

American India Foundation – Investing in Women in India

-- Azad Oommen, Director Chapter Development

Parvathamma, is a member of a sangam (self-help group) run by Swayam Krishi Sangam, a microfinance institution in Andhra Pradesh. She recounts the hardships she faced before she joined the Sangam four years ago. “We would go to money lenders and would ask them for loans maybe three or four times but they would ignore us. After a few weeks, they would tell us that they are willing to lend us money but would charge us interest at fifty percent.”

To make a new life for herself and her family, Parvathamma took her three children to Hyderabad where her husband was employed as a factory worker. The family was forced to come back to Dour after the factory closed down. She says, “I heard about the Sangam when I came back but I didn’t have much trust in it. In the past, a lot of people had tried to take advantage of us financially.”

With her first loan from the sangam, Parvathamma built a teashop. With her second loan, she built an extra room attached to her one-room house, which she uses, as a general needs store. She attributes the dramatic change in her life to the assistance provided by the sangam. Bestowed with a new sense of empowerment, Parvathamma feels confident about her plans for the future, which include increasing the capacity of her general store and her tea hotel.

Parvathamma is just one of the millions of women who are being empowered by the activities of non-governmental organizations (NGOs) across India. Women and girls’ empowerment are at the heart of the American India Foundation’s activities in India. AIF makes grants to organizations in India that are working in the areas of education, livelihoods and public health.

In all of these three areas, women have significantly lower development indicators than men. More than half of Indian women are illiterate, girls are much less likely to attend school, and even if they do attend, they are more likely to drop out of school. Women have fewer opportunities to earn livelihoods, and their wages are usually far less than those paid to men. Health wise, they are more vulnerable due to poor nutrition, high maternal mortality, and increasingly the rapid spread of HIV/AIDS among women.

According to Nobel Laureate Professor Amartya Sen, who is the chair of the AIF US Advisory Council, “Women’s empowerment is central to development. Policies to advance that empowerment, through female education, and women’s economic and political participation, can make a radical difference to the future of the world.” AIF follows this theme in its grant making and programs in India.

In education, AIF makes grants to NGOs focused on the universalization of elementary education, ensuring increased access to schools for children who are out of school, and

increasing the quality of education to improve learning and reduce drop-out rates. Since girls are less likely to be in school, and more likely to drop out of school, AIF's education grant partners pay close attention to overcoming the gender disparity in education.

Further, AIF's Digital Equalizer program, that uses technology to enhance and enrich education and bridge the digital divide, also provides girls increased educational opportunities in school. AIF establishes DE centers, consisting of computers, internet access, educational software and training in under-resourced middle and high schools and provides funding, operational and management support for 3 years. According to Naperu Lakshmi, a 10th grade student in the Government Girls High School in Lalapet, Hyderabad, "I used to be very scared of using computers and the Internet. Through the DE program, I became aware of how to grasp knowledge through the Internet. I have become very fearless by using the computer in my day to day life."

In livelihoods, AIF makes grants to NGOs that are improving livelihoods, particularly of women, by increasing access to, and control over, water and forest resources; improving savings and access to credit; and providing skills and entrepreneurship training and employment opportunities to the urban poor. All of these grants focus on women, as research shows that as women gain independent incomes they invest more in their families, and this creates positive effects for the whole family.

AIF's League of Artisans program is creating sustainable livelihoods and improving economic and living conditions for underprivileged artisans – particularly tribal, rural and women artisans. LOA scales up businesses of artisan groups through technical and marketing assistance to increase the number of livelihoods and income levels. For instance, LOA is partnering with Dwaraka, a Bangalore-based NGO to scale up their products that utilize kalamkari artwork. Women artisans do all the artwork, and this partnership is providing a steady and secure livelihood to the women in the villages where the artwork is made.

In public health, AIF aims to expand access to disease prevention, education and treatment services for the most impoverished and marginalized groups in India. Because of the threat posed by the spread of HIV/AIDS, and the urgency to stop it, AIF has chosen HIV/AIDS as its first focus area in public health. Women are among the fastest growing group of victims of the disease and there is also a rapidly increasing population of AIDS orphans with estimates ranging from 2 to 4 million children. AIF's public health grants will address the challenges related to the disease facing these populations.

As UN Secretary General Kofi Annan reminds us, "Only by investing in the world's women can we expect to get there. When women thrive, all of society benefits, and succeeding generations are given a better start in life."

AIF provides Americans the opportunity to invest in improving the lives of Indian women. In addition to financial contributions, through our Service Corps Fellowship, young American professionals have an opportunity to work with Indian NGOs for ten months. This highly successful program has enabled over 140 Americans to contribute

their time and skills to build capacity among NGOs, while gaining the first-hand knowledge of on-the-ground realities facing communities in India.

For more information about AIF and the ways in which it is impacting communities across India, and ways in which individuals in America can be involved, please visit AIF's website at www.aifoundation.org.

About the author: Azad Oommen is the Director of Chapter Development for the American India Foundation. The American India Foundation is dedicated to accelerating social and economic change in India. Azad oversees outreach for the Foundation in its chapters across the United States. He also directs the Service Corps Fellowship, a volunteer program for young American professionals to work with Indian NGOs. Azad has a Masters in Public Policy from Princeton University and could be reached at azad.oomen@aifoundation.org