



# Empowering Vulnerable Women and Families through Access to Financial Services



Pilot Project 2016 - 7

## Interim Impact Report



## About the Livelihood Program

The aim of the program is to provide small grants to rag pickers and very vulnerable families in the neighbourhoods of Park Circus, Topsia, Narkeldanga and Tangra so that they can invest in small enterprises and thus improve their life chances.

These neighbourhoods are characterised as follows: dwellings are illegal and makeshift; poor access to sanitation; poor access to drinking water; very low levels of literacy; majority of the population are engaged in rag picking; they belong to the Muslim minority; many are Urdu speakers; poor health, family break down, alcohol and drug abuse are widespread; children are vulnerable to abuse, neglect, malnourishment; many still do not have birth certificates and other rights and entitlements. They are refused banking services and are excluded from government schemes.

Tiljala SHED works to empower the members of these communities to assert and realize their rights and to live lives free of all forms of exploitation, lives of dignity, equality, justice and peace.

## About the grants

- The original grant funding was raised in UK and round the world through Global Giving
- The grants were to be conditional upon certain behaviours:
  - Beneficiaries should form the habit of saving each month
  - Health, nutrition, sanitation and child protection to be a priority
  - Children to be kept in education, not labour.
- Grant to be repaid in full into a Revolving Savings Group Fund
- Credit Interest Groups were formed (small groups of beneficiaries) who become collectively responsible for the deployment and repayment of their respective grants
- Beneficiaries were selected from among the most needy using a Poverty Assessment Tool
- Beneficiaries will be encouraged to apply for further grants following full repayment. With the second grant they can upgrade their shelters or spend on other items.
- These further loans will be repaid with a reducing interest rate of 2% per month.



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## Activities

Considerable sensitisation, screening and training activities in each of the target neighbourhoods were conducted by Tiljala SHED staff.

Workshops/Meetings	Dates	No of meetings	Attendance
Market Sensing and Identification of potential trades	January 2016	5	225
Motivational Workshop on Enterprise development	March – September 2016	16	465
Enterprise Management Workshops with entrepreneurs	July – August 2016	5	104
Technical training for enterprise promotion	July 2016	5	Numbers not supplied
Motivation and sensitization meetings with communities for CIG Formation	March - August	8	218



PROJECT TEAM VISITS PROSPECTIVE BENEFICIARIES



GRANT DISBURSEMENT: VAN AND RICKSHAW DISTRIBUTION



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PARK CIRCUS CIG GROUP



GRANT DISBURSEMENT: CASH AND CHEQUES COLLECTED FROM TSHED OFFICE

## Outcomes

Conditional Grant report at a glance 14/02/17											
Name of Area	Loan amount disbursement on the month of April-2016	Repayments									Total Area wise refund
		May	June	July	August	September	October	November	December	January	
Referral candidates	169,500	5,000	12,500	14,000	9,000	2,500	1,000	2,500	2,500	3,400	52,400
Topsia	291,868	7,900	15,000	17,600	13,500	12,800	18,950	10,500	8,500	8,500	113,250
Park circus	240,192	-	5,500	10,500	11,900	4,500	6,750	6,500	3,500	6,000	55,150
Tangra	50,000	-	500	5,000	-	4,000	-	500	-	9,625	19,625
Narkeldanga	144,344	-	-	4,000	6,000	9,500	4,500	14,200	14,800	4,900	57,900
<b>TOTAL</b>	<b>895,904</b>	<b>12,900</b>	<b>33,500</b>	<b>51,100</b>	<b>40,400</b>	<b>33,300</b>	<b>31,200</b>	<b>34,200</b>	<b>29,300</b>	<b>32,425</b>	<b>298,325</b>
<b>BALANCE</b>											<b>597,579</b>
<b>% loan amount recovered</b>											<b>33%</b>

