna has increased a lot at the Market Yard and Padmavati area. So we have increased the number of staff for them and allotted them the areas at Gosavi vasti and Kachara Depot.

Many cases of illnesses are presented to Shantipoorna. In these cases, they have to provide guidance on how to take care during pregnancy as well as guidance on dangerous diseases like AIDS is also provided by them.

Our 'Swasthyapoorna' provides guidance to all on health related issues. During the last 2/3 months, Swasthyapoorna arranged 2 free health check up camps for eye check up and ear, nose, throat check up. In these camps, cataract operations were performed for 20 persons free of cost and spectacles were given to 80 persons in a nominal cost of 20 to 30 rupees.

This month we are going to arrange two more camps for diseases /illnesses for women and on diabetes, blood pressure. Do attend these camps.

Since last month, we have started reimbursements for the medical expenses for illnesses. However, we have observed that some of you submit the claims without fully understanding the rules of Swasthyapoorna.

Hence, I would like to remind all of you once again, that this project of Swasthyapoorna is your insurance created out of your own money. So if the number of members from any particular slum area (vasti) is more then the insurance money which can be reimbursed to those members will be more. If in a slum area the entire group participates in Swasthyapoorna insurance, then the decisions about illnesses can be taken in a short time.

Please also remember one more important thing, that as soon as you or any member is ill, before rushing to the hospital, please obtain guidance from our doctor or Rajashritai. If you have to admit somebody to the hospital during the night then inform our office on phone at least on the next day and inform the doctors or Rajashritai, Vrushalitalai about it, so that we can see whether you are getting the proper treatment and ensure that you are not being cheated and that you are given proper bills.

On the other hand, if you go to a private hospital and present the bill to us only after discharge from the hospital, then our insurance scheme will not be able to pay the amount of the bill. If we pay such bills, then during the entire year we will not have any money left to pay for other members' illnesses.

So please remember, the insurance money is our own money. We have to be very careful about how we use this money. Don't get admitted to any hospital and go for a costly treatment, just because you may get the reimbursement, there is a possibility that your health may actually get damaged because of such treatments.

In any illness, always take the guidance from the doctor and take the treatment suggested by him.

We have to go a long way and our only strength is our unity. I wish to congratulate you all for the cooperation during the last 10 years. My best wishes to you all for 15th August - Independence Day.

*TAI*



## About Ganesh Festival September 2003

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*Namaskar !*

I thought that it would be proper to start the dialogue in this newsletter with the mention of Lord Ganesh and the Ganesh festival, because the month of September arrived with the air of Ganesh festival. Everywhere, we could see the preparations going on, the volunteers creating huge idols and mythological scenes on the stage, as well as collecting the contributions from the residents. It is good that this gives an occasion for the youth to come together and celebrate but some times some bad incidents also happen during these festivities. I would like to discuss with you these matters today.

Do you know who started this tradition of 'Ganesh Festival', when and why?

Friends, till about hundred years ago, everybody used to have the 'Ganesh Poojan' in their homes but it was not a public festival in those days. Lokmanya Tilak started this tradition of a public festival for Ganesh Poojan, about 110 years ago, when we were under the British rule.

Lokmanya Tilak was a prominent leader in the freedom movement. He wanted maximum number of people to come out and participate in the freedom movement and so the idea of public 'Ganesh Festival' was formed. This was used as a forum to educate people on this issue. In those days, the songs on freedom were sung in such festivals, skits and lectures on the subject of freedom for our country were presented.

And now? What we hear is only very loud cine music and cheap popular songs. Do you really think that Lord Ganesha likes these songs? Nowadays the Ganesh Festival is being used as an occasion for the youth to gather together and to have fun and frolic. Mostly, whatever they do involves loud music and noise.

Instead of this, if they arrange programmes with the help of the children in the same slum area, will it not help them to become smarter? If the women in the slum area are asked to present a skit on a subject like 'say no to liquor' or 'importance of education' then those in the same slum area that are already victims of vices may rethink about their own bad habits. If the youth organises programme on science, health related quiz etc. then they will get some food for their brains as well.

None of these programmes will cost much. In fact, such programmes will be very good for the progress of the slum area and the people who live there. We know that Lord Ganesha is the god of wisdom and so such programmes will be more appropriate in the Ganesh Festival.

However, the Ganesh Festivals as they are being celebrated today are more hazardous because of the noise, loudspeakers, fire crackers and 'gulaal' .

I feel that there is one more danger in such a tradition and that is, due to such celebrations, there will be many small groups formed in the same area and many Ganesh Festivals will be celebrated in the same area, just because two or three different groups of people have difference of opinions. This will defeat the very purpose for which the idea of 'public festival' was started, viz. that the people should unite and think for the betterment of the society.

Once this happens, there is a sort of 'competition' between the various 'mandals' i.e. groups and then a 'war of loud speakers' starts. Nobody bothers to think about what adverse effect such tremendous noise must be having on the health of older people, very young infants, pregnant women etc.

Indeed, if the Ganesh Idol could hear this music, I think we would see an idol of Ganesh with his hands covering his ears!

This year, a new tradition has come up in our city. The municipal corporation has built temporary tanks for the 'visarjan' of the idols and the flowers etc. The reason for this is that because of immersion of thousands of idols and flowers in the river, the river water gets polluted, which will finally affect the quality of the drinking water that we get. We should, therefore, take proper care from now on to ensure that we do not pollute the water.

I suggest that if your area has a Ganesh festival or if you have a Ganesh idol in your house for the 10 days, then you should also use these tanks, or you can use the same idol every year and immerse a betel nut (supari) in a glass of water as a 'token immersion'.

Friends, think about this. At least next year we will be able to carry out some corrective action. We have to

protect our environment (water, air, soil, trees), we have to change with the time and Lord Ganesh is the god of wisdom, so we have to worship him and get this knowledge from him. Instead of staying away from the young men who normally organise such festivals, if you cooperate with them then they will be ready to hear your thoughts and at least next year, we'll be able to see some change. Do you agree with me?

This year, a lot of information has been published in the 'Sakal' news paper about Ganesh Festival. The following information is from that news paper. I think that when you read it you will come to know a lot about our Indian Culture.

In our country, the Gods such as Ram, Krishna, Ganesh which are worshipped by the Hindus have existed for thousands of years together, not only this but for hundreds of years the Mosques, Churches and Gurudwaras of the Muslims, Christians and Shikhs also have co-existed. God always teaches unity. No god preaches that you should fight with each other.

*TAI*

## About Our Various Loan Schemes October 2003

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*Namaskar !*

A couple of months ago, we discussed about various projects of Annapurna. In the month of July, our organisation completed 10 years. We saw how our organisation progressed over the years. The organisation started various projects specifically by taking into consideration your, i.e. the members' requirements and problems, and these projects were Arthpoorna, Udyampoorna, Tantrapoorna, Sandhipoorna, Shantipoorna, Swasthyapoorna, Vatsalyapoorna etc. We feel that these projects will help you to make your lives better and solve your problems.

In this month, I am going to discuss with you about our various loan schemes, especially about the 'housing loan'.

You all know that, the most important task for our 'Arthpoorna' and 'Udyampoorna' projects is 'giving loans'. Till date, the organisation has given loans to the order of Rs. 25,00,000/- (Rs. Twenty Five lakh) to 1500 members.

Even then, our organisation does not call itself a bank. The banks, credit societies (pat pedhi) and money

lenders (anna) also give loans, but there is a difference between our organisation and these. What is this difference? I am going to talk with you about this difference.

The banks and credit societies (pat pedhi) are the organisations which give loans to borrowers. Their interest rates are also comparatively low. However, do they ever reach you?

The banks and credit societies are not for people like you who have to work every day to make two ends meet. It is easier for the banks to give loans to the rich industrialists, farmers, builders, doctors, engineers etc. because the procedure of filling up the loan documents is possible only for the educated persons. Also, these people have with them the salary certificates, income tax certificates etc. The bank verifies these documents and gets satisfied about their ability to repay the loan to the tune of Rs. 2 lakhs or Rs. 4 lakhs.

However, people like you, i.e. the members of our organisation do not have such papers and proofs, so the bank has to lend you money without such documents and only on your word. The bank is not ready to accept such risk.

This is the difference between a bank and our organisation. Our organisation is ready to accept the risk even though we do not know you and we are willing to give you loans on the basis of trust only. When the remaining four members of your group have trust for you then the organisation also trusts you and gives you loans, without asking for any documents, and accepting a small amount of saving.

The private money lenders have a different story altogether. Only very needy persons go to the private money lender for borrowing money. The rate of interest is very high which has ruined a lot of poor families. Many persons have committed suicides because they could not repay the loans taken from the private money lenders. Many women have committed suicides as they were unable to face the money lender and were afraid that if they did not repay the loans, their image in the society would be tarnished.

It is, therefore, the objective of our organisation to help poor people to come out of the clutches of the money lender. 'To give a loan for becoming free from loan' is the motto of our organisation. This means that initially we give loans of smaller amounts and slowly the loan amounts go on increasing. However, every time we give you a loan the emphasis is on how to plan your finances so that you don't have to take a loan in future, so we insist on savings. There is a compulsory saving, but our volunteers urge you to contribute voluntarily for the savings.

Recently we started our 'Fixed Deposit' scheme. In this scheme and in the Recurring Deposit scheme we give more interest, the purpose is that you should have a habit of saving and you should get some additional income on your savings.

However, to get the benefit of this, you must inculcate the habit of saving regularly. Once you open a recurring account, then every month you have to deposit a certain amount which was agreed at the time of opening the account.

Sometimes, our members, especially the women members of Arthpoorna request us that 'Tai, now I am entitled for a loan of Rs. 5000 but can you give me a loan for Rs.10000, because I will have to face the expenditure for my daughter's marriage.'

Here I would like to ask you why you should take loans for daughter's marriage and son's education, why can't you save a small amount of money regularly from the beginning. You know that 'A drop of water makes an ocean', similarly if we save a small amount every month then in future whenever we need it, we can have a sizable amount of savings.

Whenever you ask for a loan, always ask for a loan for business, so that the loan money will help you to increase your profit, your income. If you celebrate festivals and marriages etc. by taking loans, then the burden of that loan will be unbearable for you in future.

Since last few months, many of our members have started asking for housing loans. Our trustees had detailed discussions on these subjects. Basically, our organisation is for poor people. So it is according to the principle of our organisation that instead of giving a loan of huge amount to only one person, it is better to give smaller loans to many needy persons.

The housing loan will be of a bigger amount, so we thought that we can ask the members to save some money and use it for building the house.

However, after a lot of discussions, we also noted that many of you carry out their businesses in their own houses e.g. papad making, tailoring, garland making, ready made clothes sale, as well as selling vegetables. If your house is clean and big, if there is no leakage during

monsoon then it will be good for your business and your profits will grow too. So we decided that we should give loans for repairs of house or improvements in the house.

Some of you submitted their proposals for housing loans to us, but they were for larger amounts i.e. Rs. 50 thousand to 1 lakh .

Can our organisation afford to give so much money just for the house of one person? As I had stated at the beginning of this newsletter, as of today, our 1500 members have borrowed Rs. 25 lakhs from us already. If we had insisted on giving loans of bigger amounts such as Rs. 50 thousand or 1 lakh then we would be able to help only 25 to 50 persons.

Is it the objective of our organisation to help only a few persons and make them richer? Friends, all of us know that many of our members stay in tin huts even today. Many do not have toilets / bathrooms. There is always leakage problem. Many of them have mortgaged their homes with the private money lenders. We need to help such members. If small loans of amounts up to Rs. 10/15 thousands are given then you will also not have a heavy burden of the loan and the organisation will also be able to help many members at the same time.

**TAI**

## **Our First Claim Settlement For Swasthyapoorna November 2003**

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*Namaskar !*

My best wishes to you all for the festival of Diwali and for the New Year! I hope that this festival must have brought joy and happiness for you.

Diwali is the festival of lights. After the rainy season is over, the farmer gets his crop and thereafter comes the festival of Diwali. Houses are decorated with rangolis and lanterns. Sweets are prepared and distributed. This is the traditional way of celebrating Diwali.

However, during the last 15-20 years, this tradition has been witnessing one more way of expressing joy – and that is of fire crackers. People think that it is prestigious to spend a lot of money on fire crackers. However, is it really a correct way to express joy and happiness? Instead of spending your hard earned money on such fire crackers you can spend the same amount of money on buying clothes and other useful items. Also you can avoid the accidents that happen due to the fire crackers. Fire crackers cause a lot of pollution and even that may be avoided.

We at Annapurna wish you all a clean, joyous and happy Diwali! In this month there was one more important event that happened for the Annapurna pariwar and it is that we have sanctioned the first claim for Swasthyapoorna – Arogya Vima (Health Insurance).

Smt. Manda Nalavade who stays in Mega City near the S.N.D.T. College, Pune was sanctioned Rs. 5000/- from the health insurance. Incidentally, Smt. Nalavade's mother i.e. Smt Chandrabhaga Nalavade had an accidental death 3 years ago. At that time we had given her family the financial help of Rs. 25000/- (from the L.I.C. insurance amount). Our first claim for accidental death was for the Nalavade family and now the first health insurance claim is also given to the same family. Of course, this is just a coincidence.

Smt. Manda Nalavade is a member of Swasthyapoorna. 106 members from Mega city and adjoining clusters had deposited Rs. 50 each, the total amount being Rs. 5300/-. The group leaders were elected. Smt Nanda Pavar, Rajani Patil were elected as Swasthyapoorna cluster leaders. In this way, all the formalities as per Swasthyapoorna's rules were completed one to one and a half months ago. So this group could get the benefits.

A person driving a scooter collided with Smt Nalavade and she had a fracture. She had to be admitted to a hospital, where the total expenditure was to the tune of Rs. 19,000/-. Out of the total expenses, Rs.10,000 were paid by the scooter driver, and we gave Rs. 5000/- from Swasthyapoorna. The entire procedure of sanctioning the claim amount was carried out by the Nandini group of Manda Nalavade and the Swasthyapoorna leaders. Our

doctors and Rajashritai gave them guidance for the correct procedures.

In this way, if we have unity then we can help each other at the time of emergency. If you all have unity in your groups and clusters then you can also get help when you will need it most.

Another important incidence this month was about the housing loans given by our organization. We have given a loan to Smt. Nirmala Chandargi for repaying the earlier loan taken from the money lender and to get her home back and we also gave a loan of Rs. 8000/- to Smt. Meenabai Chavan from the same area for changing the roof of her house.

For sanctioning this loan their group fulfilled all the rules. If we had not given this loan then the money lender would have taken possession of their house. She has three young children. It was possible for us to give her timely help, because her group had fulfilled all the rules and regulations.

In this way our organization helped those members who were facing a lot of difficulties.

If each one of you decides to offer such level of cooperation then you can achieve a lot of progress with the help offered by the organization.

One for all, all for one, let us start our journey on the path of progress !

*TAI*

## Events In The Month Of January January 2004

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*Namaskar !*

Wish you a happy new year. The year 2004 has started and the year 2003 has ended. We wish you all a happy and prosperous year.

This is the first month of the New Year. This month is going to have a lot of important events.

This month has the birth day anniversary celebrations of Savitribai Phule on 3rd January. 150 years ago, when in our country girls were not allowed to have formal education, at that time Mahatma Jyotiba Phule and his wife Savitribai Phule started a school for girls in Pune. This great couple took a lot of efforts for the education and progress of women and girls.

3rd January is celebrated in India as 'Stree Mukti Din' ie. 'Day for freedom of women'. On this day, let us remember the great deeds of Jyotiba and Savitribai and pay our respects to them and put in our own efforts for the freedom of women.

Especially I would like to request our male members that they should have the ideal of Jyotiba and treat their wives with respect. Not just the wife, but the other

women in the family, such as daughters, sisters too should be treated with respect. Whenever bad words are used, they always have the mention of somebody's mother or sister; this means that all these bad words are in fact insult for women. If our men folk avoid at least the use of such bad words, a lot can be achieved.

In this month, on 31st January we have our annual day gathering. Our organization has completed 10 years in the year 2003. So this year we are celebrating our tenth anniversary day. On this occasion, we have arranged a play on the life of Savitribai Phule viz. 'Hoy, Mi Savitribai Boltey' (Yes, I am Savitribai). Besides this, there are also the regular programmes as usual. So I wish to give my best wishes to all the members for the tenth anniversary and invite you to turn out in large numbers for the function on 31st January.

We also have the 'Sankranti' day in this month. All the members of Annapurna in the various slum areas will have haldi-kumkum ceremony and will give til-gul (sweets) to each other. So, on this occasion I would once again like to remind you that the day of 'Sankranti' is important because on this day and on the remaining days of the year too, we should talk nicely with each other. Do not criticize others about why they gave a very small item at the time of the Haldi-Kumkum. You will also be given some sweets and small gift items from Annapurna on this occasion. However, always remember one thing and it is that whatever big presents you give to each other are not going to last forever, but if you use sweet words while talking to others then they will always remember your sweet words.

On 26th January, we have the Republic Day. On this day, Dr. Babasaheb Ambedkar dedicated the 'Constitution of India' to our country. The 'Constitution' of our country contains the description of the citizens' rights and their responsibilities. As citizens of India, it is our duty to obey these.

As per this constitution, all persons have the same rights i.e. it does not matter whether you are a man or a woman, you may belong to any caste, religion, every one will have equal rights. Nobody is big and nobody is small.

So when we hoist the flag on 26th January, let us also respect our constitution. Remarks such as 'oh, she is a woman, what can she understand' or 'this person is from a lower caste, he must be quite dumb' are also an insult to the constitution. In this way, the month of January is going to be filled with many important days, functions, celebrations and events.

The last day of this month is going to be the busiest day for us as it is our anniversary and immediately after that, we are going to arrange a trip to Mumbai in the month of February. This year also our Arthpoorna members will visit our mother organisation at Mumbai i.e. Annapurna at Mumbai. This trip will be arranged on 5th February. Those members who have so far not participated in this trip to Mumbai should not miss this opportunity this year. Friends, you take out time for visiting your native place, attending the religious ceremonies, similarly isn't it also important to visit our mother organisation?

