



# IVDP

## ANNUAL REPORT

### 2019-2020

WELCOME TO



(Regd. No. 69/79)



# FOUNDER PRESIDENT SPEAKS

Dear Friends,

Around the world including India, women have been subjected to various forms of violent and criminal acts within the household, workplace, educational institutions, and in other public place. These include verbal abuse, physical abuse, rape, sexual harassment, acid attacks and other forms of mistreatments. Criminal and violent acts against women can be hurting and result in serious injury.

The women need to strengthen themselves by building up their inner strengths. They should take independent decisions regarding their careers, professions, choices in matters of life partners, etc. They should have a say in all important matters of the family. They should be taught to be self reliant and should not depend on anyone to meet their financial needs.

In this direction, the IVDP empower the women to lead independent lives and inculcate the process to change the distribution of power, both in interpersonal relations and in institutions throughout the society. Further the IVDP works on increasing their moral strengths and face the world without fear. As a result the women are learned to be bold and outgoing in these days of modernism.

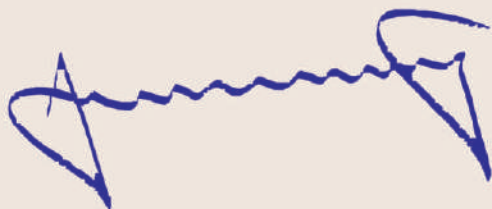
In this journey with women, the IVDP have crossed 41 glorious years and received much national and international recognition for its selfless services. In this process we have added **499 new SHGs in 2019-2020**. With this, the total number of our SHGs have increased to **13,851** which consists of **2,56,244** women members. Their overall financial transactions have reached the new height of **Rs. 897.47 Crores**.

As we did in the past several years, helping others is become the culture of IVDP. Towards this gesture, the IVDP extends its support to needy people and various sectors like education, infrastructure development, scholarships, child welfare, water and sanitation programmes, skill training, emergency relief services, community development programmes, etc., During 2019-2020, IVDP have spent **Rs. 10.28 Crores** for these philanthropic activities.

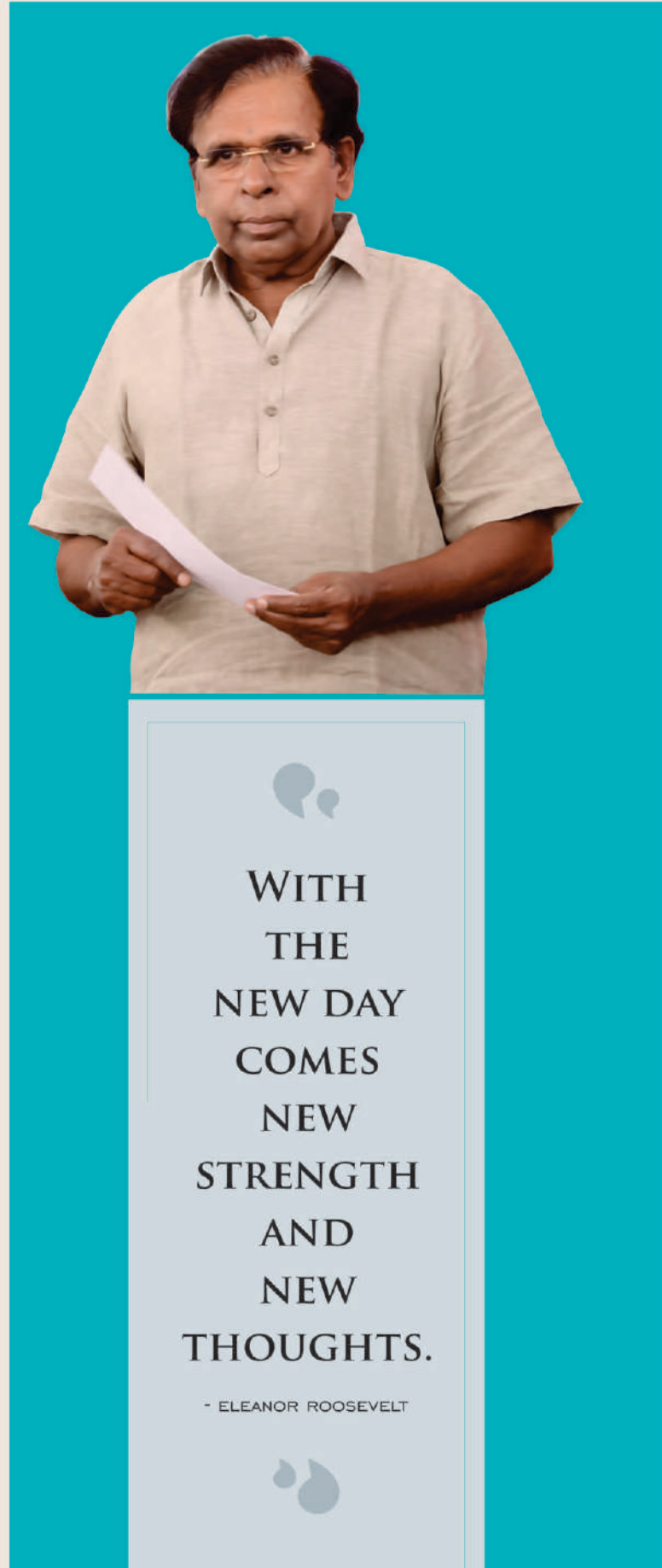
In 2019-2020, during the end of our financial year we faced severe setback due to COVID 19. All our programmes and activities were under lockdown. The next few months will be difficult, but the IVDP is strong with deep relationships with its SHG members and partners. In spite of our difficult situation, we supported the COVID 19 prevention programmes and the dietary needs of the marginalized people in our society.

As a special initiative, this year we have taken up new projects for Nilgiris district with the **Rs. 1 Crore** contribution of our SHG members. Through which we built 5 Anganwadi (ICDS) centres and provided cots and mattresses for the children staying in tribal welfare hostels in Nilgiris district.

The IVDP is well poised to take the lead in partnering our SHG members to recover and rebound on to their growth and transformation journeys. On behalf of myself and the Board members of IVDP, I want to thank all our beloved staff, animators, well wishers and members for your continued trust, confidence, and support.



■ KULANDAI FRANCIS  
Founder - President





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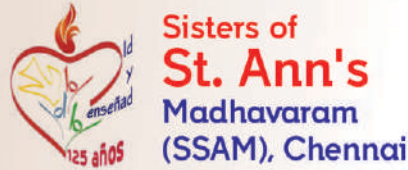


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# THANK YOU **PARTNERS**



**Tamil Nadu Grama Bank**  
(Pallavan Grama Bank)



**ST. AUGUSTINIAN**  
Missionary Sisters  
BANGALORE



Hindustan Unilever Limited



SEWING COMPANY



**Azim Premji**  
University  
BANGALORE

# TOWARDS TRANSFORMATION

மாற்றத்தை நோக்கி...



## VISION

Moving towards a well developed society, despite of caste, creed and colour through social economic activities.



## MISSION

Transforming the standard of life of the poor by reducing their sufferings through SHG activities with reference to Health, Education and Socio Economic status.



## GOAL

Make women to move themselves forward through Self Help Group Activities for a comprehensive and holistic development.



# IVDP JOURNEY 1977-2020



# NIGHT SCHOOLS *and* FIRST AID CENTRES



In 1977, Mr. Kulandai Francis started **20 night schools and first aid centres** in and around Natrampalayam and Biligundu Villages in the erstwhile Dharmapuri District.

He travelled by coracle (Parisal) across the river Cauvery to reach the tribal children in the forest for organizing night school for them. He also arranged the fishing license from the Govt. for the fisherman in Biligundu village.



## BIRTH of IVDP

FIRST IVDP OFFICE 1976  
@ NATRAMPALAYAM

IVDP was founded in **1979 at Motragi Village**, Natrampalayam in Thally block of Krishnagiri district in the midst of the thick forest. While staying with poor villagers Mr. Kulandai Francis

realised the dare needs of the rural people in the locality. He felt that without health and education, development will not take place in the society.





# WATERSHED PROJECTS

From 1979 to 2002 IVDP initiated watershed programs around the hills of the Denkanikottai and Thally Regions. This involved with planning and construction of 92 major and 239 minor check dams, built across streams and gullies in the hilly region. The check dams are designed to retain monsoon rains, leading to the increased groundwater levels and storing water for the irrigation, livestock and domestic requirements of the villagers.

The check dams construction resulted in groundwater levels rising by 40 feet leading to successful harvests throughout the year. It has also created water stores allowing the inhabitants to get settled in their native villages. The benefits are being appreciated by 40,000 people across 60 villages in the region.





## SELF HELP GROUPS

When Mr. Kulandai Francis was constantly thinking of bringing transformation among the poor villagers, he came out with a novel idea of forming groups for their development. At first, he started men SHG and it was not successful as the members were so irregular and failed to repay their loans.

Then he shifted his concentration towards women in 1985 and started a Annai Velankanni SHG with 12 members in Sesurajapuram. This first group collected only 50 paise as savings.

74  
CLUSTERS

13,851  
SELF HELP GROUPS

2,56,244  
WOMEN MEMBERS

DHARMAPURI, KRISHNAGIRI, VELLORE & TIRUPATTUR Districts



SCHOOL FOR TRIBAL CHILDREN

## IVDP-NETHAJI MATRIC SCHOOL, KOTTAIYUR

IVDP Nethaji Matriculation School was started as a Tamil Medium School in the year 2001 and later it was converted into English Medium. Then it was upgraded as a Matriculation School in the year 2013. At present 485 students are studying from LKG to X std.

In this noble journey, Society of Sisters of St. Ann's Madavaram (SSAM) extend their helping hands with IVDP to run this school.





## HIGHLIGHTS OF CFVP PROGRAMME

- [www.ivdpkrishnagiri.org](http://www.ivdpkrishnagiri.org)





TRAINING CENTRE FOR RURAL YOUTH & SHG MEMBERS

## IVDP COMPUTER ACADEMY HANUMANTHAPURAM

IVDP Computer Academy was started in 2008 at Hanumanthapuram Village, Dharmapuri dt. Through this centre the rural youth and dropout students of the remote areas are empowered with computer and communicative English skills.

**In this noble journey, St. Augustinian Missionary Sisters, Bangalore extend their helping hands with IVDP to run this academy**

## REFLECTING THE GROWTH...

# IVDP HOUSE



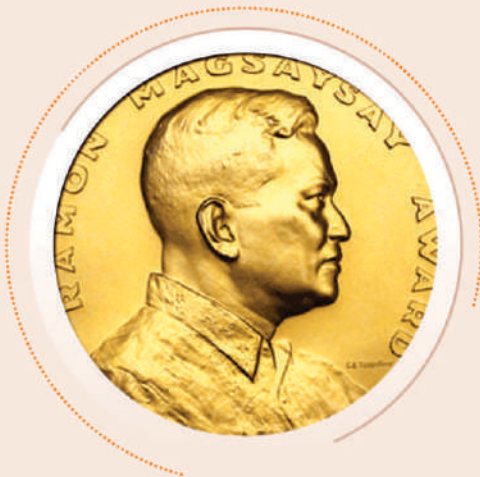
The Newly built  
IVDP head office was  
inaugurated in 2012.  
It helps in planning  
and coordinating all the  
activities of IVDP.

The new office demonstrates  
the IVDP's growth in all its spheres.





# RAMON MAGSAYSAY Award 2012



## Asia's

premier prize & highest  
honour bestowed  
on IVDP Founder President

Mr. KULANDAI FRANCIS



Three decades of tireless pursuit have borne fruit.  
Mr. Kulandai Francis, Founder President  
receiving Ramon Magsaysay Award 2012 from Philippines

The Magsaysay Foundation said that the  
Award was given to Mr. Kulandai Francis for  
**“his visionary zeal, his profound faith in community  
energy, sustained programme in pursuit of the holistic  
economic empowerment of thousands of women  
and their families in rural India.”**



# FLOOD RELIEF HOUSES CUDDALORE

IVDP had identified and constructed 316 houses sizing 176 sq. ft. to the worst affected poor families in Cuddalore district during the flood due to “Vardha Cyclone” at the cost of Rs.1.56 Crores



**316**  
HOUSES

₹ **1.56**  
CRORES

# KERALA FLOOD RELIEF

On 15th October 2018,  
the IVDP President  
“Ramon Magsaysay”  
**Mr. KULANDAI FRANCIS**  
handed over the demand  
draft worth of

**₹ 1 Crore**

to the Hon'ble  
Chief Minister of Kerala,  
**Mr. PINARAYI VIJAYAN**  
at the State Secretariat,  
Thiruvananthapuram.



IVDP JOURNEY

In late July 2018, severe floods affected the state of Kerala due to unprecedented high rainfall during the monsoon season. After seeing the great sufferings of the people in neighbouring state of Kerala, the IVDP President made an appeal with its SHG members to contribute a small amount of Rs. 50/- each. Like “**Little Drops of Water Make the Mighty Ocean**” the IVDP have raised a huge amount of **Rs. 1 Crore** for flood relief.



No. CC3652/2018/CMO

23/10/2018

Dear Shri. Kulandai Francis,

I sincerely appreciate your contribution to Chief Minister's Distress Relief Fund. The unprecedented devastating flood in the State put lakhs of people in misery. The Government is making every effort to provide immediate relief and rehabilitation of the affected people.

The timely contribution made by the members of Integrated Village Development Project (IVDP), Krishnagiri district is of great support to the Government's endeavour.

I once again thank you all.

Yours Sincerely,  
(PINARAYI VIJAYAN)

**SHRI. KULANDAI FRANCIS**  
President  
Integrated Village Development Project (IVDP)  
No. 9E, Shanthi Nagar, 3<sup>rd</sup> Cross  
Krishnagiri - 635 001  
Tamil Nadu.

(Finance Department will provide receipt for your contribution to Chief Minister's Distress Relief Fund)

141, 2<sup>nd</sup> Floor, North Block  
Government Secretariat  
Thiruvananthapuram - 695001

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www.keralam.gov.in

Residence  
Chief Minister  
T 0471 2330446, 2378553



# CYCLONE GAJA

CYCOLONE GAJA, a major landfall over Tamil Nadu coast on 16th November, 2018, leaving behind a huge trail of destruction in the districts of Nagapattinam, Cuddalore, Thanjavur, Tiruvarur and Pudukottai.

₹ 80  
Lakhs



To respond this emergency situation and sustain the affected families, IVDP provided the relief package containing solar lamps, bed sheets, tarpaulins and mosquito nets to 7500 families in the cyclone affected districts.





# AWARDS & HONOURS



# AWARDS & HONOURS

IVDP  
for its  
phenomenal  
services put  
in SHG,  
has been  
crowned with  
many laurels  
across the  
world.

## INTERNATIONAL AWARDS

- Ramon Magsaysay Award 2012
- World Habitat Award 2010

## NATIONAL AWARDS

- 2004 Bank of India Excellence Award at National Level
- 2014 Bank of Baroda's "The Baroda Sun" Life Time Achievement Award
- 2015 Indian Bank - Women Empowerment and Rural Development Award
- 2016 Pallavan Grama Bank - "Life Time Achievement Award"
- 2017 Indian Bank - "National Award of Excellence"

## STATE AWARDS

- 2001-02 State Level II prize given by NABARD for SHG Bank linkages
- 2002-03 State Level II prize awarded by NABARD for SHG Bank linkages
- 2003-04 State level I prize received from NABARD for SHG Bank linkages
- 2004-05 State level II prize bestowed by NABARD for SHG Bank linkages
- 2005 SBI, Star Performance Award
- 2005-06 State level I prize received from NABARD for SHG Bank linkages
- 2006-07 State level I prize received from NABARD for SHG Bank linkages
- 2007-08 State level II prize received from NABARD for SHG Bank linkages

## DISTRICT AWARDS (Krishnagiri and Dharmapuri District Level)

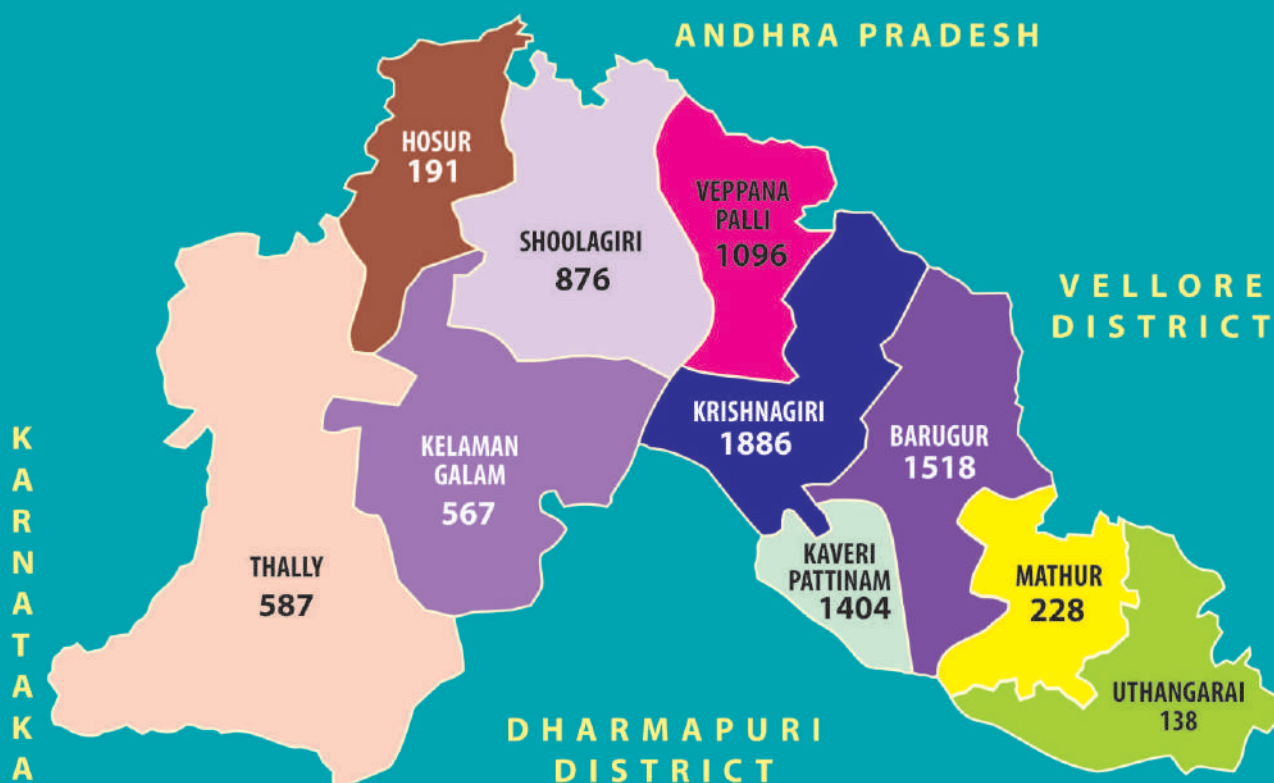
- 2003-04 SGSY Revolving Fund DRDA.
- 2004-05 Indian Bank for Best Performance on SHG-Bank Linkage.
- 2005-06 Adhiyaman Grama Bank for SHG Performance.

