**To Date: 08.12.2017**

**The Chief Functionary,**

**Global Giving,**

**USA**

Subject- Lending seed money in the tune of revolving system to women living with HIV / AIDS and poor young widows of Irulas and dalit communities, to begin small income generation program so that poor Irulas and dalit stand on their own leg and help their families out of poverty - Regarding

Respected madam / sir,

Prayerful greetings to you from Society for Women Education and Economic Thrust (SWEET)

SWEET is a woman headed NGO, has been working across Mailam and Vanur block of Villupuram district, where our intervention is with Irulas (tribal) and dalit women and children. SWEET is small women group working to empower very poor women through, capacity building, life skill education, health awareness and income generation programme to come out of negative effects if poverty.

Based on the vision and mission we had a meeting with community and has arrived to a solution supporting factors, the reflection is projected in the project proposal that we submit to you, kind perusal. Hoping a positive support from you to transform the life style of chanceless people. Looking forward to hear from you.

Thanking you

Yours Sincerely,

P.Sagayamary Tamilarasi, Secretary,

Society for Women Education and Economic Thrust (SWEET),

Veedur & Post, Tindivanam Taluk,

Villupuram District, PIN: 605 652,

Tamil Nadu,

INDIA

**Project proposal submitted for seeking seed money support to empower the life of very poor women living with HIV / AIDS and poor young widows of Irulas and dalit communities.**

**1. Name of the project –** Lending seed money in the tune of revolving system to women living with HIV / AIDS and poor young widows of Irulas and dalit communities to begin small income generation program so that poor Irulas and dalit stand on their own leg and help their families out of poverty.

**2. Location –** Vanur and Mailam block

The villages;

|  |  |  |  |
| --- | --- | --- | --- |
| **S.no** | **Irulas villages** | **S.no** | **Dalit villages** |
| 1 | Pombur | 6 | Veedur |
| 2 | Kallakulathur | 7 | Iveli |
| 3 | Chithani | 8 | Sendur |
| 4 | Salai | 9 | Thenallapakam |
| 5 | Ganapathipattu | 10 | Aathikuppam |

**3. Experience of SWEET organization:-**

P.Sagayamary Tamilarasi, Secretary of SWEET organization aged 40. She is a full time Social worker started SWEET NGO in Veedur village. Initially SWEET organization focus was in Veedur village and gradually expanded to 240 villages of Mailam, Marakkanam, Olakkur, Vanur and Vikravandi blocks of Villupuram District, Tamil Nadu, India

To equip herself with more knowledge to work and effective service on women and health, environment, small income generating program to help themselves and family to come out of poverty she had to undergone various training, workshop, i.e. Nehru Yuvakendira, Villupuram, and some local networks. In the organization Mrs. Sagayamary act as organization head cum volunteer women trainer of promoting WSHGS for seed money, IGP line of life.

**4. Problem of women with HIV / AIDS:**

**Sorry plight of women victim of HIV/AIDS: (Social problem)**

The value based society looks down the poor and accepts rich people, in this context, the society looks down the people living with HIV/AIDS, discriminates them in all ways. The society never accepts their co – existence, so they consider that they did wrong against heavenly father. So they are sinful people, they are conditioned to be isolated, neglected by their own kit and kin, rejected by friends. (It is a fact that in India, the 1st HIV patient was identified in our working area that is Villupuram district, now the count goes around 7,563 in the district)

**Economic condition:**

Normally they cannot undertake any hard work. Their physical condition does not allow them. The weak people can undertake soft job, in the mean time they are too human being have right to live, allow them to live on the earth till their end predicted by his creator god. That is why we had a meeting with them the people living with HIV and AIDS in which they had suggested some income generation programmes to sustain their life.

For want of job and food, the HIV/AIDS women are forced to involve in prostitution for alms as last part of survival. Again they fell in to vicinity of sin trades.

In the case of widows (who happen to be widow by her HIV affected husband death) she cannot challenge life alone. The male dominated society shall caste coveted eye, give sexual harassment, she will be caught in the loan shark, borrow money for 60% followed by face verbal and sexual harassment.