From this year, our male members of Udyampoorna have also joined us for the trip to Mumbai. In the month

of December, around 50 male members visited Annapurna, Mumbai. The trip was a success and everybody enjoyed it. My best wishes for the women's trip to Mumbai.

Friends, it is said that every year when the New Year starts, we should make some resolutions to carry out good deeds and implement them immediately. Should we decide to do some new and good deeds through 'Annapurna' in the year 2004?

I would like to suggest something. Why did all of you join Annapurna? The reason was that you wanted to change the status of your lives, you wanted to have better living, earn better and also have progress in all other respects, isn't it?

Is there any way to do this in a better way? For this, we need to have more discipline and planning amongst us. Can we try for this?

This is not difficult at all. All that you have to do is when you apply for loan, you have to do a proper planning for that loan:

This means that you have to think about the following points -

1. Are you going to need the next loan?
2. What is the amount of loan?
3. Is the loan going to help increase my business?
4. How much amount of instalment can I afford to pay?
5. Am I increasing the burden for me by availing more and more loans from various sources?
6. If I save more then next time will it be possible for me to use some of the savings and ask for less loan amount?



You yourself can search for the answers for these questions. You can discuss about this with your family members or you can consult the Annapurna staff.

If you can have better planning you can achieve more progress for yourself and we at the organisation will also be able to plan in a better way for the organisation's funds.

Our organisation has become 10 years old now. In Arthpoorna we have 1300 borrowers, in Udyampoorna we have 300 borrowers and in Swasthyapoorna we have 5000 insurance subscribers. Our monthly turnover is around Rs. 15 to 20 lakhs. So, if there is no proper planning then the entire work will get affected.

So at the beginning of the New Year let us all resolve to have better planning and strive towards progress and development. My best wishes to all of you for striving hard to achieve your goals!

**TAI**

## About big meeting in January February 2004

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*Namaskar !*

Recently we had our 'big meeting' i.e. our Annual General Meeting, where we all had gathered together.

However, I wish to talk with you about the same subject this month.

This year, we celebrated the tenth anniversary of our organisation. i.e. our organisation completed 10 years of work in Pune. Every year we arrange this function in the 'Police Hall'. Every year, those who attend the function tell me that next year we will have to make some other arrangement because the hall will be too small to accommodate the members and every year the number of our members is increasing.

So this year we were rather worried about how to make arrangements for all these members and whether there would be a very big crowd. But this did not happen.

This year we were surprised to see that the hall was not even completely filled. All of us – I myself, the trustees, staff - were surprised and felt sad about this. We discussed this within ourselves to find out the reason. Actually, we expected a huge turnout as this was our

tenth anniversary and we had thought that the members would be very enthusiastic about this. Why didn't they come?

During discussion, we came out with answers. I wish to inform you all about these.

One reason was that some members said that our attendance for the big meeting does not count at all at the time of disbursing loans. Those members who were absent for the big meeting last year also got new loans this year, then what is the point in attending the big meeting?

If any of you are feeling this way, then let me tell you that this big meeting is not at all only for the attendance signatures. Whatever happens during this big meeting is of importance to all of us.

The most important thing for me is that I assume that we are all members of a very big family and this is the occasion when we all can meet each other. We take a review of what we did during the previous year and we discuss what we can do in the next year.

Normally, you do not have an opportunity to go outside your slum areas or your business areas. This big meeting gives you an opportunity to meet other members of our organisation from other slum areas and you can see for yourselves how they have achieved progress. You can discuss important issues with them and exchange of thoughts can happen. This is what is most important.

I have always told you that our organisation is not just like a bank. Do not approach the organisation only for availing loans. You should participate in other activities of the organisation as well, which will help to increase your own knowledge as well as help you to achieve progress for yourself.

We wish that all of you should have an opportunity for such interchange of thoughts and learn a lot about other things, so we do not give the next loan without confirming attendance for the big meeting. It might have so happened that some staff member might have given loan to one or two members without checking the attendance for the big meeting, but please do not have any misunderstanding that the signatures are not going to be checked hereafter. In fact, I have given instructions to all the staff members this year that they should be very strict about checking the signatures.

I wish that you all should take this occasion of the big meeting seriously, that is why I have chosen this topic for this month's newsletter.

I would like to discuss with you one more issue and that is about the chief guest for the function. I heard that some of the members did not attend the function because the chief guest was not a prominent person. I would like to know from you, what you regard as a 'prominent person', does it mean the persons about whom some news item always appears in the news papers or does it mean the personalities from the cine industry or politicians?

Some time back I had invited Shabana Azami for our big meeting but then also I had explained to you that she had been invited because she did a lot of good work for the poor women and not because she was a cine artist.

You might think that the cine artists, politicians are important because we see their photos in the news papers every day. However, have you given a thought about what these people have done for people like us? How much do they care about the poor people? You must think about these things and should not get carried away by the publicity and fame of these artists.

In fact, for us only those people are great people who actually help us or those organisations who, like us, try to help the poor people.

For this year's big meeting, we had invited Mr Deshpande and Mr. Kapgate from Bank Of Maharashtra , Francois Xavier from Interaid and Mr Godbole from AFG. All these people have helped Annapurna a lot and without their help, we would not be able to help you.

Smt. Jyoti Mhapsekar from Stree Mukti Sanghatana or Smt Sushma Deshpande who enacts the role of 'Savitri' are also actively involved in work for the poor and hard working people like you. All these people are, therefore, very important for us.

All these guests are important guests for us. You should know about them and about their work. You have to remember always that you have been able to achieve progress in your lives just because of the help given by these persons and organisations. We cannot achieve any progress just by inviting some cine personality. You should not be deceived by big names in the cine industry. In this year's programme, one more thing was noticeable and it was very wrong - the lack of discipline. All of you were making a lot of noise; you were getting up and moving around when the function was going on, especially the male members of Udyampoorna!

I know that many of you are not accustomed to sit in one place for a long time. All throughout the day you move from one place to other, work hard for your business. You have not attended school or college so you are not accustomed to listening to lectures. So you get bored.

Because of this, we normally arrange our function in such a way there are less number of lectures and more entertainment items such as songs, drama etc. through which we try to give more information to you. We arrange for the prize distribution ceremony. All this is arranged in such a way that you should not get bored. However, if you constantly move about and chat with each other then you prove your lack of manners in front of our chief guests, do you think that this is the right behaviour?

Every year, whenever there is noise in the crowd, Kalpanatai used to scold you. This year I had given instructions that the staff members should not scold you at all. But in the end, I myself had to scold you from the stage, right in front of the guests. Don't you think such behaviour of the members creates a bad image of Annapurna for the guests?

I did not like this at all. All the trustees and staff were also very disappointed. Now you will have to take care about this for all the next meetings. You yourself have to improve your behaviour so that people will treat you with respect. Always remember that knowledge gives you power to move ahead. Only by earning money nobody can earn any knowledge nor can he or she become a respectable person. The foreigners have progressed a lot just because they acquired a lot of knowledge, not just by making a lot of money.

In fact, every meeting of our organisation is an opportunity for you to gather more knowledge. You should consider attending these meetings as if you are passing each standard in a school. You should attend the meeting and collect as much knowledge as you can, you

should not attend just for the attendance signatures. In the last ten years, you have progressed a lot. Please remember that the journey ahead is a long one.

This year we did not announce the prizes for best loan repayment, best saving, best group in the big meeting. Do you know why? Now I'll tell you the answer for this. Now the number of members for the organisation has increased manifold and almost all the members are saving regularly and repaying regularly. The groups are also functioning properly, so if prizes are announced for the above categories then a lot of members will have to be chosen for the prizes. Last year it was decided that these prizes should be given in the committee meetings. In those meetings, there is not a lot of crowd and all the members and groups know each other. In those meetings, our trustees Shailatai, Anjalitai or Ujvalatai or Tathe sir will distribute the prizes to you and you can congratulate each other.

This year you have elected leaders on the Director Board of Annapurna. These leaders are expected to get involved in the organisation's work. Each one of you has to work in the director board by turn and have to work for the progress of the poor people. You have to make available the benefits from Annapurna's work to other poor people, just as you have benefited from Annapurna.

This is my message at the beginning of the eleventh year of Annapurna!

*TAI*

## **Beware of fraudulent schemes March 2004**

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*Namaskar !*

You might have read this news item last month. This was the news item about a woman who cheated a lot of women in the Karvenagar and Shastrinagar area. The name of this woman was Durga and she had told many other women that there were vacancies in the Pune Municipal Corporation. Many of these women had given Durga sixteen thousand rupees each in the hope that their sons would get jobs in the municipal corporation. All these women were hard working women like you.

Some were working as housemaids; some were working as cooks or having their own small business of stitching and tailoring. These women had given the money to Durga out of their savings or by pledging their ornaments with the money lender. All these women gave their hard earned money in the hope of 'government job'.

Though these women were not highly educated, they had the common sense of checking out whether they were being cheated. Some of them followed Durga to find out whether she was really working in the corporation office. When they saw that really she used to go to the

corporation office building every morning, they were convinced that she was working there.

However, once she got their money, she avoided them and their queries about job. She used to tell them that their sons would get the job next month. After a while, these women started having their doubts about Durga. One of our members was also amongst them. She had complete faith in Durga and had given her almost Rs.40/45000. Our member's name was Gangabai (name changed) and slowly she started having doubts about Durga's behaviour.

Finally, she caught Durga and took her to the police station.

This story becomes all the more interesting hereafter. The police started their investigations and during the investigations Durga told them that Gangabai was her partner and out of the money that Durga had collected from cheating other women, she had given Rs. 45000 to Gangabai on loan. The police called Gangabai to the police station and asked her a lot of questions.

Then Gangabai came to our office and met me (Medhatai). I tried to get all the details of the case from her. I asked our organisation's lawyer Smt. Dongare to handle this case.

Now Dongare Madam is trying to get rid of the charges on Gangabai as well as trying to get the money that Durga had fraudulently obtained from Gangabai and others.

However, I have chosen this topic for this month's discussions, because I think that you all should learn something from this.

We know that nowadays many people have been cheated by telling them that they would get 'government jobs'. As we do not have adequate information about the government jobs we are tempted by such false promises. However, all of you should understand that now it will not be possible to get government jobs (such as Municipal Corporation). In our country, the government, state government and corporation all are favouring privatisation. This means that the government's participation in all sectors is diminishing and the private sector's participation is increasing. So now it is almost impossible to get a government job on the basis of caste certificate or by giving somebody else's reference.

However, you have the choice to join small jobs in private offices and start the journey on the road of progress. If you have young men/women in your family then you must convince them about this. For this, two projects viz. 'Sandhipoorna' and 'Tantrapoorna' are ready to help you.

If you do not want a job in a small office then there is another option open for you and that is having your own business. The capital needed for business will be given to you from 'Arthpoorna' and 'Udyampoorna'. Besides this, we are also going to start a training course on 'Small Business Management'.

The objective of such training is to give you or your son or daughter a systematic knowledge about managing and growing any small business - vegetable vendors, fruit vendors, selling biscuits and chocolates. If you or they do this i.e. start own business or help in parents' business then they do not have to search for any small jobs in any offices. In this way, you will be able to achieve progress and development for yourself as well as for your family.

However, always remember not to fall prey to any false promises. Also remember one thing that even though we are innocent and we may not have any part in the wrong doing of others, just because we were with them when they cheated others also tarnishes our image.

Consider the example given above where Gangabai was a victim of Durga's cheating and when Gangabai took Durga to the police station, Durga accused Gangabai herself of being an accomplice. So not only did Gangabai lose her money but her image also was tarnished. Gangabai may come out of all this in due course of time, but she will have had a lot of mental torture and will have lost her hard earned money too.

In this respect, I wish to warn you about one more aspect. As people like you get tempted by the promise of 'government job', similarly there are many people who get tempted by the offers of 'easy money'. Nowadays there are many schemes announced which are called 'multi level marketing' by some while other call them 'chain schemes'. In these schemes, sometimes you have to sell saries or in other schemes some items such as fridge , TV are promised and recently I heard about one such scheme for 'Health Insurance' too.

In all these schemes, there is always one thing common, and it is that first you have to become a member by paying a certain amount of money, then you have to get 2 or 4 more members and then you get back some portion of the money that you had paid. When those members make other members then you get some more money. In this way the chain goes on and on and you keep on getting money.

This is the description of the scheme that is told to

you at the time of joining the scheme. In reality, no such thing happens. The basic reason is that money does not grow on trees. The scheme survives only if every member makes new members for the chain, because whatever money that you get is from the contribution of the further members and when this chain stops the people who started the scheme take all the remaining money and vanish.

I have observed that some of you, especially some of the group leaders are more interested in such schemes. I wish to warn you that such schemes are fraudulent and you will lose your money in such schemes.

Please remember one thing. Just because you had success in Annapurna do not think that you can take part and lead in any other project. 'Annapurna' organisation has been specifically created to cater to your needs. In our organisation, we do not promote any illogical or false promises. We try to achieve what is actually achievable and hence you get success in these projects. You should be careful about this and every thing that you are going to do. Do not fall prey to such cheap and tempting offers.

Always remember one thing that there is no short cut to getting huge amounts of money and even if you get such money that does not last long. The only way to earn money is through honesty and hard work.

In this month, 8th March is celebrated as the 'women's day'. My best wishes to all the men and women for this day, because a man and a woman both are like wheels of a chariot. The chariot does not move forward if only one wheel moves fast.

*TAI*

## Think before you ask for a loan June 2004

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Namaskar !

Once again, the rainy season is expected any day now. As soon as the rains arrive, the atmosphere becomes clear and the farmers are happy. All these are good things that happen as soon as Monsoon starts. However there are also some problems specifically related to the monsoon, especially the health related problems that arrive with the monsoon. Cough and cold, fever, dysentery, vomiting all these common illnesses and the major illnesses such as jaundice and malaria also are observed in this season. Illnesses invite expenses for medicines and hospitals and you also lose your regular income because you cannot go to work.

Hence you should carefully observe all the instructions and advice that Dr. Aratitai from Swasthyapoorna gave you and avoid illnesses altogether. Now hereafter in the monthly meeting you will be given a separate pamphlet on care to be taken against different diseases and the home remedies for the same. Do read this information and use it for your family members.

In this month, we are going to discuss about our Arthpoorna and Udyampoorna projects. All of you know

that we give loans to women through Arthpoorna and loans to men are given through Udyampoorna. The work by Arthpoorna has been going on for the last eleven years. When a loan is given, Arthpoorna obtains detailed information about whether that woman is having any business of her own and gives loan for the business or for household difficulties.

Have you ever thought about what the purpose of Arthpoorna must be, for giving such loans? Is it the objective of Arthpoorna to keep on giving loan after loan? The objective is that you should use the loan amount to improve your business, your family should have a better standard of living, and you should not have to go to the private money lender.

We accept your savings which is in the form of compulsory deposit of 10% amount and the purpose is that you should have your own money when you become old. We give 6% interest on this saving which is higher than the rate that is given on the deposits by the banks.

Our organisation has also implemented the insurance scheme for you just with the same objective. This insurance gives you protection against accident and sudden death and you get protection against diseases and illnesses from Swasthyapoorna.

When we were doing all these activities for you, we observed that you also need loans for repairing or expanding your houses, so the organisation has started giving loans for this purpose too. The housing loan is given by Arthpoorna as well as by Udyampoorna.

However, recently it has been observed that our members first start the work of building a house and then approach the organisation for a loan, which they need

urgently because the construction has already been started and they have to complete it. Sometimes, the house is built and then the members approach the organisation with a request for loan so that they can repay the loan which they have taken from somewhere else on a higher rate of interest.

Friends, you should also think about this. Will it be possible to sanction loans of such big amounts within such a short time? We have to prepare a loan proposal for you after assessing the requirement, assessing the amount of construction needed and only then we can put it up before the committee for sanction.

Also, if you consult us before starting the construction, then we can give you some good advice too. Do you really think it to be right to present a loan request to us after building the entire house? Also, some members give a request for loans for amounts to the tune of Rs. 70 thousand or 75 thousand. They think that there will be some deduction and finally the amount of Rs. 40-50 thousand will be sanctioned. This is a very wrong idea.

In fact, you have previously been told that we are not going to give loans of such huge amounts. We are not a bank to give loans on the basis of quotations. Our organisation gives loans and other services only to poor and hardworking persons.

As of now, we have given housing loans to large number members and so we also have a fair idea about the construction expenditure. So even if the quotation shows very big amounts, when we visit you at your place and discuss with you about the details of construction then we prepare our own quotation and only then place it before your group for sanction.

Also, it is not our objective to build posh bungalows. Instead, we wish to help those hard working persons who do not have their own houses, to build their own small houses and then in due course of time to improve their house. Instead of giving a huge sum of Rs. 1 lakh to one person if we distribute the same amount between 8/10 needy persons then those who have leaking houses or tin walls will be able to have better houses in the same amount.

So you can ask housing loan but do not prepare quotations for huge amounts and discuss with the organisation before building a house, so that we will be able to help you.

Similarly, I wish to discuss one more point with you. Many times our Arthpoorna members ask for loans where the objective is not for business but for other reasons, such as religious ceremonies, attending jatra, giving presents to the guests and relatives.

You all know that basically we give loans for businesses. We also give loans when you have household difficulties such as paying fees or daughter's marriage etc., because nobody else will give loan for such purposes and that you should not have to rush to the private money lender for a loan with higher interest rate.

However, we all know that we should not celebrate festivals by spending borrowed money. If this is so, then why should you ask for loan for giving presents to the relatives? Think about this. Instead, you can use the loan money for increasing the business, earn more and then use that money for such expenses.

We have already started the Swasthyapoorna insurance for the expenditure on illnesses. If you pay the



instalment regularly then there will be no occasion for you to borrow money for the expenses on illnesses. Even if any of your family members have illness and it is not in the list of 11 illnesses that we have, the doctor from Swasthyapoorna or Rajashritai, Deepak Sir , Shantitai will give you guidance and also will help you to get treatment in a cheaper rate. So even though you do not get the insurance money you will be able to get good treatment at lesser cost. So do not take a loan to meet the expenses for illnesses.

