



HAND IN HAND INDIA

Regn.No.515/2010

**Village Upliftment Programme**  
**12-Month Report**  
**Thalakanikuppam, Tamil Nadu, India**



**Tailoring Training for women from the village**

Submitted to:

**Fastec**

Submitted By

**Hand in Hand India**

April 2019

## **Acknowledgement**

Hand in Hand India would like to thank you for supporting Thalakanikuppam panchayat through the Village Upliftment Programme. We present to you the 12-month report covering activities conducted from the last year.

The report lists a summary of the achievements. A detailed explanation of each of activity is given in Appendix 1: 'VUP Reference Glossary'.

## **Achievements**

### **Cluster Level Network (CLN)**

- \* One Cluster Level Network is formed.

### **Self-Help Groups and Microfinance**

- \* 15 women Self-Help Groups (SHGs) were formed with 234 members; the SHGs have been actively functioning since inception.
- \* One 'Rapport Building and Village level Sensitization Programme' was conducted; 192 people benefitted.
- \* Hand in Hand India disbursed a loan of INR 3706500/-among 139 SHG members for enterprise creation.
- \* One veterinary camp was conducted; 1005 animals were treated.

### **Skill Development and Technical Centre**

- \* 55 women are screened for Sewing Machine Operator (SMO) course.
- \* SMO course is being conducted; 35 women are getting benefitted.

### **Health**

- \* One awareness programme was conducted for SHG members on basic health and personal hygiene; 42 women benefitted.

### **Future Reports & India Contact**

We look forward to submitting the 18-month report in fall 2019 and 24-month report in spring 2020 and the final 30 month report in fall 2020. If you have any questions,



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please contact [sandip.mookerjee@hihindia.org](mailto:sandip.mookerjee@hihindia.org) or +91 9500041800. Thank you for your support to Hand in Hand India.

## Glimpses of Thalakanikuppam panchayat



**Cluster Level Network (CLN) Formation**



**Group discussion among SHG members**



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**Animals being treated during the Veterinary Camp**



**Anemia screening camp conducted in the village**



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**Awareness campaign on Chief Minister Comprehensive Health Insurance**



**Awareness on 'Non Communicable Disease' for the community members**



## Appendix 1: VUP REFERENCE GLOSSARY

### Cluster Level Network (CLN)

- **About Cluster Level Women SHGs Network**

Cluster Level Women SHGs Network is a network of several SHGs comprising representatives from all Member SHGs (8-15 SHGs) with the aim of supporting to Block Level SHGs Network for rendering support services to member SHGs and their members to attain the goals of economic and social empowerment.

- **About Block Level Women SHGs Network**

The Block level SHGs Network is confined to a network of Cluster level SHGs Networks (15-25 CLNs) of a Region / Block in the District. It provides a common platform for member SHGs to share their experiences and to voice their problems. It can help to achieve what individual SHGs cannot, by pooling talent and resources from the Region / Block in a District. The SHGs Network will focus on financial inclusion, formation & nurture to development of SHGs and Advocacy on Women rights, Child rights and Health & Environmental rights. It can act as a service provider to individual SHG & Cluster level SHGs Network on demand. It can also guide and monitor the functioning of SHGs in a Cluster Level Network (CLN) to form new SHGs and train them on various operational areas for their sustainability.

### SELF HELP GROUP AND JOB CREATION

#### **Credit plus Model**

In order to create jobs and alleviate rural poverty, Hand in Hand India mobilises economically poor and socially marginalised women into democratically governed Self Help Groups, provides training and capacity building, facilitates access to affordable and flexible microfinance products through a savings-driven approach, and supports group members in building sustainable livelihoods. Our Credit Plus Model can be summarised in the following:

1. Mobilize women from below poverty line households



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2. Form active and cohesive Self Help Groups of women from similar socio economic backgrounds
3. Provide capacity building and train the Self Help Group members in savings and thrift, internal rotation of funds, leadership skills, group dynamics, and financial literacy
4. Give the Self Help Groups members easy access to affordable and flexible microfinance products and services
5. Provide entrepreneurial training to promote family- and medium-sized enterprises

Improved access to microfinance along with social mobilisation and training in enterprise promotion can help the poor break the negative cycle of debt, manage consumption, and mitigate risks better. It also helps them to build assets, develop new and improve existing income generating activities, and thus achieve a better life. Microfinance services combined with enterprise development have a strong impact on reducing the intensity of poverty and on specific socio-economic variables such as children's schooling, household nutrition, and women's empowerment.