## OTHER AWARDS

- 2011-12 Man of Zeal and Inspiration :  
Moreau Award from the Fathers of Holy Cross, Bengaluru
- 2013-14 Chirstuva Nallenna Iyakkam Life time achievement award
- 2018 Life time Achievement Award by Rotary Club of Coimbatore Town

## PRESENCE OF IVDP SHGs *in* KRISHNAGIRI DISTRICT

IVDP Women Groups in **10 Blocks** of Krishnagiri District Upto March 2020



<span style="color: blue;">■</span> Krishnagiri Block	1886	<span style="color: lightgreen;">■</span> Kaveripattinam Block	1404
<span style="color: magenta;">■</span> Veppanapalli Block	1096	<span style="color: purple;">■</span> Kelamangalam Block	567
<span style="color: lightpurple;">■</span> Shoolagiri Block	876	<span style="color: yellow;">■</span> Mathur Block	228
<span style="color: orange;">■</span> Thally Block	587	<span style="color: green;">■</span> Uthangarai Block	138
<span style="color: darkpurple;">■</span> Barugur Block	1518	<span style="color: brown;">■</span> Hosur Block	191

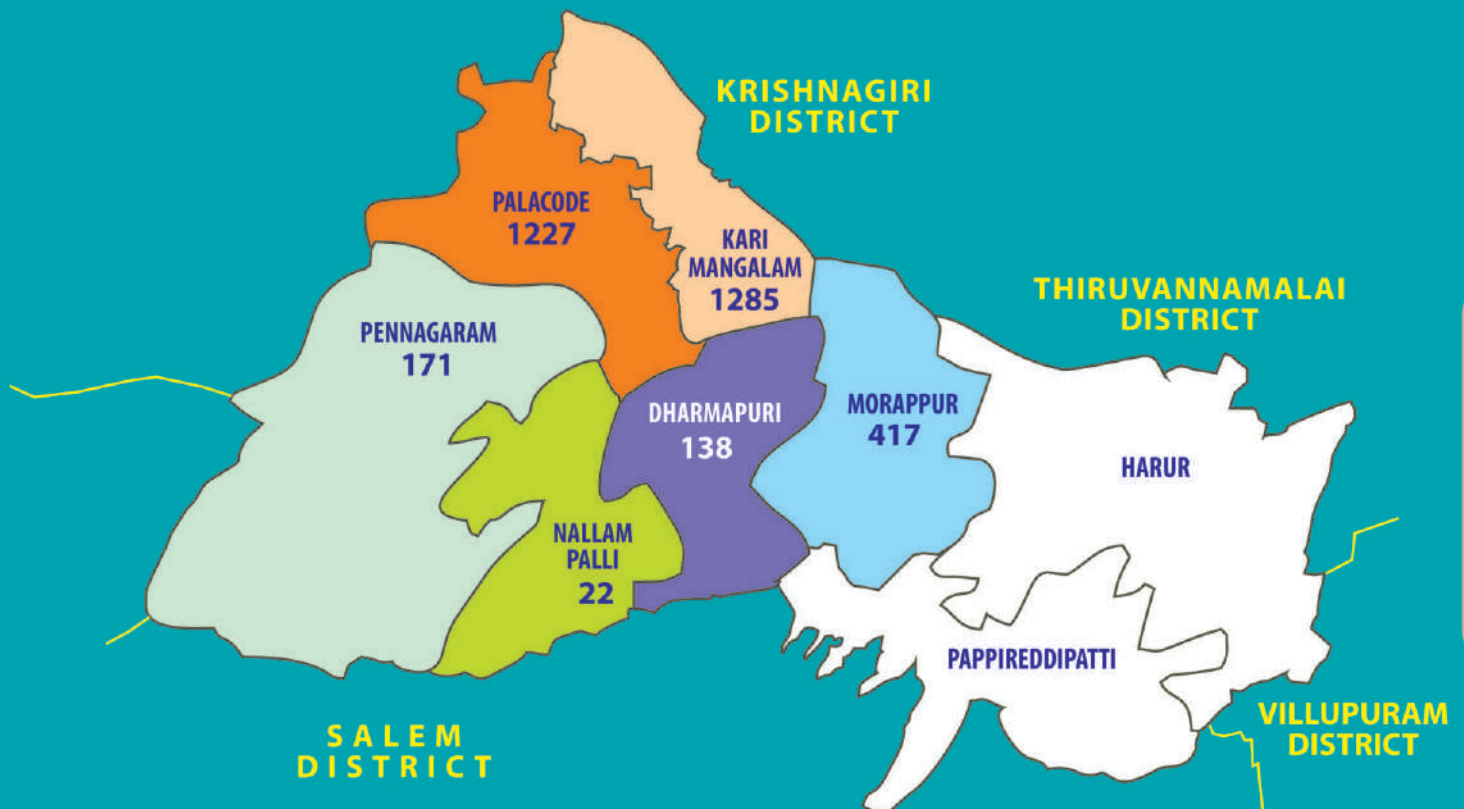
**KRISHNAGIRI**  
DISTRICT

**8491**



# PRESENCE OF IVDP SHGs *in* **DHARMAPURI DISTRICT**

IVDP Women Groups in **6 Blocks** of Dharmapuri District Upto March 2020

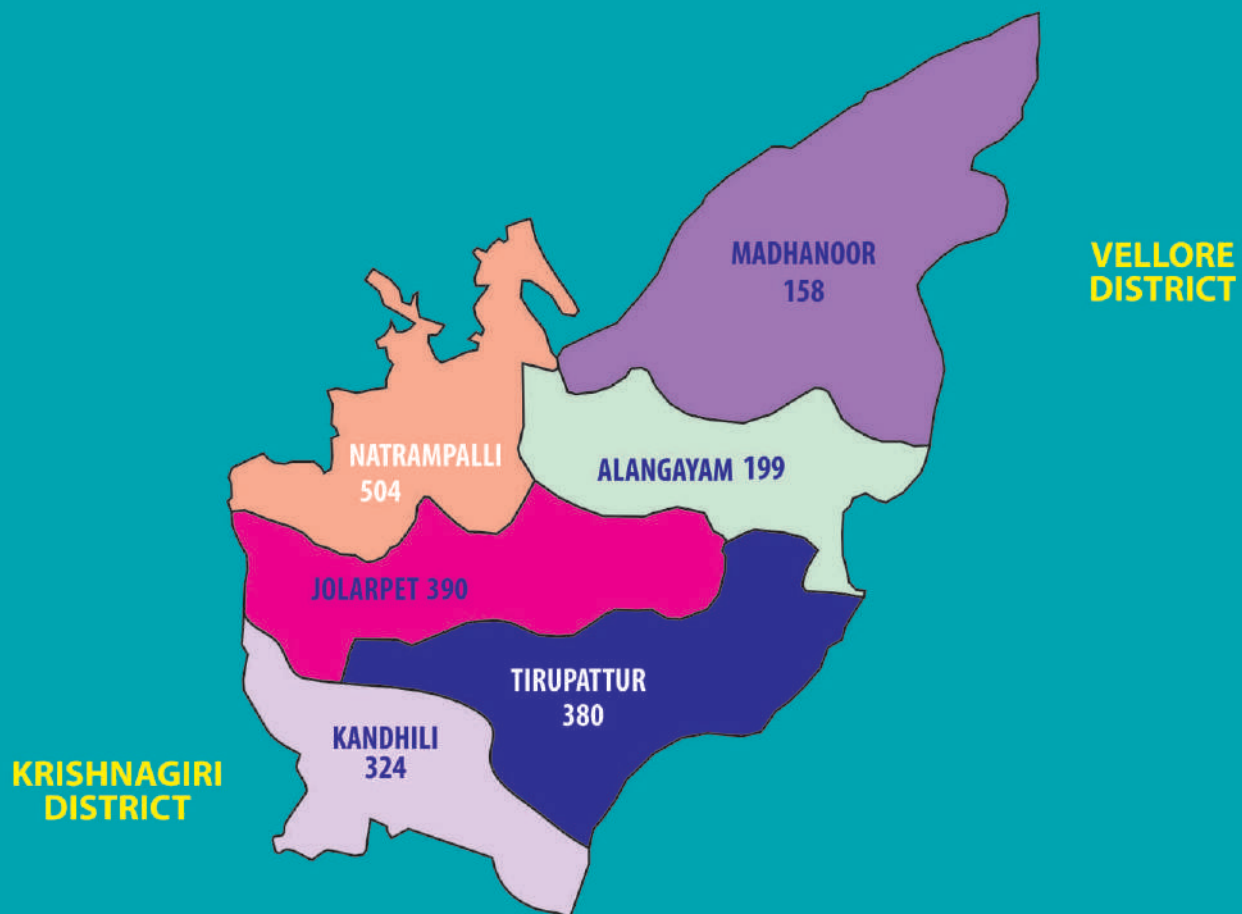








Karimangalam Block	1285	Dharmapuri Block	138
Palacode Block	1227	Nallampalli Block	22
Morappur Block	417	Pennagaram Block	171

**DHARMAPURI**  
DISTRICT  
**3260**

# PRESENCE OF IVDP SHGs *in* TIRUPATTUR DISTRICT

IVDP Women Groups in **6 Blocks** of Tirupattur District Upto March 2020



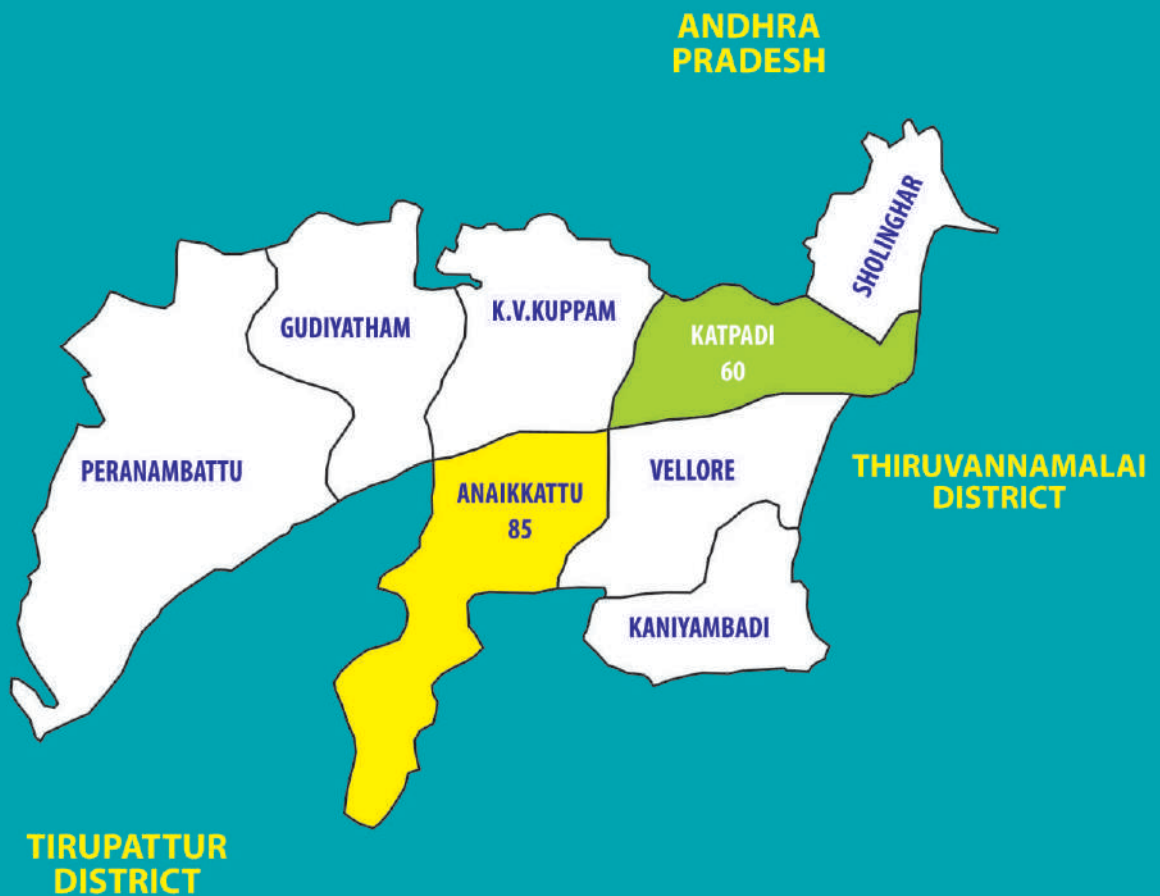
 Tirupattur Block	380	 Natrampalli Block	504
 Jolarpet Block	390	 Alangayam Block	199
 Kandhili Block	324	 Madhanoor Block	158

**TIRUPATTUR**  
DISTRICT  
**1955**



# PRESENCE OF IVDP SHGs *in* **VELLORE DISTRICT**

IVDP Women Groups in **2 Blocks** of Vellore District Upto March 2020

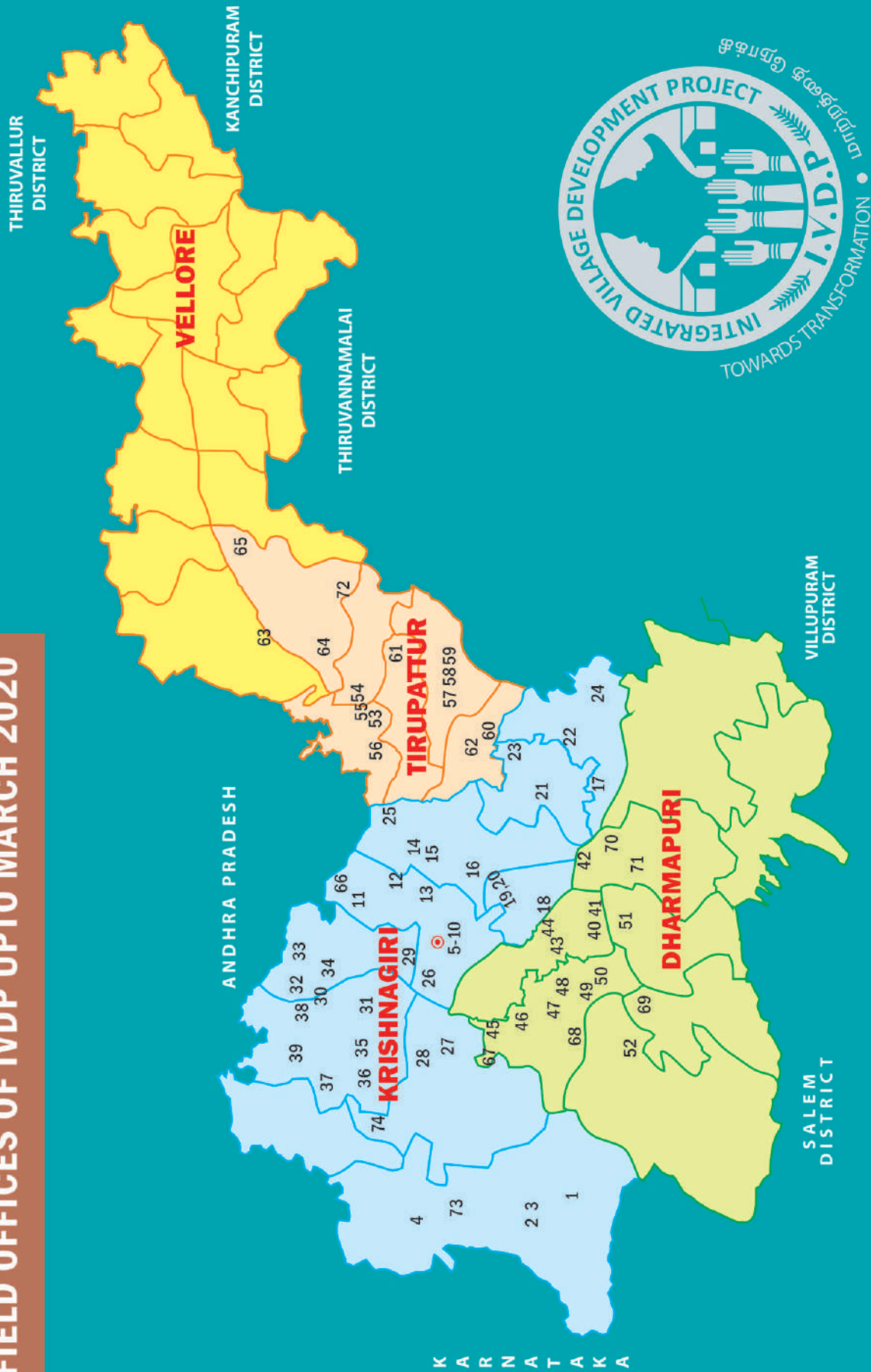


<span style="color: yellow;">■</span> Anaikkattu Block	85
<span style="color: green;">■</span> Katpadi Block	60

