

## Fieldwork Report for Anna Wiersma Margaret Gada Slosberg Travel Grant

### Fieldwork Location and Host Organizations

As outlined in my original project proposal, I traveled to the South Indian city of Pondicherry in order to undertake fieldwork with The People's Social Development Foundation (PSDF), an Indian NGO that works to advance economic and social development in the slums and rural areas surrounding Pondicherry through microfinance, vocational training, educational awareness programs, and counseling. Rather than focus solely on PSDF, I decided to split my time between PSDF and another organization, Auroville Village Action Group (AVAG), located in the neighboring village of Irumbai. Similar to PSDF, AVAG describes itself as a NGO "committed to grass roots and integrated community building", with programs spanning four "critical areas": Community Development, Economic Development, Capacity Building, and Psychosocial Services. The programs offered within these critical areas span the range of micro financing and micro projects; capacity building trainings and seminars for villagers; psychological and physical health initiatives; global warming and environmental degradation awareness; livelihood trainings and social enterprise development; expansion of legal access for women and children confronted with human rights abuses; and caste and gender integration programs.

At the core of AVAG and PSDF's operations are microfinance self-help-groups (SHGs), which generally consist of between 12-20 women, who come together in order to collectively save and eventually earn access to credit from formal banks. This particular method of administering microfinance, known as the SHG-bank linkage programme (SHG-BLP) is currently the largest community based microfinance program in terms of outreach in the world, reaching approximately 97 million poor households in 2010 (Tripathi, 2014, 217).

### Research Methods

My research focused on 1) observing and seeking to better understand the functioning of the integrated operations of PSDF and AVAG's various community development activities; 2) in-depth analysis of SHG member's experience with microfinance; and 3) assessment of the current and possible future relationship between microfinance and human rights.

The field research was implemented through three major activities: written surveys, interviews, and focus groups. The latter two were undertaken with both SHG members (female only) and AVAG/PSDF staff, while the surveys were limited to SHG members (female only).

Overall, the content of the surveys and interviews were intended to 1) investigate the impact of microfinance on the ground, in order to gain a clearer picture of microfinance's poverty alleviation impact; and 2) assess SHG members' experiences and opinions regarding the impact of microfinance and other community development activities. The human rights lens was then specifically applied to these findings through the concluding focus groups, by explicitly engaging participants in an evaluation of what rights-based claims their programming addresses, and where microfinance does and does not contribute.

In sum, 109 written surveys (55 PSDF, 54 AVAG) and 20 group interviews (11 PSDF, 9 AVAG) were completed. Grant funds were utilized in order to translate the surveys into the local Tamil language, and hire translators in order to accompany me and facilitate the group interview process.

### Volunteer Work Conducted

In recognition of the significant and valuable time that both PSDF and AVAG staff and SHG members dedicated to making my stay comfortable and my research highly productive and successful, I consulted with the directors of both NGOs to identify a number of projects in which I could provide assistance.

As I had previously volunteered with PSDF in December 2013-January 2014 during the Sustainable Development Practicum course that I took through AUP, I continued the work that I began there on developing a website for PSDF (<http://www.psdfindia.org/>) and training new staff on how to use the site and keep it updated. While I had created a manual for staff in 2014, the web software had since been updated and staff turnover had occurred, leaving the new staff unsure how to use the site and veteran staff unsure how to train them. All of the new pictures and formatting for the site was completed by PSDF staff under my supervision after an initial training period.

For AVAG, I wrote a number of short concept notes for the Director to use in upcoming conversations with existing and potential donors for the expansion of AVAG's community and enterprise development activities. In addition, I edited and completed a larger grant proposal for submission to the United Nations, which had been left unfinished by a previous volunteer. While AVAG has been quite successful in attracting and sustaining large donor relationships, it does not have a native English speaker on its staff, and thus often relies on native English-speaking volunteers for the written component of the donation-seeking process. Lastly, I wrote a number of stories for the June 2015 AVAG newsletter covering various activities that I had observed during my stay, as well as my own research activities (available here: <http://hosted.verticalresponse.com/664644/434442fba/286055347/3f9183b05c/>)

### Assessment of Overall Experience

Overall, my time with PSDF and AVAG was incredibly rich, both academically and personally. The information that I received through my direct surveys, interviews, and focus groups, as well as my observations of the NGOs' everyday activities, provided me with detailed information concerning the role of microfinance in both poverty alleviation and community development. Indeed, this experience was an essential component of my being able to conceptualize and defend the rights-based approach to microfinance that I ultimately describe and defend in my thesis. Having this field knowledge allowed me to feel confident defending my new ideas for the microfinance field, as they were rooted in experience and data, rather than merely my own thoughts and ideas, or those of other theorists.

As this trip would certainly not have been possible for me financially without this grant, I want to once again thank the Margaret Gada Slosberg Charitable Foundation for selecting me as a recipient of this grant. Conducting this fieldwork was truly the highlight of my Master's degree, and I appreciate your commitment to making these kinds of experiences possible.