

Mid Year Progress Report, 2012

Submitted to

Global Giving



Rural women supporting their families & villages

Presented by

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ECONOMIC EMPOWERMENT

The program has two main objectives: enable women to run self governed savings and credit groups, and promote income generating activities.

Self Help Groups

- ◆ **548** Self Help Groups (SHGs) with a membership of **8259** women operating in six different blocks.
- ◆ **33** new SHGs were formed
- ◆ The accounts of all **548** SHGs have been computerized.
- ◆ The net owned fund of SHGs is Rs. **30,244,541 (USD 604891)**. There has been an increase of 8.4 % in the net owned fund of SHGs in last year.
- ◆ Interest repayment rate is **93%**.
- ◆ The portfolio at risk showed a marked six percent decline from last year to 17 percent, mainly due to timely loan repayment.

Income Generation Activities

- ◆ One day training was organized for women, focused on developing understanding on farming practices in floriculture on floriculture.
- ◆ 10 SHG women received one day training on ornamental fisheries programme, organized by The Marine Products Exports Development Authority (MPEDA) in September, 2012.
- ◆ The training mainly focused on technical aspects of ornamental fisheries. Three SHGs provide loan to 12 women to start their own business and other income generation activities.
- ◆ A soy-processing- a micro enterprise unit earned revenue of Rs. 68,442. Continuous efforts will be made to make this enterprise self-sustainable.

HIGHLIGHTS

47 campaigns, focusing on the concepts, performance indicators and addressing the specific problems of SHGs, were organized for 172 SHGs. These campaigns have proved very effective in improving performance of SHGs in terms of loan repayment. Total 1485 women participated actively in this campaign

242 women and **89** men participated in **7** orientation workshops. These workshops were organized for new SHG members. The workshops mainly focused on importance of SHGs as an institution, performance indicators and how to discuss social issues and motivate women to address them.



Thank you for your faith in our work.

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