

Annual Report 2010

IVDP- ANNUAL REPORT - 2009 - 2010

CHANGING THE LIVES OF POOR WITH SHG PROGRAMS

Generally, poor families, be it in rural, urban or semi urban areas, need credit, that is timely to meet their consumption as well as production or any other emergency needs. Such credit is made available and accessible to members easily by IVDP. In such a situation savings and credit groups provide alternative sources of credit for the poor through common pool of their own savings. It also provides its member with access to loans from Banks and IVDP

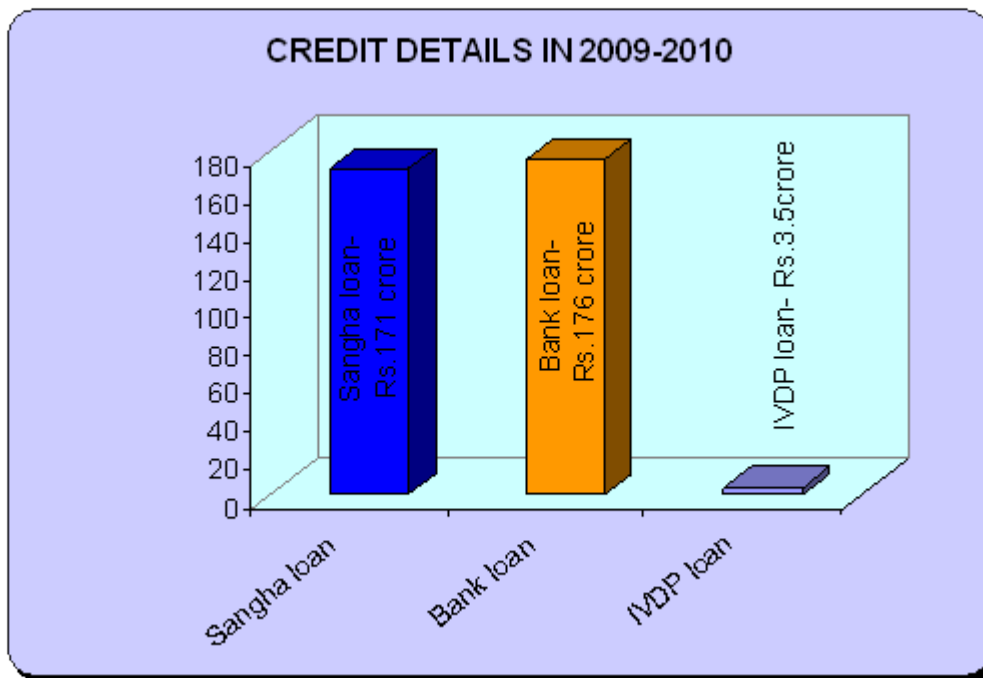
In 2009/2010, as many as 681 SHGs were formed and as a cumulative, till Mar'2010, the IVDP had 6805 SHGs under its aegis.

The Micro-credit details of this fiscal year 2009-10 are given below:

SI.No	Micro credit activities	2009-10	Cumulative as on31.03.2010
1	No.of Groups formed	681 SHGs	6805 SHGs
2	Total No.of members	11,577members	12,5000 members
3	Total savings	Rs.25 crores	Rs.150 crores
	Credit Details	In crores	In crores
4	Sangha loan	Rs.171 crores	Rs.806 crores
5	Bank Loan(SHG Direct inkage + Bulk lending)	Rs.176 crores	Rs.760 crores
6	IVDP loan	Rs.3.5crores	Rs.35 crores
	Total	Rs.350 crores	Rs.1600 crores

