Promotion of Women Self help groups in order to encourage savings and credit activities. Through this self Help group we are p

Elevator Pitch

Concise Summary: Help us pitch this solution! Provide an explanation within 3-4 short sentences.

The Target people of IVDP is vulnerable women group and it wants that the women folk should come up in the life and be a pioneer in uplifting the family, and community. Hence, IVDP runs SHG network (7400 self-Help groups comprising of 1,30,000 women) for savings and credit and also to raise awareness on issues of Housing, Toilet, inadequate water and sanitary practices, purchases water file

About Project

Problem: What problem is this project trying to address?

Prevailing housing conditions In Krishnagiri and Dhamapuri the money lenders problem is very acute and they collect High interest rate for their lending to the poor. The Banks are not able to reach the poor. Hence we the IVDP has started women SHGs in its operational areas. In the Krishnagiri and Dhamapuri districts housing poses a serious problem. Krishnagiri has a population of between 1.3 - 1.4 million people and Dhamapuri District has a population of around 1.5 million, 80% of which live in informal settlements. Less than 15 % of households in the rural areas and 20% in urban areas have adequate housing but not enough toilet, sewage and sanitation facilities. Due to rapid population growth and industrialization, overcrowding is faced both in urban and rural areas. The conventional housing development industry only meets the needs of high income households. For example the professional services of architects and engineers are mostly only affordable to government, corporate or affluent private clients and the majority of the population receive inadequate or non-existent technical support. The prevailing housing conditions lack adequate lighting, ventilatio

Solution: What is the proposed solution? Please be specific!

• We are running 7400 self-help groups (SHG) and it is a net work of 1, 30,000 women. • They involve in savings and credit activities • So far Rs.1760 crores was given to SHG members as loans in the form of sangha loan, Bank Loan and IVDP Loan. • Over the last Five years 23,405 houses and 18,000 Toilets were constructed by low income women and their families. • 64,500 HUL –Pureit worth of Rs.13 crore have been distributed among the group members • Sanitary napkins worth of 3.5 crore were purchased by our members • We create awareness to all women in a short duration • We ensure every house has toilets, water filters and every women and girl in the family use sanitary napkins. • To attain it we arrange loan facility to construct toilets, purchase of water filters and sanitary napkins. • Loans are given at lower interest rate. • Nothing is given free • Repayment of loan is 100 per cent and accurate.

Impact: How does it Work

Example: Walk us through a specific example(s) of how this solution makes a difference; include its primary activities.

Social sustainability and community empowerment are central features of this project. IVDP supports SHGs made up of between 15-20 women. Through organising themselves into SHGs, the women are better able to discuss and prioritize the aspects of their lives in most need of change. SHGs meet twice a month to save their money and distribute loans to one another. This process builds community solidarity, increases the women’s confidence and strengthens their financial stability. The SHG members benefiting from IVDP’s housing and toilet project have therefore already been empowered through savings and loan activities. IVDP staffs are drawn from the SHG membership therefore supporting many of the SHG members to play a direct role in the whole network’s management and monitoring of the project. Women gain the confidence and skills to lead the process, through which over 130,000 women in Tamil Nadu have saved, accessed and revolved the equivalent of Rs.1760 crores. Through constructing houses and toilets, communities are motivated to pursue economic activities. Key innovative features of the project: • Building a strong and financially sustainable network of women’s groups. There are currently 130,000 women in the network. This has ensured SHG member and community participation in the project • Accessing affordable loans from 4 local banks and the provision of bank guarantees which ensure an uninterrupted loan facility • Training and awareness on issues of housing, water and hygiene to SHG members • Training to unskilled masons and exploration of low cost technology for housing and toilets. • Safe and decent housing and toilet designs which are sensitive to the local culture

About You

Organization:
INTEGRATED VILLAGE DEVELOPMENT PROJECT (IVDP)
Section 1: About You

First Name  
kulandei

Last Name  
francis

Website  
http://www.ivdpkrishnagiri.org

Country  
, TN

Section 2: About Your Organization

Is your initiative connected to an established organization?

Organization Name  
INTEGRATED VILLAGE DEVELOPMENT PROJECT (IVDP)

Organization Phone  
04343-236420, 04343 232129, cell: 9443332129

Organization Address  
201, Gandhi Nagar, krishnagiri, krishnagiri District, Tamilnadu, India. 635 002

Organization Country  
, TN

How long has this organization been operating?

More than 5 years

Your idea

Country your work focuses on  
, TN

Innovation

Do you have a patent for this idea?

Impact

Actions

The majority of the people in the Krishnagiri and Dharmapuri districts does not have adequate housing and lack basic amenities including toilets. They were previously unable to access affordable finance and would resort to expensive money lenders. Through this project, IVDP has supported SHG members to become aware of the consequences of inadequate water and sanitation practices and to access affordable finance from local banks and their own savings with which to construct housing and toilets.

Key features of the project include:

- A large scale campaign to raise the awareness of SHG members and their families on issues related to water, sanitation and personal hygiene practices (safe drinking water construction/use/maintenance of toilets and sanitary care). Currently over 7,000 community leaders have been trained using a specially prepared curriculum. They have in turn trained the other 15-20 members of their SHGs.