- 87 grants disbursed between April – June 2016
- 11 rickshaws distributed
- 21 cycle vans distributed
- 50 small businesses helped
- Average grant amount Rs 10,300
- 63 beneficiaries were rag picker families
- 24 from non-ragpicker (but nevertheless ultra-poor) families
- 85 families benefited (2 families received 2 grants)



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- 17 grantees were men (24%)
- 70 grantees were women
- 26 beneficiary families had a single breadwinner/earner
- **33% of the total amount loaned has been returned to the Revolving Fund so far (end of 2016)**
- Of the 87 original grants there are just 2 defaulters
- In February 2017 the first 8 new grants from the Revolving Fund have been authorised by the CIG

## Case Studies

### Meet Ayetan Bewa

<b>Loan</b>	<b>Rs 12724</b>
<b>For</b>	<b>Cycle Van</b>
<b>Income before</b>	Rs 6400
<b>Income after</b>	Rs 8400
<b>Repaid</b>	Rs 4000

Ayetan Bewa's life has changed for the better because she got a van from



Tiljala SHED in May 2016. She gave the van in usage to her son, Ayubmolha. As a dropout student of 15 years, he got the opportunity to help his mother in the business. They use the van to deliver food at schools and to load and unload waste. The income from the van business, added with the money Ayetan earns from her tea and biscuit

shop, she has enough money to save some in the bank every month. Ayetan still works a few hours in the week to collect waste. But that job became an extra. Thanks to the van and the job she could offer her son, she sees her income increasing every month. She even tries to pay back the cost of the van. Her life quality improved because she can afford to buy better food, such as fish, meat and rice. That has also a positive impact on her health. She hasn't been ill, except for her thyroid problems, from the day she could afford better food. Now a part of the money goes also to good medication in order to control her thyroid problems. Not only her health improved, also her security and the way she dresses. With the help of sponsors for the livelihood program, Tiljala SHED could give Ayetan a van. This led to a real life change.



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## Meet Aniwari Bewa

<b>Loan</b>	<b>Rs 7000</b>
<b>For</b>	Coconut selling
<b>Income before</b>	Rs 1500
<b>Income after</b>	Rs 5500
<b>Repaid</b>	In full Rs 7000



Aniwari Bewa is already 70 years old. Thanks to Tiljala SHED she has been able to run a coconut business near Thana Station and the police station. She got a loan of 7000 rupees from Tiljala SHED. Together with her daughter she can make a living by selling coconuts. Before, Aniwari worked as a maidservant but with that she barely could eke out a living. At the moment she still does some other jobs, like waste picking and cooking for her servant job. But these became secondary jobs and she doesn't have to spend so much time anymore in these jobs. With the income she earns in total she has already Tiljala SHED. She is even saving around 150 rupees on a bank account every month.

## Meet Banu Begum

<b>Loan</b>	<b>Rs 8000</b>
<b>For</b>	Bangle selling
<b>Income before</b>	Rs 3000
<b>Income after</b>	Rs 5000
<b>Repaid</b>	In full Rs 8000

Banu Begum got a loan for selling glass bangles. She buys them and her son sells the glass bangles in the village, called Kenningkalkitola. Her son runs the business. At the moment they are facing difficulties to run a business with profit. They don't sell a lot of glass bangles these days because of the money crisis. So the business is not running smoothly, but after the crisis they can try to pick up where they were left before the demonetisation. She has however repaid the loan in full.





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## TOPSIA AREA

### Meet Saketa Bewa

<b>Loan</b>	<b>Rs 12724</b>
<b>For</b>	Van
<b>Income before</b>	Rs 4000
<b>Income after</b>	Rs 7000
<b>Repaid</b>	Rs 6000

Saketa is a widow of around 40 years old. Her husband died 15 years ago. She has three daughters. Two of them are married and one is still living with her. Saketa is what you can call 'a pure ragpicker'. Before the support of Tiljala SHED she earned Rs160 while now she is earning Rs250 a day. The van she got on the 24th of May, gave her the opportunity not only to pick up waste but also to collect, load and unload the waste. She sells the waste to a dealer. She has just opened a bank account and has already deposited Rs1000. She has also Rs10000 put aside for the marriage of her youngest daughter. The extra Rs100 a day has brought major changes in her life. Saketa can buy better food and nicer clothes. Before this support she had not always enough money to buy food every day. We interviewed her 6 months after the support and she could tell us that her business is going well. She predicts that her business will grow and that she will earn even more money.