**VELLORE**  
DISTRICT

**145**

## LOCATION OF HEAD OFFICE AND FIELD OFFICES OF IVDP UPTO MARCH 2020





# No. of SHGs UNDER EACH CLFs

S.No.	Cluster Name	Total Groups
1	NATRAMPALAYAM	128
2	ANCHETTY 1	210
3	ANCHETTY 2	147
4	DENKANIKOTTAI	238
5	KRISHNAGIRI 1 CLF 1	281
6	KRISHNAGIRI 1 CLF 2	273
7	KRISHNAGIRI 1 CLF 3	280
8	KRISHNAGIRI 2 CLF 1	214
9	KRISHNAGIRI 2 CLF 2	181
10	KRISHNAGIRI CLF 3	334
11	VARATTANAPALLI	246
12	BARGUR	270
13	JAGADEVI	234
14	THOGARAPALLI CLF 1	186
15	THOGARAPALLI CLF 2	188
16	VELAMPATTY	214
17	ARASAMPATTY	244
18	PAIYUR	287
19	KAVERIPATTINAM 1	240
20	KAVERIPATTINAM 2	241
21	BARUR	189
22	POCHAMPALLI	232
23	MATHUR	159
24	UTHANGARAI	146
25	VENKATASAMUTHIRAM	149
26	MADEPATTY	235
27	RAYAKOTTAI CLF 1	180
28	RAYAKOTTAI CLF 2	187
29	KUNDARAPALLI	192
30	THEERTHAM	143
31	KURUBARAPALLI	222
32	VEPPANAPALLI CLF 1	191
33	VEPPANAPALLI CLF 2	186
34	NACHIKUPPAM	200
35	SHOOLAGIRI CLF 1	257
36	SHOOLAGIRI CLF 2	265
37	KAMANTHOTTI	184

S.No.	Cluster Name	Total Groups
38	BERIGAI	140
39	BAGALUR	126
40	KARIMANGALAM CLF1	257
41	KARIMANGALAM CLF2	254
42	THIPPAMPATTI	220
43	HANUMANTHAPURAM CLF1	217
44	HANUMANTHAPURAM CLF2	214
45	MARANDAHALLI CLF 1	110
46	MARANDAHALLI CLF 2	190
47	JAKKASAMUTHIRAM	103
48	VELLICHANDHAI	316
49	PALACODE CLF 1	190
50	PALACODE CLF 2	216
51	DHARMAPURI	164
52	PENNAGARAM	161
53	NATRAMPALLI 3	123
54	NATRAMPALLI CLF1	187
55	NATRAMPALLI CLF2	176
56	PACHUR	171
57	TIRUPATTUR CLF 1	120
58	TIRUPATTUR CLF 2	191
59	TIRUPATTUR CLF 3	184
60	KAKKANGARAI	230
61	PONNERI	166
62	GAJALNAYAKKANPATTI	95
63	VINNAMANGALAM	136
64	UDHAYENDRAM	106
65	PALLIKONDA	167
66	BASAVANNAKOVIL	84
67	PANCHAPALLI	155
68	MALLAPURAM	103
69	PULIKARAI	137
70	KAMBAINALLUR	101
71	ODASALPATTY	140
72	ALANGAYAM	93
73	IRUTHUKOTTAI	60
74	UTHANAPALLI	95

## TOTAL No. of IVDP SHGs

## 13851

# ORGANIZATION STRUCTURE

## FOUNDER PRESIDENT





# EMERGENCY RESPONSE & OUT REACH SERVICES

01



**2**  
PROJECTS  
2019-2020



**₹ 1 Crore**  
for Nilgiris District  
**₹ 10 Lakhs**  
for Covid 19

No. of  
BENEFICIARIES  
**2010**



Till date IVDP Spent

**₹ 4.85  
CRORES**

for Emergency Response  
and Out Reach Services





## RESPONSE TO COVID 19

– SUPPORT TO DISTRICT ADMINISTRATION

Coronavirus disease (COVID 19) is an infectious disease caused by a newly discovered coronavirus. Many countries around the world have seen cases of COVID 19 and several have seen outbreaks it had emerged has a global pandemic. There is no vaccine and no specific antiviral drugs to prevent or treat COVID 19.

Since March 25, India has been under lockdown because of COVID 19. There was a total lockdown across the country. All establishments were closed. Markets remained closed. Many states instituted curfews; and most of the people stayed indoors.

₹ **10**  
**LAKHS**



To face this unusual situation, the state and central governments were prepared themselves in many ways to protect their people.

In order to support the initiatives of the district administration, IVDP President Mr. **Kulandai Francis** donated and handed over the demand draft for

₹ **10 Lakhs**

with Krishnagiri District Collector Dr. **S. Prabhakar**, IAS.,





## PROJECTS FOR NILGIRIS DISTRICT

In August 2019, incessant rainfall in Nilgiris had claimed six lives and left over eight people injured at last count, due to the avalanches, building collapses and rising water levels, even large swathes of agricultural land and roads in the region were damaged due to the flood.

According to the Weather Channel, the region recorded 2500 mm of rainfall in four days, the highest that has ever been recorded in Nilgiris district until today.



In this emergency situation, the IVDP swung into action to help the people who had been displaced by the floods by providing them with relief assistance. For this purpose the IVDP placed an appeal to its SHG members and raised **Rs. 1 Crore**. In order to know the real needs of the people in Nilgiris district, the IVDP President had a discussion with the Nilgiris District Collector, **Mrs. Innocent Divya**, IAS., and finalized the following programmes for the welfare of the children in Nilgiris District.

## PROJECT 1



Reconstruction of five damaged ICDS (Anganwadi) centers in Padanthurai, Puthur Vayal, Pandhalur, Puliampara and Nanthatti villages in Gudalur taluk of Nilgiris District each cost of **Rs. 8.85 Lakhs.**

**The total cost of the project is Rs. 44.25 Lakhs.**

## PROJECT 2



Provided 380 Steel Cots and 740 Kurlon Mattresses for the children staying in Tribal and Adi Dravider welfare hostels in

**Nilgiris district at the cost of Rs. 56 Lakhs.**

In 380 two tire steel cots, 760 Children can sleep.



# IVDP SHG ACTIVITIES

02



## SELF HELP GROUPS

ANNUAL CREDIT PLAN FOR 2019-2020

LOANS

LOAN ACTIVITY

BANK WISE SHG CREDIT LINKAGE

RATE OF INTEREST

GROUP RESERVE FUND

DETAILS OF IVDP LOAN

DETAILS OF SANGHA LOAN

AUDIT ENSURE ACCOUNTABILITY

GRADING OF SHGs

DIVIDEND

MANAGING SHGs MADE EASY

CAPACITY BUILDING TRAINING



This Year  
IVDP Distributes

**₹ 897.47  
Crores**

through Bank Loan,  
Sangha Loan & IVDP Loan

**2,56,244  
WOMEN  
SHG MEMBERS**



Altogether  
IVDP distributed

**₹ 7,679.67  
CRORES**

of Loans for  
Various Purposes





## SELF HELP GROUPS

The IVDP is pioneer in promoting and organizing the women into groups. The IVDP SHGs have the high standards of operational procedures and professional methods.

Generally the Self-Help Group (SHG) refers to self-governed, peer controlled, informal group of people with same socio-economic background and have a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings, to mutually agree to contribute to the common fund and to lend to the members for meeting their productive and emergent needs.

The IVDP Self Help Groups have revolutionised the lives of millions of women across Krishnagiri, Dharmapuri, Tirupattur and Vellore districts of Tamil Nadu and use them as a tool to keep women connected, financially supported and to build their confidence in pursuing income generating opportunities.

IVDP interacts with rural women to build awareness on various issues which they are facing and ways by which they can overcome them. It leads to introduction of SHG where women inculcate a habit of saving, have availability of finances in an emergency situation as well as for need-based requirements.





## OBJECTIVES OF IVDP SHGS

- ◆ To inculcate the savings and banking habits among members.
- ◆ To secure them from financial, technical and moral strengths.
- ◆ To enable the availability of loan for productive purposes.
- ◆ To gain economic prosperity through loans credit.
- ◆ To gain from collective wisdom in organising and managing their own finance and distributing the benefits among themselves.
- ◆ To sensitize the women of targeted area for the need of SHG and its relevance to their empowerment.
- ◆ To create group feeling among women.
- ◆ To enhance the confidence and capabilities of women.
- ◆ To develop collective decision making among women.
- ◆ To encourage habit of saving among women and facilitate the accumulation of their own capital resource base.
- ◆ To motivate women taking up social responsibilities related to women development.
- ◆ It acts as the forum for members to provide space and support to one another.

**Table Showing Clusters, No. of SHGs, No. of Members and their savings - District wise 2019-2020**

Name of the Districts	No. of Clusters	No. of Groups	No. of Members	Total Saving in 2019-2020	Saving till date March 2020
Krishnagiri	42	8491	157084	₹ 68.59 cr.	₹ 519.00 cr.
Dharmapuri	18	3260	60421	₹ 27.24 cr.	₹ 171.00 cr.
Tirupattur	13	1955	36129	₹ 15.86 cr.	₹ 78.20 cr.
Vellore	1	145	2610	₹ 0.88 cr.	₹ 4.40 cr.
<b>TOTAL</b>	<b>74</b>	<b>13851</b>	<b>256244</b>	<b>₹ 112.57 cr.</b>	<b>₹ 772.60 cr.</b>



## ANNUAL CREDIT PLAN FOR 2019-2020

Every year the IVDP prepare a credit plan along with commercial banks and finalised the credit requirement of the IVDP SHGs. For this purpose, IVDP invites the commercial banks and draft a credit plans for the forthcoming financial year.

The drafting of Annual Credit Plan for 2019-20 was conducted in the month of July'19 in the presence of IVDP President, Cluster in charges and IVDP staff.

The Annual Credit plan meeting with Tamil Nadu Grama Bank was conducted on 15.07.2019 at IVDP House chaired by its Chairman Mr. **Dhanaraj**. During this meeting various issues faced by the SHGs pertaining to their bank branches were discussed and solutions were found. The TNGB Regional Manager, Mr. **Baskaran** and the branch managers who are dealing with IVDP SHG accounts from Krishnagiri, Dharmapuri, Tirupattur and Vellore districts also participated in the meeting.

The credit plan meeting with Indian Bank was held on 16.07.2019 at IVDP House. This meeting was jointly chaired by Mrs. **Maya**, Zonal Manager, Vellore, Mr. **Thirumavalavan**, Zonal Manager, Krishnagiri. The Lead Bank Managers and various branch Managers of Indian Bank also participated during this annual credit plan exercise.





TARGET

₹ **606.00**  
CRORES

ACHIEVED

₹ **501.92**  
CRORES

### District Wise Bank Loan Target and Achievements during 2019-2020

S. No.	Name of the Districts	No. of SHGs	LOAN TARGET	No. of SHGs RECEIVED LOAN	ACHIEVED LOAN AMOUNT
01	Krishnagiri	8337	₹ <b>375.00</b> cr.	7072	₹ <b>315.59</b> cr.
02	Dharmapuri	3028	₹ <b>145.00</b> cr.	2658	₹ <b>121.85</b> cr.
03	Tirupattur	1828	₹ <b>81.00</b> cr.	1633	₹ <b>65.16</b> cr.
04	Vellore	159	₹ <b>4.00</b> cr.	126	₹ <b>2.9</b> cr.
<b>TOTAL</b>		<b>13352</b>	₹ <b>606.00</b> cr.	<b>11489</b>	₹ <b>501.92</b> cr.

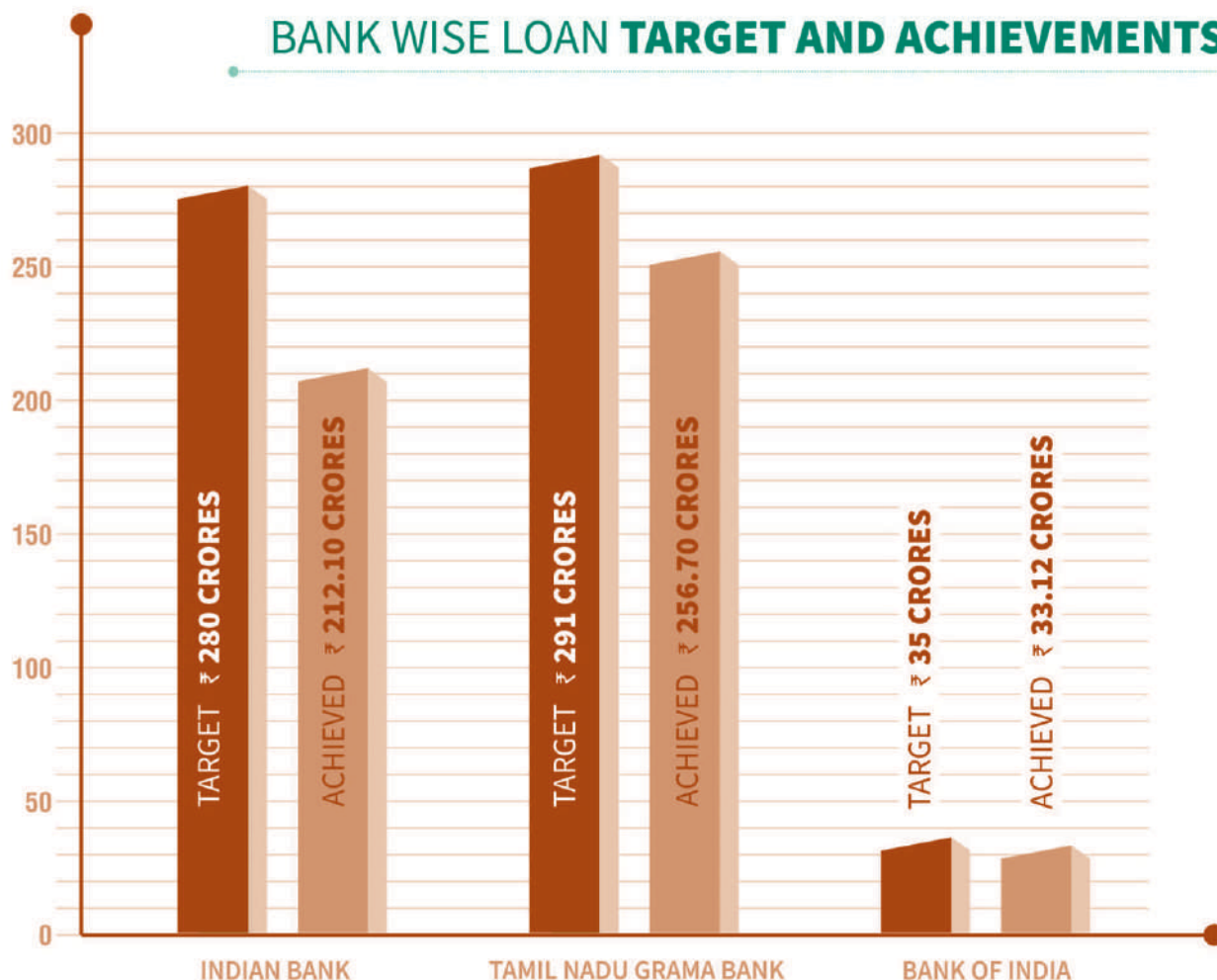
## ANNUAL CREDIT PLAN 2019-2020

*During these meetings the loan lending amount to SHGs has been fixed as follows,*

## BANK WISE LOAN TARGET AND ACHIEVEMENTS

S. No.	Name of the Banks	TARGET		ACHIEVEMENTS	
		No. of SHGs	LOAN TARGET	No. of SHGs	LOAN AMOUNT
01	Indian Bank	5648	₹ 280.00 cr.	4771	₹ 212.10 cr.
02	Tamil Nadu Grama Bank	6890	₹ 291.00 cr.	6033	₹ 256.70 cr.
03	Bank of India	767	₹ 35.00 cr.	685	₹ 33.12 cr.
TOTAL		13305	₹ 606.00 cr.	11489	₹ 501.92 cr.

## BANK WISE LOAN TARGET AND ACHIEVEMENTS







## LOANS

SHG members require financial support for meeting their productive and emergent credit needs. Irrespective of their livelihood jobs, every member avails either one or more loans and make use of the money for their livelihood activities like small business, agricultural work, house construction, educational expenses, marriage expenses, debt swapping, etc.

The credit facilities given to the poor rural women by the financial institutions are bringing significant changes in their lives. The quantum of the loan is fixed, depends on the saving corpus of the group.

The IVDP is committed to bring about women empowerment through women SHGs by means of facilitating various loans at a reasonable rate of interest.

### TYPES OF LOANS AVAILED BY IVDP SHG MEMBERS

1. Sangha loan (from the savings) at the reasonable interest rate fixed by the groups.
2. Sangha Special Loan
3. IVDP loan
4. Bank loan : Here the bank loans are sanctioned only to the group accounts. Naturally all members become equally responsible for the loan amount sanctioned. If a member fails to repay the loan, all other remaining members should take the responsibility of the repayment.

Apart from the sangha loans, the groups also have easy access to get either IVDP loan or bank loan.



## LOAN ACTIVITY

(CONSOLIDATED) FOR 2019-2020

S. No.	TYPES OF LOANS	Cumulatively as on March 2019 (Amount in Crores)	Financial Year 2019-2020 (Amount in Crores)	Cumulatively As on March 2020 (Amount in Crores)
01	Sangha Loan	₹ 3109.50 cr.	₹ 353.67 cr.	₹ 3463.17 cr.
02	Bank Loan	₹ 3345.82 cr.	₹ 501.92 cr.	₹ 3847.74 cr.
03	IVDP Loan	₹ 156.38 cr.	₹ 24.66 cr.	₹ 181.04 cr.
04	Sanitation Loan for SHGs	₹ 170.50 cr.	₹ 17.22 cr.	₹ 187.72 cr.
	<b>TOTAL</b>	₹ 6782.20 cr.	₹ 897.47 cr.	₹ 7679.67 cr.