Lending Details

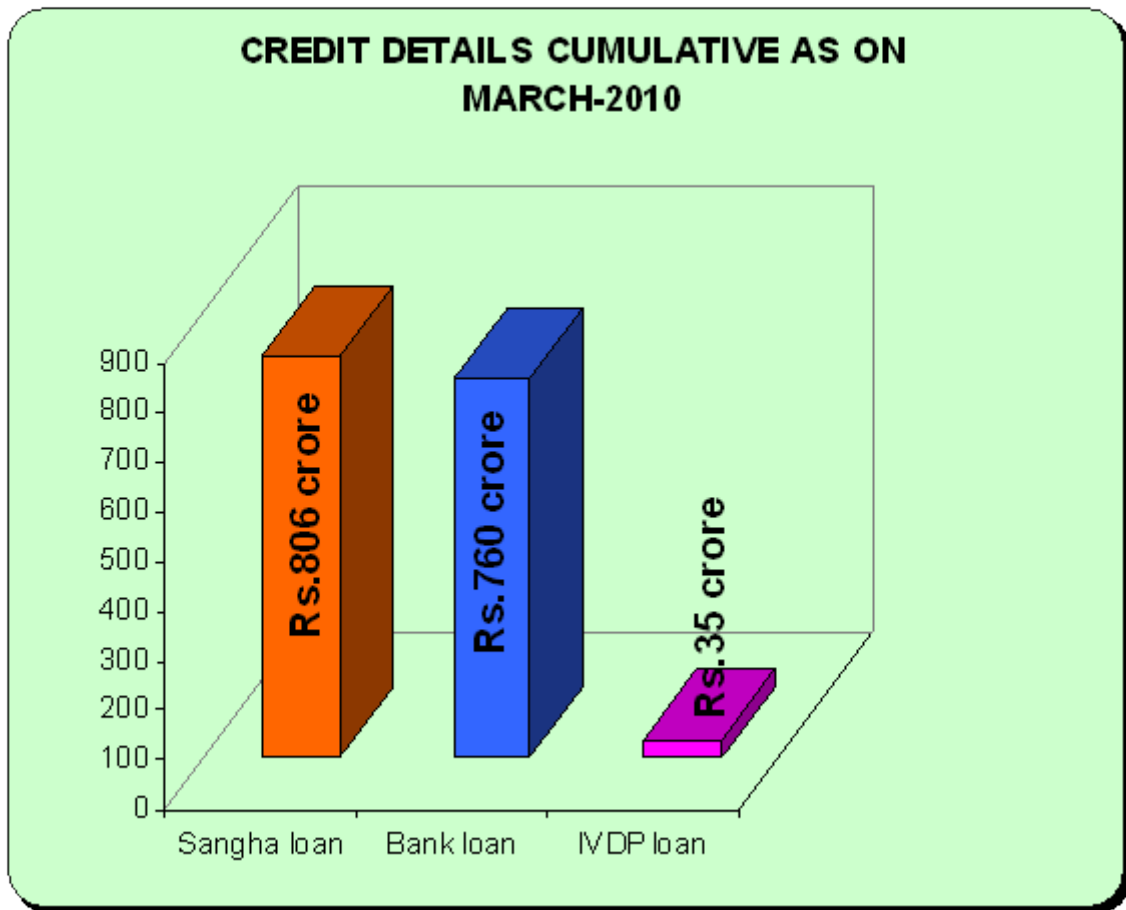
SHG programs in the form of savings and credit have succeeded in changing the lives of poor women, enhancing incomes and generating positive externalities, such as increased self-esteem. So in 2009-2010 IVDP also helped 1,25,000 members to avail various loan, such as sangha, Bank and IVDP, to the tune of Rs.350 crore and its breakups are shown here as Bar diagram:



