

'Self-reliance & Resilience in Slum Women's Groups'

Report of Continued Efforts
For 400,000 urban vulnerable populations
In Agra and Indore cities, India



www.uhrc.in, www.facebook.com/uhrcindia, uhrcindia.blogspot.com

Hand holding and Training support

UHRC provide training on record keeping in register & passbooks

Interest is far lower than moneylender rates. Usually 2-3% per month

Interest is for use for social needs

Collective funds fulfill health, education, well-being needs and build social resilience

Group members or educated family members keep records of inter-lending



Members individual passbooks



Individual savings have increased to 100 to 250 per month

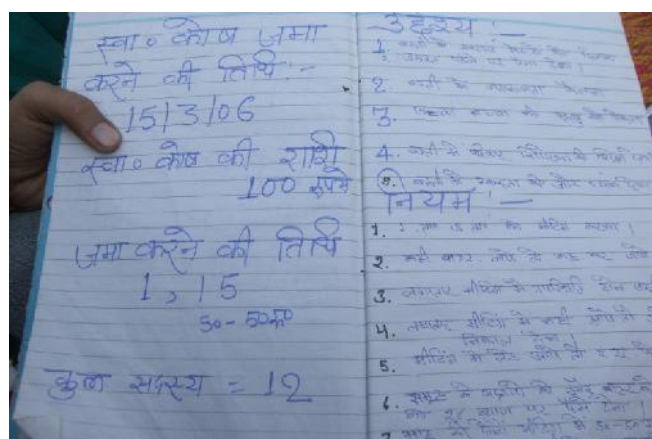
Promoting Community Risk Pooling



The women in the slums realizing the importance of ready source of money, save in a collective fund



The women contribute a sum ranging Rs.100-250, monthly to the collective fund



The rules regulations and all financial transactions are documented at group level

बचत खाता					लोन खाता				
क्रमांक	दिनांक	उपभोग/क्रेडिट	द्वारा जमा की राशि	कुल जमा राशि	क्रमांक	दिनांक	लोन की राशि	लोन पर उधारी गई राशि	कुल उधार ली राशि

Each member of women's groups is given a "pass-book" recording her contribution, loan, repayment of loan

Challenges and Solutions

As the groups experience the benefits of their small pools of savings during times of difficulties when they were able to borrow, the women realize the power of collectiveness and importance of regular saving.

Gradually groups start to increase the amount of their monthly savings; the monthly saving per member per month is 100 to 250 rupees per month.

Data from collective savings registers of 125 women's groups in Agra and Indore during April-13 to March-14 shows that of the 3327 loans given-



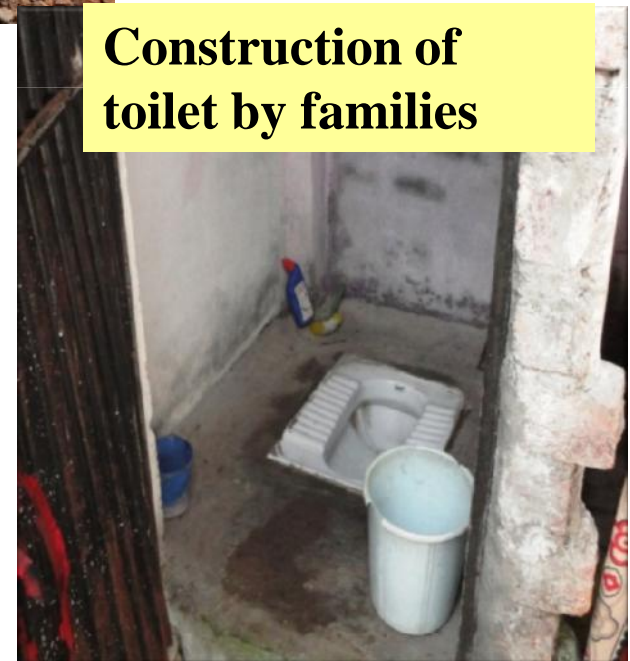
Supporting Improvement of Slum Houses Step-by-step