## BANK WISE SHG CREDIT LINKAGE

(CONSOLIDATED) AS ON MARCH 2019-2020

S. No.	NAME OF THE BANKS	Cumulatively as on Mar'2019	Financial Year 2019-2020	Cumulatively March 2020
01	Indian Bank + IFAD Loan - Rs. 5 Crore	₹ 960.59 cr.	₹ 212.10 cr.	₹ 1172.69 cr.
02	Tamil Nadu Grama Bank	₹ 1521.18 cr.	₹ 256.70 cr.	₹ 1777.88 cr.
03	Bank of India	₹ 476.05 cr.	₹ 33.12 cr.	₹ 509.17 cr.
04	State Bank of India	₹ 388.00 cr.	-	₹ 388.00 cr.
	<b>TOTAL</b>	₹ 3345.82 cr.	₹ 501.92 cr.	₹ 3847.74 cr.





## INDIAN BANK - LOANS

Target for 2019-2020 as per the action plan and achievement

S. No.	CLUSTER NAMES	Total No. of SHGs	Target Amount in Crores	No. of SHGs Received Loan	Achievement Total Loan Amount	%
01	Hanumanthapuram	435	₹ 22.00 cr.	387	₹ 20.50 cr.	89
02	Karimangalam	246	₹ 13.00 cr.	232	₹ 12.00 cr.	94
03	Marandahalli	296	₹ 15.00 cr.	285	₹ 14.00 cr.	96
04	Palacode	400	₹ 25.00 cr.	334	₹ 15.00 cr.	84
05	Dharmapuri	157	₹ 7.00 cr.	118	₹ 4.50 cr.	75
06	Thippampatti	194	₹ 12.00 cr.	193	₹ 7.40 cr.	99
07	Pulikarai	128	₹ 6.00 cr.	87	₹ 3.50 cr.	68
08	Kambainallur	74	₹ 2.00 cr.	48	₹ 1.50 cr.	65
09	Krishnagiri	282	₹ 16.00 cr.	289	₹ 14.10 cr.	100
10	Varatanapalli	245	₹ 12.00 cr.	211	₹ 10.20 cr.	86
11	Kaveripattinam	483	₹ 25.00 cr.	399	₹ 18.00 cr.	83
12	Barur	184	₹ 9.00 cr.	161	₹ 7.70 cr.	88
13	Pochampalli	228	₹ 11.00 cr.	196	₹ 8.60 cr.	86
14	Kurubarapalli	225	₹ 12.00 cr.	182	₹ 9.20 cr.	81
15	Kundarapalli	195	₹ 9.00 cr.	157	₹ 7.60 cr.	81
16	Vengatasamuthiram	144	₹ 7.00 cr.	133	₹ 6.30 cr.	92
17	Royakottai	167	₹ 7.00 cr.	123	₹ 5.70 cr.	74
18	Uddanapalli	94	₹ 2.00 cr.	59	₹ 2.50 cr.	63
19	Kandhikuppam	109	₹ 6.00 cr.	24	₹ 1.10 cr.	22
20	Berigai	158	₹ 6.00 cr.	93	₹ 3.00 cr.	59
21	Mathur	148	₹ 6.00 cr.	135	₹ 5.00 cr.	91
22	Natrampalli	170	₹ 9.00 cr.	189	₹ 7.80 cr.	100
23	Vinnamangalam	133	₹ 5.00 cr.	89	₹ 2.50 cr.	67
24	Thirupathur	183	₹ 9.00 cr.	124	₹ 4.80 cr.	68
25	Ponneri	155	₹ 7.00 cr.	134	₹ 4.70 cr.	86
26	Gajalnaikkanpatti	86	₹ 4.00 cr.	69	₹ 2.80 cr.	80
27	Pachur	162	₹ 9.00 cr.	135	₹ 5.60 cr.	83
28	Alangayam	66	₹ 2.00 cr.	58	₹ 1.10 cr.	88
29	Udayendiram	101	₹ 5.00 cr.	68	₹ 2.50 cr.	67
30	Nachikuppam	-	-	59	₹ 2.50 cr.	-
		<b>5648</b>	<b>₹ 280.00 cr.</b>	<b>4771</b>	<b>₹ 212.10 cr.</b>	<b>84</b>

As per the action plan for the year 2019-2020, Indian Bank fixed a target of ₹ 280 Crores of loans to IVDP-SHG and reached ₹ 212.1 Crores. 4771 SHGs have been benefitted by Indian Bank.



# TAMIL NADU GRAMA BANK - LOANS

Target for 2019-2020 as per the action plan and achievement

S. No.	CLUSTER NAMES	Total No. of SHGs	Target Amount in Crores	No. of SHGs Received Loan	Achievement Total Loan Amount	%
01	Karimangalam	250	₹ 13.00 cr.	250	₹ 12.50 cr.	100
02	Pennagaram	135	₹ 5.00 cr.	97	₹ 2.80 cr.	72
03	Odasalpatti	101	₹ 2.00 cr.	59	₹ 1.50 cr.	58
04	Panchapalli	137	₹ 6.00 cr.	133	₹ 5.80 cr.	97
05	Vellichandai	307	₹ 13.00 cr.	285	₹ 13.70 cr.	93
06	Mallapuram	89	₹ 5.00 cr.	82	₹ 3.34 cr.	92
07	Jakkasamuthiram	-	-	68	₹ 3.80 cr.	-
08	Natrampalayam (kottaiyur)	112	₹ 5.00 cr.	100	₹ 3.50 cr.	89
09	Anchetty	342	₹ 12.00 cr.	307	₹ 10.70 cr.	90
10	Denkanikottai	242	₹ 9.00 cr.	134	₹ 5.10 cr.	55
11	Iruthukottai	31	₹ 1.00 cr.	18	₹ 0.35 cr.	58
12	Krishnagiri	845	₹ 40.00 cr.	809	₹ 38.40 cr.	96
13	Bargur	257	₹ 13.00 cr.	209	₹ 10.40 cr.	81
14	Jagadevi	236	₹ 12.00 cr.	233	₹ 12.10 cr.	99
15	Paiyur	282	₹ 13.00 cr.	254	₹ 11.80 cr.	90
16	Velampatti	214	₹ 9.00 cr.	192	₹ 8.50 cr.	90
17	Arasampatti	243	₹ 12.00 cr.	210	₹ 10.20 cr.	86
18	Uthankarai	140	₹ 3.00 cr.	82	₹ 1.70 cr.	59
19	Veppanapalli	680	₹ 30.00 cr.	492	₹ 21.20 cr.	72
20	Shoolagiri	511	₹ 23.00 cr.	442	₹ 18.80 cr.	86
21	Kamanthotti	159	₹ 5.00 cr.	137	₹ 4.30 cr.	86
22	Bagalur	141	₹ 3.00 cr.	68	₹ 1.90 cr.	48
23	Royakottai	185	₹ 7.00 cr.	159	₹ 6.70 cr.	86
24	Madhepatti	235	₹ 10.00 cr.	208	₹ 9.90 cr.	89
25	Basuvannakoil	83	₹ 5.00 cr.	71	₹ 3.94 cr.	86
26	Natrampalli	270	₹ 12.00 cr.	236	₹ 9.40 cr.	87
27	Tirupattur	302	₹ 12.00 cr.	322	₹ 11.70 cr.	100
28	Kakkangarai	202	₹ 7.00 cr.	209	₹ 8.61 cr.	100
29	Pallikonda	159	₹ 4.00 cr.	126	₹ 2.90 cr.	79
30	Theertham	-	-	41	₹ 1.40 cr.	-
		<b>6890</b>	<b>₹ 291.00 cr.</b>	<b>6033</b>	<b>₹ 256.70 cr.</b>	<b>88</b>

As per the action plan for the year 2019-2020, Tamil Nadu Grama Bank fixed a target of ₹ 291 Crores of loans to IVDP-SHG and reached ₹ 256.7 Crores. 6033 SHGs have been benefitted by Tamil Nadu Grama Bank





## BANK OF INDIA - LOANS

Target for 2019-2020 as per the action plan and achievement

S. No.	CLUSTER NAMES	Total No. of SHGs	Target Amount in Crores	No. of SHGs Received Loan	Achievement Total Loan Amount	%
01	Krishnagiri	398	₹ 17.00 Cr.	341	₹ 14.90 Cr.	86
02	Thogarapalli	369	₹ 18.00 Cr.	344	₹ 18.30 Cr.	93
		<b>767</b>	₹ <b>35.00 Cr.</b>	<b>685</b>	₹ <b>33.12 Cr.</b>	<b>89.5</b>

As per the action plan for the year 2019-2020, Bank of India fixed a target of ₹ 35.00 Crores of loans to IVDP-SHGs and reached ₹ 33.12 Crores. 685 SHGs have been benefitted by Bank of India.

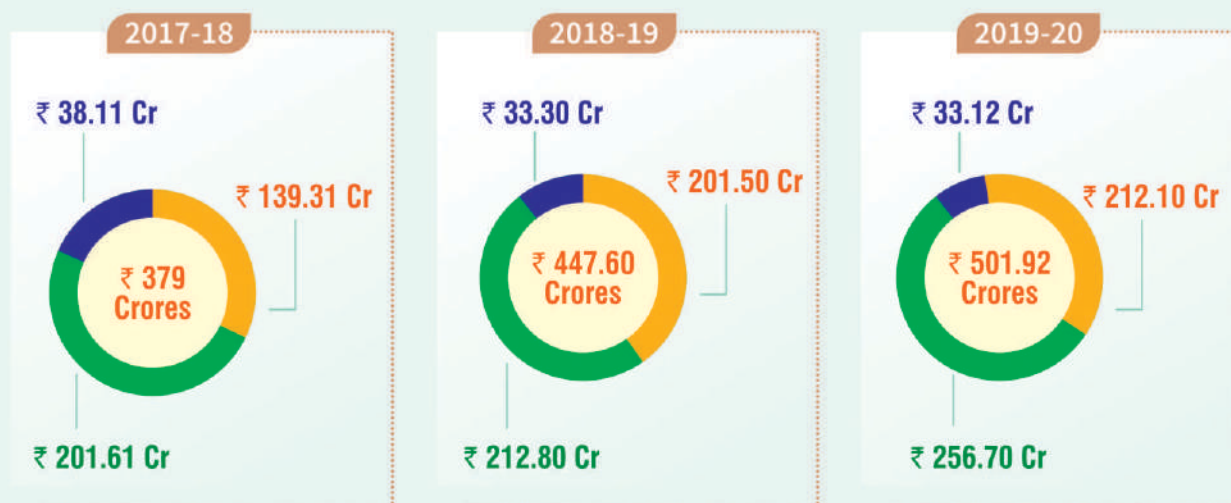
## BANK WISE LOAN TARGET AND ACHIEVEMENTS

NAME OF THE BANKS	Total No. of SHGs	Target Amount in Crores	No. of SHGs Received Loan	Achievement Total Loan Amount	%
Indian Bank	5648	₹ 280.00 Cr.	4771	₹ 212.10 Cr.	84
Tamil Nadu Grama Bank	6890	₹ 291.00 Cr.	6033	₹ 256.70 Cr.	88
Bank of India	767	₹ 35.00 Cr.	685	₹ 33.12 Cr.	89
	<b>13305</b>	₹ <b>606.00 Cr.</b>	<b>11489</b>	₹ <b>501.92 Cr.</b>	<b>87</b>

IVDP SHG ACTIVITIES

## DIAGRAM SHOWING BANK LOANS FOR THE PAST 3 YEARS

● Tamil Nadu Grama Bank ● Indian Bank ● Bank of India





## RATE OF INTEREST

### FOR SHG BANK LOANS

Private money lenders charging a interest at which exploits the poor people in the villages. But IVDP offers the loans to its SHG members with same rate of interest, which commercial banks are charging for its loans.

The IVDP SHGs in Dharmapuri and Vellore districts avails the loans from banks as per the concessions given by the NRLM project norms. According to that, the SHGs are getting loans with the interest subvention of 3% and the additional subsidy of 4% per annum for the loans up to Rs. 3 lakhs. This reduces their interest burdens further.

#### HERE IS THE COMPARISON OF RATE OF INTERESTS OFFERED BY COMMERCIAL BANKS

Name of the Banks	Bankers Interest (%)	Lending Interest to Members(%)
Indian Bank	11.40 %	11.40 %
Tamil Nadu Grama Bank	12.00 %	12.00 %
Bank of India	10.40 %	10.40 %





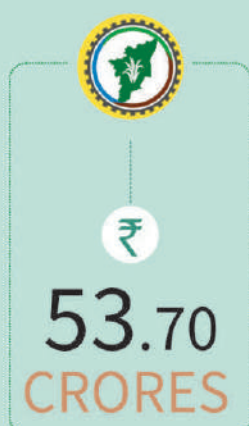
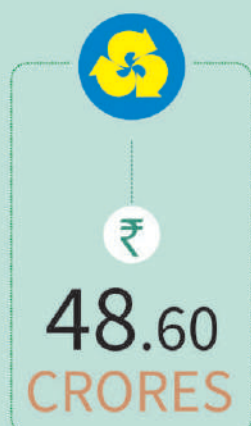
## GROUP RESERVE FUND

Group Reserve Fund is nothing but the exclusive savings of the IVDP SHG.

Every IVDP SHG has to deposit an amount ranging from Rs. 25,000 to Rs. 1,50,000 depending upon the age of the group. It increases the credibility of the SHG while getting the bank loans.

### BANK WISE SAVINGS & RESERVE FUND

S. No.	Name of the Banks	No. of Clusters	No. of SHGs	No. of Members	RESERVE FUND AMOUNT
01	Indian Bank	33	5912	109372	₹ <b>48.60</b> Cr.
02	Tamil Nadu Grama Bank	37	7170	132645	₹ <b>53.70</b> Cr.
03	Bank of India	4	769	14227	₹ <b>7.90</b> Cr.
		<b>74</b>	<b>13851</b>	<b>256244</b>	₹ <b>110.20</b> Cr.



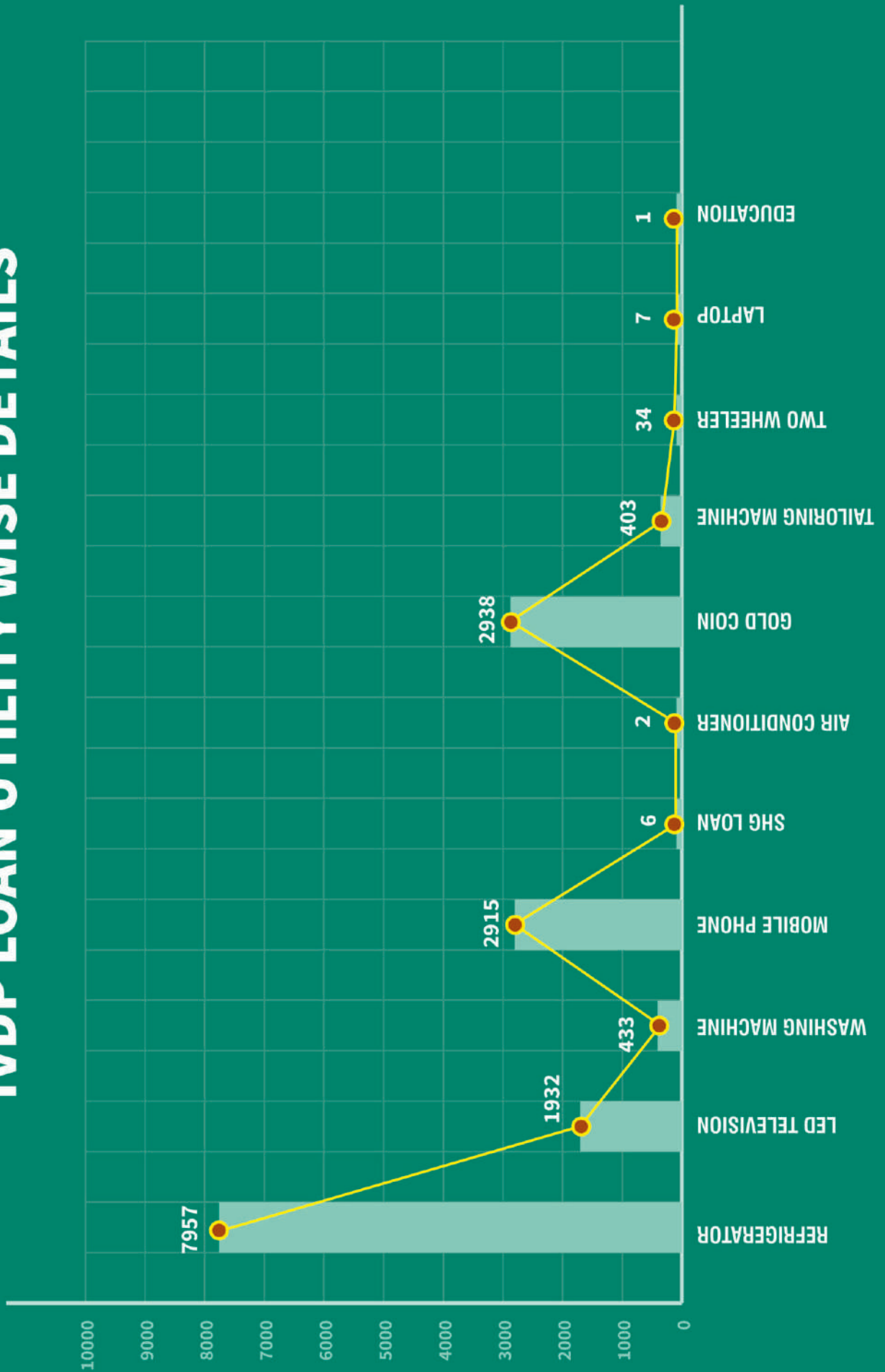


## DETAILS OF IVDP LOAN

PURPOSE OF THE LOAN	No. of Beneficiaries	Amount in Crores
REFRIGERATOR	7957	₹ 10.33 Cr.
LED TELEVISION	1932	₹ 3.30 Cr.
WASHING MACHINE	433	₹ 0.53 Cr.
MOBILE PHONE	2915	₹ 1.62 Cr.
SHG LOAN	6	₹ 0.05 Cr.
AIR CONDITIONER	2	₹ 0.01 Cr.
GOLD COIN	2938	₹ 8.31 Cr.
TAILORING MACHINE	403	₹ 0.35 Cr.
TWO WHEELER	34	₹ 0.13 Cr.
LAPTOP	7	₹ 0.02 Cr.
EDUCATION	1	₹ 0.01 Cr.
<b>TOTAL</b>	<b>16569</b>	₹ <b>24.66</b> Cr.