**When you ask for a loan, always ask yourself:**

1. Will my income increase due to this loan?
2. How can I achieve my progress with the loan money?
3. Instead of taking this loan, if I postpone my requirement then can I make the provision for this expenditure through my own savings?

After asking yourself all these questions if you think that your income or your husband's or your son's income is going to increase because of the loan amount only then take the loan.

You can take a loan for house repairs and in certain cases for paying the fees and household difficulties. However, you should not take loans just for celebrating festivals. The organisation does not lose anything by this, but you lose a lot.

Think again and take your decision.

*TAI*

## Recent Elections And The New Government July 2004

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*Namaskar !*

Today I wish to talk with you about the events that happened in our country during the last couple of months.

All of you know that we had the elections recently and the government in Delhi has changed and the Prime Minister of our country has changed. You might think that 'how is this going to affect my life? Is it going to lessen my hard work?'

So I wish to discuss with you about exactly what change has come about during the last few days. For the last five years we had the government of the Rashtriya Lokashahee Aghadi (National Democratic Alliance) which had Bhartiya Janata Party, Shivsena, Telgu Desam and other regional parties in it. All these parties had their specific regional agendas. i.e. these parties had come to power after promising development for the specific regions. BJP party promised that they would work for the betterment of the Hindus.

During the course of the five years of NDA government, we had Hindu-Muslim riots, bomb blasts,

the Babri Masjid in Ayodhya was demolished, there was a riot against the muslims in Gujrath. No peace loving citizen in our country would like such incidents.

The NDA also had made ambitious declarations about financial development but in reality, the poor people in our country become poorer during the last five years. In Andhra Pradesh, the farmers committed suicide as they could not repay the bank loans.

As the elections approached, these politicians started making statements about development. They claimed that whatever good projects and developments had happened in the country were all due to their efforts and that the Congress party had not done any good deed in the previous fifty years.

Hard working people like you were observing all this and they turned out in large numbers for the voting and they removed the NDA from power.

But the citizens of India did not give clear majority to any one party. Congress got a lot of seats; still they did not have enough number of seats to claim power. Congress had to take the support of Rastravadi Congress, both the communist parties, Rashtriya Janata Dal to form the government. Now none of the parties have a special objective of the development of a specific religion or region. The parties in this alliance have the motto of development for all, people from all religions and regions.

Sonia Gandhi declined to become the Prime Minister and created a good precedent. Today many people desire that they should be given an important designation and do fraudulent acts to achieve their ambitions. On this background, Sonia Gandhi declining to become the prime minister is a good example.

Dr. Manmohan Singh, who is the prime minister now, was the Finance Minister in the earlier Congress government. We can now hope that the financial reforms that he had started 10 years ago can be continued now in a better way.

However, this should not mean financial progress only for the rich people. The NDA government should cater to the needs of the poor people too. We have a lot of justification to believe that they will do so because this government has the support from the communist party and the communist party has always given a fight for the rights of the poor people. This party has been instrumental in getting the bonuses, wage increments, dearness allowances. Now they are pressurizing the congress alliance government that 'our policies should consider the human aspect first' i.e. while charting out any policy the first and foremost thought should be given to the poor people.

So now it is possible to have a lot of good policies, schemes in the coming months.

So now we can extend our best wishes to the new government with open hearts. However this does not mean that everything will be very nice and cosy and that we are going to get a lot of free benefits.

We should be ready to put up a fight if something happens that we do not like. If we like the work done by the government then we should be ready to support them in the next elections too and if we do not like what they have done then we can show it to them again only through voting.

This is what is termed as a 'wise democracy'.

## The importance of forming groups August 2004

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*Namaskar!*

Today, after a long time, I am going to talk with you about groups. You all know that when you require a loan from Annapurna, you have to form a group. So each one of you belongs to a group and that group has other members too. All these members also have taken loans from Annapurna Parivar. They have their savings and they also have obtained the insurance. Your group also has a name for it. However, have you ever thought why you have formed such a group? Have you done so because the tai from Annapurna asked you to do so or have you done so after fully understanding the meaning of forming a group?

I want to talk with you today on this subject. I want to emphasize the importance of the concept of group. In our organisation, we refer to all groups as 'groups with same or similar objectives' i.e. 'samuddishta gat'. This means a group of those people who have come together to achieve similar targets. When people who think alike come together they have a great power and when they use this power to fight against the poverty and adverse

situations they can actually conquer the situations and make them favourable.

Our Annapurna organisation works with hard working people for whom their efforts is the only capital that they have, and who do not have enough money for the capital. It is Annapurna's objective to help such people to achieve their targets in life.

However, when one needs capital for business, then two things are essential i.e. some form of security and somebody as a guarantor. The people who wish to become members of Annapurna normally do not have enough assets which they can offer as security and for offering a guarantee they do not have any relatives or friends having a government job or working in a company who can give them a pay slip.

Therefore we came up with this model of 'groups'. The concept of such groups is the simple answer to the problems of guarantors and security. When we form a group with 4 other persons who are in similar surroundings, who have their own businesses and whom we know, then we form a 'samauddishta group' (group of people with similar objectives). We can then elect one person from the same group as the group leader who can properly guide us and then give a name to the group with everybody's consent, so that your group can be recognized by that name. This means that we may have one person in our group whose surname is Jadhav or Shinde or Kambale, another woman whose name is Vithabai or Shantabai, but when all of us come together, the group of five persons will be known as the 'Shramik' group or the 'Visava' group and our capital will be the trust that we have in each other! Then it will be the

responsibility of Annapurna parivar to provide us with money capital.

When you hear this, all this appears very simple and sweet, isn't it? In fact, it is very simple. However, some times some groups make even this simple task a difficult one. The only reason is that they form the group without understanding the principle behind forming a group. They accept members without getting proper information about them, only for the purpose of getting loans. It is all very good till you take the loans, but afterwards when the repayment starts such group have to face a lot of difficulties.

**The difficulties that such wrongly formed groups face include the following:**

1) Sometimes, after forming such a group one of the members shifts to another area or another town. In such a case, when the instalment repayment is stopped by that member then the Annapurna staff gives the blue card to that group's leader to be given to that defaulting member. This means that the group leader should find out where the defaulting member is and should make him/her pay the instalments.

However, don't you think that if any of your members is going to shift to some other area or town, you should be the first to know about this? If the group members are going to know about this only after the Annapurna staff arrives for the recovery meeting and tells you about this, why did you form such a group, in the first place? If we do not know where other members of the group are staying, then how can we say that we have trust in each other?

If any group admits such fraudulent members into their group just to avail loans from our organisation, then should the organisation write off such loan? If it is written off, then how is the organisation supposed to sustain this burden? Or do you want the organisation to tell you in future that the organisation has suffered a huge loss so all the savings of the members which are with the organisation cannot be returned? Will it not be injustice to other groups ? Instead, will it not be correct that the group which accepted such a defaulting member should bear the losses that have occurred due to his/her behaviour?

So before you accept anybody as a member in your group, it is utmost necessary to see where the member lives, whether he/she has own house etc.

2) Another difficulty that such groups face is that of the unnecessary interference by the leaders! Here I would like to stress the fact that majority of our group leaders are good and they are doing their job well. However, in some cases the group leaders are show undue enthusiasm. i.e. instead of explaining all the rules to all the members, they would say , ' have trust in me, I will look after everything, please become a member and do not think about anything else.' Or sometimes instead of introducing the members to each other they would say 'Oh, I know him/her very well, you can sign for her loan (give guarantee)'. They keep the records with them only. Because of such leaders the remaining members do not take interest in the working of the group. They do not understand that group is the joint responsibility of all. Afterwards, when a member does not pay the instalments and if the staff asks any other member the reason, they

say that they do not even know the member, only their leader knows everything!

Sometimes, the leaders of such group get tired of carrying out all the work for the group and they suddenly stop taking any responsibility and doing any work for the lazy group members. Then the staff members have only one option before them which is to get the entire repayment of the loans and close all the accounts.

Sometimes, such leaders interfere with the working of other groups too. If the husband is in the group from Udyampoorna and the wife belongs to a group from Arthpoorna then the husband decides whom the wife should accept as a member of her group! Do you think this is right? Only the group members should have the right to decide what should be done about the group, or should outsiders also interfere in their work?

I think that even though husband and wife belong to one group, still their relationship should not interfere with the working of the group. They should not interfere with each other's group just because they are related to each other if the husband and wife belong to the same group then they should not take decisions which are beneficial to them without the consent of others.

Also, all the members need to understand that the working of the group is not the responsibility of the leader only. We all have to come together to form a group for our own benefit, so we need to gather enough information about who are going to be the members of the group, are they honest persons and will they have honest transactions? Do they own their houses? Are their businesses doing well? Do they have any vices? Because, even if one member defaults in the repayment, then the

entire group will have to repay the same, so negligence in gathering proper information at the time of forming the group can cost you a lot in the future.

The best option will be that every year there should be a new leader and every body should become a member by turn. Think about this and tell me if you agree with this.

3) Those who form the groups without properly understanding the concept behind forming the groups face one more difficulty and it is that of the defaulting members .

I always wonder whether anybody should take a loan just because the loan is available, without thinking about one's repayment capacity.

Basically, our organisation extends loans for the business. We have been giving loans to women for a number of years and at the time of giving a loan, we make sure that the applicant has some business of her own. This means, that the loan is given for increasing the business.

However, sometimes we give loans to women for repaying their earlier loans which they might have taken from the private money lender or sometimes we give loans for paying for the expenses of major illnesses or for paying the fees for children.

During the last few years, it was observed that loans were requested for religious ceremonies, for giving presents to relatives or for attending 'jatra' i.e. Carnivals.

This is not a proper use of money. Especially when you are spending money for which the ' interest rate meter' has already started, you should remember this always. You should plan your expenditure keeping in mind your income pattern. If you take a loan just because

the loan is available and the burden is more that you can sustain within your income, then within no time you will become a defaulter. Some of our old and good members have invited this situation for themselves.

So now the organisation has decided to have a change in its policy. We are going to concentrate more on your businesses. We are going to extend loan only after satisfying ourselves that the business is increasing and that you have requested for that much amount of loan which is needed for the business.

Before giving the loan, the reason for loan will be written on the consent form of the group. The staff will check whether the loan amount is being used properly and it will be the duty of the group too. This does not mean that we'll completely refuse loans to meet household difficulties, but the reason for the loan request will be checked thoroughly and only then the loan will be given. Even for such reasons, the reasons such as house repairs, fees for school and colleges or purchasing sewing machine etc. will be given preference, which will help you on your path of progress in your life.

Do not think of these rules and regulations as something which is very negative and adverse for you. Do not have tantrums. All this is for your own good. No bank, private money lender, credit society will ask you these questions. They are only interested in the interest that you are paying on the loan. They are not bothered about your progress or development.

Instead, we always wish for your betterment and we wish that you should not always be burdened by loans. So do not be angry with Annapurna, instead you should take this opportunity to make a proper use of your loans.

Do tell about all this to the members of your group who are not present for the meeting and discuss with them.

Give my best wishes to all for 15th August - the Independence Day !

*TAI*

## Some New Policies and Changes October 2004

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*Namaskar !*

Today, on 2nd October, I am writing this newsletter for you. Today is 'Gandhi Jayanti' day. Mahatma Gandhi was the father of our nation. Gandhiji gave the message of 'Truth' - always speaking the truth, 'Non-violence' - i.e. 'Ahimsa', not to hurt anybody and 'brotherhood' - to behave with all with the feeling of brotherhood, to the country.

Even today, Gandhiji is recognized as the most important personality of this century. Today when we are witnessing riots and fights between various castes and religions we must remember Gandhiji and try to live in peace with our neighbours.

In this month's newsletter, I wish to talk with you about the changes that have happened in Annapurna. All these changes have been implemented so as to cater to your changing needs. Still, I think that all of you should properly understand the changes, because if this is not done, then sometimes suddenly you may say that previously this was not so and how come this has change now etc.

Please always remember that before implementing any change we discuss it with you, i.e. not just with one slum area but wherever we have our groups we discuss this with all through the committee meetings. We try to understand your opinions and if necessary we conduct voting for the same and only then we implement the new rules.

So let us understand what these new rules are and how you are going to benefit from them.

The first and most important change is the branch offices! Those of you, who are very old members, had to come to Karvenagar, i.e. to our head office, for availing loans. 4/5 years ago, you had to come to Kothrud to the old office. Then we started conducting the committee meetings somewhere near your area. Now we have opened our branch offices and the loans will be given from these branches in your slum area (or from a nearby location). The branch offices are going to be started at Padmavati, Market Yard, Gokhale Nagar, Aundh, Hadpsar, Jay Bhavani nagar so that the members who are staying far away do not have to come to the Karvenagar office for the loans and all other services such as Arogya Nidhi, Janashri Nidhi or training also will be available near your home. So the interest rate for those branch offices has been nominally increased, i.e. for 100 rupees there is an increase of 25 paise to 40 paise per month. So the organisation's additional expenses for office rent, electricity, vehicle expenses for the staff etc will be met and you will save time and expenses on bus, rickshaw etc.

Another important change is that previously we used to disburse loans only in one week every month, now in

each branch every month loans will be disbursed in two different weeks so that all those members who are taking the loan for the first time will be given loans in the first fortnight and the old members will be given loans in the second fortnight.

So a separate meeting can be arranged for new members and old members will not have to listen to the same information again and again in the committee meeting.

Also, if any member has not submitted all the required papers before the committee meeting or the group has any problem, then we cannot give loans before the separate meeting for the group is conducted. Such members have to wait for one more month for getting the loan. Now they can get the loan in the next fortnight. One more major important change is that once a new account is opened you will be able to get a loan within 15 days! Till now we used to give loans only after savings were deposited with us for three months, now we are going to give the first loan within fifteen days. Even banks are unable to give loans within such a short period.

However, due to this change, we have increased the share of savings to some extent, i.e. previously before taking the loan we used to take Rs.75 as savings now a one time deposit of Rs.100 will be accepted and after taking the loan, we used to take Rs.10 for every Rs.100 a savings, now it will be Rs.20, so that it will help you to have the capital built up from your own savings. Because of this the instalment will be bigger, but please do not be under the impression that the interest rate has increased and so the instalment has increased, your savings are also going to grow.

Now the loan instalments are going to be accepted on daily, weekly and monthly basis. These will be decided by considering the nature of your business and that the loan should be repaid at the earliest. So your interest on loan will be less and you will be able to take the next loan to increase your business.

However, you have to remember one thing that loan is to be taken for increasing the business only. Do you think it is proper to take loans for religious ceremonies, visiting holy places, jatra etc.? Instead, you can think of increasing the business, increasing your income and spend the money for children's education.

Till now we used to give loans in the stages of Rs. 1000 initially and then 2000, 3000, 4000 etc. Now we are going to give loans of bigger amounts as per your loan record, i.e. we will examine your previous loan records and see how you have repaid the previous loan, how you have increased the business, how much savings you have increased and give marks to you. Also, at the time of giving the next loan it will be noted how many committee meetings you have attended, does your group have defaulters, so that those of you who do not have their own good record or for whom the group record is not good, there is no increase in the business or savings are less those will not be given next loans or will be given loans of lesser amounts.

Please try to understand all these policies. Otherwise, you will be unnecessarily getting confused and will fight with the staff with complaints such as 'why did you give more loan to somebody else and not to me? So if you are careful about your own record then you can get a bigger loan. However, it is not going to help you to have unnecessary comparisons with others.



One more important change is the Janashri Kutumb Kalyan Nidhi (Janashri Family Welfare Fund). We had got all of you insured with L.I.C. under the Janashri scheme. But now onwards we are not going to have Janashri only as an insurance but as a 'kutumb kalyan nidhi ' (i.e. family welfare fund) , so we are going to stop even the simple insurance that we had for Rs. 25, because we are going to have for us a scheme which will give us more benefits. In this 'Janashri Kutumb Kalyan scheme' 100 rupees will be accepted from you before giving you the loan and from this fund Rs.20,000/- or Rs. 50,000/- will be given to your family after your death. Also if your husband/wife expires or any one of the 2 children expires then an emergency help of Rs. 1000/- will be given from this fund. If there is an accident and you become disabled then there will be a provision of help for complete disability Rs..... as well as Rs. .... for partial disability.

So do consider the fact that now even though you will have to pay Rs. 100 instead of Rs. 25 as before, there will be a lot more benefits. Think about these benefits. Also pay your contribution towards the Swasthyapoorna nidhi at the earliest.

I wish you all the progress with these changes...

**TAI**

## Janashri Insurance & Arogya Nidhi January 2005

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*Namaskar !*

My best wishes to you all for the New Year!

The year 2005 has started. This year we are going to do a proper planning for our businesses as well as for the household expenses and are going to have the benefits of development and progress for ourselves as well as our family members and group members. I had discussed with you in the last month's newsletter about how to do the proper planning as mentioned above.

I am sure that all of you will start the New Year with the resolution of 'Towards Development and Progress through Planning'. My best wishes to you for the same!

We will never forget that the last year, i.e. the year 2004 gave us a parting shock - that of the Tsunami waves. Thousands of poor families were devastated due to this calamity. When there was an earthquake in the sea, enormous waves arrives on the shores, which are called as 'Tsunami'. In India, on the shores of Andhra Pradesh, Tamil Nadu, Kerala, Pondicherry, Andaman, Nikobar thousands of people lost their lives due to the Tsunami. Most of these belonged to the families staying on the sea shores.

It is our duty to offer help to our brothers and sisters who have been affected by this calamity. Our government has made an appeal to all the citizens. Help was offered from abroad too, but our government replied that first let us see whether we can manage the situation with the help that we get indigenously and then we'll ask for help from you. In this way, our government has expressed that they have trust in their own citizens and it is our duty to rise to this occasion.

I know that all of you who are members of Annapurna are hard working people and really you are not rich people. However, if a very small amount is given out of everybody's earnings then we will have fulfilled our duties as citizens of India.

