

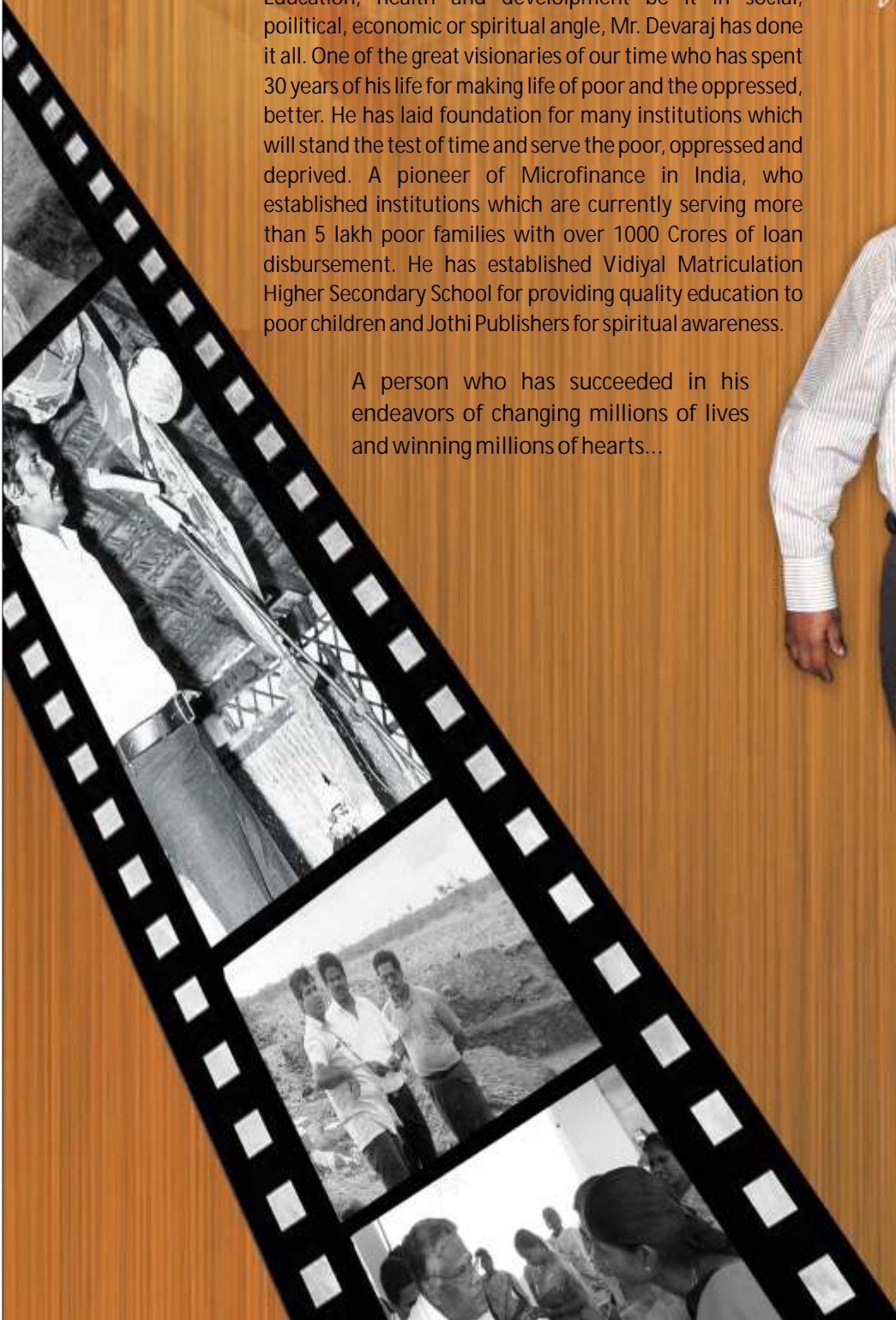
ASA - Grama Vidiyal - GVMFL

Founder's History

lighting the lives...

Education, health and development be it in social, political, economic or spiritual angle, Mr. Devaraj has done it all. One of the great visionaries of our time who has spent 30 years of his life for making life of poor and the oppressed, better. He has laid foundation for many institutions which will stand the test of time and serve the poor, oppressed and deprived. A pioneer of Microfinance in India, who established institutions which are currently serving more than 5 lakh poor families with over 1000 Crores of loan disbursement. He has established Vidiyal Matriculation Higher Secondary School for providing quality education to poor children and Jothi Publishers for spiritual awareness.