Total Cumulative Credit details

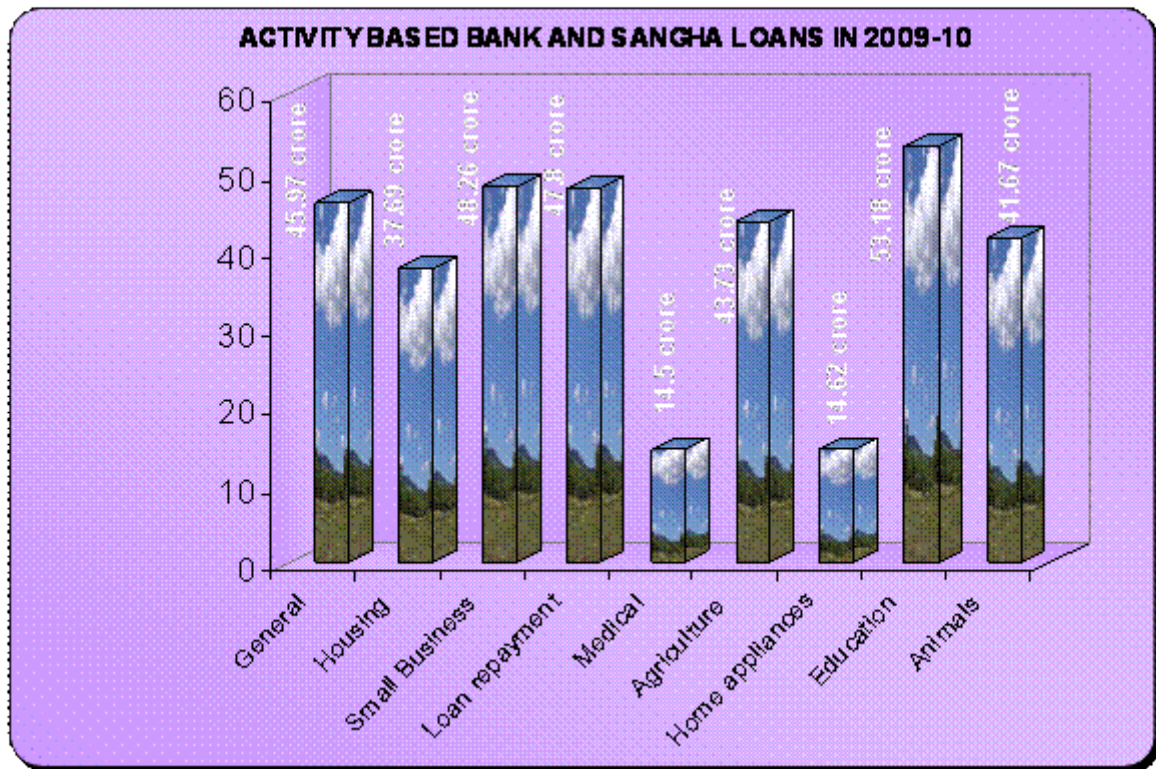
IVDP self-help groups have been instrumental in empowerment by enabling women to work together in collective agency. The IVDP SHGs combined with savings and credit, have enabled women to benefit economically by monetizing their contribution and in the process have empowered them to become agents of change.

The IVDP's SHG program since 1989 to till 2010, have enabled members to get Rs.1600/- crores in various loans, to raise their standard of living.



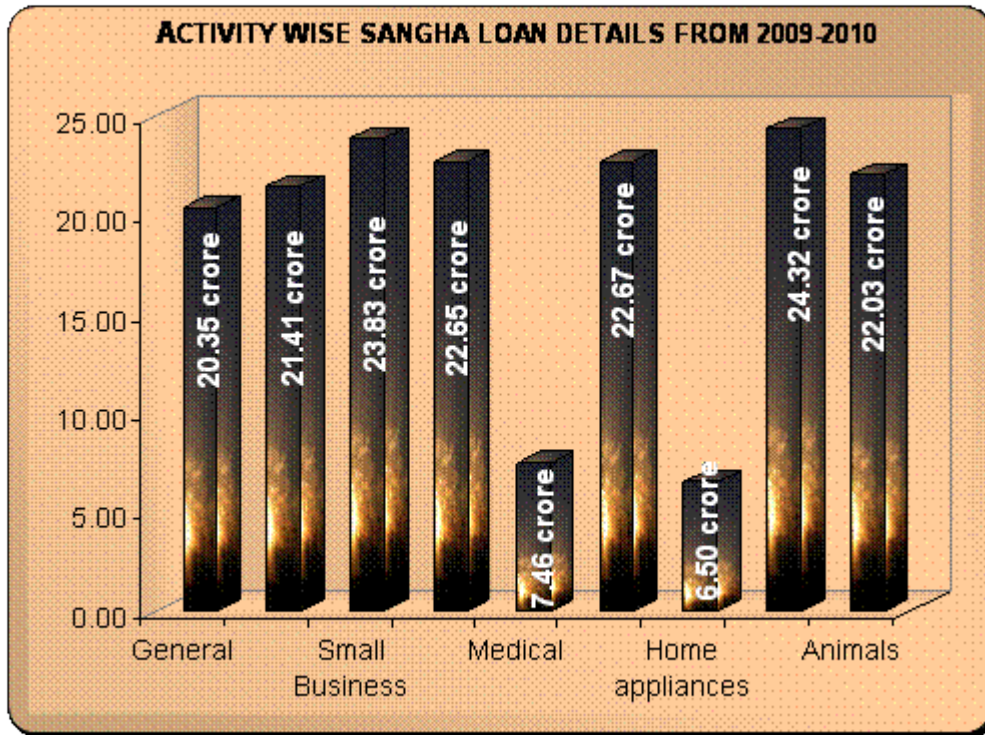
Activity Based, Bank and Sangha Loans in 2009-2010