I appeal to you all that everybody should contribute at least Rs. 1 for the 'Annapurna' Tsunami Fund. Those who would like to give Rs. 2 or Rs.5 are welcome, but everybody should contribute at least Rs.1. Whatever money that is collected during the month of January will be given to the 'Prime Minister's Help Fund'. I am sure that if all the members, staff members, trustees work for collecting such fund then there will not be any difficulty in collecting sufficient amount for the help fund.

26th January is the Republic Day for our country. On this day, the constitution of India was formed. We'll complete all our committee meetings till that day, so till that day whatever contributions for the help fund have been collected, these will be added together and a draft of the total amount will be given to the Prime Minister's fund, in our big meeting where all of you will be present.

We'll prove that ' the members of Annapurna, do not think only about themselves and the betterment of their

lives, but they think beyond this and discharge the social responsibilities too.' Today, every one of us should pay our respects to all those who lost their lives in this calamity, by standing up and observing 1 minute's silence.

Last month, we discussed about the planning and now the great calamity of Tsunami has taught us a lesson that even if we do a lot of planning, we cannot avoid natural calamities or death or illnesses. We have to put up a fight against them. If there is illness or death it becomes the calamity for that particular person or his/her family, but in case of a devastating calamity as above, the entire society, country offer their help for those who are affected by the calamity.

In the same way, in our Annapurna family too, we have started our 'Arogya Nidhi' to help those of us whose family members may suffer due to illnesses. We had our 'Janashri' insurance to help if any family member from the family of Annapurna member expired. The same 'Janashri Insurance' has not been transformed as 'Janashri Kutumb Kalyan Nidhi' (Janashri Family Welfare Fund). The insurance is always for only one person, however the family welfare fund will offer help in case of the death of the spouse or 2 children of the insured persons. At such a time, emergency help of Rs. 1000 is given to him/her.

We started the Janashri Kutumb Kalyan Nidhi from 1st October 2004. This means that those members who requested for loans after 1st October 2004 contributed Rs.100 towards Janashri before the loan or at the time of taking the loan. All these will now have the protection under the Janashri Kutumb Kalyan Nidhi. Those of you who had availed loan before 1st October 2004 are eligible

for the Janashri Insurance scheme. This means that the protection is not available for their entire family but only for one person i.e. the member.

Last year, in branch 3, Smt. Suman Chougule's husband expired. We are going to give Rs. 1000/- as help to her from this fund.

Each one of you should try to include yourself and your spouse in this Janashri Nidhi, so that you can get help at the time of such calamity. However, you have to remember that this fund is created to offer help to our members in the time of difficulties. We have to use this fund very carefully. It is our duty to look after our health and not to invite dangers by our negligence. If someone was driving a vehicle in an intoxicated state and there was an accident in which he lost his life, should we give help from the hard earned money of other members? Because, in this case that person had invited his own death by not observing simple rules. If we give such help, then the money in the fund will be depleted and in the next year less help will be available for others.

Similarly, if someone has an accident and gets hurt as he was driving a vehicle after drinking alcohol, he had to be admitted to hospital then will it be proper to reimburse these expenses through 'Swasthyapoorna' fund?

So you all have to think about this and it will be the responsibility of all the members of 'Janashi' and 'Swasthyapoorna' that they have to look after their health.

Similarly, if there is a quarrel between husband and wife and one of them is doused in kerosene and burnt, or if someone drinks a poisonous liquid with the intention of committing suicide this is also a dangerous behaviour.

Extramarital relationships can cause AIDS. So it is our duty to avoid such dangerous behaviours.

Let us avoid the diseases or accidents or deaths that arise out of such dangerous behaviours. We should responsibly make use of the funds in 'Janashri' or 'Swasthyapoorna'. You should take the guidance from Swasthyapoorna about how you can avoid some of the diseases. Last month, one of our members died. Two months ago that person had taken a loan of Rs.15000, but at that time neither that person nor any of the group members had given any information about such illness. As soon as the loan was disbursed, this person had to be constantly admitted to the hospital and finally that person died. Till date we do not have the death certificate with us so we do not know the reason of the death, but it is sure that the illness was a major illness.

Isn't such behaviour a cheating for the organisation? Cheating the organisation is as good as cheating yourselves, because this fund is created from your own money, you should use it very carefully. If it is not used properly then there will be no money left for you in this fund.

Please remember always that the protection given by 'Swasthyapoorna' or 'Janashri' is like a blanket for you, you should not tear it off.

Once more I would like to remind you about the big meeting on 31st January ! All of you have to arrive at the venue i.e. Police Hall, opposite Rahul Talkies, during 10.30 to 5.00. My best wishes for the New Year!

*TAI*

## 'Women's Day' and other events April 2005

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*Namaskar !*

Recently we had the meeting for our new director board. On 30th March, the representatives that you had elected were present for the meeting in the capacity of directors. These were as follows:

From Karvenagar Cluster-Anusuya Gaikwad

From Utsav Cluster - Kalpana Polekar

From Dattawadi Cluster - Durga Bhandari

From Hadapsar Cluster - Smt Tilekar

From Patil Estate cluster - Nirmala Adhav

From Aundh Cluster - Smt Kalkumbe

From Gokhalenagar Cluster - Asha Satpute

Smt Ranjana Sambare, representative from Padmavati cluster arrived on the previous day due to confusion in messages, so she was not present for this meeting. Besides this, directors from 7 clusters were not present due to some difficulties.

In this meeting, we reviewed the work of Swasthyapoorna and Janashri for the last year and gave this information to the directors. The meetings in the slum areas are arranged once every three months so that

these directors can pass on this information to all the members. If there are any changes in the Swasthyapoorna - Janashri schemes or if help is obtained from any new hospitals or if health camps are to be arranged then these are discussed with the director board and everything is explained to them in detail.

However, all of you also need to understand that these directors are just like you and they represent you. These are not highly educated and learned women. They are just like you and they also have their own small businesses. You have elected them as directors. They do not get any remuneration/ salary/ commission from the organisation. Once in three months when they come to Karvenagar for the meeting, only half of the transport expenses are paid to them by the organisation. The remaining half expenditure is borne by them. Also they spend their own time to come and attend the meeting, understand the policies, discuss the issues - the only reason being that they want to do some social work and the trust that you have shown in them by electing them as your representatives.

So if you give them maximum cooperation and if you get maximum information from them then you too will get all the knowledge. In future you can also get a chance to work as a director for the organisation.

Instead of this if you criticise the directors with comments such as 'you must be getting some money out of this, that is why you are interested in attending the meetings' or express doubt about their purpose, then they will be discouraged, they will not be forthcoming with help and the very purpose for which we have chosen these representatives from the members will be defeated.

So give full cooperation to the directors, give them encouragement - it is going to help you all.

Recently, 8th March was celebrated as the 'women's day'. The importance of that day too is that on this day we resolve to work for the betterment of women and to encourage women to work in all the fields. Annapurna always tries to help women so that they can work in any sector, our projects include loans to women for business/ self employment, insurance for health and death, making efforts for jobs and giving training, crèches, offering counselling for household problems. Our director board and members have 80 to 90 per cent as women.

On 8th March, we had arranged a camp for young girls at Ambedkar Vasti, near Market Yard. In this camp, they were given the vaccine to fight against the disease 'Rubella'. Dr. Anuradha Naralkar gave the information about this disease and the vaccine. Dr Naralkar gave this vaccine to 50 girls and she herself bore the expenses for the same.

This was a precautionary measure, to ensure that, when after a few years, these young girls will become mothers, they should not get Rubella disease in pregnancy. Rubella is a disease like Measles and if the pregnant mother has this disease then the baby in the womb also can be affected or that baby can become blind or have a heart ailment. This information was imparted to these 50 'prospective mothers' on 8th March.

The reason for giving this information to you now is that you should also give this vaccine to your young children, especially girls, within the first 5 years of their lives.

In this way, on this day of 'women's empowerment'

let us resolve that all of us as women will be healthier and more efficient.

Of course, this does not mean that we hate the men. We have relationships with men in various forms, i.e. as brother, husband, father and as a son. So we should try to get their participation in our journey towards progress and we should also be a part of their journey toward progress.

With this purpose in mind, on 6th April we are going to felicitate 'young and bright boys' at every branch office. As you know, on 3rd January we had felicitated 'young and bright girls' on the occasion of Savitribai Phule Jayanti. On that occasion, some of you had asked us about whether we were going to arrange such a function for young and bright boys. So now on 6th April, we are going to felicitate these boys who have done a good job in their chosen fields - may it be education or business - and have been helping their parents.

On 28th March we have Shivjayanti day and on 14 April we have Dr. Ambedkar Jayanti day. Both these great men did a lot for the downtrodden and hard working people of our country. In their remembrance we are going to felicitate these young boys and going to give them our best wishes on their further journey to success.

All those from the members who have such bright young boys, who are going very well in their studies or helping their parents by doing something on their own should approach our branch managers and submit the application and a xerox copy of the mark list.

My best wishes to you all on the occasion of the 'Women's Dday', Shiv Jayanti and Ambedkar Jayanti!

## About Labour Day - 1st May & Our New Accounting Software May 2005

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*Namaskar !*

The month of May has started. The very first day of this month, i.e. '1st May' is a very important day. It is important for two things. First of all '1st May' is also the 'Maharashtra Day' and it is also the 'Kamgar Divas' i.e. the Labour Day. On this day, our state of Maharashtra was established. 55 years ago, we had a different state, it was not the state that we have today, with 'Mumbai' as its capital city.

In those days, there were a lot of demonstrations for the demand of 'Maharashtra along with Mumbai'. The forward block parties led these demonstrations. Great leaders such as Acharya Atre, Bhai Dange, S.M. Joshi were leading these demonstrations. Then things took an evil turn and the police had to shoot at the people in the demonstrations, in which in Mumbai 105 people were killed in the police shoot out. After this, the Maharashtra state was established. So '1st May' is celebrated as Maharashtra Day.

The very purpose of giving all this information in so

many details is that we should strive hard for the progress of the state that was formed only after so many people gave a fight for it and so many lost their lives for it. However, this does not mean that we should hate people from other states. Persons from Gujrath, Andhra, Punjab and Kashmir all these are citizens of India. We have to treat them as our brothers and sisters. If we keep on fighting with each other then nobody would be able to achieve any progress.

Another important aspect of 1st May is that it is the 'Kamgar Din' i.e. the Labour Day. All over the world this day is celebrated as the workers' day. Do you realize that you all are also workers? A worker is that person who creates income out of his/her own efforts. A worker can be a man or a woman. The persons working in banks, factories and companies are also workers and people like you who are small businessmen, self employed and labourers are also workers!

The number of persons working in banks and big factories are only 3% of the total number of workers, but they are organised and they fight for their rights and they get their rights.

Workers like you are many but they are not organised. You do not come together and discuss, you do not know anything about your rights, so whatever efforts you put in, your income is less as compared to your efforts.

Annapurna as an organisation supports you with the intention that all of you should come together and form groups, increase your businesses and your skills. With all these efforts your income should increase and finally it should help you to achieve progress in your life.

So let us resolve that on the occasion of the 'Kamgar Din' ie. the workers' day, we shall try to increase our skills and we shall try to achieve our progress by uniting and help other to progress too.

In this month there is also one more change in our organisation and I want to give you information about the same.

You all know that we maintain our records on computer, about all the loans and savings. Now we have a new software for the same. Software means a specific way of writing our records.

Due to this new software, our work is going to be simplified a lot. For this, we shall have to make some small changes in our old methods of book keeping. What are these changes? You should know about these changes in detail.

The first change is that from now on, nobody can be a defaulter even for one instalment, because as soon as an instalment becomes due and is not paid by the borrower, the software is going to attach Rs. 10 as fine to that account. Previously your interest was collected, but the fine was not collected automatically. Now even the fine will be collected automatically.

So from now on, whenever you ask for loan, while agreeing for the loan instalment, do think about all these factors and only then agree to the loan instalment. Instead of this, if you initially agree for a bigger instalment amount and then do not pay the instalments on time, the software is going to charge fine for the same. For each instalment that is not paid on time, a fine of Rs.10 will be added to the next instalment so the next instalment will be (2 instalments + Rs.10), if you are still a defaulter then the amount of fine will go on increasing.

So we have prepared a table of smaller instalments for you ,so at the time of taking the loan itself you should think about this and accept only that much instalment amount that you would be able to pay. According to this, for all the loans, the instalment amounts have been reduced, so the time for repayment has increased. So you might think whether our organisation has increased the rate of interest itself, but it is not so. The organisation has not increased the rate of interest. In fact, we have prepared a table for the instalments in such a way that it should be easier for you to pay the instalments and you should not be asked to pay the fine.

I have given below one example so that you can understand this better:

<b>Loan Amount</b>	<b>Total Instalment</b>	<b>Total Interest</b>	<b>Time period</b>
2000	300	391	9 months previous method
2000	150	966	23 months new method

From this example, we can observe that

In the old method, the interest amount was Rs. 391, now in the new method for the same amount of loan the interest amount is Rs.966, but the most important thing is that the time period is very long in the second method. If the same loan of Rs.2000 is repaid with instalments of Rs. 300 then your loan will be fully repaid in 10 months and at that time the interest will also be less. In this new method, our purpose is only that some of you who do not have a large income should also be able to pay the instalments on time.

However, those of you who have better incomes, they need not have to wait for longer periods for repaying the loans, so for such people we have given a concession

that they can pay 4 or 5 instalments at a time. As per our old rules, we could repay only up to 3 instalments at a time. Now we have given this concession of repaying 4 to 5 instalments to almost all loans, because as the instalments are small, those who want the next loan earlier should be allowed to repay the earlier loan as early as possible.

Only for the very first loan and the last loan i.e. the loan of Rs.35000, you can repay maximum 3 instalments at a time.

If all the instalments have been repaid before the actual time period of the loan, then your loan account can be made NIL and you can also get some relief in the interest. However, while repaying the instalments it will be necessary to pay the interest and savings amounts also. In this software, the percentage of savings has been changed a little. i.e. previously we were having 20% as savings, that has remained the same but some times while 'rounding off' the instalment, the savings amount can be slightly bigger or slightly less than 20%.

These changes have been made so that when our staff members (tai) visit you at your place for collecting the instalments, they need not have to do the calculations of rupees and paise etc.

While implementing all these changes, due care has been taken to ensure that there will not be any inconvenience for you. So read this and try to understand the details. If this is not understood properly, then you might be under the impression that Annapurna has increased the interest rate or has increased the percentage of savings.

I wish to assure you that with the help of this software record maintenance is going to be much easier.

Once again, I give you all my best wishes for the 'Kamgar Din'!

*TAI*



## About The New Work Procedures, Janashri And Swasthyapoorna June 2005

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*Namaskar !*

I have discussed with you about the changes that we have made in Annapurna's procedures during the last two months. In the next two months we are going to introduce some more changes in our procedures. Today I am going to discuss with you about these changes.

However, before starting the discussion let me remind you about something. Not a single change in Annapurna's procedures is made so as to benefit the organisation or the directors. In fact, these changes are made so that you should benefit from them. All those members who are present for the meeting today know that if any change is needed in Annapurna's procedures then it is discussed with the members beforehand. It is ensured that the members are not going to suffer because of the change. The members are told in detail about the changes and convinced that they are going to benefit from the changes. Their opinions are also taken into consideration.

Sometimes it so happens that though the changes are good for the members when they are going to be introduced at that time there might be some inconvenience for them. However you need to understand this and cooperate.

Last month we had our new software and I had discussed with you about this. We have got this new software so that it would be easy to maintain the accounts in a simpler way. If we have to tell the details about any account it was not so easy in the previous software. Now it is going to be very easy. However, there was some inconvenience in the months of April and May. In our Karvenagar office, our staff was doing the task of moving your records from the old system to the new system on a war footing, throughout the month of April.

Then in the month of May they did the work of recording the information about the money that you had repaid (the yellow receipts) , so during these two months, it was not possible to immediately give you the details of your accounts or the details of savings were not available immediately.

All of you cooperated in this situation, some of you were rather not very happy about this and generally everybody tolerated this inconvenience. I would like to thank you for this. Now in the month of June the situation must have changed and you can get the details of accounts immediately. The savings (extra) can be withdrawn. When you pay the instalment, within two-three days the yellow receipts will be credited to your accounts.

However, if you find any faults or deficiencies in this system, or if you do not agree with the accounting

statement please inform this immediately to your branch staff tai. Tell them what you think is wrong, without losing your temper or without fighting with them, so that it will be possible for us to check the accounts and tell you the correct details. In this way you will benefit by the changed system.

I wish to tell you once again about one important change here in this new procedure. Once you accept to pay any instalment amount, then you have to pay it regularly, otherwise fine will be charged to your account. Even though you do not pay the fine, it will be accumulated till the end and finally when all the instalments are paid, still your loan account will not become NIL unless you pay the fine.

So make it a point to pay the instalments regularly. Agree for a smaller instalment. In this new system we have made a provision for accepting smaller instalments, so that it will be easier for you to pay the instalments regularly. If anybody wants to repay the loan earlier and take the next loan then in this new system there is a provision that you can pay more than 3 instalments at a time, i.e. 4 or even 5 instalments can be paid together. So even if you initially accept a smaller instalment, you can repay the entire loan earlier than planned. However, in no case you should be a defaulter for repayment. Otherwise, every month fine will be charged to your account till you repay the instalment amount.

We need your cooperation for one more aspect, and it is for starting a recurring account for paying the contribution for Janashri and Swasthyapoorna. This means that for any family if the total amount to be paid for Swasthyapoorna is Rs. 250 and there is one person in

that family who has availed loan then next year that person will have to pay Rs. 250 for the renewal of Swasthyapoorna and Rs. 100 for the renewal of Janashri, i.e. total Rs. 350 . To arrange for this money, you can start a recurring account of Rs.50/- per month. After 6 months there will be Rs.300 in the recurring account and there will be interest given on this amount. So after 6 months if the recurring account is closed and if a fixed deposit of Rs.300 is opened then after one year you will have the money needed for the renewal of Janashri and Swasthyapoorna in that account and also the interest of about Rs. 25/30 will be added to that account.