# IVDP LOAN UTILITY WISE DETAILS



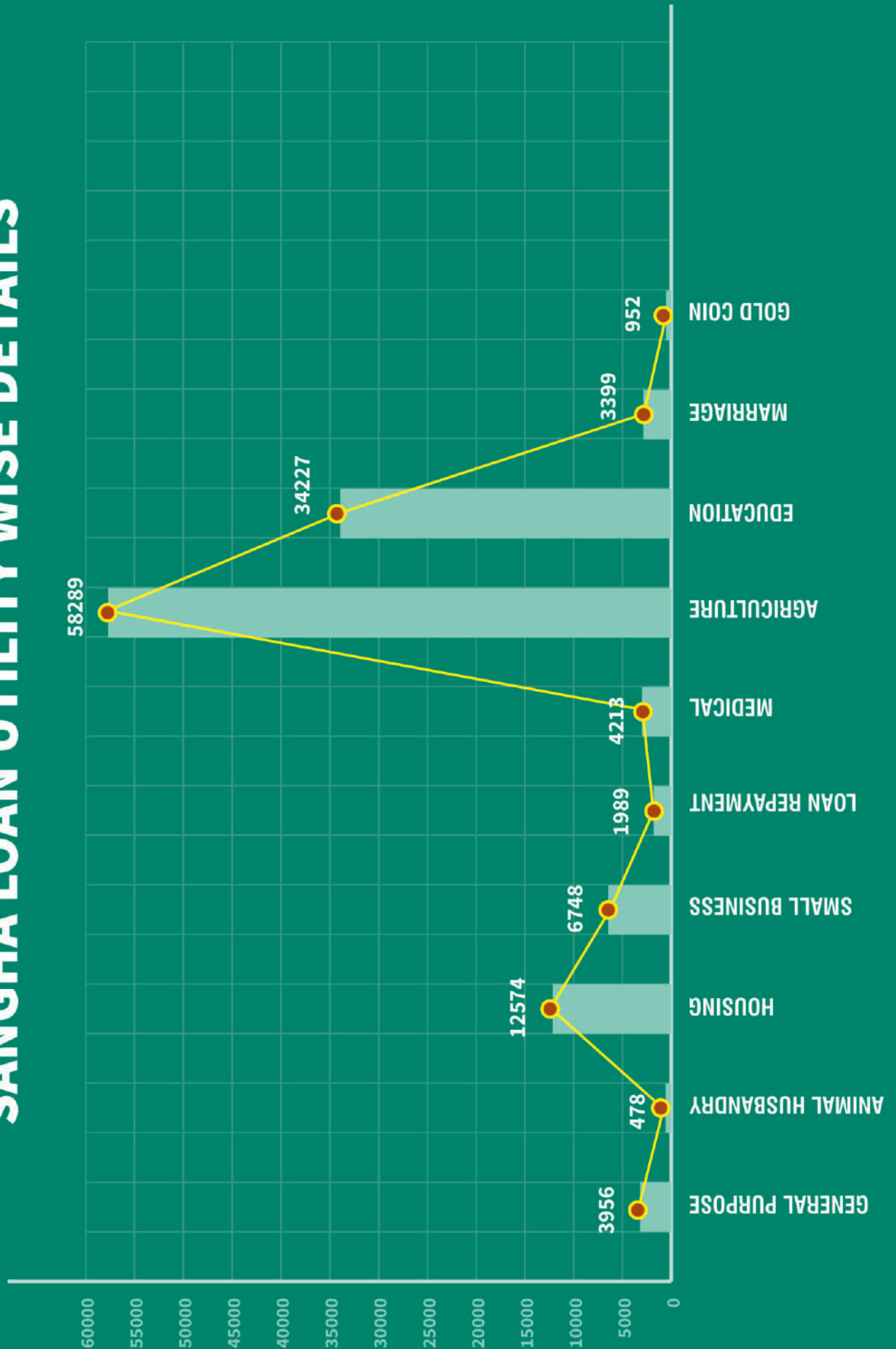


## DETAILS OF SANGHA LOAN

PURPOSE OF THE LOAN	No. of Beneficiaries	Amount in Crores
GENERAL PURPOSE	3956	₹ 9.64 Cr.
ANIMAL HUSBANDRY	478	₹ 1.68 Cr.
HOUSING	12574	₹ 27.58 Cr.
SMALL BUSINESS	6748	₹ 18.43 Cr.
LOAN REPAYMENT	1989	₹ 6.83 Cr.
MEDICAL	4213	₹ 11.46 Cr.
AGRICULTURE	58289	₹ 164.30 Cr.
EDUCATION	34227	₹ 100.46 Cr.
MARRIAGE	3399	₹ 9.48 Cr.
GOLD COIN	952	₹ 3.81 Cr.
<b>TOTAL</b>	<b>126825</b>	₹ <b>353.67</b> Cr.



# SANGHA LOAN UTILITY WISE DETAILS





## LOANS FOR **SOLAR LAMPS & FANS**

Solar power is a 100% clean, green and renewable energy source. It will cut off the home energy expenses and reduces the fire accidents considerably. In order to tap this resource IVDP is promoting the solar energy lamps and fans to its SHG members.



## LOANS FOR **SANITARY PRODUCTS**

Sanitation is important for all, helping to maintain health and increase life-spans. Clean drinking water and good sanitation would not prevent infections without practicing good hygiene. To address these needs of our SHG members, IVDP is providing sanitary napkins, cotton buds and water purifiers at a reasonable price.





## SOLAR ENERGY & SANITATION ACTIVITIES PROMOTED

	NAME OF THE ACTIVITIES	Beneficiaries as on Mar 2019	AMOUNT AS ON MAR'2019	Beneficiaries 2019-2020	AMOUNT 2019-2020	Beneficiaries as on Mar 2020	AMOUNT AS ON MAR'2020
1	Sanitary Napkins Promoted	905278	₹ 28.35 Cr.	115160	₹ 5.80 Cr.	1022990	₹ 34.15 Cr.
2	Buds Promoted	204858	₹ 0.90 Cr.	282	₹ 0.07 Cr.	205140	₹ 0.97 Cr.
3	Toilets Promoted	48055	₹ 48.00 Cr.			48055	₹ 48.00 Cr.
4	Water Purifying System	108681	₹ 36.57 Cr.	929	₹ 1.27 Cr.	109610	₹ 37.84 Cr.
5	RO Battery & Pureit Battery	281	₹ 0.07 Cr.	338	₹ 0.11 Cr.	619	₹ 0.18 Cr.
6	Solar Lights Promoted to SHG Members	615981	₹ 52.54 Cr.	30720	₹ 6.92 Cr.	646701	₹ 59.46 Cr.
7	Solar Lights Promoted for Disaster Relief Work	7215	₹ 0.43 Cr.			7215	₹ 0.43 Cr.
8	Solar Fan Promoted to SHG Members			6755	₹ 3.04 Cr.	6755	₹ 3.04 Cr.
9	Less Smoke Stove Promoted	29623	₹ 4.90 Cr.			29623	₹ 4.90 Cr.
	<b>TOTAL</b>		₹ 171.76 Cr.		₹ 17.22 Cr.		₹ 188.97 Cr.



## AUDIT ENSURES ACCOUNTABILITY

The undertaking of the audit provides important and valuable insight. An audit determines whether an SHG is providing a true and fair view of its financial performance and various other aspects related to its functioning. In IVDP, the audit will assess the quality of recording of books of accounts by SHGs, verify individual pass books of SHG members, reconciliation of bank passbook and SHG books of account, assist the members to ensure that the federated SHGs and its members have utilized the credit in the manner and purpose, infuses confidence among the bankers that the SHGs are being properly monitored and regularly verified by the SHG federation and come out with training needs of the SHG, which has been audited.

### The audit ensures:

- Regular cash transaction or misappropriations if any are found out and suitable action is taken to solve the problems.
- Wrong entries, missing entries, income and expenditure / transaction are found out and suitable action is taken.
- Audit enables and qualifies groups to avail various loans.
- Audit helps the groups to stabilise or establish their sound financial position.
- Grading the SHGs and animators, based on the performance in credit linkage activities.

Consolidating the income, expenditure and accounting of financial transactions of the SHGs for a particular period of time (April to March) are audited by a group of IVDP staff.

### Kinds of Audit

1. Internal Audit
2. External Audit
3. Group Grading
4. Animators Grading

### Internal audit and its special features

The accounts of SHGs belonging to cluster level federation are verified by the full time field supervisors of another CLF.

Internal Audit will be conducted once in every three months. All the records in connection with the group transactions and bank statements will be verified in the audit. The auditing will also instruct the groups to clear their dues in the bank.

### External audit and its special features

A group of experts in the IVDP head office under the able guidance and supervision of an external auditor verifies income, expenditure and all the transactions of the groups at the end of every financial year and gives grading to the groups. Producing bank statement, getting no due certificate from the bank, evaluation and grading, rectification of the errors and arriving a detailed balance sheet are the special features of the external audit. First, the team will audit the groups manually then it will be cross checked with the entries in software.

Finally the audit statement will be prepared and sent to chartered accountant for his final approval.





## AUDIT & ACCOUNTABILITY

GRADED GROUPS - **INDIAN BANK**

S. No.	NAME OF THE CLUSTERS	TOTAL AUDITED GROUPS	Self Help Groups Grading				Default Groups
			Diamond	Gold	Silver	Bronze	
1	MARANDAHALLI 1	110	50	23	17	20	
2	MARANDAHALLI 2	190	75	15	45	55	
3	UDDANAPALLI	95	19	5	24	47	
4	VARATTANAPALLI	246	125	20	28	73	
5	PALACODE 1	190	75	45	35	35	
6	PALACODE 2	216	86	30	40	60	
7	BARUR	189	75	14	16	84	
8	POCHAMPALLI	232	88	34	30	80	
9	KAVERIPATTINAM CLF 1	240	109	28	28	75	
10	KAVERIPATTINAM CLF 2	241	105	22	19	95	
11	NATRAMPALLI 1	187	55	32	35	65	
12	NATRAMPALLI 3	123	20	25	25	53	
13	UDHAYENDRAM	106	12	8	20	66	
14	NACHIKUPPAM	200	72	40	21	67	
15	BERIGAI	140	15	12	10	103	
16	GAJELNAYAKENPATTI	95	24	10	20	41	
17	VENKATASAMUTHIRAM	149	50	21	10	68	
18	PACHUR	171	55	26	16	74	
19	VINNAMANGALAM	136	8	15	10	103	
20	MATHUR	159	28	32	12	87	
21	PONNERI	166	15	30	18	103	
22	ALANGAYAM	93	0	10	7	76	
23	KRISHNAGIRI 3	334	168	40	41	85	
24	RAYAKOTTAI CLF 1	180	60	15	15	90	
25	HANUMANTHAPURAM 1	217	109	15	32	61	
26	HANUMANTHAPURAM 2	214	111	18	40	45	
27	DHARMAPURI	164	20	34	35	75	
28	PULIKARAI	137	24	38	13	62	
29	KAMBAINALLUR	101	0	15	8	78	
30	THIPPAMPATTI	220	47	43	40	90	
31	KARIMANGALAM 1	257	105	30	27	95	
32	KUNDARAPALLI	192	106	30	16	40	
33	KURUBARAPALLI	222	110	32	30	50	
<b>TOTAL</b>		<b>5912</b>	<b>2021</b>	<b>807</b>	<b>783</b>	<b>2301</b>	<b>-</b>



## AUDIT & ACCOUNTABILITY

GRADED GROUPS - TAMIL NADU GRAMA BANK

S. No.	NAME OF THE CLUSTERS	TOTAL AUDITED GROUPS	Self Help Groups Grading				Default Groups
			Diamond	Gold	Silver	Bronze	
1	JAKKASAMUTHIRAM	103	40	15	15	33	
2	VELLISANTHAI	316	120	31	30	135	
3	ANCHETTY 1	210	30	35	15	130	3
4	ANCHETTY 2	147	25	30	15	77	
5	NATRAMPALAYAM	128	20	15	15	78	
6	MADEPATTY	235	100	20	27	88	
7	MALLAPURAM	103	22	10	15	56	
8	PANCHAPALLI	155	41	20	20	74	
9	BASAVANNAKOVIL	84	50	8	11	15	
10	PAIYUR	287	142	25	28	92	
11	ARASAMPATTI	244	70	30	24	120	
12	SHOOLAGIRI 1	257	96	38	30	93	
13	SHOOLAGIRI 2	265	95	40	37	97	
14	KAMANTHOTTI	184	25	20	35	104	
15	DEKANIKOTTAI	238	20	25	20	173	
16	IRUTHUKOTTAI	60	2	2	3	53	
17	NATRAMPALLI 2	176	48	30	20	78	
18	VEPPANAPALLI 1	191	56	22	20	93	
19	VEPPANAPALLI 2	186	34	27	25	100	
20	THEERTHAM	143	40	20	15	68	
21	BAGALUR	126	-	10	5	111	
22	VELAMPATTI	214	105	18	20	71	
23	PALLIKONDA	167	-	-	40	127	
24	TIRUPATTUR CLF 1	120	21	20	25	54	1
25	TIRUPATTUR CLF 2	191	19	30	30	112	
26	TIRUPATTUR CLF 3	184	31	20	40	93	
27	KRISHNAGIRI 1 CLF 1	281	134	40	37	70	1
28	KRISHNAGIRI 1 CLF 2	273	103	45	50	75	
29	KRISHNAGIRI 1 CLF 3	280	122	50	38	70	
30	BARGUR	270	129	65	30	46	
31	JAGADEVU	234	138	30	31	35	
32	KAKKANKARAI	230	68	45	30	87	
33	UTHANKARAI	146	-	10	-	136	
34	RAYAKOTTAI CLF 2	187	60	25	25	77	
35	ODASALPATTI	140	6	10	5	119	
36	KARIMANGALAM 2	254	125	20	34	75	
37	PENNAGARAM	161	-	-	5	156	1
<b>TOTAL</b>		<b>7170</b>	<b>2137</b>	<b>901</b>	<b>865</b>	<b>3271</b>	<b>6</b>





## AUDIT & ACCOUNTABILITY

GRADED GROUPS - **BANK OF INDIA**

S. No.	NAME OF THE CLUSTERS	TOTAL AUDITED GROUPS	Self Help Groups Grading				Default Groups
			Diamond	Gold	Silver	Bronze	
1	KRISHNAGIRI 2 CLF 1	214	80	18	10	106	
2	KRISHNAGIRI 2 CLF 2	181	70	10	17	84	
3	THOGARAPALLI 1	186	106	20	18	42	
4	THOGARAPALLI 2	188	84	29	25	50	
<b>TOTAL</b>		<b>769</b>	<b>340</b>	<b>77</b>	<b>70</b>	<b>282</b>	





## BANK WISE GRADED GROUPS - CONSOLIDATED

S. No.	NAME OF THE BANKS	TOTAL AUDITED GROUPS	Self Help Groups Grading				Default Groups
			Diamond	Gold	Silver	Bronze	
1	INDIAN BANK	5912	2021	807	783	2301	
2	TAMIL NADU GRAMA BANK	7170	2137	901	865	3271	6
3	BANK OF INDIA	769	340	77	70	282	
<b>TOTAL</b>		<b>13851</b>	<b>4498</b>	<b>1785</b>	<b>1718</b>	<b>5854</b>	<b>6</b>



# GRADING OF SHGs

## GRADING CRITERIA OF SELF HELP GROUPS

Grades	Criteria	Bank Loan Eligibility
 <b>BRONZE GRADE</b>	<ul style="list-style-type: none"> <li>The group should function more than 5 years</li> <li>All the members should have 100% attendance at least for 6 meetings in a year</li> <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities.</li> </ul>	upto ₹ <b>50,000</b>
 <b>SILVER GRADE</b>	<ul style="list-style-type: none"> <li>The group should function more than 7 years</li> <li>All the members should have 100% attendance at least for 6 meetings in a year</li> <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities.</li> <li>The animator should possess A+ grade</li> </ul>	upto ₹ <b>60,000</b>
 <b>GOLD GRADE</b>	<ul style="list-style-type: none"> <li>The group should exist from 7 to 10 years</li> <li>All the members should have 100% attendance at least for 6 meetings in a year</li> <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities.</li> <li>The animator should possess A+ grade</li> </ul>	upto ₹ <b>75,000</b>
 <b>DIAMOND GRADE</b>	<ul style="list-style-type: none"> <li>The group should function more than 10 years</li> <li>All the members should have 100% attendance at least for 6 meetings in a year</li> <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities.</li> <li>The animator should possess A+ grade</li> </ul>	upto ₹ <b>1,00,000</b>

Default groups : Groups that are not functioning properly and they are not eligible for any loan

## GRADING CRITERIA OF ANIMATORS

Grades	Criteria
<b>A</b>	<ul style="list-style-type: none"> <li>All the members should have 100% attendance at least for 6 meetings in a year</li> <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities.</li> </ul>
<b>A+</b>	<ul style="list-style-type: none"> <li>All the members should have 100% attendance at least for 6 meetings in a year</li> <li>All the members have to register their attendance in the TAB</li> <li>Excellence in credit linkage activities.</li> <li>Proper maintenance of books and records</li> </ul>





## DIVIDEND : SHARED INTEREST

The Self Help Group members are rotating their savings among the members for a nominal interest. First time the accumulated interest over the period of five years is shared among themselves, and after the fifth year once in two years the accumulated interest will be shared among themselves after deducting the group's expenditures. This is known as dividend.