House renovation by families



Plinth elevation to stop rain water into house

Construction of toilet by families



210 loans enabled house improvements, land lease, toilet construction

Ensuring Uninterrupted Education of Slum Children

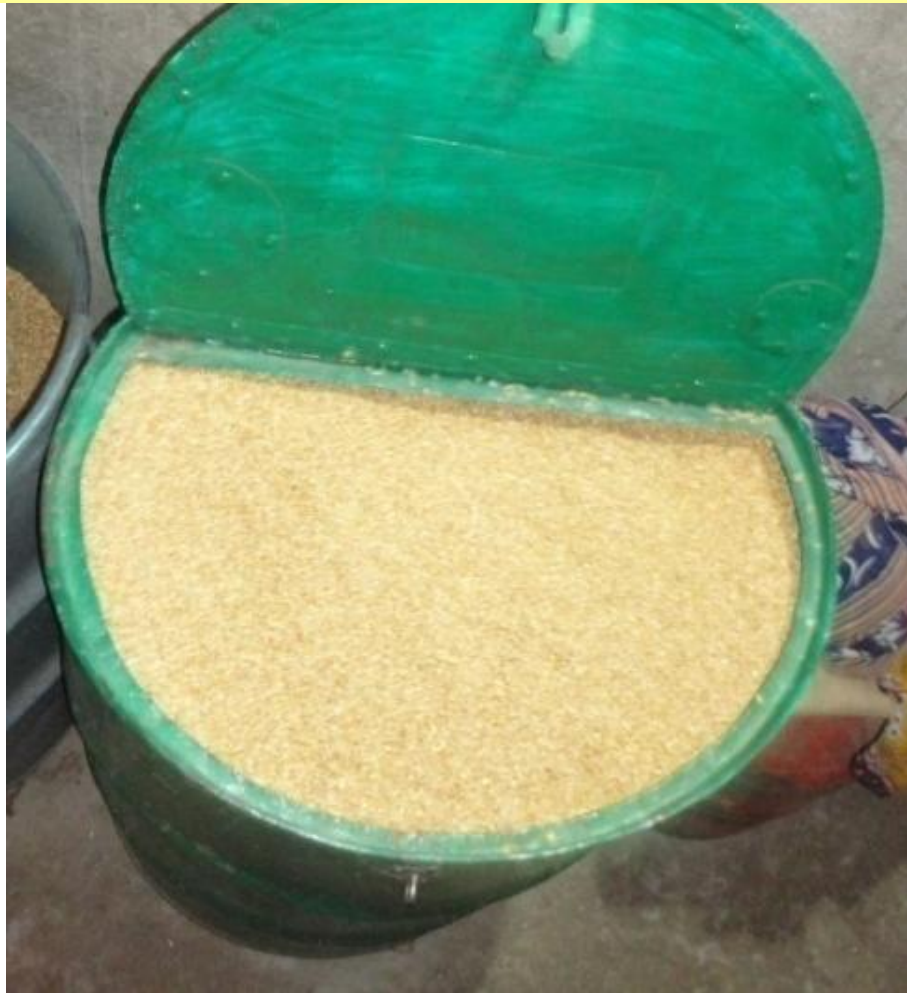


Preventing interruption in children's education

531 loans helped overcome challenges that interrupt or lead to drop-out
in children's education

Food-grain Storage to Overcome Food Insecurity

Annual wheat storage at harvest time with the help of collective saving and family's own saving



424 loans helped store grains at harvest time, a measure to address food insecurity during low (or no) wage-earning times

Helping Prompt Medical Treatment and Reducing Chances of Debt Due to Illness



Large Hospital Indore

925 loans for health needs, of which 550 loans served maternal-child health needs, and 375 loans served other health needs

Approach Mandated in National Urban Health Mission

Replicable and adaptable, in different cities across developing countries, the approach is mandated in Govt. of India's National Urban Health Mission (NUHM).

As community fund of Women's Health-groups, these funds reduce burden of healthcare costs, particularly in health emergencies

Collective Community Fund also serves other social needs:

- Enable slum communities to become resilient,
- Help families start/expand means of livelihood,
- Help support expenditures like marriage of daughter,
- Repay money lender debt, and
- Slowly improve living conditions