### Meet Rizia Khatoon

<b>Loan</b>	<b>Rs 10000</b>
<b>For</b>	Chappal business
<b>Income before</b>	Rs 7800
<b>Income after</b>	Rs 22400
<b>Repaid</b>	Rs 9000

Rizia got 10000 INR from Tiljala SHED on 7 May 2016. Rizia needed this money to set up her chappal business. She is a 38 year old mother of two daughters and three sons. She is the only member of her family who has an income. Her husband used to be a driver but he fell sick. She told us that he is not able to work anymore. With the money she earns, she tries to maintain her family. At the moment she is managing this on her own.



### Meet Aliya Bibi/Piyada

<b>Loan</b>	<b>Rs 8000</b>
<b>For</b>	Vegetable selling
<b>Income before</b>	Rs 5800
<b>Income after</b>	Rs 13000
<b>Repaid</b>	Rs 4000

Aliya has a dream for her family. She would like to start a small shoemaking business in which her whole family can be involved. But to make this dream come true, she works as vegetable seller in Topsia Market. Thanks to the 8000 INR support of Tiljala SHED, she makes a profit of 400 up to 500 INR a day. This means that her business is running well. Now in the winter season, the prices of vegetables are low, so her income is a bit down. Of course she feels also the impact of the



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demonetisation because people don't have enough cash money to buy. A lot of people lost their job in this business because of this crisis. Aliya faces these problems as well. Still she is convinced that after the instability, her income will increase again.

Aliya's family exists of 10 members, of which only three members are able to earn money. She and her husband are in the vegetable business and their son is working as a shoemaker. So Tiljala SHED not only helped Aliya. Because of their support, Aliya was able to help her son in finding a good job. Now her son earns around 1200 INR weekly. But his job is dependent on the seasons. So sometimes he doesn't have a job because he isn't the owner of the shoemaker shop.

The support changed Aliya's life. From waste sorter she became a vegetable business owner. And from eating rice and vegetables every day, she went to eating meat and fish. Not only what kind of food she can afford to buy is changed. She could also buy better material to prepare the food, which wasn't possible before. If she doesn't sell all the vegetables, she cooks them for her own family. In that way the vegetables aren't totally lost. She has a bank account in her own village which is in the Sundarbans. She is also a member of the Self Help Groups, organised by Tiljala SHED.

But as I mentioned earlier, she has a bigger dream for her family. Her dream is to start a shoemaking business together with her son and husband. She wants to involve her whole family in an extending business. She wishes that all the family members could participate.

## Meet Sahida Bibi

<b>Loan</b>	<b>Rs 8000</b>
<b>For</b>	Bangle selling
<b>Income before</b>	Rs 3300
<b>Income after</b>	Rs 5000
<b>Repaid</b>	Rs 4000

business. Luckily she does not find any demonetisation. Sahida is a hardworking Her husband left her, but sometimes he asks her for money and he behaves towards her. During their marriage he was the time and he had a bad attitude towards Sahida is trying to give her family all the best. support she was a servant and a waste picker. she could start her business in selling bangles. She sells bangles from door to door. But she has problems with her arm and shoulder, so she stopped temporarily. During her job she was always caring for a little child. Every day for years she had to stand in the same posture with a child leaning between her hip and arm. This became very heavy for her body and caused physical problems. That the reason why she has problems now with the function her arm.