SHG intermediated by micro credit have been shown to have positive effects on women, and they have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering women by giving them control over assets and increased self esteem and knowledge. In 2009 -2010 Rs.350 crores was given as Bank and Sangha loan and its details are given hereunder:



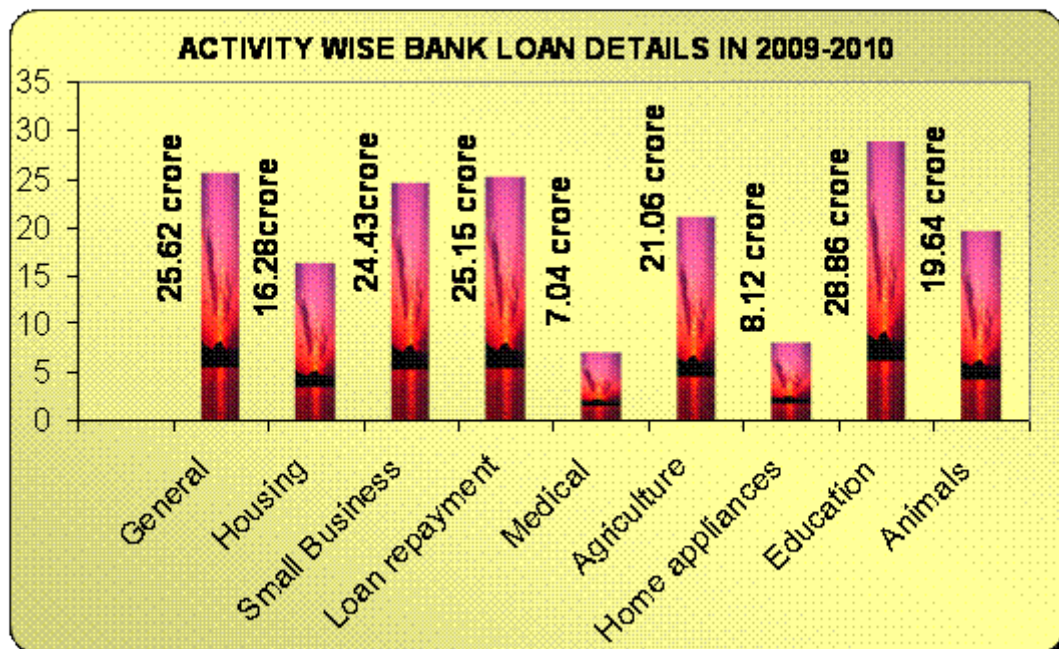
Sangha loan in 2009/10

Micro credit has lessened the severity of poverty and helped to increase the income of the household. Earnings generated from such undertakings have been instrumental in increasing the physical well-being of the household, often through better nutrition and sanitation. In 2009-10, Rs.171 crore had been availed by members for fulfilling various needs and they are given hereunder in the form of table.



Bank loan in 2009/10

In 2009-2010 Rs.176 crore was given to members through nationalized banks and its breakups given here as follows:



Lending Interest Rate by Bankers

The partner Bankers of IVDP charge a nominal interest rate, for the loans that they give it to SHG members, and IVDP/CLFs does not charge extra interest along with the Bank's rate of interest.