However, if in one year your loan is repaid and you do not take the next loan then your contribution for Janashri is not taken and the Janashri is discontinued, so if unfortunately the member expires when Janashri is discontinued or if the spouse/children die then they cannot get any help from Janashri.

Recently, such incident happened in case of Smt. Vithabai Dhanvade, one of our members. She had taken a loan in the year 2003. She was repaying that loan every year so she did not take the next loan and also she did not renew Janashri and unfortunately she expired. Her family could not get any help from Janashri and the outstanding amount of the loan i.e. Rs. 2476/- will have to be repaid by her family.

Please take care that such incident does not happen about yourself or your family members. Always pay the instalment of Janashri and Swasthyapoorna regularly on time. Start a recurring account for the same.

My best wishes to all of you.

## Recent Natural Calamities, Rains And Floods August 2005

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*Namaskar !*

The torrential rains that devastated the entire city in the last week of July have created havoc and all of us had to suffer a lot. I, therefore, feel very sad while I write this letter to you.

Members of Annapurna are spread throughout the cities of Mumbai and Pune. In Mumbai, the heavy rains were so horrible that houses collapsed and people suffered loss of assets and their own homes. Many of our members and staff also suffered due to the rains in Mumbai.

In Pune, the members in the 'Patil Estate' area suffered the most, because in that area the rain waters clogged in the homes of our members.

I personally as well as all the trustees and staff at Annapurna, express our sincere concern for their loss. Our staff visited those who had suffered due to this calamity. Such rains were created a record for the rainfall in last 100 years. Many organisations have come forward to help these people. Many of them are providing them

with clothes, food, utensils, money etc. So Annapurna has decided not to extend such help. However, as the rains have brought with them a lot of rubble, mud and other waste, which is now spread in these areas there is a possibility of diseases and epidemics in these areas. Especially, there is the danger of diseases like jaundice and malaria. So we have arranged a health check up camp for all illnesses and diseases in the Patil Estate area. We are also trying to arrange for free medicines there. The members staying in the areas in Patil Estate, Bhosalewadi and nearby areas should attend these health check up camps.

Our members who are staying in other parts of the city also should contact our branch office and get doctor's advice if they have any illness or diseases such as Jaundice and malaria.

Some of you must be thinking that such torrential rains were the wrath of God , we are helpless against it. But it is not so, this calamity has been invited by our own deeds.

During the last 100 years, man has destroyed the jungles, has neglected the trees and crops, so all over the world the temperature has risen. The danger of natural calamities like storms, earthquakes, rains has increased.

Besides this, man has built huge buildings by reclamation of area near sea, rivers and streams. The rich have built their huge building because they like to stay their as a symbol of prestige and the poor have built their huts on the same area as they did not have any other choice. Due to such construction activities, the natural flow of water was disturbed and water logging created a problem in the rainy season. So whenever there are huge

rains the rain water enters the city as it has no other outlet and then it destroys the homes of poor people.

One more evil that has engulfed us during the last 50 years is 'plastic'. The plastic bags are very dangerous because they get stuck in the water lines, the drainage lines overflow and the water enters the city area.

So we have to reduce the use of plastic, if possible we should stop using plastic altogether.

Please do remember that what we call as a natural calamity is often a calamity invited due to our own wrong behaviour. However, the people who suffer the most due to such calamities are the poor people. The rich people have their homes in safe areas so normally they do not suffer, and they have the insurance cover for such calamities. So in case of the rich people, there is always the protection of insurance available for any type of calamity.

The poor have their homes near the sea, river or streams so there is constant danger for them.

Taking into consideration all these points, Annapurna organisation has been working for the poor and hard working people for the last 30 years. This organisation is with you all throughout the year and has introduced various schemes, projects for you. Annapurna has always been with you to ensure that you all have better lives, your businesses should increase, and your income should improve and you should have better homes, and that you too can have the protection of insurance just as the rich people have. So do take the help from Annapurna and make your lives better.

Please remember always that Annapurna never offers help in the form of food, clothes or meals, because such

help will last for a day or two. Instead, Annapurna works with the objective to improve your lives themselves. We should not suddenly wake up when calamities such as storms and earthquakes happen, we should not try to find our solutions when the problems happen, instead we should have proper planning to face all types of situations and prepare ourselves.

I assure you that Annapurna will be with you in this journey.

*TAI*

## About Ganesh Festival September 2005

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### *Namaskar!*

When you will listen to this month's newsletter, the Ganesh Festival must have started and every one will have the Ganesh Idol in their homes. In those locations where this newsletter will be read on the third or fourth Saturday, the Ganesh Festival will be over.

However, in this entire month, the atmosphere must have been full of joy and enthusiasm because of the Ganesh Festival celebrations. My best wishes to you all on the occasion of the Ganesh Festival!

This festival is celebrated at home as well as a public event. While we celebrate this festival, will it not be proper to understand the exact meaning and purpose behind such celebrations? Why do we celebrate the Ganesh Festival?

Lord Ganesh is the god of wisdom and knowledge, as well as the lord of arts. We worship lord Ganesh in the hope that whatever is evil will be destroyed by his power and something good will happen. However, when we carry out the celebrations, do we really carry them out in a way that Lord Ganesh would approve?

This year, you would have to listen to the cine song 'Kajara Re' everywhere in the Ganesh Festival; do you think Lord Ganesh would like this song?

In fact, the songs which are played at a very high pitch contribute in affecting our ears and these songs are played throughout the day. All such things are done in the name of Lord Ganesh which are not good for the people staying in that area.

Similarly, fire crackers, gulal are also not good for the environment and these are done in the name of Lord Ganesh. People are forced to pay the contributions for Ganesh festival and the money is mostly spent on alcohol.

On the last day, the Ganapati idols are immersed into the river water or in the wells which increases the pollution and rubble and debris in the river. Because of this, the occurrence of floods is going to increase every year.

Can we avoid such things? I think that if in every area some wise persons, especially women come together then the slum area people might listen to them. The so called social workers who work for the Ganesh festival are from the same area and they are the young men in these homes.

You can try to suggest some different ideas to these young men.

You can have various competitions for children, rangoli competitions for young girls and cookery competitions for women on the occasion of Ganesh festival. If the young men in the slum area have their own Lazim group then people in the slum area will like to listen to such programmes instead of the noisy tapes of

cine songs. Lord Ganesh will definitely like it because Lord Ganesh is the god of all forms of art. It will be the proper way to worship god. Do you agree with me?

At the time of the immersion procession on the last day too we should avoid using the fire crackers and gulaal, because if such hazardous substances cause any damage to your eyes then there can be permanent damage. Many times we hear about incidences of fire at the Ganesh Festivals due to the fire crackers and due to their smoke there is tremendous pollution in the air and we can get various diseases of lungs if we keep on breathing in such atmosphere, which may lead to further serious diseases.

Instead, if we use flowers then the entire atmosphere will be full of fragrance. We can have rangolis prepared from flowers and if we use flowers in the immersion procession then there will be no danger of pollution. If these flowers are mixed in the soil there will be no danger of pollution, on the contrary the soil will become better. The environment will be safe if we use flowers. Also, those people from our own slum area who have business of flowers and garlands will be able to earn some money.

Now once again I would like to say a few words about the Ganesh immersion procession. We buy Ganesh Idols which are made from plaster of paris. These are coloured with artificial colours. When such huge idols are immersed in the river water the plaster of paris and colours cause pollution of water. They create huge rubble and in the rainy season the drainage lines get clogged & the danger of floods becomes real.

All this can be avoided. If we purchase smaller idols which are made from soil or metal and if we colour them

each year and worship them then a lot of damage can be avoided. If we insist that we have to immerse these idols in water then we can have small idols made from soil and immerse them at home in a bucket of water and the same water can be used for watering plants.

There are a lot of things which will help us to enjoy the Ganesh Festival in a better way. The Ganesh Festival can then become a true festival of joy and happiness.

I request you all to think about this, because if you make up your mind only then you can bring about change.

Once again, my best wishes to all of you!

*TAI*

## The Role of the Members As Partners October 2005

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*Namaskar!*

The month of October has arrived. This month the festivities of Navratri have already started with the traditional pooja of the 'ghat' (earthen pots). Due to the arrival of the Goddess Durga the atmosphere is full of joy. So first of all, my best wishes to you all for this festival. I wish to remind you about the discussions that we had last month about the Ganesh festival celebrations.

We worship Lord Ganesh or Goddess Durga and so we should always avoid all those things that they do not like. We should try to maintain an atmosphere of happiness and enthusiasm and on the occasion of these festivals we should take up some good programmes, avoid evil habits and evil deeds. We should try to cause as little harm to the environment as possible.

So I wish to request you to avoid the fire crackers and gulal and use flowers instead. The noisy songs should be avoided altogether and instead of that you should arrange competitions for young girls and women. You should avoid bringing huge idols of gods and goddesses

and immersing them in river on the last day of the celebrations. Most important of all is that you should avoid giving contribution under pressure and you should also not ask contributions from others forcibly. In the Ganesh Festival, one of our members Mr. Vaghade was murdered because of such compulsions for contributions for the festival. Do you think it is proper to do such atrocities in the name of the god and goddesses?

In this month, our Muslim brothers and sisters have their 'Roje' so my best wishes to them too. In this tradition, they have to observe fast for 40 days and worship god in the traditional ways and the most important thing in these days is not to hear any evil, not to talk any evil and not to think any evil about anybody else. So on behalf of Annapurna parivar I give my best wishes to all the Muslim members that they should observe the 'Roje' period in its true sense.

The month of October and the next month of November will be full of activities of festivals. In the month of November, the first four days we'll celebrate Divali and immediately afterwards the day of Ramzan will arrive. My best wishes for all these too.

In this month, on 2nd October, we had arranged a special programme for 'Gandhi Jayanti'. In all the branch offices we had arranged elocution competition on the subject of 'Cleanliness'. In all total children participated in that competition and they were felicitated with certificates.

However, we noticed that generally you all were rather reluctant in participating in such events. Whenever there is the occasion for loan disbursement, committee meeting etc. there is a lot of crowd, but the same crowd

was not present for this programme. Why? Do you come to Annapurna only for availing loans? Is Annapurna just like any other bank or money lender? We all know that the great freedom fighter and leader Mahatma Gandhi was instrumental in the entire freedom movement and because of him our country got its freedom, then can't we take out even one hour in the entire year, in his remembrance?

On this occasion, I wish to discuss with you some serious matters.

How is your relationship with Annapurna? What is the role of Annapurna in your life and why do you approach Annapurna? Is it only for taking loans? or only for saving money? or for getting help when you are ill? or for getting jobs?

You all know that everything in this organisation is decided as per your suggestions. You participate in all the decisions. The decisions about who should be given a loan, who should be given help through Janashi or Swasthyapoorna and how much help should be is also decided by you. The decisions to start the projects of Sandhi - Tantrapoorna, Swasthyapoorna - Janashri, Shantipoorna - Vatsalyapoorna were also taken as per your suggestions.

You have decided what rate of interest should be applied for the loans and for the savings. You told us that we should give loans to men too. The rules of the organisation were decided by you, i.e. whatever was decided in the committee meetings, based on that all the rules were formulated.

At present, you have your own representatives on the board of Annapurna. The organisation gives them training

about how to take decisions in important financial matters. You yourselves have the right to change these directors every year.

Besides this, you have your right on the organisation's assets and capital too. Try to understand this. When you take a loan, you contribute Rs. 50 towards 'Building Fund' and out of this a fund of Rs. 1.50 lakh was created. After adding other subsidies - help and loans to this, we now have a building worth Rs.15 lakh at Karvenagar.

Also, the organisation's amount of around Rs.55 lakhs is with you in the form of loans, out of which around Rs.20 lakhs are from your own savings.

So in all respects, you are partners and directors of this organisation. Please try to understand the meaning and importance of this, and participate in all the programmes wholeheartedly. I will now tell you about one more meaning of this partnership. When you get a loan from the organisation, it is not just a loan. It is an investment. This is the investment done by you and the organisation jointly, in your business or in your house or in your children's education. All the trustees of Annapurna and all the staff members have equal share as yours in your own progress.

This is the nature of our partnership. This partnership is not just for loans and savings, it is a life long partnership. That is why we call you our partners.

So now it is upon you to behave really like a partner.

Let us come together and work for our own progress and the progress of the society in general.

Once again, my best wishes to you all!



## Necessity of Proper Planning December 2005

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*Namaskar !*

The month of December has arrived. Now we shall be bidding good bye to the year 2005 and welcoming the new year of 2006. In the city of Pune, the weather is very cold now. Everyone is seen wearing sweaters, shawls. The common ailments that arrive with winter have also affected many people and cough and cold, fever are common complaints. My best wishes to you all to enjoy the winter season without suffering from any of these ailments!

While we bid adieu to the year 2005 and welcome 2006, we should think about doing some planning for the New Year. You must have brought the New Year's calendar or somebody must have gifted it to you. All these calendars have very beautiful pictures on them and everybody likes the calendars for the pictures on them, but do we ever make use of the dates given below the picture to mark the planning for our future work?

For example, recently we celebrated the 'Tulsi Vivah'. Now the marriage season has also started and it will continue for the next 2-3 months. This means that

there might be an occasion when you will have to attend a marriage of your relatives or friends. Whatever our financial circumstances are, we always make it a point to give a 'proper' present at such occasions. So if we know that in the month of December-January we may need money for such presents then we can plan accordingly and save some small amount every month then there will not be sudden unexpected burden for this present for us. We'll not have to borrow money from others just to arrange for such presents and we'll not lose peace of mind too.

Again in the months of April-May the same situation is there. Besides this, in those months the schools are closed, so you have to incur expenses for visiting your native places or your relatives from other places visit you during this period. All this means more expenses again, so if you have some planning about the expenses for 'guests + presents' and keep aside some small amount every month then such expenses will not be a problem for you.

The months of June-July present some more problems because in those months, you have the expenses for school fees and admissions as well as expenses for uniform, donation etc. During the same period, you also have to do the repairs for your house because the house may be leaking and you must do the repairs to the house before the rains arrive. This is a major expense and at the same time for some of you the business is also down during the rainy season - may it be that of fish selling or vegetable selling or of construction labour - everybody suffers in the monsoon season. At the same time, in the monsoon season, there is one more problem and that is

about the illnesses that occur in the rainy season - cough and cold, fever, stomach disorders etc. and so you have to face the expenses for doctors and medicines. You start hating the monsoon and wait for the rains to be over.

Instead of this, if you plan properly for the repairs to be done before monsoon and accordingly save some amount every month then by the amount of savings + loan amount you will be able to manage the repairs to the house.

Similarly, you must be aware that your children will go the next standard in the school so that if you make some provision for the fees beforehand then there will not be a sudden burden on you for paying the fees.

When the children are in the last important years of the school studies, generally you should not have the major work of house repairs at the same time, so you should plan the repairs earlier.

Once the months of June and July are over, then we have the months of August, September and October i.e. the months of Shravana, Gauri-Ganesh Festival etc. These are the months of festivals and traditional fasts. During these months, all the businesses flourish and if during these months if you have sufficient money for the business capital then you can have good business.

However, there is always the possibility that you might spend the money that is earned during this period on the expenses for festivals. So even for this period, you must do proper planning. If you want to take the next loan after repaying the current loan then you have to do proper planning for it, you have to have your record and the group's record up to date. If you have proper planning for your business, increase the savings then you can build a good capital for your own business.

However, you have to remember one thing always, and it is that if your business is doing well only then you can sustain all other expenses. The income from business will help you to meet the expenses for festivals, education, house repairs, guests and presents, marriages and illnesses.

If you use the amount of capital itself for such expenses then the business will deteriorate and then you will be on the path of destroying your own business and will have a lot of financial difficulties.

So, throughout the year, you should have a proper planning for your business. Do not use the capital money for any other purpose. Instead, you can plan for the future expenses and have some amount saved for that. You should open recurring accounts and also take help from Swasthyapoorna and Janashri for unexpected problems such as illnesses and death.

Let us resolve that we shall do the proper planning in the year 2006.

We are going to have our big meeting in the month of January 2006 and you all should attend it for the entire day. The day will be fixed either on 30th January or on 31st January and it will be informed to you immediately.

However, before that on 3rd January, we are going to celebrate the Birth anniversary of Savitribai Phule. She was the great personality who was instrumental in making available education for women and on 3rd January in every branch office we are going to have a special function in which we are going to felicitate the parents of those girls who are having their higher education.

I request you all to inform us if you have daughters who are in 8th to 10th standard and have got more than 60% marks in their final exams in March 2005. Please submit a xerox copy of their mark lists along with the student's name and address to your branch manager. If you have daughters who are studying in standards 11th to 15th and have got more than 50% marks then please submit a xerox copy of their mark lists for March 2005.

If you have any neighbours who are not members of Annapurna but their daughters have fulfilled the above criteria then please ask them to submit their applications.

We'll pay our respects to Smt. Savitribai Phule and let us encourage our daughters to progress further in their lives.

As per the planning for 2006, we are going to have some very good events for Shiv Janayanti, Bhagatsing Jayanti, Gandhi Jayanti. In such programmes we'll encourage the young boys and young men as well as children.

So let us all come together to welcome the New Year with the resolution of having proper planning for the New Year. My best wishes to all of you for the same!

*TAI*

## For The New Members Of Annapurna June 2009

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*Namaskar !*

A few years ago, I used to write this newsletter every month on some of the 'social issues'. In the last few months, I did not write any newsletter at all, but today I felt that I have to have a dialogue with you again.

Today, almost 90 percent members are new members of Annapurna. So I am writing this letter to you to acquaint you with various aspects about Annapurna and to tell you about what you have to do once you become a member of Annapurna.

**First of all, let me tell you about what you get when you become a member of Annapurna :**

1. Annapurna gives you loans by a very simple procedure, with less rate of interest. Annapurna gives you interest on your savings.
2. Annapurna gives you medical (doctor's) advice and financial help for your entire family in the event of illness.
3. If any of Annapurna's members expires suddenly then Annapurna makes the loan account NIL and also given financial help to the member's family.