**Justification:**

Interfacing the poor people who live in the glimpse of society, crying for want of job, food, life security, shelter, consolation and solving their problem is need of the hour that is true ministry to be done in the world rejecting worldly estimation, values and all. So SWEET organization aspired to wipe away tears of poor, console her heart, embrace her children, and give strength to their hands and legs to earn their daily bread.

**5. Problems of widows in society and in our area:-**

* Widows normally cannot have free walk since she is alone sexually motivated vile caste sexual look. Normally a widow without man support cannot live.
* Society will not allow her to take part in all eupimenical home base of ceremonies (Marriage, House warming, Ear piercing, Engagement, Birthday) as they connect widow with the bad women, they should be away.
* Widows will not allow adoring herself to wear flower, Sticker in the forehead, do not wear ornaments.
* In front of male, widows are considered to be snake swallowed rat. Man alone true security in the absence of husband, she is considered as defence less one.
* After the death of husband, Widow are not allowed to get remarried even if she be friendly with men the society will through do not look.
* A poor widow who aspire to live with a man for the sake of her children support the society finds fault while in the case of rich Widow society recognise it. The value based society looks down the girl children of widows, makes impedition when they get marriage.
* The problem of young widows is more pathetic, every steps of her will be wrongly watched by society.
* It is a social condition that widows should wear white saree to be different from others. She will not cook delicious food (Non-Vegetarian) Society will say that she lives happily forgetting demised husbands.
* Widows should not wear colour dresses, bangles, golden articles, chew tobacco and beetle nuts.
* A widow who violate local rules and regulations she should be punished by social boy cot. Nobody will speak with her local shop keeper will not give commodities
* Sensing the social values against the human rights widows. We thought that a wider level of awareness needs to be created insisting civic rights and co – existence of widows. Side by side her economic and cultural empowerment should be geared up which alone will eliminate all those impediments. Resulted in SWEET take this initiative for the single objectives of widow’s socio, economic, cultural empowerment

**6. Need of the project:**

The dalit and tribal women beneficiaries are not having any basic records to avail the free schemes from the Government, neither they have forum to voice for them and nor they have the cooperation to fight with the Government to win their rights. Needless to say about the bank officials approaches towards the poorest people in the area. They wish to take up alternative livelihoods, however they lack financial sources, for which they approached SWEET for help as they have hosted them as women self-help groups. They have requested supported to them to do their income generation activities under these circumstances. These women do not have support or any caste support to them to win their rights and schemes, that is why their request is very much needy one and relevant one ad deserves support.

All the proposed income generations activities are rural based, the raw materials are locally available in plenty quantities and also their reach, these products will be sold at their villages and adjacent villages too. The activities are eco friendlier and no harm to our environment.

**7. Description of the project:-**

The project intervention touches 50 resource poor widows and HIV/AIDS victims of 10 villages in and around Veedur village, Mailam and Vanur block, Villupuram district (selected women with HIV/AIDS and widows each from 10 villages). They will be trained on 4 days pre project implementation training on selection of innovative small income generating program marketing potentiality, local environment and so on. There after they will be distributed Rs. 5,000 each (for tailoring women Rs. 7, 500) to start a small IGP that is locally suitable for the women beneficiaries.

* Sale of vegetable / Sale of fish or dry fish
* Starting a Mini hotel
* Tailoring
* Starting petty shop
* Sale of flowers

**8. Working strategies: - (Revolving system)**

The original beneficiaries women with HIV/AIDS and widows women must have to repay the loan money Rs. 5, 000 with 1% interest Rs. 500 + Rs. 50 (for tailoring loan money Rs. 750 + Rs. 75 i.e. interest) every month and on assertive of 10 months. One women co ordinator will have monitoring and bring the revolving loan in the proper order the repaid money will be re distributed to the other local women with HIV/AIDS and widows women which will help them to start an income generation program so that she can help herself and family remove from poverty.

**9. Number of participants**:

50 women beneficiaries with HIV / AIDS and poor young widows of tribal and dalit communities

**10. Aims and objectives of the project:**

* To select and finalize 50 women beneficiaries from the target villages
* To organize 4 days orientation training to the women beneficiaries to internalize the project activities, goals, revolving fund management committee, office bearers, guidelines, etc.
* To organize 30 days skill up gradation training for women beneficiaries of tailoring trade
* To distribute the revolving fund to 50 women beneficiaries to start their production and income activities, male income and repay their installments to support new women beneficiaries.

