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**R. K. Talwar
Memorial Lecture - 2009**

**On "Capital and Citizenship: Challenges and
Opportunities before Financial Inclusion "**

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Capital and Citizenship: Challenges and Opportunities before Financial Inclusion

- **Ela R. Bhatt** ¹

I feel humbled to be here in midst of you, the esteemed, hard core Bankers of this country to deliver a speech on a subject related to your domain, which is Banking and Finance. At the farthest end of your vast domain, I am just like a small vendor - practising but more struggling to grow. However, I am glad that I have such valuable opportunity to speak my mind in front of you. I trust, you will let me attempt and understand the part of my struggles.

I deeply feel honoured to be invited to deliver the third R. K. Talwar Memorial Lecture. I thank the Indian Institute of Banking & Finance, for that matter, thank you, Shri Bhaskaran.

It is indeed a great idea of State Bank of India and its staff to honour a past leader of their organisation through commemorative lectures. I thank the Bank and Shri Bhatt, the Chairman of the Bank to have invited me here.

It is well known that Late Raj Kumar Talwar, as Chairman of State Bank of India, had played a very significant role in shaping the activities of State Bank of India during the seventies. He had an outstanding career in the Bank and also earned kudos for his straightforwardness, principles and integrity. His contributions to the cause of SME development, agriculture financing and rural development are legions. Under his leadership, I understand that State Bank took several initiatives in the areas of innovative banking, rehabilitation of sick industries, credit plans for rural development, and introduced simplified procedures for financing of small-scale industries. He launched new schemes for the benefit of smaller entrepreneurs, small businessmen and agriculturists. I am proud to inform you that if SBI did not have “innovative banking” concept and an Officer in Charge, one Shri Sundaram, at the Circle office in Ahmedabad, in the seventies, our SEWA Bank would not have come into existence. Definitely, Shri Talwar's vision of banking included not only SME, but also women, poor, self employed of Ahmedabad city right from the beginning. Today the State Bank is unparalleled in terms of size and outreach. Its involvement in Agriculture finance and Micro Finance is noteworthy. The

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seeds of this huge growth were laid at the time of Late Talwar. I consider it as a great privilege to have been invited for this memorial lecture and wish to acknowledge and pay my tribute to the great visionary through this lecture. Thank you.

SEWA Women's access to capital and Citizenship

Mine is a simple story. It is an analysis a narrative and a appeal. All three ask for a different kind of democracy, a democracy that goes beyond elections and parties and thinks of the citizenship of marginals. A democracy that cares for ecology, survival and sustainability. Let me begin with my community : SEWA women.

They are workers, producers, entrepreneurs, self employed, who have started a business, who manage their money and live on their surplus. They take risks they borrow from money-lenders, they brave the policemen, and if they fail, they pay with hunger and destitution. If they succeed, they employ others in their family to carry on the trade.

This entrepreneurship comes out of a need for survival. A woman who has no money will set herself up as a rag picker. She can pick the kind of trash that can be turned to cash at the end of the day and feed the family. The day she does not work, she does not feed her family. The equation is simple. She may have money today, but if it rains, she has none tomorrow. Their economic cycle is a daily cycle. Their savings are miniscule and they can be wiped out in an instant. When one lives on the margin, anything can happen. Picking garbage dumps is risky business. The sharp metals and glass can injure, and the chance of catching disease is very high. Illness is a constant companion to the poor. Their vulnerability does not allow them to get ahead.

Yet, these women earn money to support their families. In fact, 94% of India's women are self-employed. They have no employer. They are scattered in trades they have devised for themselves, doing work they see that needs to be done.

The question one asks is what makes a woman self-employed? What makes her an entrepreneur? It is her assets. In order to understand the correlation between work, money and entrepreneurship, let us see what a poor woman views as assets.

Of the tangible assets, there may be some money perhaps some cash savings, or silver jewellery. She may have a roof over her head, which can then be turned into a workplace. She may have a cow or a buffalo, or she

may own a weaving loom given to her by her family. She may have a basket to sell wares in, or a pushcart or a sewing machine. Even a food ration card is an asset because it allows her to buy or borrow food at a fair price from a government shop. In fact, any identity card is an asset, because it asserts that she exists.