This creates a faith over the group activities and motivates them to save more money through their SHGs.

Year wise disbursement of Dividend			
Year	Total No. of Groups	Total No. of Groups Received Dividend	Dividend Amount in Crore
2003	2621	420	₹ 3.50 cr
2004	3172	260	₹ 2.50 cr
2005	3918	497	₹ 5.00 cr
2006	4629	1209	₹ 10.00 cr
2007	5165	839	₹ 10.00 cr
2008	5989	1066	₹ 16.00 cr
2009	6669	1453	₹ 26.00 cr
2010	6805	1436	₹ 28.00 cr
2011	7568	1787	₹ 32.00 cr
2012	8231	1717	₹ 34.00 cr
2013	9052	2080	₹ 41.00 cr
2014	9062	3200	₹ 67.00 cr
2015	9802	2946	₹ 55.00 cr
2016	10773	3797	₹ 64.00 cr
2017	11712	3544	₹ 56.00 cr
2018	13140	4205	₹ 71.00 cr
2019	13900	3870	₹ 68.00 cr
From 2003-2019			₹ 589.00 cr



**Cumulatively right from 2003 to 2019 IVDP SHGs shared Rs. 589 crores as dividend among the members.**

The SHG are allowed to keep Rs. 20000 in their accounts. At the time of disbursement of dividend, the members who are having more than Rs. 20000 will be treated as excess savings and the same will be distributed along with the dividend.



## MANAGING SHGs MADE EASY

The IVDP SHG software manages the IVDP SHGs most efficiently with maximum accuracy to enhance trustworthiness and credibility. The digitalization of SHGs accounts and operations are very well adopted by the IVDP self group members and given positive response.



Now the group members are viewing all their transactions and operations in the tab and operating it through the finger print device. This enables a comprehensive information base and effective MIS system, which may facilitate suitable interventions and convergence of other programme for social and financial empowerment.

Further it will help in identifying suitable interventions and support for proper nurturing and strengthening of SHGs.



## METHODOLOGY

- 1 All SHG members' finger prints will be collected and stored in IVDP server.
- 2 All the loan repayments will be entered in front of the members and acknowledged by the same member.
- 3 Collections entered in the TAB will immediately move to IVDP MIS portal (Management Information System) and Cluster Desktop.
- 4 The SHG's transactions and activities will be monitored from the Head office
- 5 SMS alert will be sent to group member's mobile.

## ADVANTAGES

- 1 SHG member's attendance will be monitored.
- 2 Individual member's transactions like – savings, loan outstanding, over dues and group status can be monitored right away.
- 3 Special loans can be availed without coming to HO.
- 4 The credibility of the SHGs will increase and banks will get more confidence on group's functioning.
- 5 The coordination between the groups and IVDP HO will be strengthened.





## BIOMETRIC DEVICES

### IN CLUSTER OFFICE





## CAPACITY BUILDING TRAINING FOR SHG MEMBERS

Training and capacity building exercises are an ongoing process which requires continues training and exposure programmes at all levels. To achieve this purpose, the IVDP provides step-by-step training and handholding support to SHGs for building their capacity in the areas of credit planning, regular recovery, record keeping and maintaining transparency in group operations. The groups have to build their capacity and acquire knowledge for its professional functioning. While helps them to execute their services effectively and efficiently. Training and capacity building exercises are an ongoing process in IVDP, which will bring out efficiency and quality in their functioning.

In this process the SHGs will acquire knowledge, skills and various techniques which are useful for their better functioning.

### THE TRAINING PROGRAMMES ARE AIMED AT

- To improve the quality of the groups
- Create “WE” feeling among the members in the group
- Creating conflict addressing mechanism
- Improve the management system
- Proper documentation including books and accounts.

### IVDP TRAINING STRUCTURE

S.NO.	TYPES OF THE TRAINING	DURATION OF THE TRAINING
1	SHG ANIMATOR & REPRESENTATIVE (A & R) TRAINING	Within 3 to 4 months
2	SHG NEW GROUP MEMBERS TRAINING	Within 5 to 6 months
3	ACCOUNTS TRAINING FOR ANIMATORS	Within 6 to 7 months
4	UNDERTAKING TRAINING FOR MEMBERS	Within 7 to 8 months
5	GROUP ENHANCEMENT TRAINING FOR SHG MEMBERS (INCLUDING SANITATION)	Yearly once



# IVDP SHG WELFARE

03



SCHOLARSHIP FOR CHILDREN OF  
WIDOW MEMBERS OF IVDP SHGs

FIRE ACCIDENT RELIEF FUND

LIFE SECURITY FUND

IVDP KOSELAY AWARD 2019

IVDP MOTHER'S DAY



**5**  
PROJECTS  
2019-2020



This Year  
IVDP has spent  
**₹ 5.34 Crore**  
for IVDP SHG Welfare

**1779**  
BENEFICIARIES



Till date  
IVDP has Spent

**₹ 39.10  
CRORES**

for IVDP SHG Welfare





## SCHOLARSHIP FOR CHILDREN OF

WIDOW MEMBERS OF IVDP SHGs

₹ **24**  
LAKHS

Always the IVDP is having deep concern over its member's family welfare, especially on its widow members and their children. So every year the IVDP is providing the scholarship of Rs.10,000/- for the children of its SHG's widow members. This scholarship helps the children to continue their higher studies.

### FEATURES OF SCHOLARSHIP

- Given to poor SHG members only
- More than one child from the same family can avail this scholarship
- The college students have to pass all their subjects in the previous semester / years examinations.

On 12.11.2019, about **234 children** of 218 widow members of IVDP SHGs have received this scholarship worth of **Rs. 24 Lakhs**.

**In the past nine years Rs. 1.97 Crores has been distributed to 1862 students.**





## MOTHER'S DAY



In IVDP, every year the Mother's Day was observed in memory of its Co founder Late **Mrs. Koselay Mary Francis**. The Mother's day was celebrated on 21st April with the participation of 100 young mothers who are also the members of IVDP SHGs and their infants. On this occasion IVDP President presented the gifts containing baby products worth of Rs. 4,000 to all the mothers.

So far IVDP has given ₹ **8 LAKHS** for Mother's Day event



## FIRE ACCIDENT RELIEF FUND



This year IVDP supported worth of ₹ **1.1 LAKHS** for 10 fire accident victims (IVDP SHG Members)

So far IVDP has given the financial help worth of ₹ **31.8 LAKHS** to fire accident victims

The IVDP SHG member's houses were often affected by the fire accident and lost their house and other properties. The fire accidents suddenly brought all the family members into the street. Further the fire destroys all their savings and valuables including food grains, clothes, house hold articles and children's educational materials. To respond their emergency needs and compensate their sudden loss, the IVDP President offers immediate financial help of Rs. 10,000 and Clothes.





## LIFE SECURITY FUND

“வாழ்க்கை பாதுகாப்பு நிதி”

This year

**₹ 4.65  
CRORES**

have been  
distributed as a  
Life Security  
Fund.

The IVDP's Life Security Fund scheme provides protection for individuals and family members who are the legal hirers of the deceased IVDP SHG members. The unforeseen shock due to the death of IVDP SHG member, forces their families into the vulnerable situation.

In order to save the families, the IVDP SHG members contribute and show their joint responsibility towards its deceased SHG members every year.



- ◆ Nominees of the 840 deceased IVDP SHG members received Rs.50,000/-each
- ◆ 8 Seriously hurt & permanently disabled members received Rs. 25,000/- each.
- ◆ Rs. 5000/- is given to the families as funeral expenses for each deceased members.

The LSF distribution programme was held on 12th February 2020 at St. Ann's Hr. Sec. School campus. The Indian Bank, Krishnagiri Zonal Manager, **Mr. Thirumavalavan** paid the floral tributes to the deceased SHG members and distributed the Life Security Funds to the nominees of the deceased members. The Krishnagiri Divisional Manager of Tamilnadu Grama Bank **Mr. Bhaskaran** was also present on this occasion. **Fr. Sanjay**, Ofm has given the homage message during this occasion.



LSF UPTO MAR'2019		2019-2020		LSF AS ON MAR'2020	
No. of Beneficiaries	AMOUNT	No. of Beneficiaries	AMOUNT	No. of Beneficiaries	AMOUNT
5983	₹ 25.25 Cr.	849	₹ 4.23 Cr.	6832	₹ 29.48 Cr.
Funeral Expenses	₹ 2.08 Cr.	Funeral Expenses	₹ 0.42 Cr.	Funeral Expenses	₹ 2.50 Cr.
<b>TOTAL</b>	<b>₹ 27.33 Cr.</b>	<b>TOTAL</b>	<b>₹ 4.65 Cr.</b>	<b>TOTAL</b>	<b>₹ 31.98 Cr.</b>

## What is Life Security Fund?

- To show the solidarity and sympathy towards their fellow members, within the limits of the cluster level.
- At the time of joining, a member has to contribute Rs. 100 as a entry fee for LSF. The total collection of this amount is kept as a fixed deposit in the name of IVDP LSF.
- Every year the amount disbursed as LSF will be equally contributed by all the SHG members who have enrolled in the IVDP-LSF scheme.
- Life Security Fund is created to support the family even after the demise of the member.
- This is a different form of life insurance.
- A lump sum is given to the nominee of the deceased and to the member who becomes permanently disabled in an accident.
- This scheme is in existence since 2001.
- This scheme is applicable only for IVDP-SHG members.
- The new members subscription is credited first in their respective SHG accounts and then transferred to IVDP-SHG monitoring fund Account.
- Every year from January to December a list of the deceased members and permanently disabled after accident are prepared and relief fund is given.

### Special features of the scheme

- Rs. 50,000 is given for the normal deaths.
- Rs. 25,000 is given for the permanent disability in accident.
- It increases the credibility of the groups in the bank for availing loans.
- SHG members share their feelings of cooperation and solidarity towards the family members of the deceased.

### Conditions for receiving LSF

- The diseased member should have paid their LSF entry fee of Rs. 100.
- Death Certificate has to be produced.
- Natural and accident deaths will be covered under the scheme.
- Suicidal death is not eligible.
- A member who has left the group is not entitled for LSF even if she has paid the LSF subscription. (At the time of death she must be a member in IVDP-SHG)
- Only the nominee proposed by the group members are eligible for receiving LSF.
- Group Resolution in this connection has to be submitted to the respective cluster level federation.
- Loan balance if any in the name of the deceased, will be deducted from the LSF and the balance amount will be disbursed.





## IVDP KOSELAY AWARD 2019

“ஐ.வி.டி.பி. கோசலை விருது”

**₹ 23.42  
LAKHS**

IVDP KOSELAY AWARD is given to the children of IVDP SHG members, for their outstanding performance in 10th and 12th standard Government examinations. Every year the children who scored more than 90% of marks will receive the IVDP KOSELAY AWARD GOLD MEDAL.



The 2019 KOSELAY AWARD GOLD MEDAL was presented on 29th July 2019 at St. Ann's School campus, Krishnagiri. The Krishnagiri District Chief Educational Officer, Mrs. Maheswari presented the awards to the meritorious students in the presence of IVDP President Mr. Kulandai Francis. Rev. Fr. Maria Arockiyaraj, Sdb, the Vice Principal of Sacred Heart College, Tirupattur motivated the students through his inspirational speech.

- ❖ The top 5 Rank holders in 12th Standard received Laptop worth of Rs.31,000 each.
- ❖ The top 5 Rank holders in 10th Standard received the 4 Grams of IVDP KOSELAY GOLD MEDAL worth of Rs.14,000 each.
- ❖ 592 Students have received the IVDP KOSELAY GOLD MEDAL (One Gram each worth of Rs. 3000)

**Current Year's IVDP Koselay Award's Value is Rs. 23.42 Lakhs.**

**Total Value of the IVDP Koselay Award scheme from the beginning to till now is Rs. 3.69 Crores.**





# IVDP SHG FEDERATION STAFF WELFARE

04



SCHOLARSHIP FOR  
IVDP STAFF MEMBER'S CHILDREN

IVDP FEDERATION  
STAFF DAY CUM ACHIEVERS  
AWARD DAY 2019

DEEPAVALI CELEBRATIONS  
NEW YEAR CELEBRATIONS



**4**  
PROJECTS  
2019-2020



This Year  
IVDP given  
**₹ 51 Lakhs**  
for IVDP Federation  
Staff Welfare

**410**  
BENEFICIARIES



Till date IVDP has Spent

**₹ 5.51  
CRORES**

for IVDP Federation  
Staff Welfare





## SCHOLARSHIP FOR IVDP STAFF MEMBER'S CHILDREN

₹ **11**  
**LAKHS**

In IVDP, the staffs are working through its SHG Federations. Further they are the back bone and key instrumental of its every activity. They are also very committed and dedicated in their duties. As part of its staff welfare programme IVDP supports their children's education through scholarships.

This year IVDP has given the scholarship of Rs. 11 Lakhs to 165 children of 99 staff members' children in the flowing manner.

1 <sup>st</sup> to 5 <sup>th</sup> Standard Children	₹ 3,000 each
6 <sup>th</sup> to 12 <sup>th</sup> Standard Children	₹ 5,000 each
College Students	₹ 10,000 each

So far,  
IVDP has spent  
₹ 1 Crore towards  
this scholarship  
scheme.





## IVDP FEDERATION

### STAFF DAY CUM ACHIEVERS AWARD DAY 2019

Acknowledging the employees will improve productivity, enhance loyalty, and promote collaboration in the organisation. This is the idea behind the observation of Staff cum Achievers day in IVDP.

₹ **5.7**  
**LAKHS**

On this occasion 177 best performed staff are appreciated and motivated with rewards and monetary incentives worth of Rs. **5.7 Lakhs.**





## DEEPAVALI CELEBRATIONS



₹ **12.46**  
**LAKHS**



In IVDP, as part of its staff welfare programme, every year the festival of lights “Deepavali” is celebrated in a grand manner. The IVDP President wished every one by sharing of sweets and crackers to all the staff. Apart from gifts, the staff also received the incentives during this occasion. The total value of Deepavali gifts and incentives is **Rs. 12.46 Lakhs**.



## NEW YEAR CELEBRATIONS



₹ **22**  
**LAKHS**

Every New Year starts in IVDP with the gathering of staff. The day will be filled with the cultural events of the staff, exchange of gifts and ends with grand dinner. The IVDP President also express his views and plans for the forthcoming years and convey his wishes to every staff during this occasion.



The total value of New year gifts (Gold Ear Rings, Mixie, Flask and Cake ) is **Rs. 22 Lakhs**.



# EXTENSION SERVICES

05



IVDP COMPUTER ACADEMY  
*for rural youth & SHG Members*  
*Hanumanthapuram*

AUDITORIUM FOR  
IVDP NETHAJI SCHOOL, Kottaiyur

IVDP NETHAJI SCHOOL  
for tribal children, Kottaiyur



**3**  
PROJECTS  
2019-2020



This Year  
IVDP has spent  
**₹ 81 Lakhs**  
for Extension  
Services

**600**  
BENEFICIARIES



Till date IVDP  
has Spent  
**₹ 5.57**  
**CRORES**  
for Extension Services





# IVDP COMPUTER ACADEMY

for RURAL YOUTH & SHG MEMBERS, HANUMANTHAPURAM



The IVDP has unique computer training centre for rural youth in Hanumanthapuram, Dharmapuri district. St. Augustinian Sisters are taking care of the academy and conduct the courses for youth and drop out children.

## GRADUATION DAY

The 12th Graduation day of the Computer Academy was held on 05-06-2019. The IVDP president presided over the graduation day and presented the Diplomas for the students who successfully completed the course. 46 Students received the diplomas on the day.







## SUMMER COURSE FOR CHILDREN

This year the Computer academy organized a short term summer course during April and May. The students who have completed 10th, 11th and 12th standards attended the computer courses. They spend their summer vacation in purposeful manner. At the end of this course, they have been given certificates and school bags worth of **Rs. 50,000.**



## EDUCATIONAL SUPPORT TO TRAINEES

During this academic year, IVDP provided **Rs. 1.50 Lakhs** worth of uniforms, text books to all the students.





## AUDITORIUM

for IVDP NETHAJI SCHOOL, KOTTAIYUR

The IVDP Nethaji School is meant for rural and tribal children from most backward families of that region. The children coming from these backgrounds are provided high quality of education with multi disciplinary skills. So far the children performed their programmes in open space which was often affected by the changing climates.

₹ **76**  
LAKHS







In order to fulfill the long felt need of the school,  
the IVDP President Mr. Kulandai Francis built a beautiful auditorium

at the cost of **Rs. 76 Lakhs.**

The 12,375 sq. ft. multipurpose auditorium has all the modern facilities  
at par with city schools. Surely the auditorium will help the children  
to improve their personal skills.







# IVDP NETHAJI MATRIC. SCHOOL

FOR TRIBAL CHILDREN, KOTTAIYUR

## UNIFORMS & EXAM PADS TO CHILDREN

Every year IVDP provides uniforms to Nethaji School children. Likewise this year also IVDP provided the uniforms and exam pads worth of **Rs. 1.3 Lakhs** to all the children of this school.



## LED TELEVISIONS FOR EFFECTIVE LEARNING

The television helps to take the education to the children. In modern days the children are learning through televisions. In order to make the education effective and attractive, IVDP provided 5 nos. of 43" LED Televisions at the cost of **Rs. 1.8 Lakhs** to IVDP Nethaji Matric. School, Kottaiyur.