**11. The business the women will undertake:-**

|  |  |  |
| --- | --- | --- |
| **S.no** | **Name of business** | **No of beneficiaries** |
| 1. | Sale of vegetables / dry fish or fish | 10 |
| 2. | Sale of wet rice flour | 10 |
| 3. | Tailoring | 10 |
| 4. | Petty shop | 10 |
| 5. | Sale of flowers | 10 |

**Number of business = 5 Number of beneficiaries = 50**

**12. Anticipated income and expenditure**

The expected incomes of the business are as follows:

**i) To run vegetable shop / dry fish or fish shop**

The seed money will be used in the following ways of item.

**Seed money Rs. 5,000**

**Investment:**

Vegetable / dry fish or fish Rs. 4,000

Weighing machine Rs. 500

Basket Rs. 500

**Distribution of income:**

Per day income = Rs. 390

Monthly income 390 X 30 days = Rs. 11,700

Re-investment = Rs. 4,000

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Profit = Rs. 7,700

**Profit distribution:**

Monthly Saving = Rs. 500

Repayment

(Seed money Rs. 500 + 1% Interest Rs. 50) = Rs. 550

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= Rs. 1,050

Balance amount (Rs. 7,700 – Rs. 1,050 = Rs. 6,650) will be used for Family maintenance.

**ii) Mini hotel:-**

**Seed money Rs. 5,000**

**Investment:**

Grinder = Rs. 3,000

10 kg rice = Rs. 400

3 kg black gram = Rs. 600

4 nos. aluminium basket = Rs. 600

Packing materials = Rs. 400

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**= Rs. 5,000**

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**Anticipated income:**

10 Kg Rice + 3 Kg Black Gram = 13 Kg Wet Flour

13 Kg wet flour x Rs. 100 = Rs. 1,300

Rice and black gram = Rs. 1,000

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Per day income = Rs. 300

Monthly income 300 X 30 days = Rs. 9,000

**Profit distribution:**

Monthly Saving = Rs. 500

Repayment

(Seed money Rs. 500 + 1% Interest Rs. 50) = Rs. 550

Packing material = Rs. 400

Current Bill (Electric bill for Wet grinder) = Rs. 600

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= Rs. 2,050

Balance amount (Rs. 9,000 – Rs. 2,050 = Rs. 6,950) will be used for Family maintenance.

**iii) Tailoring**

The 10 beneficiaries will be trained on assertiveness of 30 days to stitch environmentally free cotton, paper bag making usable all the shops, and jute bag stitch and rexin bag wallet money purse, lunch bag and office bag, hanging bag. So the four trades will be equally divided but training will be taken by 10 women and facilitated potential marketing working strategies:-

Home based work

Order will be taken from shops

Resupply of finished goods

Expenditure:-

Cost of sewing machine women model = Rs. 7, 000

Working chair = Rs. 500

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Required seed money = Rs. 7, 500

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Per day profit Rs. 300 x 30 days = Rs. 9, 000

Loan repayment Rs. 750 + 75 and savings Rs. 500 monthly

Rs.7, 675 family maintanance.

**iv)Petty shop:-**

The women beneficiaries will purchase biscuits, sweets, fruits candies, junk foods, cool drinks, etc from the nearby town and sell it in the village.

**Seed money Rs. 5,000**

**Investment:**

To make wooden bunk Rs. 2,000

Stocks Rs. 3,000

**Distribution of income:**

Per day income = Rs. 350

Monthly income 350 X 30 days = Rs. 10,500

Re-investment (Stocks) = Rs. 3,000

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Profit = Rs. 7,500

**Profit distribution:**

Monthly Saving = Rs. 500

Repayment

(Seed money Rs. 500 + 1% Interest Rs. 50) = Rs. 550

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= Rs. 1,050

Balance amount (Rs. 7,500 – Rs. 1,050 = Rs. 6,450) will be used for Family maintenance.