Sl.No	Bankers	Bankers Interest %	Lending interest by SHG to members %
1	Indian Bank (12% interest for less than Rs. 2 lakhs and 13% interest for more than 2 lakhs)	12.5%	12.5%
2	Pallavan Grama Bank	12.5%	12.5%
3	Bank of India	10%	10%
4	State Bank of India	10%	10%

Bulk Loan Details in 2009-2010

The needs of SHG members are numerous and they need constant and uninterrupted loan facilities to transform their lives, and in the last decade Rs.23.5 crore was given as Bulk loan to members and out of that Rs.17 crore was distributed for construction of Toilets.

The Yearwise Bulk lending details are

Year	Banks	The Yearwise Bulk lending details are	Activities	Amount	Bank Lending Interest rate	IVDP lending interest rate
2000-01	PGB-Krishnagiri	272	Housing	Rs.0.5 crores	11%	12.5%
2001-02	BOI-Alapatty	513	Housing	Rs. 1 crores	10.5%	12%
2003-04	BOI-Alapatty	800	Housing	Rs. 2 crores	9%	10.5%
2004-05	BOI-Alapatty	1000	Toilet	Rs. 1 crores	9%	10.5%
2005-06	SBI-Kaveripattinam	3392	Home appliances	Rs. 2 crores	8.5%	10%
2006-07	SBI-Krishnagiri	7500	Home appliances	Rs. 2 crores	11.5%	13%
2007-08	BOI-Krishnagiri	5077	Toilet	Rs. 5 crores	11.25%	12.75%
2008-09	BOI-krishnagiri	10000	Toilet	Rs.10 crore	11.25%	12.75%
	Total	28554		23.5 crore		

SHGs Reserve funds

Each IVDP SHGs is required to create a reserve fund, according to its age, and this fund is created to meet any eventualities, that take place in the group.

3-5 Year old group is to set aside Rs.25,000/-.

5-7 year old group is to create Rs.50,000/-

8 year above groups to reserve Rs.1 lakhs.

I so, far i.e till Mar'2010 Rs.16.5 crore has been reserved by IVDP-SHG's and its details are depicted here under as table:

Bank	IN 2009-10 In rupees	As On Mar'10 Cumulative in crores
Pallavan grama Bank	89 lakhs	6.6 crores
Indian Bank	82 lakhs	1.5 crores
Bank of India	15 lakhs	2.2 crores
State Bank of India	90 lakhs	6.2 crores
Total	Rs.2.76 crores	Rs.16.5 crores

Bank linkage in 2009-10 and over all Bank linkage till Mar'2010

During the 'Annual IVDP-Bankers meet', both the parties fix a target loan, to be given to SHG's members and in 2009-2010 Rs.176 crore was given to SHG's and overall till Mar'2010, Rs.760 crore was made available to the SHG members and its details are given hereunder

Bank	As On Mar'09 Cumulative in crores	IN 2009-10 in crores	As On Mar'10 Cumulative in crores
Pallavan grama Bank	168.51 crores	66 crores	234.51 crores
Indian Bank	171.65 crores	17 crores	188.65 crores
Bank of India	151.78 crores	25 crores	176.78 crores
State Bank of India	87.01 crores	68 crores	155.01 crores
IFAD loan	5 crore		5 crore
Total	584 crores	176 crores	760 crores

Life security Solidarity fund

IVDP's experience with SHG shows that micro-credit plays a greater role in poverty and vulnerability reduction, when it is complemented by non-financial service. So, IVDP has created a 'Microcredit plus' scheme known as 'Life Security and Solidarity fund' to its members. Under the scheme a new member has to pay Rs.100/- as an annual premium to the federation, and in the subsequent years, the annual premium will be lesser than Rs.100/-

In case of death of a member, the nominee of deceased is paid Rs.30,000/- and in the case of members who have become permanent disabled due to accident, is paid Rs.15,000/-. In 2009-10, as many as 275 SHG members died and 14 members become disabled. So, in order to award their benefits, a 'Life security solidarity fund distribution' function was organized on 14.03.2010 at R. C. Fathima Boys High school, in the presence of Mrs. Kosalai Mary Francis, Mrs. Farita Nawab, the chairman, Municipality,

Krishnagiri, Mr. Baskaran, Chief Education officer and partner Bankers. In this function Rs.85 lakhs was distributed to 291 members.