# EDUCATIONAL SERVICES

(other than SHG Member's Children)

06



**32**  
PROJECTS  
2019-2020



This Year  
IVDP has spent  
**₹ 2.21 Crore**  
for Educational  
Services

VETRI NAM KAIYIL

SELF EMPLOYMENT  
TRAINING PROGRAMMES

IVDP SCHOLARSHIP FOR HIGHER EDUCATION

PROJECTS FOR GOVT. ARTS.  
COLLEGE FOR WOMEN, KRISHNAGIRI

EDUCATIONAL PROJECTS FOR  
SACRED HEART COLLEGE, TIRUPATTUR

EDUCATIONAL PROJECTS FOR  
DON BOSCO COLLEGE, YELAGIRI

SCIENCE LAB TO GOVT. SCHOOL, PAIYUR

COLLEGE BAGS TO STUDENTS

DESK & BENCHES TO SCHOOLS

SMART BOARD TO SCHOOLS AND COLLEGES

COMPUTER LABS TO SCHOOLS

LED TELEVISIONS TO SCHOOLS

READ & RISE - IVDP &  
THE HIINDU JOINT VENTURE

WATER BOTTLES FOR CHILDREN

GOLD MEDALS TO CHILDREN

GIFTS TO TEACHERS

**29533**  
BENEFICIARIES



Till date  
IVDP has Spent

**₹ 14.98**  
**CRORES**

for Educational Services





## VETRI NAM KAIYIL

TELUGU MEDIUM GUIDE BOOK

₹ **2**  
LAKHS



These Telugu Medium Guide Books were released by the Krishnagiri District Collector, **Dr. S. Prabhakar**, I.A.S., on 05.11.2019 in the presence of Mrs. **Maheshwari**, CEO, Krishnagiri & Mr. **Kulandai Francis** IVDP President.

This year IVDP published the “VETRI NAM KAIYIL” guide books for Telugu medium students. The Tamil and English version of Vetri Nam Kaiyil books were not published this year due to syllabus change.

These books were prepared by the team of expert teachers and distributed to the students studying Telugu medium in Government and Govt. aided schools at free of cost.

VETRI NAM KAIYIL 2018-2019  
Telugu Medium Guide Books were prepared and printed at the cost of

₹ **2 Lakhs**

Amount Spent for Printing the  
Guide Books in the past 12 years

₹ **4.12 Crores**

The  
“VETRI NAM KAIYIL”  
question  
cum guide book  
brought the following  
results among  
students.

▼  
The passing  
percentage  
was increased

▼  
Helpful for  
poor students

▼  
Helped to score  
high marks.





## SELF EMPLOYMENT TRAINING PROGRAMMES

for AUXILIUM COLLEGE FOR WOMEN, REGUNATHAPURAM



₹ **2**  
LAKHS



The IVDP arranged the self employment training programmes in Tailoring, Computer, Beautician trades for **196 students** in Auxilium Arts and Science College for Women, Regunathapuram, Pudukottai Dt. at the cost of **Rs. 2 lakhs.**



## IVDP SCHOLARSHIP

for HIGHER EDUCATION

IVDP HIGHER EDUCATION SCHOLARSHIP is boon for students belonging to the weaker sections of the society, who are unable to pursue their education for some reason or the other. Scholarship is an incentive as well as encouragement for students, who lost one or both of their parents.

₹ **61.80**  
**LAKHS**

To achieve this goal the IVDP provides Scholarships for Orphan and Semi Orphan students who are doing their higher studies in the colleges. The IVDP is giving **Rs. 10,000** for orphan students and **Rs. 5,000, Rs. 6,000 and Rs. 7,500** for semi orphan students as scholarship.



Don Bosco College  
of Education, Dharmapuri

**8 Students** ₹ **80,000**

Don Bosco Arts &  
Science College, Dharmapuri

**93 Students** ₹ **5.75 Lakhs**

Sacred Heart College, Tirupattur

**166 Students** ₹ **10 Lakhs**

Auxilium College, Vellore

**127 Students** ₹ **8.22 Lakhs**

Don Bosco College, Yelagiri.

**80 Students** ₹ **4.15 Lakhs**

Auxilium College,  
Regunathapuram, Pudukottai Dt

**82 Students** ₹ **5 Lakhs**

Gonzaga Arts & Science College, Elathagiri

**86 Students** ₹ **7 Lakhs**

Holy Cross College, Tiruchy

**93 Students** ₹ **6.1 Lakhs**

Auxilium College of Education  
Regunathapuram, Pudukottai Dt.

**13 Students** ₹ **1.3 Lakhs**

Loyala College, Mettala, Namakkal Dt.

**23 Students** ₹ **2 Lakhs**



Total  
beneficiaries 890  
Scholarships  
worth of  
**₹ 61.80  
LAKHS**

Till date  
IVDP has spent  
**₹ 3.39  
CRORES**





# GIRL'S EDUCATION

PROJECTS FOR GOVT. ARTS COLLEGE FOR WOMEN, KRISHNAGIRI

₹ **54.2**  
**LAKHS**

Women must be educated for a healthy and a happy life. An educated woman can be a better human being, successful mother and a responsible citizen. Educating women will definitely increase the living standard both in and outside of the home. Educating women results in promoting their self respect and also helps in raising the status of women. Hence the IVDP continuously supports the educational activities for the holistic development of women.

₹ **4.2**  
**LAKHS**

English Bridge course for First year students

₹ **1.10 Lakhs**

Beautician, Mehandhi, Crafts making,  
Photography and computer Training

₹ **2.5 Lakhs**

Sewing machines – 10 Nos.

₹ **57,000**







## ADDITIONAL CLASS ROOM BUILDING FOR GOVT. ARTS COLLEGE FOR WOMEN, KRISHNAGIRI

Due to inadequate infrastructure, the Govt. Arts College for Women in Krishnagiri, is unable to admit more students or introduce new degree courses for the young generations, especially for women. So, the Classroom environment is one of the most important factors affecting student learning.

As a organisation working for the women empowerment, the IVDP come forward to address their needs of additional class rooms. For this purpose IVDP contributed **Rs. 50 Lakhs** under Self Support scheme of Krishnagiri District Administration (DRDA).



IVDP President, Mr. Kulandai Francis handed over the IVDP contribution of **Rs. 50 Lakhs** with Dr. **S. PRABHAKAR**, IAS., District Collector, Krishnagiri.



Till date IVDP has spent **Rs. 1.14 Crore**  
for this college for various educational projects







## EDUCATIONAL PROJECTS

### for SACRED HEART COLLEGE, TIRUPATTUR

Sacred Heart College is situated in the rural town of Tirupattur offering quality and affordable education for rural youth. In order to support the poor, rural youth, the IVDP implements various projects for the well being of the students.

₹ **5.7**  
**LAKHS**

### POOR STUDENT'S SCHOLARSHIP UNDER PARTNERSHIP MODE

The IVDP President motivated the students that, if they raise funds by themselves, the IVDP will contribute the same amount of funds for the scholarship. As agreed upon, the students raised **Rs. 3 Lakhs**, the IVDP President contributed **Rs. 3 Lakhs** as scholarship.



The total amount of **Rs. 6 Lakhs** has been divided and given as a scholarship of **Rs. 5000** each for **120 deserving students**.



## SACRED HEART COLLEGE, TIRUPATTUR

**GOLD EAR RINGS FOR 20 GIRL STUDENTS**

IVDP President gifted a Gold Ear Rings worth of **Rs. 1.5 lakhs** to 20 girl students who are receiving orphan and semi orphan scholarship from IVDP.

**TITAN WATCHES FOR STUDENTS**

The IVDP President also gifted a TITAN watches at the cost of **Rs. 68 Thousand**, each worth of Rs. 700 to 97 girl students who are receiving orphan and semi orphan scholarship from IVDP.

**SPECIAL AWARD FOR THE STUDENT WHO CONTRIBUTED HER FIRST MONTH SALARY FOR THE SCHOLARSHIP**

The IVDP honoured the student with the special cash award of **Rs. 50,000** in order to appreciate her contribution of first month salary towards the poor student's scholarship.

**Till date IVDP has spent Rs. 54 Lakhs for this college for various educational projects.**







# MID-DAY MEALS SCHEME & SKILL TRAINING

for DON BOSCO COLLEGE, YELAGIRI HILLS

## MID-DAY MEALS SCHEME FOR STUDENTS

A Mid-Day Meal is an important instrument for combating class room hunger and promoting better learning. It is effective in improving physical and psycho-social health for disadvantaged students from lower income families. So IVDP initiated this scheme in Don Bosco College, Yelagiri Hills where many students have come from low income families. This year the IVDP have contributed **Rs. 1 Lakh** towards this partnership project.

₹ **1.1**  
**LAKHS**



## LIFE SKILL TRAINING FOR GIRL STUDENTS

In order to enhance the self employability skills of the student, IVDP sponsored the skill training programme in Mehandhi and bridal makeup for 97 students at the cost of **Rs. 10,000**

₹ **50**  
**THOUSAND**



## SCIENCE LAB to GOVT. SCHOOL, PAIYUR



The students get a first-hand learning experience by performing various experiments on their own. In school, science lab equipment and supplies make teaching and learning easy both for the teachers, as well as for the students.

So the IVDP supported to acquire the science lab materials worth of **Rs. 50,000** to Govt. Hr. Sec. School, Paiyur, Krishnagiri dt.





## COLLEGE BAGS to STUDENTS

₹ **13**  
**LAKHS**

IVDP always offers meaningful and valuable gifts to the students studying in the schools and colleges. This year IVDP offers Fast Track school bags worth of Rs. 1200 each to the students studying in the following institutions;



		BAGS	AMOUNT
01	AUXILIUM COLLEGE, RAGUNATHAPURAM	95 Students	₹ <b>1.15</b> Lakhs
02	AUXILIUM COLLEGE, VELLORE	127 Students	₹ <b>1.30</b> Lakhs
03	IVDP COMPUTER ACADEMY, HANUMANTHAPURAM	105 Students	₹ <b>1.05</b> Lakhs
04	IVDP STAFF CHILDREN	40 Students	₹ <b>0.40</b> Lakh
05	SACRED HEART COLLEGE, TIRUPATTUR	166 Students	₹ <b>2.00</b> Lakhs
06	DON BOSCO COLLEGE, DHARMAPURI	93 Students	₹ <b>1.15</b> Lakhs
07	DON BOSCO B.ED COLLEGE, DHARMAPURI	8 Students	₹ <b>0.10</b> Lakh
08	GONZAGA COLLEGE, ELATHAGIRI	80 Students	₹ <b>1.00</b> Lakh
09	HOLY CROSS COLLEGE, TRICHY	93 Students	₹ <b>1.15</b> Lakhs
10	DON BOSCO COLLEGE, YELAGIRI	80 Students	₹ <b>1.00</b> Lakh
11	IVDP WIDOW MEMBER CHILDREN	234 Students	₹ <b>2.70</b> Lakhs
		<b>1121 Students</b>	<b>₹ 13.00 Lakhs</b>



# DESK & BENCHES

## to SCHOOLS



₹ **15.88**  
**LAKHS**

Physical comfort of a student in the classroom is often neglected. Children spend as long as 7 to 8 hours at their desks every day. Hence, Classroom furniture plays an important role in learning environment. So the desks and chairs in the classroom which are one of the most crucial elements of a learning environment. Therefore IVDP gives much attention on providing desks and benches for the schools for improving the student's learning environment.



▲ Desk & Benches to Chittal Achi High School, Kandanoor

The IVDP provided the desk and benches to the following institutions:

		Qty.	AMOUNT
01	Chittal Achi High School, Kandanoor, Sivagangai Dt.	115 Sets	₹ <b>7.00</b> Lakhs
02	R.C. Fathima High School, Krishnagiri	55 Sets	₹ <b>3.10</b> Lakhs
03	Govt. High School, Devereahalli	15 Sets	₹ <b>0.85</b> Lakh
04	Sagaya Madha Middle School, Dasarapalli	40 Sets	₹ <b>2.30</b> Lakhs
05	IELC Middle School, Krishnagiri	20 Sets	₹ <b>1.13</b> Lakhs
06	Auxilium Matric. School (KG Section) Dharmapuri	---	₹ <b>1.50</b> Lakhs
			₹ <b>15.88</b> Lakhs





# SMART BOARD INTERACTIVE SYSTEMS

to **SCHOOLS and COLLEGES**

The Interactive electronic whiteboard is one of the innovative educational technology capable of replacing the conventional blackboard and chalk teaching method and the outdated overhead projector equipment in order to properly enhance the social-emotional and physical development of students. So, the IVDP also adopted the advancement in educational teaching methodology and provided the smart class interactive equipments to various schools and colleges.

₹ **5.05**  
**LAKHS**



▲ Inauguration of Smart Board Interactive system at Don Bosco College of Education, Dharmapuri

The IVDP offered the SMART BOARD INTERACTIVE SYSTEMS to,

		AMOUNT
01	Govt. High School, Thoppur, Dharmapuri Dt.	₹ <b>0.65</b> Lakh
02	Fathima Middle School, Kadathure, Dharmapuri Dt.	₹ <b>0.80</b> Lakh
03	Don Bosco B.Ed. College, Dharmapuri	₹ <b>1.00</b> Lakh
04	Sacred Heart College, Tirupattur	₹ <b>1.60</b> Lakhs
05	St. Antony's Hr. Sec. School, Elathagiri	₹ <b>1.00</b> Lakh
		₹ <b>5.05</b> Lakhs



## COMPUTER LABS to SCHOOLS

₹ **11.29**  
**LAKHS**

Computer education in schools plays an important role in students' career development. Computer is the most powerful device that students can use to learn new skills and a more advanced version of current lessons. So, in order to enhance the skills of rural children, the IVDP provides computers to various schools in past several years.



▲ New Computer Lab at St. Mary's Hr. Sec. School, Vellore

		AMOUNT
01	Computer Lab to St. Mary's Hr. Sec. School, Vellore	₹ <b>8.00</b> Lakhs
02	Computer to Govt. Hr. Sec. School, KRP Dam, Krishnagiri	₹ <b>0.30</b> Lakh
03	UPS & Batteries for Computer to Govt. School, Kuralnatham	₹ <b>0.27</b> Lakh
04	Computer Lab to Sagaya Madha Middle School, Dasarapalli	₹ <b>2.72</b> Lakhs
		₹ <b>11.29</b> Lakhs





## LED TELEVISIONS & CCTV CAMERA to SCHOOLS

The Televisions are another electronic medium helps to enhance the teaching and learning process in the schools. Hence the IVDP provides the latest 43" LG LED televisions to various schools for enhancing the learning capacity of the children.

₹ **3.45**  
**LAKHS**



▲ LED Televisions to Govt. High School, Thoppur, Dharmapuri Dt.

			AMOUNT
01	P.U.P. School, Periya Chakkanvoore, Krishnagiri Dt.	LED TV	₹ <b>0.20</b> Lakh
02	Govt. High School, Thoppur, Dharmapuri Dt.	LED TV	₹ <b>2.00</b> Lakhs
03	Govt. School, Ummiyampattu, Dharmapuri Dt.	CCTV Camera	₹ <b>0.65</b> Lakh
04	Govt. School, Vellolai, Dharmapuri Dt.	LED TV & Mike Stand	₹ <b>0.60</b> Lakh
			₹ <b>3.45</b> Lakhs





## "READ & RISE" - IVDP & THE HINDU JOINT VENTURE

- Books to Govt. School Libraries

₹ **10.4**  
**LAKHS**

The IVDP in association with "The Hindu" National English daily launched a unique project of distributing books to the libraries of Govt. schools in Thanjore and Pudukottai districts. The IVDP and The Hindu shared the cost of the project in 60:40 ratio.



- ▶ In Pudukottai, the District Collector Mrs. P. Uma Maheshwari, IAS., distributed the books worth of **Rs. 5.2 Lakhs** to 100 Govt. school libraries



- ◀ In Thanjavur Mr. Ramakrishnan, Chief Educational Officer distributed the books worth of **Rs. 5.2 Lakhs** to 100 Govt. school libraries.





## WATER BOTTLES for CHILDREN

Normally, majority of the children in our country are carrying drinking water in the disposable cool drinks bottle. To avoid this unhealthy practice, the IVDP President provided the safe, reusable and high quality drinking water bottles for the children in schools.

₹ **7.06**  
**LAKHS**



▲ Water bottles to Krishnagiri, St. Ann's School Children

		WATER BOTTLES	AMOUNT
01	Govt. High School, Kanagamuttlu	320	₹ <b>0.56</b> Lakh
02	St. Ann's Primary School, Krishnagiri	1100	₹ <b>1.90</b> Lakhs
03	St. Ann's Girls Hr. Sec. School, Krishnagiri	2100	₹ <b>3.50</b> Lakhs
04	Amala Annai Hr. Sec. School, Dharmapuri	600	₹ <b>1.10</b> Lakhs
		<b>4120</b>	₹ <b>7.06 Lakhs</b>





## GOLD MEDALS to STUDENTS

Always IVDP President interested in motivating the school children with valuable gifts. In particular he often honours the students who have scored good marks in Government examinations. This year he honoured the following students with gold medals;



▲ Gold Medals to toppers in Chittal Achi High School, Kandanoor.

01	Auxilium School, Dharmapuri	6 Gold Medals
02	St. Augustinian Matric School, Onnalvadi	4 Gold Medals
03	Chittal Achi High School, Kandanoor, Sivagangai Dt.	10 Gold Medals
04	St. Ann's Nursery & Primary School, Krishnagiri	5 Gold Medals
05	St. John Bosco Girls Hr. Sec. School, Hosur	3 Gold Medals

**28 Gold Medals (1 Gram) worth of Rs. 95 Thousand**





## GIFTS to TEACHERS

₹ **9.58**  
LAKHS



▲ Gifts to Krishnagiri, St. Ann's Nursery School staff.