A person who has succeeded in his endeavors of changing millions of lives and winning millions of hearts...

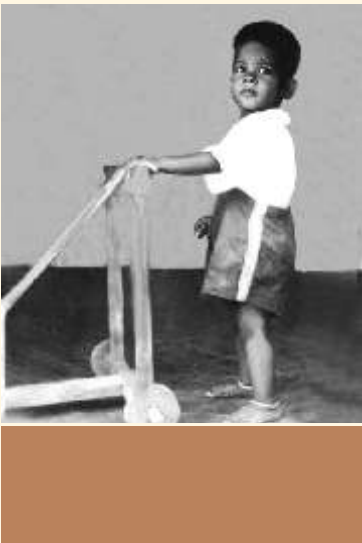


Activists for Social Alternatives (ASA) was started in 1986 as a Public Charitable Trust, with the mission to empower women of poorest families socially, economically and politically. ASA started its operations in Trichy, Tamilnadu (TN), India and has actively carried out many development and right based activities for the oppressed from 1986 to 1996.

Grama Vidiyal (GV) was established as a Public Charitable Trust with exclusive focus on improving the standard of living of poor women through microfinance. The strategy is to network the poorest women into sustainable institutions through microfinance and use the platform for political and social empowerment. It successfully served over 2 lacs Clients from 1996 to 2007.

Grama Vidiyal Micro Finance Limited (GVMFL) received Non Banking Financial Company licence from RBI and started operations on January 2008 with vision of creating "A value based, poverty free, productive, prosperous, humane and sustainable community". It currently serves more than 5 lakh clients with more than 1000 crores of loan disbursement and has emerged as one of the largest microfinance Institutions in India, marching towards Silver Jubilee with its ancestors experience.

The visionary behind these successful institutions is its Founder, Chairman and Managing Director, Mr. S.Devaraj.

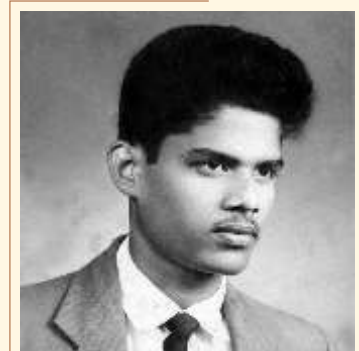


THE ORIGIN

Mr. Devaraj was born on 9 January 1947, in Tindivanam, a small town, in South Arcot District of Tamil Nadu, 30 kilometres from the Union territory of Pondicherry. His father Shri. Sathianathan was a school teacher and Maniyam (village/hamlet leader) of the area and his mother Smt. Philomina was a homemaker. The unassuming school teacher with a strong sense of justice was the guru, guide, friend, philosopher and mentor from whom he inherited the leadership qualities and learnt the development philosophy.

Even from his childhood, he used to organize youth, and conduct choirs and cultural events. He motivated the youth to take part in charity work in the nearby villages. His active involvement in these social activities led to the realisation, through first hand experience, of the injustice done to the poor and Dalits in the society. This realisation induced fervour to fight for a social order with social justice and human dignity.

In 1963, he joined St. Joseph's College, Tiruchirapalli for Bachelor's degree in Physics (B.Sc.). During this period, he was actively involved with All India Catholic University Federation (AICUF), which provided the opportunity to interact with like-minded students, and got more information and zeal to serve the poor and the oppressed in a sustainable and meaningful manner. He completed his Post Graduation (M.A.) at Annamalai University. He went on further to complete his Masters degree in Education (M.Ed.). Though he was eager to start serving the society, he started working as a High School Teacher to support his family and simultaneously involved in social development





CRYSTALLISING IDEAS

At the same time, a group of Josephites (alumni of St. Joseph's College including Mr. Devaraj) came together and started working for the upliftment of the poor, adopting the philosophy of Dr. Paulo Freire's 'Pedagogy of the Oppressed' advocating conscientisation, mobilization, and organization.

In 1976 they registered an NGO called 'The Animators for Community Development' (ACD) and started operating in the Mugiyur block of South Arcot District. Mr. Devaraj was closely associated with ACD for ten years in various capacities and gained experience in working at the grassroots. Dr. Mary John, the founder president of ACD, who espoused transparency and accountability, became a role model at this time. These tenets became the foundation for his future ventures.

In 1980, Mr. Devaraj got married to Ms. D. Rinnie, Professor of Economics, Holy Cross College, Tiruchirapalli and settled in the city.