At 17 May 2016 Sahida got 8000 INR to support her bangle selling problems with single mother. comes back, aggressively drunk most of his family. Before the After the loan



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She has two children one boy of 12 years old and a daughter of three and a half years old. Her son is going to a hostel school. She knows that a good education is important. That is why she immediately, after the support of Tiljala SHED, send her son to a good school. Also she is saving money for a good education for both of her children.

### Meet Noor Banu Bibi

<b>Loan</b>	<b>Rs 10000</b>
<b>For</b>	Tea and Biscuit Stall
<b>Income before</b>	Rs 5000
<b>Income after</b>	Rs 5000
<b>Repaid</b>	Rs 4000



She has a tea and grocery shop. From Tiljala SHED she got a tea stall of 10000 INR and another 40000 INR. She is 40 years old. She has a family of 9 members: 4 children, 1 daughter-in-law and 2 grandchildren. One daughter passed away but she left two children behind. Noor Banu makes snacks in her house and sells them. Her business is running well. Almost every day she has a profit of 200 INR. Her son also earns money for the family. He works as a plumber. Her husband doesn't work because of a motorcycle accident. His head and hands were hurt and now he cannot work as hard as before, so he helps Noor Banu. Before the accident her husband went to work as daily labourer (construction worker). Also after the accident of her husband they got 8000 INR of the insurance corporation of the government of money back policy. They used the money for treatments that her husband needed. Before the accident of her husband, they had enough money to have a decent living. The loss of his income let to a difficult time for the whole family. Noor Banu has diabetes and therefor she needed to buy medicines which she couldn't buy for a while. Now they are happy with the money they earn from the shop, although it is still not as much as before. But they can afford good food and nicer clothes. Already before the support they had a bank account with 10 000 INR savings. With the business running well, they can begin to save again some money.

### Meet Nasima Bibi

<b>Loan</b>	<b>Rs 14300</b>
<b>For</b>	Rickshaw
<b>Income before</b>	Rs 2700
<b>Income after</b>	Rs 6000
<b>Repaid</b>	Rs 5000

14300 INR. She is a member of a family sons and one grandchild. Actually Nasima rickshaw for her husband, who is 60 years whole life he has worked as a rickshaw Because of the support her husband



She got a rickshaw from Tiljala SHED. The cost of that rickshaw was with two got the old. His rider. doesn't have



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to hire a rickshaw anymore. He had to pay 60 INR every day for a rickshaw and earned 250 INR. Now he has his own rickshaw. His income swings between 300 and 350 INR a day. After all this years as a hardworking rickshaw rider he got a bad posture. He has a lot of pain when he sits on the bike. That is why he works every week only 4 or 5 days. He earns enough now because he is the owner of a rickshaw. If her husband has too much pain and decides not to work for a day, they don't have to worry about the money. Their two sons are also earning money for the family. They are making chappals. In total they earn 800 INR weekly. None of them have a bank account. They are planning to open one but the bank demanded them to wait until the end of January. Nasima is determined to open an account.

## Meet Morjina Bibi

<b>Loan</b>	<b>Rs 10000</b>
<b>For</b>	Vegetable selling
<b>Income before</b>	Rs 3500
<b>Income after</b>	Rs 12000
<b>Repaid</b>	In full Rs 10000

She got 10 000 INR support of Tiljala SHED on the 6th of May in 2016. Every day she buys vegetables from

around 3000 up to 6000 INR. She pushes a mobile shop and goes to different areas to sell the vegetables. Every day she has a profit of 400 up to 500 INR making a profit of 10 %. The demonetisation gave her problems because she didn't have any cash money to change. She has a family of six members. She has two daughters and one son but Morijna is the only one working. Sometimes her husband works together with her. He has also another wife so he is not always there to help her out. She has already saved 35000 a 40000 INR on her account. She can afford good food and a good education for her children. Morjina Bibi says "I want to give my children a good future."



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