A Synopsis of Life Security Fund Distribution

Life Security fund Distribution in 2009/2010		Overall life Security fund distribution till Mar'2010	
Members	Amount	Members	Amount
291	85 lakhs	1378	3.03 lakhs

Grading of SHGs through Auditing in 2009/2010

The IVDP SHGs are known for financial credibility and integrity. Strict Machinery is pressed in to service to have 'Eagle watch' over the SHGs financial transaction. Besides, periodical Auditing and Annual auditing take place to regulate financial discipline among the SHGs. In 2009/10 as many as 6544 SHGs were audited, and its gradings are given hereunder.

Coding

A+ - Denotes group activities and social activities are extremely good
 A - Refers group activities are good as per with our SHG norms
 A* - Over Due Rectified
 B - Still the Groups Have Over Due
 D - Chronic Default

Total No.of SHGs audited in 2009 & 2010	A+	A	D
6544	=SUM(ABVOE)}	3377	=SUM(ABVOE)}

Training for Empowerment

The SHG is the most effective mechanism to reach the poor, hence, the members are given various training to be thorough on SHG concept, values, ethics, accounts, group management etc., and all these knowledge inputs, take them towards empowerment, to play leading role in the family and community. It is quite northworthy to mention here that IVDP runs a separate Training Department, to train its, 1,25,000 members, with the help of well informed and experienced trainers.

S.No	Name of the Training	No.of Participants
1	SHG A & R Training (Animators & representatives)	1284
2	SHG New Group Training (members)	9397
3	HIV Training(Animators)	3600
4	Accounts Training(Animators)	626
5	Undertaking Training (members)	11475
6	Group enhancement and management Training with special reference to sanitation Training	75763

TOTAL	1,02,145
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IVDP's Educational services

The present children are the future generation and especially the poor children are to be helped to pursue good education. Hence, IVDP provides scholarship to poor students studying in schools and colleges and gives free guide to X and XII standards, in Krishnagiri, Dharmapuri and Vellore Districts. Till 2009-2010, Rs.1.33 crore was given to students/Schools/ Colleges as educational aid



Aid to Hut fire Accident

Even in some villages our members live in thatched huts and sometimes it gets burnt down, due to fire. So in this circumstances IVDP rushes to this place to extend its helping hand to give Rs.10,000/- as a relief. In 2009/2010, 41 members were given Rs.4.1 lakhs out of that 8 lakhs as solace under this scheme. Efforts are on to change thatched roof to tiled roofs

S.No	Year	Amount Given
1	2006-07	1.4 lakhs
2	2007-08	90 thousand
3	2008-09	1.6 lakhs
4	2009-10	4.1 lakhs
	TOTAL	8 lakhs



Aid to Heart surgery

We pray that our members and their family members are to be free from health hazards. But here and there few children of our members, suffer from Heart problem, needing urgent surgery. In the juncture, IVDP provides Rs.25,000/- for this crucial treatment. In 2009/10, five children were helped with Rs.1.25 lakhs. Till date Rs. 4 lakhs were given as a solace and its cumulative details are as follows.



S.No	Year	Amount Given
1	2006-07	50 thousand
2	2007-08	1.25 lakhs
3	2008-09	1 lakhs
4	2009-10	1.25 lakhs
	TOTAL	4 lakhs

Education for Tribals

IVDP runs 'Nethaji Nursery and Primary School' at Kottaiyur, which is situated in the middle of Forest, in where the school going age children are brought to school by Van. The school provides education to 180 children from Pre-KG to V std, through the medium of Tamil. Though, English language is also equally given importance, and the students are helped to speak and write English. Besides, the students are taught physical education, Yoga, and meditation.