The list of intangible assets is long, but quite noteworthy. Education is an asset that few possess, but even basic literacy can be turned to good advantage. Children are an enormous asset, because the more hands that work, the more income the family has. Husbands can be assets or liabilities. A husband who does not have a drinking problem, for example, is an asset. In-laws who will allow her to work outside the house are an asset. The goodwill of ones' caste is an asset.

So women look to their lives and find those assets they can turn into capital. A woman with few skills and no money still has her body for an asset. She sells her labour, pulling carts, carrying loads, working at construction sites. Women with traditional skills like basket making or junksmithy make wares at home and sell them in the market. Some are traditional vendors like the vegetable vendors. Among the Muslim women where their cultural norms do not allow for working outside the home, they turn to sewing garments and block-printing and tie-dyeing. Some make bidis at home, depending on the contractor for both work and the price they will get for it.

But money is an elusive resource. Turning their savings into capital seems almost impossible, given the realities of their lives. Saving, therefore, takes many forms.

When Gauriben, a wastepaper picker, complained to a friend that since she has no money whatsoever to begin with, there is no question of savings, her friend gave her this piece of advice : Every time you knead dough to make bread, take two fistfuls of flour and put it aside. If you do it for six days in a row, on the seventh day you will have enough flour to cook that day's bread without reaching for new flour! That's how you save money without having any money! If you remember to cook your vegetables with lots of gravy, you need less vegetables! And if you make them very spicy, you eat a lot less of it! Certainly, we do not wish to build capital at the household level.

As you can see, food is the very first thing that women economise on. The other victim of their economizing is their sleep, so that they can increase their work hours. The few assets they see at their command, like food and

water, and sleep are all treated like scarce capital. Frugality is a lesson in financial discipline that every poor woman understands.

Women know savings as a form of suffering. For without making-do and going- without, and constant self-denial, one cannot save. They believe that to ensure a better future, suffering is a given. The greater your capacity for suffering, the better your chances of survival.

As a SEWA member put it, “One thing I know to be true--there is no money without work, but of course, there is plenty of work without money.”

What do they need?

The major lesson that we learnt gradually, over years, is that first, poor women need capital formation at the household level. With access to financial services like savings, credit, insurance, they can build up and create assets of their own. They can buy land, build a house, a workshed, buy equipment, or cattle to increase productivity. Or, they just want cash in the bank. Asset ownership is the best weapon to fight the vulnerability of poverty.

Second, poor women need to build their capacity to stand firm in a competitive market. They need access to market infrastructure, access to technology, information, education, knowledge and skills like accountancy, management know-how, planning, designing, marketing.

Third, they need social security basic healthcare, childcare, shelter and relief, to combat the chronic risks they face with their families.

And lastly, they need collective, organised strength to be able to actively participate at various levels in the planning, implementation and monitoring processes of the economic, social and political affairs of the nation.

It is important that all the four components are in place simultaneously, and in the combination that the women think is viable and manageable by them. One input without the other does not yield any results, while one after the other comes too late.

SEWA straddles the realms of both union and cooperatives. The union mobilizes and organizes the women to come together around their work issues. The women then form trade cooperatives in an effort to become owners of their labor. In villages, the producers groups, the savings groups, and their district associations and federations are, in broad terms, cooperative enterprises. Trade cooperatives give the women

greater bargaining power; access to credit, training, and markets : and help to build assets. SEWA has nearly hundred different cooperatives rural and urban some built around products; others around services. There are vendors' cooperatives as well as midwives' cooperatives; rag pickers' cooperatives as well as weavers' cooperatives. There are as many trades as there are facets to a country's economy, and self-employed women can be found in every one of them.

The Registrar of Cooperatives would not, initially, register SEWA Bank because its members were illiterate women. Of course, these women could earn an income, run their own businesses, save, borrow, and repay, but they could not form their own banking cooperative because they could not sign their names. Literacy was more important to the registrar than the women's dynamic economic productivity. I've often felt that the real illiterates are on the other side of the table.

Similarly, we had trouble registering service cooperatives. Our rag pickers' cooperative was suspect because they did not manufacture any products; the midwives' cooperative was asked why delivering babies should be considered an economic activity; the video producers' cooperative was denied registration because the directors, the producers, and the sound and camera technicians were illiterate. The officials had no concept of how much more powerful a visual medium is in the hands of those not enslaved by the written word. When vegetable vendors and producers wanted to form a joint cooperative, they were told that despite the fact that both belong to one common industry, they fell under separate category lists and therefore could not formally collaborate. Taxonomies can be life denying because classifications can exclude.