HIGHER EDUCATION IN CANADA

In 1985 Devaraj secured admission to the Post-Graduate Diploma course in Social Development offered by the Coady International Institute (CII), St. Francis Xavier University, Halifax, Canada. The international exposure obtained during the course inside and outside the classroom widened his perspective.

The opportunity to mingle with other students from diverse background and culture, mostly from other developing countries helped him to appreciate the different facets of poverty in different contexts. As CII was promoting the concept of Credit Unions and Cooperatives, he got to learn that economic base (money), is important for development. Armed with the latest skills in management and development, returned to India towards the end of 1985 for furthering his cause.

In 1986, he received UNDP fellowship to travel around India and visited people's movements and NGOs in development sector like CHIPCO Movement, SEWA, MYRADA, etc., This gave an understanding of the work being done and the comparative strengths of the programmes. The exposure provided him with a strong base for planning action and integrating the best from other development initiatives.



FROM VISION TO REALITY : INCEPTION OF ASA

On 9 April 1986 Mr. Devaraj founded The Activists for Social Alternatives (ASA), a Public Charitable Trust which started operating in the Marungapuri Block of Tamil Nadu, a drought-prone area of Tiruchirapalli District. Gender inequality, child marriage, and caste oppression were prevalent in the area. Landlord driven system was dragging the already poor people further into abject misery. ASA operated with the objective of enabling the community to address these issues. It mobilized grants from International agencies like OXFAM, Christian Aid, EZE, and National agencies like NWDB, TNADB.

Mr. Devaraj was ahead of times in most of his thoughts and initiatives.

- The Natural resource management currently emphasized by the Government was his key focus in 1988. He worked for Afforestation, Social forestry, Revival of traditional water ways, Watersheds, Interface forestry-Buffer zone development etc.
- The 100 days employment initiated by the government in recent past has been done by Mr. Devaraj in 1989, with emphasis on "Equal wage for Equal work" for 10 years.
- He was a pioneer in formulating "Participatory Rural Appraisal" (1990) which was a methodology later adopted by Government, Universities and other Institutions.

His initiatives ranged from developmental programmes, like educating the women to addressing various socio-political issues. Mr. Devaraj insisted in forming groups and strengthened the groups by networking them into federations. The Federations later provided a strong base for the success of the micro finance programme.



Mr. Devaraj conducting Participatory Rural Appraisal (PRA)



Mr. Devaraj monitoring ASA's Watershed program



Mr. Devaraj at "CHEERS" Child labour school in collaboration with Government of Tamil Nadu.

PROJECTS AND ACTIVITIES : (1986-1996)



Mr. Devaraj addressing women members in first federation meeting



First Micro credit branch at Kovilpatty in 1993.

Watershed	9 Nos. 5000 hect.	NABARD, TNADP, NWDB, Christian Aid, European Commission	Amburapatti, Periyamalai, Ariyar, Thirumoorthy, Veeramalai, Nanjure chain, Semmalai, alangudi, Kottapatti.
Borewells	30 Nos.	Water Aid	Marungapuri block
Group houses	84 Nos.	CAPART, DESWOS, HIH	Karvadi, Muthupatti, Kurumbapatti, Mettupatti
House Repair	100 Nos.		
Natural resource Management	8 Nos.	OXFAM, Christian Aid	Thadanur, Amanakkam patti, Pappan Kulam, Kottakulam, Parayankulam, Parayankulam, Paluvangi chain, Valanadu tank to Chellatha kulam.
Nursery raising and plantation	6.5 lacs Sappling	TNADP, NWDB	Marungapuri, Vaiyampatti and Thogaimalai blocks.

- ♦ Released 300 bonded labourers of Gem cutting in Marungapuri block and Viralimalai.
- ♦ Got land title deeds for 150 poor land tenants in their name in Marungapuri Block.
- ♦ Got subsidy loan for 150 small and marginal farmers from SBI in Palakurichi.
- ♦ Supported the cheers program and educated 1465 child labourers in 13 years.
- ♦ Organized right based activities for obtaining "Equal wage for women" in Marungapuri
- ♦ Worked for health awareness of women and children in 5 panchayats of Marungapuri.