4. If any one of you does not have a Job, then Annapurna helps you to get a job.
5. Annapurna has crèches for your young children.
6. There are single mothers amongst you who cannot afford the expenses for children's education. Annapurna arranges educational scholarships for such children's education.

In short, Annapurna is not just a bank or organisation which disburses loans but it gives you full fledged support to you in all circumstances. Annapurna is like a protective cover for you and your family.

Now let us try to understand, what your responsibilities are.

You have to form a group. It is very important for all the further benefits that you are going to get, to ensure that this group is perfect and secure in all respects.

#### **Why should you form a group?**

1. For security for each other's loan - because Annapurna does not ask for any other security for your loans. The trust that the 5 persons in your group have about every other member of the group is the only security for your loans.
2. You have to form a group - so that you can decide how much financial help should be given to any member from Health Mutual Fund i.e. Arogya Nidhi, to take decisions in the meeting.
3. You have to form a group - so that you can immediately contact the doctors from 'Uplift' if any of you or your family members is sick or there is a death in the family, to give moral support to you; to inform Annapurna about your problems.
4. You have to form a group - so that if any of the

members do not have any work then Annapurna can help you to get work. However, when you fill up the form for getting a job, Annapurna will ask for the signatures of 2 persons on that form, who will guarantee that you will work honestly and diligently.

5. You have to form a group-so that whenever the information is given in the committee meetings about various schemes such as crèche for children, educational help etc., at least one person from your group can be present for such meetings. So all the other members come to know about these details. So only if you form groups, you will get all these benefits.

#### **Now, have you understood the benefits of forming groups? Now let us see why we should have a centre-**

A group is like a nuclear family, while a centre is like a joint family. In group there are only limited members, exactly like a nuclear family where the only members are husband, wife and children, but in a joint family there are a lot of persons such as mother in law, father in law, sister in law and brother in law etc. in the same way we have the centre.

When we have a nuclear family, we can manage on our own for some of the problems, but for some other problems, we have to go to the bigger family for help. Similarly, some problems are taken care of at the group level, but for some problems we have to approach the centre.

#### **Why should we have a centre?**

- 1) For loan disbursement and loan recovery : You all know that Annapurna gives you loans on very less rates of interest i.e. per month 1% to 1.5%. Also, Annapurna

gives you interest on your savings at the rate of 6% to 7% which is quite high. The representative of Annapurna collects your instalments at a place very near to your homes. However, if that representative is asked to personally visit each and every member's home for recovery collection then will Annapurna be able to afford such a rate of interest? If every member is called at the branch on separate days then a great amount of time will be wasted and then we will not be able to give the loans under these rates of interest.

So, when you have to give the instalments for repayments, you should gather at a central place which is at somebody's house, i.e. the centre so that the work of recovery becomes simple and fast.

2) The money that the group collects for Health Mutual fund (Arogya Nidhi) is always less than that collected by the centre. e.g. if in a group there are 5 women and every woman has 4 members in her family = 20 persons @Rs.100= Rs. 2000

So with this amount of Rs. 2000 how many persons can you help?

But in case of a centre:

15 women X 4 persons per family X 100 Rs. = Rs.6000. In a branch there are 1500 persons X 4 family members X Rs.100 = Rs. 600000/-

Now you must have understood the importance of forming the groups and centres. There is one more responsibility for the group members and it is that they should ensure that all the members remain present at the recovery meeting and are paying 100% instalments. They should do this for their centre too.

They should also ensure that all the members attend

the committee meeting turn by turn i.e. at least once in 3 months.

If any member from your group needs financial help for illness, then we cannot give that help unless all the members of that group are present. This is necessary because the money in Arogya Nidhi (Health Mutual Fund) belongs to you all, so the decision also should be taken by you. Please remember that unless the entire group is present and minimum 2 other members from the centre are present and the branch representative that you have elected is present, Annapurna cannot sanction the financial help for health related problems.

Suppose somebody is ill and needs financial help and you did not attend the meeting. If in future you are ill and need financial help, will she be ready to attend the meeting for you?

You have to help each other and all of you have to join hands to fight the evil of poverty, this is the message from Annapurna for you. Now you have to tell me -

**What precautions should be taken while forming the group and the centre?**

1. All the members in one group should be staying near each other so that it will be easier to gather at any group member's place for paying the instalments. Also, as everybody knows all the other members then you will not have doubts when you give guarantee for the remaining members' loans.
2. The members should be so chosen that each member has some business of her / his own, so that the risk of not paying the instalments will not be there.
3. The members should be so chosen that each member stays in her/his own house, so that there will be no

problem that members leave their places and go to stay elsewhere, and the remaining members have to pay their instalments.

4. The members should be so chosen that normally all would take loans which would be repaid at the same time i.e. after 12 months/ 24 months / 36 months, if this is not possible, the member who repays at the earliest will have to wait for others to finish their instalments, before asking for the new loan.
5. The members should be so chosen that they would help each other in all other respects, other than loans. They should tell the other members about what happened in the committee meeting. They should sanction financial help for illnesses to other members of the group. They should give information to other members about other schemes such as Vidyapoorna, crèche etc.

Now you will have to tell me what are you going to avoid altogether while you work for the group or for the centre?

1. You will not accept a member who submits false information or documents i.e. without ration card, giving wrong address or having no income or business.
2. You will not accept a member who is very ill and perhaps that member may die in near future. Because, if a person is already very ill, there will be a chance that he/she may die before repaying the entire loan and the insurance amount for him/her may never be sanctioned. Due to this, you should always take members who are healthy and have some source of income from work.

3. You have to come personally to Annapurna's office for signing other members' loan applications as also for sanctioning financial help claims for Arogya Nidhi (Health Mutual Fund). You will not ask any amount such as Rs.100, 200 or anything in the form of cash or kind to those members. All of you have to help each other and you have to do this without expecting anything in return, because everybody needs this help.
4. You will not keep with you other members' instalments or books. Everyone will personally give the instalments and get her book entries filled. Also, every one will personally attend the committee meetings, big meeting and get the stamps for attendance. You should help each other to educate themselves in this way.
5. You will not use the amount of loan taken by somebody else. Everybody should take that much amount of loan that she needs, not for giving to others. Annapurna will hold that person responsible for the loan, so take the loan only of the amount that you will need.

Now consider all these points and only after giving due thought to the above points, you should form your groups. The centre also should be chosen carefully, so that you can get all the benefits of the schemes from Annapurna, and there will be not disputes or fights and no headaches for you.

Please always remember that if your financial transactions are clear, then your relationships with others are good. If money transactions are not good then the relationships also suffer. So you should try to build a

relationship with Annapurna, as well as with your group and centre in such a way that it will be a permanent relationship, based on a solid foundation.

Today, I wish to discuss with you about one more important topic, and it is about the Janashri insurance. I would like to know your opinion about the same.

For all of you who take a loan, we obtain 'Janashri insurance' through L.I.C. and for that Annapurna pays Rs.50/- per person to L.I.C. every year. What does L.I.C. give us? In case of natural death Rs.30,000/-, in case of accidental death or permanent disability Rs.75,000 and if in accident a person is partially disabled then Rs.37,500.

However, during the last ten years only one person from our members received Rs.75,000/- for disability. The maximum number of claims were about natural deaths i.e. Rs.30,000/-, because the percentage of natural deaths was more. However, recently a lot of time is wasted in getting the claims settled from L.I.C. and L.I.C. asks you to submit a lot of documents and asks you to fill a lot of forms. Even after submitting the documents, your claim applications are pending with L.I.C. for more than one year.

Considering the above situation, we feel that Annapurna should handle this work too, i.e. we should not send the contribution of Rs.50/- for you, to L.I.C. but if there is a death of a member, the members themselves should sanction the claim, up to Rs. 30,000/-. If we do this, we can save time and headache both.

Should we do this? But for doing this, you will have to accept more responsibility. I'll explain it to you now:

1) At present, what is your contribution at the time of taking the loan?

Rs. 700 savings

Rs. 100 processing fee.

Rs. 400 Health Mutual Fund (Arogya Nidhi) for the entire family.

Rs. 50 Kutumb suraksha nidhi (Family welfare fund) and Rs. 50 Janashri insurance contribution.

total Rs. 1300/-

Now in the proposed system, all the other contributions will remain the same but the contribution towards Janashri will vary as per the period of repayment of loan. i.e.

Loan amount Rs. 7000 - repayment in 12 months - Janashri Rs.50

Loan amount Rs. 10000 - repayment in 18 months - Janashri Rs.75

Loan amount Rs. 15000 - repayment in 24 months - Janashri Rs.100

In this way, if the loan of Rs. 20000 is to be repaid in 24 months then are you ready to pay Rs. 200 for Janashri i.e. Rs. 50 for each year.

2) The maximum claim amount which can be sanctioned as per the loan amount will be Rs. 15000 + loan account to be made NIL. because L.I.C. gets help from government of India @ Rs. 150 per person, which we will not get but actual number of claims settled by L.I.C. for the amount of Rs.75000 are really not many, so we'll also be able to work with this procedure. Please think about this and tell me.

3) If a member expires, then for that member the loan account will be made NIL and maximum amount of Rs.15000 will be given to that member's family.

However, for doing this, all the four remaining

members of that dead member's group as well as minimum 2 persons from the centre and the representatives of the members will have to be present together at the committee meeting. Think about this. Do you agree with this?

4) When you accept anybody as a member of your group, you will have to be very careful. If you accept a member who already was very ill or who had cancer, AIDS, heart ailments and if that member dies immediately then such claims will not be sanctioned.

As of now, even L.I.C. does not sanction such claims. So everybody should take care to ensure that they are not allowing any ill person to become a member of their group. If this happens, then the remaining members of the group will have to repay that member's loan. So please think about the above points and tell me whether we can start our own life insurance?

If you are ready to behave responsibly then definitely we can do this. Annapurna is like a giant banyan tree, with centres as its branches and groups as its shoots where you all have your nests. So if you take proper care of the tree and the branches, your nests will be safe.

*TAI*

## Know Your Organisation October, November, December 2010

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*Namaskar !*

This newsletter includes the following:

In January we are going to have the big meeting.

1. Community meeting: Why? Big meeting why?
2. How is Annapurna different as compared to the other organisations? When will you get a bigger loan and how? Details about pension etc.
3. Why is it important to pay the instalments regularly? Why is it good for you to have your recurring deposits, fixed deposits? Why is it wrong to take loans from many organisations and what is the danger in this?
4. When you form a group, what care should be taken.. If you accept a person who is already very ill, then how your responsibility increases.
5. Why is it necessary to open an account in the bank? How did Alaknandatai get a bigger loan? The claim settlement will also be by cheques now.
6. The days of festivals and divali are approaching, how should you increase your businesses and savings.
7. The care that should be taken about



Arogya Nidhi, Jivan Sahayog Nidhi and other suggestions.

Recently we celebrated the Ganesh Festival. Id was also celebrated. Now we'll celebrate the festivals like Navaratri, Dasara and Divali. My best wishes to you all for these festivals!

Recently we also had epidemics of diseases such as malaria, typhoid, dengue , chikun gunia , swine flu in the cities of Pune and Mumbai. You should also take due care for yourself and your family members. You should ensure that the surroundings near your house are clean and there is no debris accumulated there. Do not let water stagnate near your houses. Do not let mosquitoes grow in the ponds. Always boil the water before drinking it.

The diseases can be avoided only if you take proper care and precautions mentioned above. Otherwise you will lose your income from business too - because these are the months of festivals, but instead of earning more money you will lose it in the illness. So take care.

We'll all meet in our big meeting in the month of January. This year we are going to have our big meetings in Pune and Mumbai in January. In the current year we had our big meeting in the months of April and May. Many of you had gone to visit your native places so the attendance at the big meeting was low. This year the meeting is in January and you all should attend this meeting. The meeting in Pune will be at the Police ground as usual and the meeting in Mumbai will be arranged at Vashi school ground. All should attend and should wait till the meeting is over. You should not leave immediately after getting the attendance stamp.

This meeting is for you - the members. In this big

meeting, we take important decisions, we felicitate 'good' centres, we learn about the loss/profit made by the organisation, all this is for you.

Today you have come for this 'community meeting', this meeting is also arranged for you. Now you will sanction the claims for ailments that are submitted by the members, you will take decisions about the amount of loan to be given to the members from the slum area, you will get the knowledge about other social issues - all this is for you.

However, some of you do not appreciate this. They think that this is such a nuisance. Why should Annapurna organise such meetings? Other organisations are better because there are no meetings, no documents; take a loan and repay that loan, we have no other concern, isn't it?

You should understand that these meetings act as the bridge between you and Annapurna. Annapurna tells you about all the facts through these meetings. You are the owners of this organisation. Annapurna is the only organisation to have such relationship with you.

Now tell me, when people from other organisations come and visit you for recovery of instalments, do they even talk with you about your problems? The answer is 'No', because they are really not interested in your problems and worries. They only want to earn profit from you. Annapurna is with you for the last 35 years. Were these people with you then?

When initially Annapurna gave you loans, not a single bank or credit society was ready to give you loan. Annapurna not only gave you loan but also inculcated the habit of saving. Annapurna charged a minimum rate of interest and gave interest on savings. Every year,

Annapurna settles the claims worth lakhs of rupees for the Health Mutual Fund (Arogya Nidhi). If a member dies or his/her family member dies then Annapurna give financial help to that family.

No other organisation does such work.

The fact is that all these other organisations are here to snatch you away from Annapurna. They think that they can earn a lot of profit from you. However they do not know that our relationship i.e. the relationship between Annapurna and its members is beyond just profit and loss. Annapurna has inculcated the habit of savings and also pays interest on the savings.

The reason is that Annapurna wishes that you should become self sufficient. You should not always have the burden of loans.

Ask them why they do not arrange any meetings - they do not arrange meetings because they do not want you to meet each other or become united. They do not wish that your knowledge should increase. They do not want to tell you the facts.

Annapurna conducts meetings for you because Annapurna wishes that you should unite, you should know all the true facts and increase your knowledge.

Ask them why they give loan for illness and loans for education? Why don't they have insurance for illnesses and financial help for education?

Annapurna gives financial help for illnesses through Arogya Nidhi and financial help for education through Vidyapoorna.

There is no loan for these - so that you should not have the burden of loan when you are facing illness.

Also, Annapurna arranges for hospital and doctor's

guidance so that you should recover fast and your life should be saved.

All these other organisations are like 'pootna mata' (the demon who gave poisonous milk to Lord Krishna) but Annapurna is like 'yashoda mata' (like a mother who gives nothing but love).

If you want to know about the real nature of these organisations, ask them the following questions:

1. How much processing fee do they charge?

Annapurna takes only Rs. 100 from you. For the loan amounts of Rs. 7000 to 1 lakh only Rs.100 are charged, out of which you get a share of the organisation worth Rs.10, Rs.25 for the fee for the big meeting and Rs.5 as membership fee. So only Rs.60 are charged as processing fee. Other organisations charge you Rs. 400 to Rs.500 as processing fee for the first loan upto Rs. 1 lakh.

For the next loan this amount is higher.

2. Ask them, have they given any loan of more than Rs.20000 to anybody?

They do not give loans of bigger amounts; they keep on giving you small loans. Annapurna gives you loans of bigger amounts.

3. Ask them - why don't they accept savings from you?

They do not accept savings because they do not wish that you should become self sufficient. They wish that you should always be taking loans. Annapurna cares for you like your own relatives, while they keep on thriving on the interest that they earn from you.

Think about this and try to understand this different. This year, in the big meeting, we are going to discuss about the 'pension'. If you all agree, then Annapurna will include you in the pension theme.

However, to participate in any of the above schemes and to achieve progress for yourself, the first and foremost thing is that you should pay your instalments on time. Do not pay the instalment for Annapurna on time. Do not become a defaulter, otherwise your record will be blacklisted and you will not be able to take advantage of various schemes introduced by Annapurna. Now the Annapurna Tai has a mobile and she sends SMS to the head office that you have not paid your instalment, and they you are marked as a defaulter. Do not do this, because by doing this finally you are going to suffer. So do not take loans at a time from many organisations. When they give the loan you must be feeling very happy but when the time comes for repaying the loan, it will be very difficult for you.

Also, the other organisations will not give loans of amounts more than Rs. 15-20 thousands whereas Annapurna will give you loans up to Rs. 1 lakh. If you repay that loan with regular instalments, then Annapurna will help you to get a loan of amount more than Rs. 1 lakh. Smt. Alaknanda Jagtap is our member from the Karvenagar area. For the last 12-13 years, she has availed loans from Annapurna and regularly repaid all the loans. She also saved money with Annapurna, always attended the meetings, Annapurna helped her to get a loan of Rs. 3 lakhs from Bhagini Nivedita bank and with the help of that loan she has built a house.

So once again, I wish to request you to repay your loans on time, have your savings and RD, attend meetings, sanction the loans and claims for the group, help each other and achieve progress and success in your lives.

For this, you should always take care to accept only good members in the group. Take care to build your group properly. Take care to build the centre with only those persons who know each other well. Even if anybody else gives you any advice to include unknown persons into your groups, or ill persons and persons who would become defaulters, do not accept them under any circumstances. Because if you do so, then your own group and centre will face problems. If the group or centre fails then how would you take further loans?

Annapurna believes in your unity and your group's and centre's unity. That is the only strength on the basis of which you can have your progress. It is also very important to have your account in the bank. Annapurna disburses the first loan by cash but from the second loan onwards the loans are given by cheque. This means that if you do not have a bank account then you cannot have the second loan.

You might think that this is such a headache about having your own account etc. As compared to this, other organisations would appear to be better as they do not insist on having your own account. Take a loan in cash - repay the loan! Do you really think so?

However, are these organisations interested in your progress? Are they interested in giving loans of bigger amounts to you? Do they wish that you should build bigger houses, that your children should get higher education?

Annapurna wishes that we should be able to give you loans of bigger amounts, you should have transactions with bigger banks, you should have a bigger house, so Annapurna insists that you should have your account in

the bank. Once you have an account in the bank, you get to know the bank transactions. This can help you a lot in future. Now we are going to settle the claims by cheques only so from the second loan onwards the claims will be settled through cheques only, so that there will be no risk of losing cash amounts.