### **Social Mobilization & Self-Help Group Formation**

Hand in Hand India uses social mobilisation to organise women into Self Help Groups. A Self Help Group typically consists of 12-20 women who have come together from a socioeconomically homogenous community. We target the most disadvantaged, marginalised, and poor sections of society, that is, women with a household income of less than USD 2 per day. Networking within a group increases the woman's self-confidence and self-esteem, and broadens her powerbase financially, leading to an improvement of her social status. The groups and clusters of groups hence function as platforms where women are able to discuss problems and identify ways to overcome them. Through the groups, women get increased access to and control over economic, social, and political resources in both the family and the community domain.

The first step after the group formation is to select a leader/ animator and decide on the group bylaws and codes of conduct. Importantly we stress that the group meetings



are held in a democratic, inclusive, and transparent manner where all members actively are invited to participate and set the agenda.

## Training Modules

Three training modules of two days each:

### SELF-HELP GROUP BASIC TRAINING MODULES

| <b>Module</b>                              | <b>Topics Covered</b>                                                                                                                                                                                                                                                                                  |
|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Module 1:<br>Self Help Group Strengthening | <ul style="list-style-type: none"><li>* Self Help Group concept</li><li>* Group formation</li><li>* Group meetings</li><li>* Savings and thrift</li><li>* Banking procedures</li><li>* Internal lending</li><li>* Common fund</li><li>* Financial management</li><li>* Rules and regulations</li></ul> |
| Module 2:<br>Financial Management          | <ul style="list-style-type: none"><li>* Roles and responsibilities</li><li>* Importance of bookkeeping</li><li>* Decision-making</li><li>* Orientation in entrepreneurship</li><li>* Identification of potential livelihoods</li></ul>                                                                 |
| Module 3:<br>Enterprise Promotion          | <ul style="list-style-type: none"><li>* Qualities of a good business</li><li>* Feasibility analysis</li><li>* Business planning and management</li><li>* Marketing</li><li>* Finance sources and credit linkages</li><li>* Repayment</li><li>* Monitoring and grading of Self Help Groups</li></ul>    |



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### **Internal Savings**

It is mandatory for each self-help group member to save a small sum of money every month. This becomes the group's internal savings. The amount is lent to the women themselves in turn, and they can use it for emergencies, or for their business. It reduced their dependence on money-lenders etc., and is a source of great empowerment.

### **Entrepreneurial Training**

Selected self-help group women are given entrepreneurial training, based on interest and capacity. The training teaches them how to start or grow a small business successfully.

### **Microfinance**

Self-help group women are supported with micro finance for promoting and strengthening small enterprises. Loans start from INR 5000. Loans can be given directly by Hand in Hand India, or self-help groups can be linked to government banks for loans.

### **Adult Literacy Programme**

Hand in Hand India runs a 150-day literacy course for those self-help group women who cannot read or write. The course is conducted 2 hours daily in the evenings, for 5 days a week. This empowers the women tremendously, allowing them to understand the accounts books, sign the papers and follow the procedures.

### **Vocational Skills Training**

Select self-help group women are given vocational training in various skills such as tailoring, beautician, handicrafts, etc., depending on what they want to do, or show an aptitude for. It helps them to start self-employment.

### **Veterinary Camps**

Veterinary camps are conducted in the villages, since most families depend on livestock for their livelihood. Lack of veterinary doctors is a big problem in villages. Following services are offered: artificial insemination, pregnancy tests, de-worming, vaccinations and disease treatments.



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### **Family-Based Enterprises**

A family-based enterprise is a micro-enterprise with an investment of up to INR 50,000, employing family labor, and yielding a subsistence income.

### **Medium-Sized Enterprises**

A medium-sized enterprise is defined as an economic activity where the investment is more than INR 50,000, employing labor outside the family and yielding income more than the subsistence level.

## **HEALTH**

### **Medical Camps**

Hand in Hand India conducts free general medical camps where villagers are treated for basic ailments or referred to higher hospitals. We also conduct specialized eye and other camps in partnership with local hospitals and clinics etc.

### **Health Awareness Programmes**

Health Awareness Programmes are conducted for the dissemination of information, education and communication about health and hygiene issues.

### **Water & Sanitation Programme**

Families are motivated to construct household toilets and bring behavioral changes to reduce open defecation, thus reducing diseases. Once motivated, they are referred to the microfinance department for toilet and water tap loans.

### **Malnutrition and anemia**

We track children for malnutrition through regular weighing and distribute nutrition packages where required. Anemic women are referred for treatment to government clinics.