Other problems result from such classification and categorizing. Since the income of poor women from any one type of work is usually not enough to make ends meet, they must have several income-earning occupations. In fact, 80 percent of SEWA members are engaged in multiple types of work. Vegetable sellers also make kites at home. Should they be covered by a social security fund for home-based workers or are they entitled to a hawker's license from the municipal authorities? The following example is a common one.

A small farmer works on her own farm. In tough times, she also works on other farms as a labourer. When the agriculture season is over, she goes to the forest to collect gum and other forest produce. Year round, she produces embroidered items either at a piece rate for a contractor or for

sale to a trader who comes to her village to buy goods. Now, how should her trade be categorized? Does she belong to the agricultural sector, the factory sector, or the home based work sector? Should she be categorized as a farmer or a farm worker? Is she self-employed or is she a piece-rate worker? Because her situation cannot be defined and contained neatly in a box, she has no work status and her right to representation in a union is unrealized. She is denied access to financial services or training to upgrade her skills. The tyranny of having to belong to a well-defined “category” has condemned her to having no identity.

When someone asks me what the most difficult part of SEWA's journey has been, I can answer without hesitation: Removing conceptual blocks. Some of our biggest battles have been over contesting preset ideas and attitudes of officials, bureaucrats, experts, and academics. Definitions are part of that battle. The Registrar of Trade Unions would not consider us “workers”; hence, we could not register as a “trade union.” The hard-working chindi workers, embroiderers, cart pullers, rag pickers, midwives, and forest-produce gatherers can contribute to the nation's gross domestic product, but heaven forbid that they be acknowledged as workers. Without an employer, you cannot be classified as a worker, and since you are not a worker, you cannot form a trade union. Our struggle to be recognized as a national trade union continues.

Because they fall through this web of terminology, the livelihoods of millions of people are not perceived as work and therefore remain uncounted, unrecorded, unprotected, and unaddressed by the nation. They remain conveniently “invisible” to policy makers, statisticians, and theoreticians. Dividing the economy into formal and informal sectors is artificial it may make analysis easier, or facilitate administration, but it ultimately perpetuates poverty. Until the International Labor Organisation (ILO) was forced to acknowledge the growing numbers of home-based workers, even international trade unions did not wish to recognize them as workers; instead, they considered them a threat to the organized labor movement. My point is this : *When you are not classifiable you are officially unidentifiable. When you cant be identified you can be ignored. As an invisible you are no longer subject to policy. You cease being a citizen in many ways. If you ever exist, it is only as an obstacle.*

Today, SEWA is a family of organizations, similar in structure to a banyan tree that spreads its branches. Over time, the branches grow vines that reach for the ground and take root, becoming trunks themselves; in this

way, they become a sprawling forest within the same, ever-expanding tree. Each one is independent and autonomous, both financially and in the decision-making process. At the same time, new growth draws strength from the old.

All this could begin happening because the poor women self employed were recognised as the active participants of the national economy. Two, they formed their own economic initiatives like Trade Union, Cooperatives, Trade Associations, even For-profit and non-profit companies.

Any way, *the working poor need to have their own organisations that generate collective strength.* Once, at a SEWA Bank meeting, I asked our board members if money was power. Some women categorically agreed. One woman said that money gave strength and *that* was power. But when asked who was the most powerful person in the room, the women pointed to the Managing Director of SEWA Bank. They felt she had the money power of the bank. Her power also came from the fact that she was educated, was efficient at her work and had the strong support of the women she worked for. I argued that since the money of the bank came from the women, why is it that they themselves did not feel the most powerful? They explained that savings and capital give one a sense of power to the self, but the collective strength of hundred of thousands of women gave one “big power.” In short, money is power, but collective strength is bigger power.

Citizenship

A Roof and a Toilet is a base of Citizenship

As SEWA experience goes, shelter is their number one priority in life.

A roof over their head makes their family complete. Physically and mentally, they feel protected against the wrath of nature and violent forces of the society.

We see with our own eyes that home is also the workplace. In city slums, people work under their roof and earn their livelihood stitching garments, making kites, producing food items, assembling machinery parts, running shop, holding tuition classes or using a corner as storage. For them their houses are their assets, their own wealth. The house is where the next generation is raised and reared. We all have home. Do we need more official studies and policy documents to find that the safer the living conditions the better is the future citizenry?!