Results

The expected results over the next three years:

- beneficiaries are happy for owning a house
- members dignity raised
- women’s privacy upheld due to toilet
- sanitation improved
- Human health protected
- quality of life among people living in rural areas improved
- employments created
- contamination of soil and water prevented
- social and behavioral changes happened
- unity among the different members of the community
- cost effective and affordability
Key indicators of the success of the project
1. members have availed both sangha and Bank Loan facility
2. members have completed the housing/Toilet
3. members have started repaying the availed Loan
4. members societal status/dignity improved
5. 18,000 members privacy upheld due to Toilet construction
6. pollution of soil, water and air prevented
7. community participation is noteworthy and enhanced
8. members have good, safe and decent housing
9. members availed loan for income generative activity
10. members income level raised,

How many people will your project serve annually?
More than 10,000

What is the average monthly household income in your target community, in US Dollars?
$100 - 1000

Does your project seek to have an impact on public policy?
Yes

If so, how?
Yes,
• Bankers may come forward voluntarily to give loan to this project.
• Government will encourage people to construct individual Household toilets.
• Government may offer subsidy to construct toilets
• Low cost technology may be introduced on housing and Toilets.

Sustainability

What stage is your project in?
Operating for more than 5 years

Does your organization have a board of directors or an advisory board?
Yes

Does your organization have any non monetary partnerships with NGOs?
Yes

Does your organization have any non monetary partnerships with businesses?
Yes

Does your organization have any non monetary partnerships with government?
Yes

Please tell us more about how partnerships could be critical to the success of your innovation.

National Bank for Agriculture and Rural Development (NABARD): NABARD has a close association with IVDP through Nationalised Banks, who give Loan to IVDP-SHGs for consumption and other Economic activities. Since IVDP has linked more number of SHGs to Banks for availing Loan, for the last seven years, it has been getting either I or II prize at state level from NABARD.

International Fund for Agricultural Development (IFAD): We worked with IFAD through Tamilnadu Women Development Corporation from 1989 to 2002 and during this period, we formed Self-Help Groups, gave various trainings to strengthen their groups and to promote their economic activities and also helped to get revolving fund to meet their immediate needs.

Banks: Presently, IVDP works with State Bank of India, Bank of India, Indian Bank and Pallavan Grama Bank. In 2009-10, these Banks gave Rs.176 crore as loan to IVDP-SHGs and for 2010-11 it has been earmarked to give Rs.250 crore as loan to IVDP-SHGs and this was evolved in a series of meeting held with the Bankers. Once in a year Action plan meeting is conducted with the Bankers in our IVDP Office. Further regular meetings are held with the Banks to sort out the iss

We would like to learn more about how your initiative is financially supported. Please explain your business plan/revenue model

Financing: IVDP has a partnership with many Banks and get substantial amount to its programs and the Homeless International, UK- gives Guarantee for obtaining Bulk loan from the banks.

On-going Management: Income earned from the SHG service charge.

Others: Private companies: We work with the following 4 private companies to help SHG women members access discounted products:
• LG is giving home appliances at 15% discount.
• Bella premier gives sanitary napkins at 25% discount
• Pureit water device is given at 12% discount by Hindustan uni lever Ltd.,
• Motorbikes are given at 5% discount by TVS.
What was the defining moment that led you to this innovation?

Mr. Kulandei Francis is the founder president of this IVDP organization and in his early days, he suffered a lot to complete his basic education. He graduated from Annamalai University amidst his poverty and for that his family had to lose a small piece of land, which was considered to be the only property of the family. This incidence had left a deep mark in his heart.

On that day itself he had decided to do his best for the poor, so he wanted to become a priest, and joined Holy Cross Society in 1970-71. There he was sent to undergo Theological study at Pune in 1971-72. During the seminary he involved in relief work operated by 'CARITAS INDIA', in 1971 Bangladesh war. He too also participated in relief work among starved people in the drought affected Pune, in 1972.

As a part of Theological Study, he chose Sesurajapuram village, to get field experience in 1975. There he witnessed people reeling under poverty, suffered for food, starvation death, acute shortage of water for drinking and cultivation. He was moved seeing all these pathetic condition and firmly decided to do his best to promote the well being of people. In 1976 he went to Trichy to had field experience under a prominent NGO. In 1977 again he came back to Sesurajapuram hilly area and stayed with the people for two years. Based on the experience he formally registered IVDP in 1979 to do his best for the poor especially the vulnerable group of women.

Tell us about the social innovator—the person—behind this idea.

Fr. John Desrochers, Fathers of Holy cross, 10, Albert road, Bangalore and sister. José of Immaculate consumption of Mary, 25, Davis road, Bangalore

How did you first hear about Changemakers?

Email from Changemakers

If through another source, please provide the information.

Approximately 50 words left (400 characters).

Which (if any) of the following strategies apply to your organization or company (check as many as apply)

Legal education and awareness, Developing/applying technology for surveying, mapping and documenting property rights.

Please explain how your work furthers one or many of the above strategies (if you selected “other”, please explain your strategy)

Approximately 50 words left (400 characters).

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