**v) Sale of flower**

**Seed money Rs. 5,000**

**Investment:**

Purchase of bicycle = Rs. 2,000

10 kg flower = Rs. 2,500

Basket = Rs. 300

Thread, banana leaf fiber, colour papers = Rs. 200

**Anticipated income:**

Makeable 150 feet of flower out of 10 kg spared flower

Salable cost Rs. 20 x 150 feet = Rs. 3,000

Daily expenditure for buying flowers (Rs. 2,500)

Fiber, colour paper and thread (Rs. 200) = Rs. 2,700

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= Rs. 300

**Distribution of income:**

Per day income = Rs. 300

Monthly income 300 X 30 days = Rs. 9,000

**Profit distribution:**

Monthly Saving = Rs. 500

Repayment

(Seed money Rs. 500 + 1% Interest Rs. 50) = Rs. 550

Cycle maintenance = Rs. 500

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= Rs. 1,550

Balance amount (Rs. 9,000 – Rs. 1,550 = Rs. 8,450) will be used for Family maintenance.

Note: The price of flowers will considerably high during occasions, functions and festivals than in normal days. So the profit may go up and also down.

**13. Repayment:-**

Every women has to repay the availed loan from next month onwards,

Mandatory – 10 equal month’s installments with 1 % interest

For example – Rs. 500 principle + Rs. 50 interest

**14. Saving plan:-**

Each women will put aside a portion of income minimum Rs. 50 daily which will be keeping in the banking account of women Self Help group. So that she may the discipline of saving some money each month for family emergency need.

**15. Staffing, training, travel:-**

**A. Staffing:**

A project women co-ordinator will be appointed, who will oversee the project, collect repayment, put into group account, maintain accounting, set right problems, help other batch of neediest for suitable, different trade through re distribution of seed money.

**B. Training:**

The 50 business women will be trained in the areas of:

* How to undertake business
* Maintain their accounts
* Success conduct of business
* Monthly saving
* Behavior with customer
* Finding potential customer
* Wise management of money
* How to expand business and develop family

**C. Travel:**

The project women coordinator will go and oversee all the 10 project villages. She is local trained for women successful micro credit.

**16. Budget details:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S.no** | **Detail** | **SWEET & public contribution**  **(In Indian Rupees)** | **Global Giving (In Indian Rupees)** | **Total**  **(In Indian Rupees)** |
| 1 | Profitable business training for 4 days x 50 women beneficiaries x Rs. 200, towards working, lunch, hall rent conveyance, resource person. |  | 40,000 | 40,000 |
| 2 | Trainer’s honorarium, Rs. 800 x 4 days | 3,200 |  | 3,200 |
| 3 | Tailoring training for 10 women for 30 days, 10 women x Rs. 100 x 30 days (towards the cost of lunch and training materials) |  | 30,000 | 30,000 |
| 4 | Honorarium for tailoring instructor | 5,000 |  | 5,000 |
| 5 | Revolving fund (Seed Money) to start a vegetable shop / dry fish or fish, 10 women x Rs.5,000 |  | 50,000 | 50,000 |
| Revolving fund (Seed Money) to start a mini hotel, 10 women x Rs. 5,000 |  | 50,000 | 50,000 |
| Revolving fund (Seed Money) to start tailoring, 10 women x Rs. 7,500 |  | 75,000 | 75,000 |
| Revolving fund (Seed Money) to start a petty shop, 10 women x Rs. 5,000 |  | 50,000 | 50,000 |
| Revolving fund (Seed Money) to start a flower shop, 10 women x Rs. 5,000 |  | 50,000 | 50,000 |
| 6 | TA & DA to project women co-ordinator, Rs.3,000 x 12 months | 36,000 |  | 36,000 |
| 7 | Documentation, reporting, stationaries, communication, evaluation and monitoring costs | 9,000 |  | 9,000 |
| 8 | Auditing | 2,000 |  | 2,000 |
|  | **Total amount** | **64,200** | **3,36,000** | **4,09,200** |

**Total Cost of the Project = Rs. 4, 09,200**

**SWEET & Public Contribution = Rs. 64, 200**

**Grant requested from Global Giving = Rs. 3, 36,000**

**17. Socio, economic condition of target group:-**

**Tribal**

A total of 2500 tribal families are living in and around Veedur village, land mark is popularly known as **Veedur Dam,** they are living in 14 villages traditionally called by Vettaikaran occupations

* Snake catch
* Rat catch
* Hunting birds
* Illicit tree cutting

Government had stern action against those anti-environmental activities, so they become jobless sever years back, for want of food and job they used to go to work at stone quarries where they are exploited heavily, forced to work compulsory 12-13 hours leave the house at 6am and return at 7pm paid poorly, so they are not able to watch their children whether they go to school or not.