Above all, secure shelter gives citizenship rights to urban residents. For a large portion of the urban poor who live in slums, there is a problem of who you are. Unless you have a house, a house address, you do not exist. The house you live in is illegal so you cannot have power or water connection, nor a ration card. If residence is illegal, how does one establish one's legal citizenship. Moreover, you as a poor and a woman work in informal sector and contribute to the city economy. Because your home which is your workplace is non existent or 'illegal', you can't improve your living conditions nor increase your productivity or increase income by working for longer hours. So, your right to citizenship is denied, your right to making a living is denied. This is not swaraj!

Moreover, it is absurd to apply the rule of land ownership or land tenure to the provision of basic primary human needs of water and sanitation. Minimum level of safe water and sanitation, irrespective of identity proof or status of migration should be extended to every city dweller, in their own right. This is Freedom, *swaraj*.

It is puzzling why the poor are not encouraged to make investments in their own existing housing? Why is tenure security required for the purpose? In fact, we should encourage the poor to invest in their living place. How long do we go on stating this issue? I remember, since the First Habitat Conference in 1976 at Vancouver, this has been argued but there has been very little progress on this front. It appears that the cities and the city governments do not want to give land access to the urban poor!

It seems there is no land left in the city! No wonder the slum dwellers have to combat cut throat antisocial forces today to hold on to the minimum shelter they already have. But then what about the new comers to the cities, do they have any options? Cities invite investments but not those who make those investments generate profits. It seems clear that labour is welcome but not the labourer.

We also have to recognize the fact that increasingly in some rural areas, adverse forces are so powerful that despite great reluctance to leave their homelands, the rural poor head for the city in search of work. This kind of migration is painful and traumatic. But greener pastures are nowhere to be found - certainly not in the city. The first thing they need is a place to sleep - not an easy feat in cities where even sidewalks are spoken for. Public places are constantly patrolled by the police - less for public safety and more for fees to look the other way.

The city municipal systems hardly touch this vast population; with its numbers growing, their issues are overwhelming. Actually, their instability and illegality are of advantage to the city. The city wants to prosper on this cheap, docile and easily available labour. By keeping their homes and work unauthorised, a vast urban workforce is denied identity and their due economic return. Their children are everywhere, visible, working in streets, in factories, in markets, in home but not in schools. Schools are far from their homes. Where is the social protection to the working poor and future citizens? The constant feeling of being unwanted does not generate civic mindedness or loyalty to a city where they live and work for long years. Thus, alienation roots in and opens a breeding ground for violence.

My point is this : if urbanization is welcomed then the urban poor also have to be welcome in the cities and we do need to find them space to live in the cities in the form of asset ownership.

Capital

My Vision of Capital

Access to Capital summons the usual stereotypes : big Corporates, the Investors, the Markets. All these, I fear, I do not understand enough. For me, as a grassroots organiser of women poor, self-employed in India, capital on one hand is abstract, impersonal, while on the other hand, capital is a strong social force.

As I have already mentioned, what I know of capital is that it excludes and denies access to people in subsistence economy. I would like to move away from both senses of stereotypes and create a space of freedom where we can look at capital in a fresh creative way.

Within my worldview based on experience of SEWA and Women's World Banking, capital is what is denied to marginals in a society because capital is a relation established by law that links money with citizenship, in a formal economy. Citizens who have access to capital carry different kinds of certificates including tax-form number. Such capital excludes the marginal, the subsistence economy of squatters, hawkers, scavengers with whom I work, particularly poor self employed women. They do not have registered house number, rent receipt, license number, identity card or social security number. They struggle through the Courts and often through street protests against fines and penalties or through demanding a supportive state policy enabling them to stand firm in the competitive market. In fact, for acquiring legitimacy, a lot of their own capital goes into

corruption, paying cash. Corruption and bribe are one form of capital which no one talks about.

Let me reformulate the idea of capital. It is not an abstraction. Capital expresses itself in many forms. For a woman Nature is a model and an ecology for capital. Nature works and creates wealth, a wealth which is often not immediately measurable. Once we recognize that Nature is capital, we move to culture and society and realize that classifications are the expressions of power. Both the formal and the official disempower the informal by denying them access to capital. The Constitution must emphasize not merely the right to property but to capital. Capital is not only a right, it is a part of the structure of current life. It is life giving and life building. It allows citizenship to be creative. It provides access to society and turns citizenship from a passive to an active agency while emphasizing prudence, care and simplicity. For subsistence economy to move creatively we need an understanding of Nature, the informal sector and gender.