So open your account in the bank at the earliest. If you open your account in Indian Overseas Bank, Cosmos Bank, Bhagini Nivedita Bank, Saraswat Bank you can give Annapurna's reference if you have any problem. If they ask you to produce the ID-card from Annapurna, then ask for it to the B.O.M., but do open your account.

Similarly, take care while you get admitted to the hospital when you are ill :

1. Before getting admitted take guidance from our doctor or our H.S.E. .
2. Do not get admitted into private hospitals, always choose a network hospital. This will save your money. If they ask to have some tests etc. have them done in the network laboratories, which will save money for you.
3. In January we are going to have the big meeting. At the time of discharge from the hospital, take the case paper and file, because afterwards you will not get them. Especially, in public hospitals it is very difficult to get them once you are discharged.
4. For the members from Pune, if the claim documents are to be submitted directly to Uplift then deposit all the documents to the hospital but keep a xerox copy with you.
5. If you already have received claim amount from any other insurance company then do not ask claim

settlement again from Annapurna. The money that Annapurna gives for such claims is for poor and needy persons; do not cheat them.

6. Do not submit false claims and false bills. This is a fraud. You will never be able to achieve any success and progress by cheating others.
7. Now we are not going to settle all the claims as we used to do in Mumbai last year, we are going to give money for only those claims which fulfil all the rules, because last year we did not have network hospitals in Mumbai, now we have 75 such hospitals. Also the doctors conduct O.P.D. in our branches every week.
8. Do use the O.P.D. Take the guidance from the doctor by visiting O.P.D. in Mumbai and Pune. Do not contact the doctor only after getting admitted to the hospital on your own and getting discharged by the hospital (to ask about the claim). Always take the advice of the doctor before getting admitted to any hospital.
9. When you are ill, do not wait, take the guidance and treatment at the earliest, so that you suffer the least and the expenses will also be less.
10. If a group member dies, then the entire group should help her family to get the documents related to death, so that these documents can be submitted to Annapurna and we can decide whether the claim can be sanctioned.

Please remember that if the disease or illness was pre-existing, then we can not sanction the claim amount. This means that the group had knowingly admitted ill person as a member.

After all, the money belongs to you and the decisions are taken by your representatives. However, you have to use the money prudently, otherwise in future you yourself will be ill and then there will be no money for settlement of claims.

In the end, I would like to tell you that now the days of festivals have arrived and all of you will have opportunity to earn more in these days. Do not spend the entire amounts; you should have some money saved in RD, FD. The festivities will be over but the problems can occur any time in future for which you should be prepared. So do not squander away your money, save some amount of money for future.

My best wishes to you all!

Hoping to meet you at the big meeting....

*TAI*

## Procedural Changes Approved In The Big Meeting February 2011

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*Namaskar !*

This newsletter is for the months of February, March, April. There will be a separate newsletter for the month of May.

In this month, we are going to discuss the following:

1. Very good attendance at the big meeting
2. The changes introduced in the big meeting
3. The changes introduced for the attendance for community meeting
4. You should be present for the vasti meeting yourself, do not give the instalment amounts to the group leader.
5. About changes in loan stages and more loans
6. About reduction in rate of interest
7. About reduction in savings
8. About marginal increase in HMF, FSF, LMF
9. About including all the family members in HMF
10. About submitting the claim within 15 days.
11. About discontinuing the OPD coupons
12. Suggestions about client education

My best wishes to you all for the New Year. Recently we had our annual meeting i.e. the big meeting in Pune and Mumbai. You turned out in very large numbers for both these meetings, i.e. almost 10000 members attended the meeting in Pune and 4000 in Mumbai. So both these events were very successful.

I wish to congratulate all of you for the same.

However, I would like to give some suggestions. This annual meeting is for you, so it is necessary that you should arrive there on time and sign the attendance sheets and get the stamps and get seated before the programme starts. However, many of you arrived late, some arrived when the programme was almost half over. So they could not enjoy the programme and they missed a lot .

All others also get distracted if people arrive late and actually this is an insult for the guests on the dais too.

Also, some of you left the place of the function, when the function was still going on, while some members wanted to leave immediately after getting the cards stamped. This presented a sorry state of affairs for us indeed. I had to scold you all in front of the guests and the guests witnessed the lack of discipline in our organisation. Therefore I would like to request you that as we have this meeting only once in a year, you should arrive on time, remain seated throughout the meeting and listen to whatever is going on in the meeting.

Do not attend the meeting only for getting the attendance stamp. Think of this meeting as if it is some ceremony at your own house.

**From this year onwards, we have made some changes:**

1. The big meeting will be arranged both at Pune and

Mumbai in the last week of January and beginning of February. As the winter season is on, it will be okay even if you have to spend a few ours in the meeting.

2. The meeting in Pune will be at the Policy ground and in Mumbai it will be arranged in Vashi school ground, so that you do not have to search for the address.
3. In the month of January, no community meeting will be scheduled so that you do not have to take a leave from work twice in one month.

In this way, we have made the above mentioned changes so as to accommodate you all, I hope you all agree with these changes.

So from this year onwards, you are going to turn up in very large numbers for the annual meeting.

The way we have made the changes in the big meeting, we are also going to make some changes in the attendance for the monthly community meeting.

At present, you have to be present for 3 community meetings in one year, so will it be convenient for you if you are asked to attend only 2 meetings instead of 3? However, instead of attending any meeting at random, you should be present for the meeting at the time of the 5th instalment and the 10th instalment , so that it will be easier for you to remember and it will be easier for the LSO tai to remind you.

However, in between suppose anybody falls ill and you have to give sanction to the claim settlement, then what should you do?

Let us make the rule that if in any centre a claim is presented and all the 15 members remain present for the

community meeting for sanctioning that claim then they can remain absent for one of the above two meetings, i.e. they can remain present either for the 5th instalment meeting or the 10th instalment meeting.

However it will be essential to arrive on time for the meeting and attend the meeting till the end. Do you agree? Besides the big meeting and the community meeting, we also have to give due importance to the monthly recovery meeting.

However, last year we observed that in many centres, the members give the instalment money to some other persons and they do not attend the meeting, actually there is no recovery meeting conducted as such. The L.S.O. visits any time during the day and collects the instalments.

Due to this, all the 15 members never meet each other in person. Nobody knows who paid the instalments and who did not pay.

So in some groups there were quarrels and fights. There was confusion about how much money they had given to that person to repay on their behalf and actually what amount was credited to their account could not be confirmed and so there was an atmosphere of confusion and suspicion. If this happens then your group will be broken before the next loan itself and there will be no centre and no group. So avoid such incidences.

You will not gain anything by availing just one loan from Annapurna. If you properly build up your groups and centres then you will be able to take the further loans of bigger amounts. Also, in any centre if anybody is ill then you should also help each other for settlement of the claims, so that it is good for you all.

Your group and your centre are built up upon the strength of your unity. For the same, you should attend the recovery meeting every month. It is also the duty of the L.S.O. that she should arrive at your centre at the predetermined time and date and should not accept the instalments unless all the 15 members are present. Do you agree with this?

Our organisation, Annapurna, is not like other organisations. For the last 18 years this organisation has been working for you with the objective of serving the poor people. All other organisations have only one objective and that is giving you loans and getting profit.

In our annual general meeting, we declared the dividend from our profit. In 2010 our organisation earned a profit of Rs. 15 lakhs, out of which each one of the 45000 share holders received dividend @ Rs.1 for each share of Rs.10. This is not a very big amount, but its importance is tremendous. The very fact that the organisation is giving the share of profit to you as you are the owners is important. No other organisation has done this and will not do so in future too.

In 2011, we are going to make some changes in the rates of interest, loan stages and savings, so that we can help you in a better way and also that you would be able to achieve better progress.

In the big meeting, I had given you the information about this and you all had approved these changes.

**These changes are as follows:**

1) After April 2011, our loan stages will start from Rs.10000. We are not going to stop disbursing loans for Rs.5000 and Rs. 7000 altogether. If there are very poor members for whom it is not possible to repay the loan of

Rs. 10000 then loans of Rs.5000 - 7000 will be made available to them. However, for those centres which have the capability to take the very first loan of Rs.10000 and repay the same, for them these will be made available. So the next loan will be of Rs.15000/- and similarly the further loans will be of bigger amounts so that you can get a chance of getting a loan of Rs.100000 much earlier.

Some of you are managing your businesses very well and so you can expand your businesses and have progress earlier.

2) At present, our interest rate is 1.5% for the loans of Rs.7000 and Rs. 10000, now it will be 1.25%. However, for loans of amounts Rs.25000 and above, the rate of interest will be as before, i.e. 1% per month.

At present, the rate is 1% from the loan of Rs.15000, in future it will be 1% from the loan amounts of Rs.25000 and above.

However, you should remember one point here, that all other organisations are charging 1.25% rate on all loans. Nobody charges 1% rate at all (it is always more than that). Also, all the other organisations charge 1% to 2% amount towards processing fee, we charge only Rs.55/- towards the processing fee and Rs.10 for one share, Rs.25 for the big meeting and Rs.5 for risk fund and Rs.5 for membership fee so in all Rs.100 are charged at the time of disbursing the loan.

So as compared to other organisations, our processing fees are less and also our rate of interest is very low i.e.1% for the loans above Rs.25000. Also for the loans of Rs. 7000, 1000, 15000 and 2000 our interest rate will be same as others i.e.1.25%

Do you agree with all these changes?

Also if in 2011 Annapurna organisation gets profit then again you are going to get your share of the profit, which will be same as getting some discount in the interest.

3) The third change is that the percentage of savings which is accepted along with the instalment will be reduced. At present, you pay 10% amount towards the savings along with every instalment. From April onwards this percentage will be 8%.

In fact, every year, Annapurna pays you 6% interest on your savings, so actually it is good for you to have savings, still we are going to reduce the percentage of savings so that you will be able to pay the instalments. Annapurna is going to give you loans of larger amounts, but as the loan amount increases, the instalment amount also increases and then it might be a problem to pay the instalment.

So we have decided to reduce the percentage of saving to some extent.

Other organisations do not accept your savings because by law they are now allowed to accept savings. Those organisations are not bothered about your future. So they are interested in getting more and more profit from you, instead of accepting your savings. The staff members of those organisations are telling you lies when they tell you that whatever Annapurna claims as your savings, is not really savings but Annapurna is charging you interest.

This is a blatant lie, but you can always ask them one thing, so that you will understand that who is really cheating. You can ask them how much interest they are paying on the amount that they have taken from you as



savings? They will not be able to give any answer because they accept this as savings amount and then they use the amount without giving any interest to you.

Thus they take advantage of your ignorance while Annapurna tries to increase your knowledge. Annapurna does not try to get profit from you; instead if the organisation gets profit then your share of profit is given back to you.

So you should always save some money, it might be a small amount, but you should always save some money.

Last year, some of the members had some complaints about the savings; please tell us about your complaints. Contact Priyankatai, Aratitai, Savanitai, Kanchantai from the H.O. and tell them about your doubts.

They will go through your savings accounts and explain all the details to you.

At some centres, the LSO has adjusted the amounts of savings towards the amounts of instalments, because the instalments were not paid on time. The LSO should have done this after conducting a meeting of your group and centre and explaining the whole thing to all the members, however it is a mistake that at some branches some LSO have adjusted the amounts as described above. Ask the details to the LSO.

Have all of you understood the changes made in the procedures for interest rates, loan stages and savings? Do you agree with these changes?

All these changes are going to be implemented after 1st April 2011.

Last year, i.e. in 2010 we sanctioned the HMF claims for about Rs.50 lakhs and for the deaths in the family or

for the members' deaths the claims were settled to the tune of Rs.12.50 lakhs.

But last year, not a single paisa remained in our funds, so we studied the entire pattern of claims and expenses and we found out that:

1) The expenses for illnesses and hospitals have increased very much due to the general inflation, so the 100 rupees contribution that we have accepted from 2008 is not enough for covering these expenses.

2) Some of the new members do not understand the benefits of HMF and so they include only 2/3 persons under HMF, so that only those persons who are frequently ill are included in the fund and so the fund is not sufficient and the number of claims is more.

3) We sanction the claims if the patient is admitted to network hospital, but not if the patient is admitted in private hospital. However, if there is an emergency situation, then the claim is approved even if the patient was admitted to a private hospital.

Some members are taking advantage of this provision and they get admitted to private hospitals and they ask the doctors to certify that 'it was an emergency' so that the claims which would have been rejected now are presented for sanctions.

Due to this, now there is a possibility that the eligible claims will not get enough money, so HSE should give proper guidance and the members also should not submit 'false emergency claims'. If this continues, then we will have to take the decision that in 2011 not a single 'emergency claim' will be approved.

4) Many members do not submit their claims within 15 days from the date of discharge. Our rule from the

beginning of this scheme has been that the claim should be submitted within 15 days.

If the claims are submitted late then they have to be considered 1/2/3 months late. The funds for those months are already over so the funds for the next months are used and the entire budget topples down and then there is not enough money available for the claims. So, in 2011, should we decide that we will not approve the claims if they are submitted after 15 days from the date of discharge?

5) Last year, we had distributed the OPD coupons for free checking, at the time of loan disbursement. It was observed that you are not making use of these coupons so after April we are not going to give the OPD coupons. Our doctors will be available in the branch offices on the scheduled date and time, you should visit the branch at that time with your Nidhi Card and get a free check up, but hereafter no free coupons will be given.

So considering the increase in HMF and health related services, we are going to increase the rates for the following:

H.M.F. : from Rs.100 to Rs. 120

F.S.F. - from Rs. 50 to Rs.60

F.M.F. : from R. 50 to Rs. 60

Also, we have decided that all the members of the family will be included in the HMF. We have also agreed that all the papers should be submitted within 15 days. We have also decided that we'll not admit the patients to private hospitals.

We have resolved not to present ' false claims'.

Do you agree with this? Annapurna has taught you to have self-discipline. If you yourself observe some rules

of self-discipline then you will benefit from the same.

If you do not observe discipline or do some cheating then you will ruin yourself and others too.

So observe discipline, help the organisation to earn profit. Your profit will also follow and this is going to have a long lasting effect on your lives.

### **Greetings to the Annapurna staff members on 8th March - Women's Day**

My best wishes to all the staff members of Annapurna on the occasion of the 'Women's Day'!

I hope that all of you know that '8th March' is celebrated all over the world as the 'International Women's Day'. This day is marked for our fight for having same rights for all the women.

About 100 years ago, even in the developed country like the U.S.A. the female labourers had no fixed hours of work and they were paid less salaries and had to work in the factories for 12-14 hours per day. Their work places did not have sufficient light, air, water and toilets.

The women working in one such factory came together on 8th March and protested against the injustice. Since then the day of 8th March is celebrated as the 'Women's day'.

Today, in India millions of women are still facing the evils of poverty and the girls from poor families are unable to have proper education. In the rural areas, the girls are not able to get education, but they have to do all the hard work such as fetching water from far away places, washing the utensils and clothes. There have been cases of sexual abuse and rapes for these girls. If the girls are sick, they are not provided with proper treatments and.... by using the modern techniques to determine the

sex of the unborn child, the girls are not even allowed to arrive on the face of earth itself.

The effect of such practices is becoming evident now, because in our country the percentage of women and men is 950 women against every 1000 men, which should have been 1000 women for every 1000 men. We must let the girl child take birth and we must allow her to live. Through Annapurna we are working for the empowerment of such poor girls and women.

In each of our projects, the focus is on improving the financial, social, and educational and health status of these women.

90% of the members of Annapurna are women and they participate in the decision making process of Annapurna. Out of the total staff of Annapurna, 95% are women. Annapurna offers good facilities for the staff, such as good salary, P.F., Arogya Nidhi etc. At the work place the staff members are given all the proper facilities. The maternity leave is granted.

You should be aware about all these facts. If you do your office work honestly and with total commitment then you will be able to contribute towards the enormous task of empowerment of many poor women.

You should ensure that in your house and family and all around you the women are getting equal rights. Do not kill the unborn girl child in her mother's womb.

My best wishes to you all on the occasion of 'Women's Day'!

*TAI*

## Information about Annapurna for the new members May 2011

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*Namaskar !*

The summer season has arrived. Many of you work throughout the day in the sun. They must be feeling like drinking something cold, but for the next 2-3 months you will have to take precautions so as to protect yourselves from the ill effects of the summer season.

In the summer season, you should always wear cotton clothes which are not very tight. While going out, you should cover your head with a scarf and the men can wear caps. You should avoid eating spicy food. You should include curds , milk and butter in your lunch and should drink lots of water (without ice). Even though you feel like eating something cold like ice cream, do not eat it. Also do not eat spicy food like pakodas or oily food items. You can have sugarcane juice (without ice) or can eat juicy fruit like water melon, bananas and melons.

A lot of instructions can be given about the diet and other precautions for summer season, but it is not possible to include all these instructions here.

However, what is important is that you should take

due care of your health. You should remember that you have to wear such clothes and eat only those food items which are suitable for the season e.g summer, winter and the rainy season, because if you fall sick then you have to incur a lot of expenditure. On one hand, you have to bear the expenses for doctor and treatments while you also lose your daily income due to your illness.

As you are a member of the Annapurna family, if you lose money then we also suffer. If you are not able to repay the loans on time then the organisation's money is locked up. Then there is no money available with the organisation to give to other needy persons. Annapurna borrows money from big banks so that Annapurna can extend the loans to you. If your loan instalments are not paid on time, then Annapurna cannot repay the loan taken from the bigger bank and so the organisation also suffers. So please try to understand, that if you fall sick, your sickness affects the entire organisation as well.

**Now, let us see, what do you get from Annapurna?**

1. Annapurna gives you loans on lesser rate of interest and with a very simple procedure. Annapurna gives you interest on your savings.
2. Annapurna gives you medical (doctor's) guidance for your entire family and also gives you the financial help.
3. If any of the members dies suddenly, then his/her loan account is made NIL and his/her family is provided with some financial help too.
4. If any of your family members do not have a job, Annapurna helps them to get a job.
5. Annapurna has crèches to look after your children in the day time.