82% literacy rate of India, the 18% of remaining illiterate mass is tribal/dalit for there is low level of educational understanding.

**18. Social security:-**

Because of the uncivilized nature, poverty, illiterate, disconnected from big community they face two atrocities

* Police use to come to their house, take them into custody, rape, beating blue and black and put into the bar whenever crime incident occur in and around areas. Since they are voiceless are submissive
* Sexual disturbance by sexually motivated community people, grown up girl to adult women prone to such harassment.

**19. Impact of the program:-**

* The beneficiaries will empower life and support families.
* Freed from local money lenders financial harassment
* Removed from labour exploitation, sexual harassment
* She will spare more time with their children, sent to school
* Monthly saving will allow her to meet urgent requirement
* Will have capacity to expand business

**20. Reporting:-**

A text of report will be sent to your board along with audited statements, photographs and some case studies collection.

**21. Sustainability:**

The beneficiaries can find financial security (both widows and HIV/AIDS victims) which will allow them gradual move in to socialization process, which is the ultimate aim of the project.

**Saving:**

Saving is an important integral part of project, as per decision taken at their group meeting. The beneficiaries put aside apportion of income as saving which will be maintained by one of their group trained women. A joint banking operation, inter group lending process on emergent needs are mandatory internal lending will be given top priority for more urgent cases alone. Saving is meant for further development of programme.

**Revolving loan strategies:**

The original beneficiaries will help others by their prompt repayment of actual loan. So the loan plus repayment chain will take the project in to long run, does not put an end.

**Economic viability:**

Sudden development will not happen in the initial period. They can ensure their three times food, and run business smoothly by two or three consecutively years. They will look in to their family development, children education, there after they will not be looking back, but look happy and confident.

**Concurrent monitoring:**

Concurrent monitoring will take place which will find problem and shoot it, they will have close eye on every activity of projects. So we hope the project is evolved in detailed manner and put forth to your kind consideration.

Thanking you

Yours Sincerely,

P.Sagayamary Tamilarasi Secretary- SWEET

**ORGANIZATIONAL PROFILE**

**1. Name of the organization** : **SOCIETY FOR WOMEN EDUCATION AND**

**ECONOMIC THRUST (SWEET)**

**2. Address**  : Veedur & Post, Tindivanam Taluk,

Villupuram District, PIN-605 652,

Tamil Nadu, INDIA

E-MAIL: [aswanth3@yahoo.com](mailto:aswanth3@yahoo.com)

Website: [www.sweetveedur.org.in](http://www.sweetveedur.org.in)

Phone: 09894501968

**3. Legal Status** : i. SWEET has been registered under Tamil Nadu

Societies Registration Act of 1976 Govt. of

Tamil Nadu (Reg.No: 113/1997)

ii. Registered under Foreign contribution Regulation Act. Ministry of Home affairs, New Delhi (FCRA No.076100007)

iii. Contribution that are received have exemption under the income tax act of the government of India 80G and 12AA

**4. Contact Person / Designation** : P.Sagayamary Tamilarasi, Secretary-SWEET

Veedur & Post, Tindivanam Taluk,

Villupuram District, PIN-605 652,

Tamil Nadu, INDIA

E-MAIL: [aswanthp@yahoo.com](mailto:aswanthp@yahoo.com)

**5. Target areas**  : 1. Country - India

2. State - Tamil Nadu

3. District - Villupuram

4. Taluk - Tindivanam

5. Block - Mailam, Vanur

**6. Bank Details**  : State Bank of India, (SBI)

Veedur & Post, Tindivanam Taluk,

Villupuram District, PIN-605 652,

Tamil Nadu, India

**7. Account name** : Society for Women Education and Economic Thrust (SWEET)

S.B.A/c No: 11564756098

Bank Code: 7848

IFSC No: SBIN0007848

**Bank swift code:** State Bank of India, Overseas Branch, Chennai - SBININBB105