Gender often connects the above two to create networks of community. Gender helps one move from a capitalism based on individualism to a capitalism based on community. To scarcity, gender adds hospitality. It broadens work into livelihood, Responsibility in a subsistence economy is most often gender based for it is women who most often work with forest, farm, water and food.

This demands one further distinction between innovation and improvisation. Innovation today involves state policy, big science and corporate investment and advertising. Improvisation settles for what there is making do, muddling through. It is a world of adjustment, compromises and substitution. It is odd that women as citizens are always improvising but the history of invention has little place for them. Let us consider a successful innovation.

Microfinance is today successful, in fact so successful that large banks and Corporates see it as the fortune at the bottom of the pyramid. But the new recent successful microfinance legitimised by the establishment lacks the spirit of the original innovation which is based on rationality, profit, stability. What it lacks is the spirit of survival, the adventure of risk and trust that everyday survival entails. That is the microfinance seeded by marginal women seeking to create a network of livelihoods. These livelihood systems are embedded in a community just as certain skills and culture are embedded in community. So, then, how do we ensure that the new capital does not destroy existing skills and livelihoods without bringing them acceptable better alternatives? How do we ensure that the new capital will preserve Nature and local culture and invention and improvisation.

So, my first point is that private sector is invited not as an overwhelming force but as part of our vision where livelihood meets capital markets, as equals. Secondly, the language of stockholders must meet the ideas of stakeholders in the widest sense with Nature invariably as stakeholder which is my third point.

Let me also emphasise two other points. Just as skill is embedded in the family, and, knowledge in the culture, the capital that I talk about is embedded in community. I want to see the hawker, the scavenger as capitalists. But these are capitalists who seek small forms of surplus (profit) which enable survival. I think it is the difference between the idea of work and a notion of livelihood. Livelihood seeks to preserve Nature and community, while capital expressed in terms of economic choices might tend to destroy both.

There is also a political aspect of it. Capital has to be seen as political right. One cannot sustain right to life and property without a guarantee or entitlement to capital, especially when capital is necessary to sustain life and livelihood. Unfortunately biases operate here. The hawker is legally treated as anti social, a migrant, though badly, wanted is treated as illegal by banks, city authorities. But if they had access to capital, as our SEWA Cooperative Bank experience goes, they would create a different notion of capital. They would create citizenship for themselves and would be treated as citizens. Because without capital, it is not just entrepreneurship that becomes difficult, it is citizenship that becomes improbable.

My approach to capital goes beyond suffixes and prefixes like 'green capital' and microfinance. Capital for all its innovation need to come out of its stereotypes. New ways of conceptualisation of capital is needed to create a fair world of rights, livelihood and stable peace. The keywords of globalisation need a new meaning that allow for possibilities beyond the official, and particularly the officially 'economic'.

My vision of capital is one such effort based on SEWA experience.

My vision of Citizenship

The 100 Miles Principle

I think Gandhi was an inventor and what he kept reinventing was citizenship, the sense of the community. What I want to stress is the old Gandhian idea of Community. I employ the slogan of *100 miles* to do so.

I think citizenship is of two kinds. It is a membership in a community and membership of a nation state. The second is clearly defined by territoriality, passports, by other forms of certification and symbolism like

the flag. It guarantees a certain membership to equality, uniformity, a central homogeneity of access. But democracy needs two forms of citizenship and minimally two kinds of the Social. The social space defined by citizenship in a nation state is inadequate. Without membership in a community, the nation state alone can be alienating and coercive. It provides liberty without freedom.

The community I am talking about is not only the identity of caste, village or ethnicity. My sense of community centres around work, but work defined not as an occupation, a job, a career but as livelihood. A livelihood is a chain of being. It connects work to ecology, to a sense of community with nature. Livelihood has implicit in it two forms of access : access to nature as a commons and access also the means of production, consumption, distribution and renewal. Renewability involves the renewability of all the three processes: production, consumption and distribution. In recycling livelihoods you recycle both nature and community. Thus we sustain both over time.