Mr. Devaraj handing over Insurance claim



Mr. Devaraj visiting member's product exhibition



Mr. Devaraj with ICT team of Grameen Foundation

METAMORPHOSIS INTO GRAMA VIDİYAL : (1996 to 2007)

From ASA's inception, the Founder had insisted on the habit of thrift and savings among the groups, with the vision of promoting a community bank for the poor. During these years, ASA learnt that a strong economic base is essential to sustain any group whether formed around issues or programmes. Mr. Devaraj visited numerous credit programs in India, for training and exposure and resolved to adopt the Grameen principles. He consolidated the thrift and savings activities in 1993 and formed a rural banking institution named as 'Vidiyal' meaning 'Dawn'. From 1993 to 1995, ASA gained grassroots experience in running a micro-finance programme and started its first branch at Kovilpatty, Marungapuri block in 1995.

Grama Vidiyal Trust was founded in 1996 as a Public Charitable Trust, to function as the microfinance wing of ASA. Under the Chairmanship of Mr. Devaraj GVT built the microfinance program to a loan outstanding of INR 91.3 Crores benefiting over 200,000 families as of December 2007.

The Founder also experimented with credit-plus and beyond- credit products and services such as Insurance and Pension, Information and Communication Technology (ICT), Business Development Services (BDS), Education and Health, integrated with microfinance to evolve a model suitable to the Indian context.

SPREADING THE WINGS : (2007 and beyond)

Recognizing the need to identify a more suitable legal structure in order to achieve his vision of Poverty alleviation, Mr. Devaraj spearheaded the establishment of a company named Grama Vidiyal Micro Finance Private Ltd (GV) which received a non-deposit taking Non Banking Financial Company (NBFC) license from Reserve Bank of India in February 2007.

On January 1 2008, the entire loan portfolio of GVT was transferred to GV. GV and its predecessor's 22 year history offer an unparalleled understanding of their clients' needs. It has completed two round of investments from three investors; the Unitus Equity Fund L.P. (UEF), Micro Vest and Mr. Vinod Khosla, a leading venture capitalist.

Current Status : (as on July 2009)

Districts	28	No. of Clients	5,01,365
Branches	155	Loan Outstanding	Rs. 236 Crores
No. of Villages	11,662	Cum. Loan Disbursed	Rs. 1063 Crores
No. of Live Insured	4,40,499	Amount of Claims	Rs. 2.16 Crores

Mr Devaraj is steering the institutions with social mission to provide helping hands to at least 2 Million families in the next five years.



Mr. Devaraj addressing International Women's day celebration.



Mr. Devaraj at GVMFL Annual General Body meeting



Mr. Devaraj delivering Tsunami relief



Vidiyal Matriculation Hr. Sec. School



Mr. Devaraj and GV members at Sath Sangam.

ABOVE AND BEYOND

Mr. Devaraj has been the Director of CASHPOR and Asmitha Microfin Limited, two large and well-known Indian MFIs, headquartered in Varanasi and Hyderabad, respectively. He has also served as the Chairperson of New Entity for Social Action (NESA), a regional level network of voluntary organizations, and as the Executive Secretary of Indian Network of Micro Finance (INDNET) and Microcredit Network in Tamil Nadu (MICNET). He has initiated the training of hundreds of small NGOs on developmental aspects to share his knowledge and in turn reach out to the lives of more people.

He initiated the "Tsunami relief program" which reached out to more than 5000 families in the disaster struck areas. He considers "Annadhanam" (Food to hungry) as the basic step of any service and emphasizes all his institutions to follow it rigorously.

He spearheaded the establishment of "Vidiyal Matriculation Higher Secondary School" in Valanadu Kaikatti, which is a remote area between Trichy and Madurai. This school is currently providing high quality education to around 1000 poor and rural students at a very low cost. His interest lies in the spiritual well being of people for which he founded a publishing named "Jothi Publishers". Through this he emphasizes universality of religions and Surrender to the Almighty. His entire life was dedicated for the Social, Economic and Spiritual upliftment of people. Through this he has succeeded in changing millions of lives and winning millions of hearts.

BALANCING THE TWO SIDES OF LIFE :

All these expansions were not without challenges. There were periods of frustrations and setbacks and those of triumphs and satisfaction and often it is the family, which paid the price. Looking back Mr. Devaraj feels that the family was always there as a source of strength at the time of difficulties. Dr. Rinnie who was with The Holy Cross College as Professor of Economics was instrumental in shaping the organizations into successful ventures as one of the board members of ASA-GV-GVMFL. She was also there whenever the Founder needed a helping hand. She attained mukthi on 17th February 2009.