Health is Wealth

The health of a nation is best judged by the health status of its people. The Social, health, and nutritional status of women reflect the real index of development of any nation or society. Since, IVDP works among poor women; it too focuses on their health status. So it has advocated, 'Three Health Approaches' to promote the Health status of SHG members and they are, the promotion of safe drinking water, Toilet and Sanitary Napkins.

Toilet for all

Our aim is to help every SHG family to have a Toilet for their use. So we give 'Toilet Loan of Rs.10,000/- each. So far 17,000 Toilets were constructed by our members. The children and women suffering from worm infestation and Anemia were reduced considerably.



Safe Drinking water

It is obvious to mention here that 60% of the disease that children and women encounter are due to consumption of 'Contaminated Water'. The well water, pipe water and Bore well water are impure in nature, hence the SHG members have been advised to use Pureit device to get pure water. So far 58,000 Pureit devices are used by our members' family and the pureit devices are given at 12% discount by HUL.

Sanitary Napkins

Still, in rural areas the members are reluctant to use Sanitary Napkins, due to shyness. Because of that the women suffer from Uterus Cancer, RTI and UTI, so IVDP has intervened on this matter and helps the members to get 'Bella Napkins' at 25% Discount. Till Now, 30,500 Napkin Boxes were used by our members with a cost of Rs.2.1 crore. It is important to mention here that the members suffering from uterus cancer and urinary tract infections reduced remarkably.

Micro Enterprises of SHG members

The essence of micro – enterprises is to provide employment and income generation opportunity to poor people through small enterprises. IVDP provides poor people with access to capital and training to start and expand their small business. This practice has moved very effective in helping the poor to come out of poverty. It also gives them a sense of self respect. So, this micro enterprise has improved the Life standard of our SHG families and the total income of the family rose considerably. At every stage we stress and urge the members to pursue self employments and some of the income generation activity members do, are: Brick making, toffee making, Reixin Bag making, snacks preparation, candle and toys making etc..



DIVIDEND to SHGs

We are pleased to announce that in 2009-2010, 1453 members got Rs.26 crore as dividend, for the savings that they had in their respective groups. Since the amount reached their hand in time, the members celebrated the New year and Pongal festival in a grand and colorful manner. **As on Dec'09 5458 SHGs shared a total Dividend of Rs. 72 crores.**

AWARDS to IVDP

IVDP has been sincerely working among the poor to bring cheers in their families, through Economic, Health and Education activities. Considering IVDP's, commendable, selfless, dedicated services, authorities from various concerns have bestowed citation, awards and trophies and the significant awards are from NABARD. Some of the Awards received are given hereunder:

National Award:

2004 Bank of India Excellence award at National Level

State Award :

2005 SBI, star performance award

District Awards:

(Krishnagiri and Dharmapuri Districts level)

- 2003-04 SGSY revolving fund DRDA.
- 2004-2005 Indian Bank to IVDP for best performance on SHG Bank Linkage.

S.NO YEAR

NABARD AWARD DETAILS STATUS

- 1 2001-02 SHG Bank linkages II PRIZE
- 2 2002-03 SHG Bank linkages II PRIZE
- 3 2003-04 SHG Bank linkages I PRIZE
- 4 2004-05 SHG Bank linkages II PRIZE
- 5 2005-06 SHG Bank linkages I PRIZE
- 6 2006-07 SHG Bank linkages I PRIZE



7 2007-08 SHG Bank linkages II PRIZE
 2005-2006 Adhiyaman Gramma Bank to IVDP for
 SHG Performance



S.NO	YEAR	YEAR NABARD DETAILS	STATUS
	2001-02	SHG Bank linkages	II PRIZE
	2002-03	SHG Bank linkages	II PRIZE
	2003-04	SHG Bank linkages	I PRIZE
	2004-05	SHG Bank linkages	II PRIZE
	2005-06	SHG Bank linkages	I PRIZE
	2006-07	SHG Bank linkages	I PRIZE
	2007-08	SHG Bank linkages	II PRIZE

IVDP CALENDARS

Calendars are the real Ambassadors, to carry messages to the Targetted/vulnerable people. So, every year IVDP prints calendar with some social theme and the year 2010 message is 'Education for All'.