6. Our members who are single mothers may not be able to afford the expenses for children's education. Annapurna provides educational scholarships for the same.

In short, Annapurna is not just a bank or an organisation which extends loans but it gives support to your entire family. Annapurna is like the protective cover that your entire family can enjoy.

So let us try to understand what you have to do to get all these benefits.

You have to form a good group. It is very important that your group is a good and stable group for you to get all these benefits.

**Why should you form a group?**

1. For offering security to other members' loans - because Annapurna does not ask for any other security for the loans. Your trust for the remaining members of your group is your security.
2. Another reason for forming the group is that you are able to take decisions about who should be given help under Health Mutual Fund (Arogya Nidhi) and how much help should be given.
3. You have to form a group so that you can give support to the member of the group if his/her family has any calamity such as sudden illness/ death. Other members can ring the Uplift doctor on his/her behalf and can inform Annapurna about the problem.
4. You have to form a group because if any of you do not have any business or job then at the time of submitting the form for the job application you have to have signatures of 2 persons on the same, who would give guarantee about you and your ability to do good work.

5. You have to form a group because the information about various schemes such as crèches, educational scholarships etc is given in the committee meetings of Annapurna. If you have a group the group members can tell you about these meetings. Even though all of you may not be able to attend all these meetings, Annapurna has made it a rule that minimum one member of the group must attend each meeting, so that all the remaining members are informed about the proceedings of the committee.

So you will be able to get these benefits only if you form a group.

Now that you have understood the benefits of forming a group, let us understand the importance of forming a centre.

A group is like a nuclear family, while a centre is like a joint family. In group there are only limited members, exactly like a nuclear family where the only members are husband, wife and children, but in a joint family there are a lot of persons such as mother in law, father in law, sister in law and brother in law etc. in the same way we have the centre.

When we have a nuclear family, we can manage on our own for some of the problems, but for some other problems, we have to go to the bigger family for help. Similarly, some problems are taken care of at the group level, but for some problems we have to approach the centre.

#### **Why should we have a centre?**

1) For loan disbursement and loan recovery : You all know that Annapurna gives you loans on very less rates of interest i.e. per month 1% to 1.25%. Also, Annapurna

gives you interest on your savings at the rate of 6% to 7% which is quite high. The representative of Annapurna collects your instalments at a place very near to your homes. However, if that representative is asked to personally visit each and every member's home for recovery collection then will Annapurna be able to afford such a rate of interest? If every member is called at the branch on separate days then a great amount of time will be wasted and then we will not be able to give the loans under these rates of interest.

So, when you have to give the instalments for repayments, you should gather at a central place which is at somebody's house, i.e. the centre so that the work of recovery becomes simple and fast and it costs us less.

2) The money that the group collects for Health Mutual fund (Arogya Nidhi) is always less than that collected by the centre. e.g. if in a group there are 5 women and every woman has 4 members in her family = 20 persons @Rs.120= Rs. 2400

So with this amount of Rs. 2400 how many persons can you help?

But in case of a centre:

15 women X 4 persons per family X 120 Rs. = Rs.7200. In a branch there are 1500 persons X 4 family members X Rs.120 = Rs. 720000/-

Now you must have understood the importance of forming the groups and centres. There is one more responsibility for the group members and it is that they should ensure that all the members remain present at the recovery meeting and are paying 100% instalments. They should do this for their centre too.

They should also ensure that all the members attend

the committee meeting turn by turn i.e. at least once in 3 months.

If any member from your group needs financial help for illness, then we cannot give that help unless all the members of that group are present. This is necessary because the money in Arogya Nidhi (Health Mutual Fund) belongs to you all, so the decision also should be taken by you. Please remember that unless the entire group is present and minimum 2 other members from the centre are present and the branch representative that you have elected is present, Annapurna cannot sanction the financial help for health related problems.

Suppose somebody is ill and needs financial help and you did not attend the meeting. If in future you are ill and need financial help, will she be ready to attend the meeting for you?

You have to help each other and all of you have to join hands to fight the evil of poverty, this is the message from Annapurna for you. Now you have to tell me -

**What precautions should be taken while forming the group and the centre?**

1. All the members in one group should be staying near each other so that it will be easier to gather at any group member's place for paying the instalments. Also, as everybody knows all the other members then you will not have doubts when you give guarantee for the remaining members' loans.
2. The members should be so chosen that each member has some business of her/ his own, so that the risk of not paying the instalments will not be there.

3. The members should be so chosen that each member stays in her/his own house, so that there will be no problem that members leave their places and go to stay elsewhere, and the remaining members have to pay their instalments.
4. The members should be so chosen that normally all would take loans which would be repaid at the same time i.e. after 12 months/ 24 months / 36 months, if this is not possible, the member who repays at the earliest will have to wait for others to finish their instalments, before asking for the new loan.
5. The members should be so chosen that they would help each other in all other respects, other than loans. They should tell the other members about what happened in the committee meeting. They should sanction financial help for illnesses to other members of the group. They should give information to other members about other schemes such as Vidyapoorna, crèche etc. Now you will have to tell me what are you going to avoid altogether while you work for the group or for the centre?

1. You will not accept a member who submits false information or documents i.e. without ration card, giving wrong address or having no income or business.

2. You will not accept a member who is very ill and perhaps that member may die in near future. Because, if a person is already very ill, there will be a chance that he/she may die before repaying the entire loan and

the insurance amount for him / her may never be sanctioned. Due to this, you should always take members who are healthy and have some source of income from work.

3. You have to come personally to Annapurna's office for signing other members' loan applications as also for sanctioning financial help claims for Arogya Nidhi (Health Mutual Fund). You will not ask any amount such as Rs.100/ 200 or anything in the form of cash or kind to those members. All of you have to help each other and you have to do this without expecting anything in return, because everybody needs this help.

4. You will not keep with you other members' instalments or books. Everyone will personally give the instalments and get her book entries filled. Also, every one will personally attend the committee meetings, big meeting and get the stamps for attendance. You should help each other to educate themselves in this way.

5. You will not use the amount of loan taken by somebody else. Everybody should take that much amount of loan that she needs, not for giving to others. Annapurna will hold that person responsible for the loan, so take the loan only of the amount that you will need.

Now consider all these points and only after giving due thought to the above points, you should form your groups. The centre also should be chosen carefully, so that you can get all the benefits of the schemes from Annapurna, and there will be no disputes or fights and no headaches for you.

Please always remember that if your financial transactions are clear, then your relationships with others are good. If money transactions are not good then the

relationships also suffer. So you should try to build a relationship with Annapurna, as well as with your group and centre in such a way that it will be a permanent relationship, based on a solid foundation.

Annapurna is like a huge banyan tree, which has its centres as its branches, and the groups as the shoots and on the branches you have your nests. So you will have better lives only if you work hard to sustain the life of the tree.

*TAI*

## Information for New Members and Information About Bigger Loans September to November 2011

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### *Namaskar !*

The issues for discussion for the next three months:

1. Best wishes for the festivals and care to be taken during these periods.
2. Loan procedures to be explained - what is the purpose of loans? why would you get loan of lesser amount if you do not repay the earlier loan on time and do not attend the meetings? Why aren't the loans given to individuals (i.e. without the group's guarantee)? Why is the husband's signature required?
3. Attendance for the community meeting- they should not attend only for getting the attendance stamp. The meetings are conducted in the branch office and they have to attend only once in a year.
4. The entire group should be present for getting the reimbursement amount for the HMF claim.
5. There are new organisations and banks coming

up, instructions to be given to the members for the same.

6. Information about RD, FD. The amounts will be given by cheques only. They should start saving and have trust in Annapurna.
7. They should open an account in the bank and maintain it.

Once again, the festivals have arrived. Recently we had the Id festival and now the Ganesh Festival will be celebrated. Immediately afterwards, we'll have the festivals of Dasara and Divali. My best wishes to you all for all these festivals.

Here are some suggestions for you so that you can enjoy all these festivals in the true sense:

All those from the members, who have their own businesses have a great opportunity during the festival season to earn extra money, however you should take care to avoid unnecessary expenses. You should ensure that the profits are reinvested in the business.

Things like fire crackers, gulal, sweets etc. are prominent in the festivals , but this means a lot of extra expenditure. Sometimes we also have to face illnesses due to this and the atmosphere also gets polluted. So it would be better to avoid these.

At present, we have witnessed heavy rains even during the festivals, so the water that we drink may be contaminated. You should boil the water before drinking it. Do not neglect your health in the hectic schedule of work. Do enjoy the festivals but give a thought to the above, look after your health and provide proper attention to your own businesses.

You all know that Annapurna gives loans mostly for



businesses and also for house repairs, purchasing equipments and for children's education. The basic purpose behind such loans is to ensure that you start your journey on the way to progress. For this, it is essential that you understand the rules of Annapurna and the reasons for forming such rules.

In this month's newsletter, I would like to give detailed information to you about these rules. These rules have been prepared by me (i.e. Medhatai) after discussions with our members. During the last 18-20 years, these rules have been made and changed as per our requirements. Even today your representatives work with Annapurna in the capacity of 'Member Representative' and also as directors on the 'Director board'. They participate in the organisation's work, without asking for any extra remuneration.

So you must understand that all our rules have been prepared after considering your requirements and your needs. If you obey all these rules then you can continue to be a member of Annapurna.

Some of you ask why should we have the concept of a 'group'? Why don't we give loans to the individuals? I have answered this question many times in the past and today once again I'll answer this: Those who wish to have individual loans they can approach any bank. Then they will come to know about the list of the documents that the bank will ask. A lot of documents will be required; there will be the requirement of minimum balance in the account, 2 guarantors who should be government servants etc.

Annapurna asks for only the ration card and the group photo of the family and asks you to prepare a group

of 5 persons. This group should have members whom you will trust, they should be staying near each other and the group members should be so chosen that all are working or having their own businesses. Because of this group's guarantee, you are given loan with a very simple procedure and also with lesser rate of interest. Also, for repaying the instalments you do not have to go to the bank, the Annapurna representative visits you at your place to accept the instalment and savings. However, she cannot visit the individual houses because it will be very time consuming and then the interest rate will be higher, so we form a centre for 15 members.

The Annapurna L.S.O. tai visits the centre for recovery. Also the H.S.E. visits the centre for giving you the information about health. So it is convenient for all if all the 15 members are present at one place. The money collected by the centre is three times more than the money collected by the group so it is easier to settle the claims at the centre. Because of the centre, Annapurna can give you OPD, doctor's guidance, health information at the centre and you also get all these services in a very cheap rate. No other bank or organisation offers such services.

You should understand that the group is to be formed so as to give the guarantee for loans. The centre is to be formed for Arogya Nidhi (Health Mutual Fund). You should remain present for paying the instalments so that you get loans at cheaper rates. You can verify your accounts, check the receipts, get health related information from the H.S.E. You come to know if any other member is ill, if you visit the centre. You also get the information whether any claim has been submitted for

illness in the centre. Because of this, you also come to know what should be done if you yourself fall sick in future. In this way Annapurna's transactions are carried out in a very transparent way and by observing such procedures you get a lot of knowledge. You get help other than just the loan. Do you understand this? Do you agree?

Another issue is that some members ask why their husband's signature is required on the loan application?

On this, I would like to say that 'loan' is an important issue for the family, and shouldn't it be discussed by the husband and wife? The amount of loan, whether you should take a loan at all, what should you use it for, how would you repay the loan, all these are very important factors, because afterwards you may have quarrels in the family for these. So we insist that if the loan has been applied for by the husband then the wife should sign the loan application and vice versa. If the husband is dead or divorced we take the signature of any other relative, but that relative should be trustworthy, he/she should be staying nearby and should be willing to repay the loan if the borrower does not repay.

Some members think that it is not necessary for them to attend the recovery meeting and that they can give the money of instalments to somebody and ask him/her to attend the meeting.

However, if you do this then it will not be good for you. It is okay very rarely if you have some problem, then the LSO accepts your repayment instalment through some other member, but if this becomes regular practice, then you will never know about what is happening in the group, who are paying the instalments, who are not paying etc. Due to this, the group disintegrates,

sometimes members use each other's money to repay their own instalments and then finally the group breaks up. Also, you never come to know about whose claims were settled, whose claims were rejected and why.

Annapurna is the only organisation which starts with loans of very small amounts and slowly builds up the loan amounts to the tune of Rs. 1 lakh. During this time, you achieve progress in your own life. So you should think about your own future and obey the rules prepared by Annapurna and should attend the meetings. The recovery meeting is your chance for meeting all the members.

Some members are under the impression that they can attend the committee meeting only for some time, that also only if any claim is submitted and they can leave the meeting after the claim is settled. If they have to attend the meeting when there is no claim submitted, then they can leave after taking the attendance stamp. However, this impression is totally wrong, because you have to attend the entire community meeting for 2 hours, should listen carefully to whatever is being discussed and participate. Only then you would understand what is going on in your own area and who are the members of Annapurna from the other slum areas. What do they do to earn a living? Why are they taking a loan from Annapurna? How many members got the reimbursement for illness or death claims? How were the claims settled? How is our money which is saved in HMF used and for whom is it used?

Shouldn't you know about these things? Annapurna feels that you must know about all these facts, you should get more and more information so that the community

meeting is not only for getting the attendance stamp but it is an opportunity for you to get acquainted with other members of your branch.

We also have one big meeting in the month of January. The meeting in January is also not to be considered as a meeting for obtaining the attendance stamp. During the entire year, you have to spare 4 hours, only once, to attend this meeting. You can know about other members of Annapurna in the city of Pune and Mumbai. You can come to know about who are selected as the representatives of members, who received prizes and for what. You can meet the chief guests and our trustees and listen to their thoughts.

So our big meeting is an opportunity for you to understand the entire work of Annapurna, to elect the representatives and to participate in the decision procedures.

You all know that you get help from Annapurna in the event of illnesses, but even for that you have to obey some rules. Most important fact, is that when you take a loan, you pay some amount for H.M.F., and you are given financial help out of this fund if you fall sick and you do not have to repay this financial help given to you for your sickness. Your centre has 15 members and every member has 4 family members so that the HMF contribution will be  $15 \times 4 = 60$  persons  $\times 100 = 6000$  (Previously, i.e. before March 2011 this was Rs.100 per person and now from April 2011 onwards, this figure is Rs.120 per person, so this amount will be Rs.7200,) out of this amount financial help is provided to us in case of sickness, and it is not to be repaid. If in a centre, we have 2 claims at a time then we can give the financial help out

of the funds of other centres. One branch can have many centres (minimum 150 to 200 centres) and the entire amount for those centres can be used for giving financial help to anybody in that branch.

Similarly, other branches also have many centres and if necessary the branch representatives help each other to settle the claims if the funds are not sufficient.

In this way, members like you help each other for health. Also, there are other facilities offered such as doctor's OPD, network hospitals etc through the HMF.

However, to understand all this you must attend the community meeting, recovery meeting and the big meeting.

If your group has a claim submitted i.e. if somebody is ill then all the group members must be present, because this is your money, how can we give it to others without your consent?

So whenever there is a claim submitted for a member from your group, then all the other members must attend the meeting and they should attend the entire proceedings for 2 hours and should participate in the decision for settlement of claims.

All of you want to take bigger loans. However, no other organisation, except Annapurna, gives you loans of amounts like 20000 or 25000 and above.

Annapurna is the only organisation that supports you in all stages of your lives. Annapurna gives you loans up to Rs.1 lakhs. Shouldn't you also obey all the rules of Annapurna?

One most important factor is paying the instalments on time. We always check whether you and your group members are regular in paying the instalments. We also

check whether your business has increased and your income has increased. We also check whether you have unity within the group and within the centre. How do we know about this?

1. It is checked whether the entire group is present for the claim settlement (without asking for any remuneration or transport from that member) ?
2. If any group member has some difficulty for paying particular instalment, then do other group members help that member?
3. If a group member expires, do the remaining members pay her/his instalments till the LMF claim is settled?
4. Do all the members attend the meetings at the centre?

All these facts are checked before giving you further loans.

So it is in your own interest to understand and obey all these rules.

In the end, I would like to give only two more suggestions: You should have the habit of saving regularly. Annapurna gives you good interest on your R.D. so you should open your R.D. accounts. You will receive the money from the R.D. accounts by cheque sent to your address. There will be one more benefit of this that you will get the entire amount and your bank account will continue to be maintained satisfactorily.

#### **About the bigger loans**

We are going to give bigger loans i.e. loans of amounts Rs. 50000 and more, up to Rs.1 lakh in stages. Previously also we used to give loans of bigger amounts but now the rules for the same are made simpler.

Only those members who are currently in the loan cycle for the loan of Rs.35000 can avail the next bigger loan. Such members will have to come for the loan disbursement along with the group members, the entire centre need not attend the loan disbursement meeting.

The husband of that member who is going to take a loan of Rs50000 will have to accompany her. However, if for the remaining 4 members of that group, if their loans are still going on then they would only have to sign on her form, but their husbands need not come.

2 hours' training will be provided to those members who are going to take the loan of Rs. 50000. That training is compulsory. It will include the training for accounts writing and that member will have to maintain the accounts accordingly.

This bigger loan will be for increasing the business or for house repairs. The rate of interest for such bigger loan will be 12% FLAT and the repayment period will be 12 months, 24 months, 36 months.

The savings with this loan will be 5% (along with the instalment). (At present the savings is 8% for the loans of Rs.7000 to Rs.35000).

At the time of taking this loan, the member should bring with the ration card, her and her husband's photo identity card (PAN card, election card / driving license). Also, P.D.C. (post dated cheques), house documents, M.S.E.B. bill will be required.

In this way, those members who have reached the stage of Rs.35000 loan, can be given bigger loans, with simplified procedures and simple rules.

I request all members to read the rules carefully and understand the procedures.

My best wishes to you all on your paths of progress!

*TAI*



For Annapurna's members these monthly newsletters are of as much significance as Annapurna's micro credit, micro insurance, day care centers and pension services ....



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