Livelihood is a more demanding term. It makes greater demands on citizenship. A citizenship based on paying tax, following traffic rules and voting is not enough. It demands more active involvement. It demands that you invent and sustain the community. Here rights and duties are not separate registers but forms of reciprocity, of complementarity. Caring demands both rights and duties and without caring and access, it is difficult to sustain a community.

Such a community does not need a boundedness, a territory, a boundary as spatial lines, it needs *boundary conditions*, it needs a sense of the threshold, of the limits and possibilities of freedom. 100 Miles as an idea is a boundary definition, a threshold.

It is defined not as stock or as territory but through a flow of processes.

A community is three flows in time and space. It is a life cycle, a livelihood cycle and a cosmic cycle. Life cycles emphasize biography of birth, marriage, death. Livelihood is the cycle of labour of consumption, production and distribution. Cosmic cycles move from seasons to global climatic change.

It begins simply. Take food. Is it grown and cooked locally? How many energy miles has it consumed? Unless food is grown locally, you cannot sustain diversity. Food has to be grown locally, made locally. Ask ourselves what happened to local fruits, local foods like barley, and local staples like

cotton. But when food is produced locally and exported, the locality has no access to its own labour, to its produce. We grow milk and vegetables for the city and survive on less. Freedom is right to your labour, your produce. Such a freedom needs a community. A community is autonomous when it controls food, clothing, shelter. The old cliché of *Roti, Kapda, Makan* has to be within a hundred miles radius. The minute you extend the production cycle you lose control. Comparative advantage might be good economics but let us leave well intentioned economics outside communities. Otherwise instead of freedom, we face obsolescence. When food is exported, when technology is centralized, when shelter depends on some remote housing policy, we lose our freedom as a community. *100 miles* is a guarantee that citizens retain control, inventiveness, diversity. We could grow 50,000 varieties of rice because we followed the *100 miles* principle intuitively.

The diversity of our agriculture should serve as our basis for our models of health care, education and capital. To say that a large percentage do not have access to health and education is obscene. We need to realize that access to health is access to the diversity of medical systems. A right to health involves a right to the variety of healing.

We must also realize that knowledge cannot be a deskilling process. Science cannot put other forms of knowledge above subsistence in a museum. 100 miles allows for the conversation of knowledges which makes alternatives life giving. The dialogue of our medical systems has to be built upon.

Finally, capital in this sense becomes part of the new commons. It is a resource a right like any other resource like fuel or water. It is an entitlement not a property. A commons not an oligopoly. The poor need capital simply as capital. The poor also need capital based on this new philosophy.

Like all ideas, *100 miles* can be conceived of badly or creatively. This is implicit in Gandhi's distinction between *Swadesi* and *Swaraj*. *Swadesi* can be parochial, territorial, *Swaraj* needs the idea of oceanic circles. You don't have the dualism of local and global. They enmesh each other. I care, therefore I am. I care for the community but my community as a set of flow encompasses the globe. The neighborhood implicates the cosmos.

Basically, the *100 miles* principle is an attempt to revive citizenship which has become too passive.

Where will future finance go?

So the, question remains, where will our finance will go - to whom and for what? Our finance will go to build sustainable energy systems, clean water

systems, food security, green cities, green markets, build local capacities in education, healthcare, self management. Titles of land will be recorded in women's name as first holders. Assets and even cash are safer in the hands of women than their men, as my own experience in SEWA Bank which is solid evidence. This will happen only when the poor are not mere beneficiaries of microfinance. As leaders, the women in finance will need to develop capacity - collectively, organisationally - to shape the direction of how finance can be used, owned and managed, and thus show the way of women's banking.

My plea to all those in banking sector is for a gentler economy a caring economy. I hope you agree with me. To repeat, we build economies that encourage self-reliance and self development of sustainable communities. We help conserve, preserve, restore balance of formal and informal systems. We create power and resources that are decentralised and inclusive. We recycle our flow of food, water, energy, naturals, wastes. We maintain our structures and systems autonomous, interdependent that enrich each other and everybody. Most importantly, we create and recreate productive work that enhances human dignity.

My speech is thus both an appeal and a challenge, it is an invitation to a conversation where two forms of institution building and community building talk to each other and not past each other. The urgency is clear. How we define economics will determine how we will live out our democracy. At another level the question is stark. Can the informal economy bank on you or will it battle alone? It is a reciprocity of obligations I seek to emphasize. Prayer and democracy share this much.