Ms.D.Shirley, Mr. Devaraj's daughter, is a computer science engineer and a Gold Medalist in her Master in Business Administration (MBA) at the prestigious Bharathidasan Institute of Management (BIM). She was campus placed to GE capital, but leaving her professional career has joined Mr. Devaraj to fulfill his Vision. Mr.D.Satish, his son is doing his Master of Business Administration in well renowned Loyola Institute of Management (LIBA) after his Bachelors in Computer Science Engineering from SRM Institute. The children also understand the importance of their father's mission. Never complaining, they admire their father and appreciate fully his passion for working towards his vision of a just society.

Mr. Devaraj feels that words would be insufficient to acknowledge the contributions of Dr. Rinnie and her sacrifices for the growth of the organization and his love and affection to his children. He also feels satisfaction that he could accomplish successfully the two important roles life has offered, that of a visionary and a family man.



Dr. D. Rinnie
Former Head of the Dept. (Economics)
Holy Cross College, Trichy



Mr. Devaraj with Noble Lauriate Prof. Mohammed Yunus, Grameen Bank



Ms. Charubala, Former Mayor, Trichy, launching Microfinance Management Tool Kit



Mr. Devaraj with Mr. K.T. Kuppusamy Chairman, Karur Vysya Bank, Karur



Presentation by Mr. Devaraj at Global Microcredit Summit - 2006, Canada.

"Grama Vidiyal is our Country's Vidiyal (Dawn)" Mr. K.T. Kuppusamy Chairman, KVB. *Dinamalar, Dinakaran, March 4, 2008*



"Mr. S. Devaraj and Grama Vidiyal have the scope to receive Noble Prize"

- Mr. Chandrasekar, District Collector, Thiruvarur. Mr. Shanmugavel, SP, Karur.

The 23 years of journey of the organization in providing micro-credit & its yeoment service in women development programmes and poverty eradication. Chandrasekar wished the Grama Vidiyal to become as one like Grameen Bank in Bangladesh and hinted that the organization had the scope to fetch Noble Prize in its consistent efforts. *The New Indian Express, Feb. 24, 2008.*

"Mr. Devaraj is a seed which has grown into a banyan tree providing shelter to lakhs of families through various programs".

- Mr. R. Venkatachalam, Mayor, Coimbatore Corporation.

An organization which was started with 3 employees has grown in 23 years to more than 2 lakh clients. Mr. Devaraj through Grama Vidiyal have trained the women to take up difficult Jobs that were considered unsuitable for women and accomplish it successfully. Improving the standard of living of women is commendable. *Dinamalar, Dinamani, Coimbatore, Feb.19, 2008*



"Periyar, Kamarajar, Anna have all struggled for upliftment of women and Mr. Devaraj has made their dreams come true".

- Mr. Natraj, ADGP, Chennai.

An incomplete society is made complete only by women. Periyar, Kamarajar, Anna have all struggled for upliftment of women and Mr. Devaraj has made their dreams come true. If women are empowered our country will evolve to be a model for the whole world.

Dinasary, Dinaboomi, Chennai, Mar. 13, 2008



Thangamani belonged to the nomadic (gypsy) clan of people who live around Srirangam. These are people normally neglected by the society and wander around fighting for their survival. ASA-GV has rescued them from clutches of utter poverty through microfinance and development activities.

"Mr. Devaraj through ASA-GV has transformed my life. They have helped us overcome the social inequality. I am confident that i will be able to lead the rest of my life with dignity".

Annalaksmi belongs to rettaivaikal. Her husband had a hand injury in an accident. She took loans from GV to purchase computer for DTP work since she is a diploma holder. She improved her business by taking 6 loans from GV and bought Xerox machine and stationeries.

She currently earns nine thousand rupees per month.

" I was helpless and I am very grateful to Mr. S. Devaraj and Grama Vidiyal conglomerate for the support. It is because of their helping hand i am living now".



Tamilnadu Press & Media Reporters Union had conferred the "JAMBAVAN AWARD" in 9th State level conference - 2005 to Mr. Devaraj, for his Excellent Service in the field of Voluntary Service.

Chief guest of "VANAKKAM TAMIZHAGAM" in SUN TV on August 14, 2004.

PAPERS PRESENTED IN NATIONAL & INTERNATIONAL CONFERENCES :

- 1995 *"Housing finance through ASA"* at Housing Finance Workshop, YMCA, Bombay from Oct. 11th-13th by Homeless International
- 1997 *"How can employees of Multinational corporation, Service club members and others fund and appropriately support local Micro-Credit programme"* at Micro Credit Summit Washington, USA in the Plenary section from Feb 2nd to 4th.
- 1997 *"Sustainability and Viability of MFIs"* at the Madras School of Social work, Chennai on Sep 10th
- 1998 *"Experience in Replicating the Grameen System in India"* at the Grameen Commonwealth Poverty Dialogue and *at one day consultation on Micro-Credit for Karnataka Partners* at Ashirwad, Bangalore on Sep. 14th
- 1998 *"Sustainability"* at National Workshop on Essentials of Microcredit from Nov. 13th to 15th sponsored by INDNET & CGAP.
- 2000 *"ASA's Micro Finance Programme"* at New York in Grameen Foundation From June 28th to 30th
- 2001 *Micro credit and women empowerment* in the workshop on "Participatory Learning for Women Empowerment: Towards an integrated Methodology" from 12- 13th September at New Delhi
- 2001 *"ASA's Impact Assessment"* in SEEP Workshop on Clientele Impact Assessment" from 13th to 18th Oct. in Washington D.C.
- 2005 "Road to Client Assessment: Travel Tips" at the SEEP AGM 2005
- 2005 Co Author of *"Building Successful Microfinance Institutions By Assessing Clients' Needs"* (Author: Gary Woller, SEEP Network)
- 2006 *"How to Monitor and Improve Client Retention"* at Global Microcredit Summit 2006, Halifax, Canada from Nov. 12th to 15th

INTERNATIONAL WORKSHOPS ATTENDED :

- 1986 International Workshop at Hersching, Germany, for the *"Promotion of Rural youth work"* from July 1st-30th July.
- 1995 Workshop at Mirpur, Dhaka, Bangladesh, *"Grameen Management workshop on Reporting"* from Dec. 20th to 24th jointly organized by Grameen Bank and Grameen Trust.
- 1996 Study Tour to Scotland from Aug.26th to 27th Sept. for the *"workshop on Shifting the Balance; People's Power and Participation"* sponsored by SEAD Trust, Scotland.
- 1996 Workshop at Seremban, Malaysia on *"Institutional financial analysis and scaling up to Organizational financial self-sufficiency"* from Dec.3rd to 9th.
- 1996 Regional workshop at Kuala Lumpur, Malaysia on *"Micro Finance for Poor"* conducted by Asian and Pacific Dep't. Centre from Dec.10th to 12th conducted by Asian and Pacific Development Centre.
- 1996 *"National Workshop on "Cost-effective Targeting"* sponsored by CASHPOR and GT 1997 *"21st Grameen international Dialogue Program"* from Feb.22nd to 6th Mar at Dhaka, Bangladesh jointly organized by Grameen Bank & Grameen Trust.
- 1998 Philippines for exposure *"Visit to CARD PD organization"* from December 6-13th
- 1999 *"Abidjan Cote d'Ivoire for the 'Micro Credit Summit'"* from June 24th 26th
- 1999 Workshop at Dhaka, Bangladesh, *"Grameen Management workshop on Diversifying Loan Portfolio"* from Mar.20th to 26th 1999 organized by Grameen Bank and Grameen Trust, Bangladesh.
- 1999 Kulalumpur Malaysia for *"Smart partnership in Rural and Urban development"* November 11-13 at APDC
- 2000 *"Workshop on Experience Sharing"* from 27th to 30th June at New York
- 2001 *"Seep Workshop on Clientele Impact Assessment"* from 13th to 18th October in Washington D.C
- 2003 *Workshop on 'NGOs' and 'Port Blair Andaman & Nicobar Administration'* in Andaman & Nicobar Islands from 24th to 27th February
- 2003 Workshop conducted by SEEP Network on *'Practitioner Learning Program'* from 3rd to 15th Sep. at Bolivia
- 2004 Workshop on *'A common approach to monitoring the social performance of MFIs'* at Poland, from 27th - 29th May
- 2004 *"Club 1 Million Workshop by CFTS"* at Malaysia
- 2005 *"SEEP Annual General Meeting 2005"*, at Washington DC from 24th to 28th October 2005
- 2006 Participated in HBS-ACCION Program on Strategic Leadership for Microfinance at the Harvard Business School, Boston from the 17th to 22nd April 2006
- 2008 Life Insurance Product at the Unitus Leadership Summit 2008 held at Bali, Indonesia from Oct 16th to Oct 18th 2008.

S. Devaraj, M.A., DSD

Founder, Chairman & Managing Director

ASA, GV, Grama Vidiyal Micro Finance (P) Ltd., Vidiyal Matriculation Hr. Sec. School and Jothi Publishers
2A, Sathia Illam, 10th Cross, Alli Street, Annamalai Nagar, Tiruchirappalli - 620 018