	AMOUNT
01 <b>Fastrack bags</b> to Dharmapuri Auxilium School Teachers	₹ <b>0.45</b> Lakh
02 <b>Fastrack bags</b> to Krishnagiri St. Ann's Hr. Sec. School Teachers	₹ <b>0.63</b> Lakh
03 <b>Fastrack bags</b> to Tirupattur Sacred Heart College, English Dept. Staff	₹ <b>0.28</b> Lakh
04 <b>Fastrack bags</b> to Hosur St. John Bosco School Teachers	₹ <b>0.80</b> Lakh
05 <b>Fastrack bags</b> to Elathagiri Gonzaga College Teachers	₹ <b>1.22</b> Lakhs
06 <b>Fastrack bags</b> to Onnalvadi St. Augustinian Matric. School Teachers	₹ <b>1.22</b> Lakhs
07 <b>Butterfly Storage Box</b> to Krishnagiri St. Ann's Nursery School Teachers	₹ <b>0.60</b> Lakh
08 <b>Dinner Sets</b> to Salem St. John's Matric. School Teachers	₹ <b>3.60</b> Lakhs
09 <b>Over Coat</b> to Dharmapuri Auxilium School Teachers	₹ <b>0.38</b> Lakh
09 <b>Butterfly Storage Box</b> to Kottaiyur IVDP Nethaji School Teachers	₹ <b>0.40</b> Lakh
	₹ <b>9.58 Lakhs</b>

# SNAPSHOT

KAMARAJAR Birthday  
celebration gifts to the students  
at IELC Middle school  
Krishnagiri

₹ 21,000

Daily News papers to  
20 Govt. schools in Krishnagiri dt.

₹ 40,000

Sponsoring the Higher Education  
(B.Sc., Agri., in Annamalai University,  
Chidambaram) of M. Arun Kumar,  
who studied in Govt. Boys Hr. Sec. School,  
Kaveripattinam.

₹ 40,000

Christmas cakes to  
St. Ann's Hr. Sec &  
Primary School Children

₹ 61,000

320 Exam pads to the students of  
Govt. High School, Kanagamuttlu

₹ 29,000

Uniforms for the students  
who performed the cultural events during  
the Teachers day celebrations  
at St. John Bosco  
Mat. Hr. Sec. School, Hosur

₹ 97,000



# CHILD & YOUTH WELFARE

07



LED TV to GPSY CHILDREN HOME  
KRISHNAGIRI

EXAM PADS to CHILDREN

SOLAR WATER HEATERS  
to CHILDREN HOMES

CHRISTMAS GIFTS  
to CHILDREN HOMES



**4**  
PROJECTS  
2019-2020



This Year  
IVDP has spent  
**₹ 8.93 Lakhs**  
for Child &  
Youth Welfare

**800**  
BENEFICIARIES



Till date  
IVDP has Spent

**₹ 45.42  
Lakhs**

for Child & Youth Welfare





## LED TV

to GYPSY CHILDREN HOME, KRISHNAGIRI

₹ **34**  
THOUSAND



IVDP President donated **Rs. 34,000/-** worth of **LG 43" LED Television** to GYPSY Children Home, Krishnagiri.



## EXAM PADS

to CHILDREN

₹ **11**  
THOUSAND

IVDP provided the exam pads worth of **Rs. 11,000** to 120 children staying in **Indira Gandhi Children Home, Madhakondapalli**





₹ **5.40**  
LAKHS

## SOLAR WATER HEATERS to CHILDREN HOMES



IVDP provided 3000 LTH Capacity Solar Water heaters worth of **Rs. 3.6 Lakhs** to Little Flower Children Home for Boys, Pallikonda, Vellore dt.



IVDP provided 2000 LTH Capacity Solar Water heaters worth of **Rs. 1.8 Lakhs** to St. Mary's Children Home for Girls, Vellore.





## CHRISTMAS GIFTS to CHILDREN HOMES



IVDP President celebrated the Christmas with the orphan and semi orphan children who are staying in St. Mary's Girl Children Home run by Salesian Sisters in Vellore and shared his joy with the gift of cakes and travel bags to all the children worth of **Rs. 78,000.**



IVDP also celebrated the Christmas by sharing the cakes with the Gypsy children studying in ARS residential School, Athimugam.



# COMMUNITY DEVELOPMENT

08



PROGRAMMES FOR  
TRIBAL CHILDREN IN MEGHALAYA

KAMARAJAR BIRTHDAY  
CELEBRATIONS AT VAZHAPADI

ULTRA POOR HOUSE

BICYCLES for SCHOOL CHILDREN

GIFTS to SCAVENGERS

SAREES TO THE WIDOWS  
(WIDOW MEMBERS OF KALANGARAI SHGs)

GIFTS TO TRAINEES IN INDIAN BANK  
SELF EMPLOYMENT TRAINING INSTITUTE  
DHARMAPURI

SEWING MACHINES TO WIDOWS  
KALANJIYAM FOUNDATION, CHENNAI



**8**  
PROJECTS  
2019-2020



This Year  
IVDP has spent  
**₹ 20 Lakhs**  
for Community  
Development

**4371**  
BENEFICIARIES



Till date  
IVDP has Spent  
**₹ 8.8 CRORES**  
for Community  
Development





## PROGRAMMES FOR TRIBAL CHILDREN IN MEGHALAYA

₹19  
LAKHS



COMMUNITY DEVELOPMENT

MAWKYNREW is the remote hilly area in East Khasi Hills district of Meghalaya in North East India. The Mawkynew and the hamlets around this village are situated near the Bangladesh-India border. The Khasi tribal people are living in the extreme poverty conditions. There is no electricity and public transport in many villages. The Holy Cross School is the only school providing quality education for their children.



So, the IVDP is supporting their children's education through this school in the past few years. The IVDP provided the following facilities for the benefit of those tribal children.



## PROGRAMMES FOR TRIBAL CHILDREN IN MEGHALAYA



Blankets for the families of the tribal children studying in the school

₹ 5 Lakhs

Solar lamps for 1000 tribal children

₹ 6 Lakhs

Science Lab, LED Television, RO Water purifier & winter cloths

₹ 5 Lakhs

Generator

₹ 3 Lakhs







## KAMARAJAR BIRTHDAY CELEBRATIONS AT VAZHAPADI

₹2.8  
LAKHS



Thiru. Kamarajar was the greatest Chief Minister of Tamil Nadu and contributed more for children's education. To remember his birthday in a meaningful way, the IVDP President Mr. Kulandai Francis presented a nice gifts to the poor children in Vazhapadi, Salem dt.

Gold medals for 3 students who secured high marks in X and XII stds.

₹ 10,000

Gold ear rings for 33 orphan children staying in Children Home

₹ 2,30,000

Fastrack bags for 37 school going children

₹ 40,000

Fr. Vimal coordinated and arranged the event and honoured the IVDP President with **GOOD SAMARITAN AWARD**.



## ULTRA POOR HOUSE

₹2.5  
LAKHS



Mrs. Alamelu is poor destitute women, living with her daughter Ms. Bhavani in Kamanthoddi village near Shoolagiri. They are homeless and staying in their relatives' house. She approached the IVDP President to support her daughter's educational needs. After seeing their real needs, the IVDP President accepted her entire expenses for her higher education.

**Now Bhavani continue her B.A., English course in M.G.R. College, Hosur.**

Further IVDP built a beautiful house for her family at the cost of **Rs. 2.5 Lakhs** in Kamanthoddi village. Now they are leading a dignified life in their own house.





## BICYCLES for SCHOOL STUDENTS

₹ **2.25**  
LAKHS



The children from the villages around Don Bosco Youth Village in Keeranur, Pudukottai District are finding very difficult to reach the school. Lack of public transport facility is the major hurdle for them to reach the school on time. So at the request of Fr. Barnabas, Sdb, IVDP President provided 50 bicycles for the use of school going children at the cost of **Rs. 2.25 Lakhs**.



## GIFTS to MUNICIPAL SCAVENGERS

₹ **1**  
LAKHS

The IVDP always cares for the people living in the peripheries and working at the grass root level. In this gesture IVDP provided the Jerkins and Sarees for 97 scavenging workers working in the Krishnagiri Municipality at the cost of **Rs. 1 Lakh**.







## SAREES TO THE WIDOW SHG MEMBERS

(WIDOW MEMBERS OF KALANGARAI SHGs)

₹ 6  
LAKHS



Last year, the IVDP supported with relief materials for the victims of Cyclone Gaja, especially the widows in Kalangarai SHGs. This year IVDP provided the sarees to **1300 widow members** of Kalangarai SHGs around Nagapattinam at the cost of **Rs. 6 lakhs**.



## SEWING MACHINES TO WIDOWS

KALANJIYAM FOUNDATION, CHENNAI

₹ 73  
THOUSAND



By accepting their request, the IVDP President donated 13 sewing machines to the widows at the cost of Rs. 73,000/-. By doing this job they can earn Rs.6,000/- per month as additional income to meet their family needs.

Deprived women and girls have learned tailoring & embroidery skills through KALANJIYAM FOUNDATION, Chennai. The trained women are capable of stitching different type of blouses, zari work on sarees, school children uniforms stitching etc. So KALANJIYAM FOUNDATION approached the IVDP to sponsor the sewing machines for those who have completed their training especially for widows.





## GIFTS TO TRAINEES

IN INDIAN BANK SELF EMPLOYMENT  
TRAINING INSTITUTE, DHARMAPURI

₹ **1.20**  
**LAKHS**



- ▲ The IVDP donated **10 Sewing Machines & 30 No. of Fastrack Bag** to the trainees of Indian Bank Self Employment Training Institute, Dharmapuri at the cost of **Rs. 1 Lakh.**



- Rs.20 thousand** worth of **Gold Medals** to 6 best trainees in tailoring who are trained in Indian Bank Self Employment Training Institute, Dharmapuri ▲



# SNAPSHOT



▲ Solar water heater to Our Lady of Lourdes Hospital, Madhakondapalli

Christmas gifts (Bed sheets and Bags)  
through St. Joseph Health centre,  
Bargur for HIV infected  
and affected people

₹ **1,20,000**

Hearing aids to the  
daughter of IVDP SHG member  
from Kaveripattinam

₹ **30,000**

Gifts to the children  
who won the quiz competition  
during the World Sick Day Celebrations  
in Krishnagiri

₹ **30,000**

Solar water heater to  
Our Lady of Lourdes Hospital,  
Madhakondapalli

₹ **60,000**



# SPORTS & GAMES

09



CASH PRIZE  
to MASTER ATHLETE

GIFTS TO STATE LEVEL  
THROW BALL EVENT RUNNERS

GOLD MEDAL TO NATIONAL LEVEL  
SILAMBATTAM WINNER

GIFTS to JUDO PLAYERS



**4**  
PROJECTS  
2019-2020



This Year  
IVDP has spent  
**₹ 1 Lakh**  
for Sports  
& Games

**35**  
BENEFICIARIES



Till date  
IVDP has Spent

**₹ 34.45  
LAKHS**

for Sports & Games





## CASH PRIZE to MASTER ATHLETE



Mr. Yuvaraj is working in the Tamil Nadu police, who is also a National and International level Masters Athlete. To appreciate his athletic skills and encourage his participation, the IVDP President honoured Mr. Yuvaraj with the cash prize of **Rs. 25,000.**



## GIFTS TO STATE LEVEL THROW BALL EVENT RUNNERS



IVDP appreciated the efforts of Krishnagiri, St. Ann's Girls Hr. Sec. School Throw ball team for their runners up position at the State Level Republic Day Throw ball event with the gift of Fastrack bags worth of **Rs. 20,000.**





## GOLD MEDAL TO NATIONAL LEVEL SILAMBATTAM WINNER



The IVDP President honoured the National Level Silambattam event winner  
**Ms. S. GIRIBALA**  
with Gold Medal  
worth of Rs. **3,500.**



## GIFTS to JUDO PLAYERS



IVDP appreciated the efforts of Kanagamuttlu, Govt. High school Judo team for their runners up position at the District Level Judo event with the gift of Fastrack bags worth of **Rs. 15,000.**

## IVDP SHG WELFARE

**₹ 39.10 Crore**

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Life Security Fund	₹ 25.25 Crore	₹ 4.23 Crore	₹ 29.48 Crore
SHG member Funeral Expenses	₹ 2.08 Crore	₹ 42 Lakhs	₹ 2.50 Crore
Support to Victim of Fire Accidents, Herat Surgery and Medical Expenses for SHG Members	₹ 39.60 Lakhs	₹ 2.65 Lakhs	₹ 42.25 Lakhs
Mothers Day	₹ 4 Lakhs	₹ 4 Lakhs	₹ 8 Lakhs
Ultra Poor House - 5 Nos.	₹ 2.8 Lakhs	-----	₹ 2.8 Lakhs
Educational Scholarship to School Students of IVDP SHG Members Children Top Scorer in 10th and 12th std	₹ 3.46 Crore	₹ 23.42 Lakhs	₹ 3.69 Crore
IVDP SHG Widow Members Children Scholarship (College Students Only)	₹ 1.73 Crore	₹ 24 Lakhs	₹ 1.97 Crore
Solar Lamp to IVDP SHG member's Children who face 10th and 12th std public Examination	₹ 40 Lakhs	-----	₹ 40 Lakhs
Sanitation Day Gift, Uniform and Water bottles to Animators	₹ 35 Lakhs	₹ 14.50 Lakhs	₹ 49.50 Lakhs
<b>TOTAL</b>	<b>₹ 33.75 Crore</b>	<b>₹ 5.34 Crore</b>	<b>₹ 39.10 Crore</b>

## IVDP SHG FEDERATION STAFF WELFARE

**₹ 5.51 Crore**

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Staff Welfare (Gift & Incentive)	₹ 4.11 Crore	₹ 40 Lakhs	₹ 4.51 Crore
IVDP SHG Staff Children Scholarship	₹ 89.10 Lakhs	₹ 11 Lakhs	₹ 1 Crore
<b>TOTAL</b>	<b>₹ 5 Crore</b>	<b>₹ 51 Lakhs</b>	<b>₹ 5.51 Crore</b>



# FACTS & FIGURES

## EDUCATIONAL SERVICE TO IVDP NETHAJI SCHOOL, KOTTAIYUR

**₹ 3.93 Crore**

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
School Establishment Work (Land Purchase, 3 Floors, 18 Class Rooms with Toilet Block, Furniture, Plan Things, Computer Lab & Science Lab)	₹ 2.40 Crore	-----	₹ 2.40 Crore
Auditorium Construction	-----	₹ 76.00 Lakhs	₹ 76 Lakhs
Xerox Machine, Solar System, Furniture	₹ 9 Lakhs	-----	₹ 9 Lakhs
Purchase of School Van	₹ 11 Lakhs	-----	₹ 11 Lakhs
Purchase of Jeep	₹ 11 Lakhs	-----	₹ 11 Lakhs
LCD Projector	₹ 46 Thou.	-----	₹ 46 Thou.
LED TV	₹ 65 Thou.	₹ 1.80 Lakhs	₹ 2.45 Lakhs
RO Plant	₹ 1.25 Lakhs	-----	₹ 1.25 Lakhs
Uniform, Bag, Belt, Water Bottle, Exam Pad	₹ 17.10 Lakhs	₹ 1.30 Lakhs	₹ 18.40 Lakhs
School Bus Purchase	₹ 15 Lakhs	-----	₹ 15 Lakhs
Sports Day & Annual Day Gifts	₹ 1.60 Lakhs	₹ 83 Thou.	₹ 2.43 Lakhs
Health Mix to Students	₹ 1.40 Lakhs	-----	₹ 1.40 Lakhs
Musical Instruments	₹ 1.15 Lakhs	-----	₹ 1.15 Lakhs
Students Tour Expenses	-----	₹ 25 Thou.	₹ 25 Thou.
Teachers Gift & Tour Expenses	₹ 1.30 Lakhs	₹ 42 Thou.	₹ 1.72 Lakhs
<b>TOTAL</b>	<b>₹ 3.12 Crore</b>	<b>₹ 80.6 Lakhs</b>	<b>₹ 3.93 Crore</b>

## EDUCATIONAL SERVICES TO IVDP COMPUTER ACADEMY, HANUMANTHAPURAM

**₹ 1.64 Crore**

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Establishment Work (Land Purchase, 3 Floors with Toilet Block, Furniture, Computer Lab)	₹ 1.52 Crore	-----	₹ 1.52 Crore
Uniform, Book, Bag, Gift (DCA & Short term course)	₹ 5 Lakhs	₹ 50 Thou.	₹ 5.50 Lakhs
Maintenance Expenses (UPS, Carpendering Work, Borewell Work, EB Work)	₹ 2 Lakhs	-----	₹ 2 Lakhs
Vehicle	₹ 5 Lakhs	-----	₹ 5 Lakhs
<b>TOTAL</b>	<b>₹ 1.64 Crore</b>	<b>₹ 50 Thou.</b>	<b>₹ 1.64 Crore</b>



## EDUCATIONAL SCHOLARSHIP TO COLLEGE & SCHOOL STUDENTS

**₹ 3.39 Crore**

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Scholarship to College Students	₹ 97.09 Lakhs	₹ 4.60 Lakhs	₹ 1.02 Crore
Sesurajapuram - 1st Generation Scholarship	₹ 60.72 Lakhs	-----	₹ 60.72 Lakhs
Orphan & Semi Orphan Scholarship	₹ 1.01 Crore	₹ 51.60 Lakhs	₹ 1.53 Crore
Govt. College Cash Award	₹ 10.91 Lakhs	₹ 50 Thou.	₹ 11.41 Lakhs
Scholarship to School Students from IVDP Nethaji School, Kottaiyur	₹ 3.20 Lakhs	₹ 2.10 Lakhs	₹ 5.30 Lakhs
Ultra Poor students scholarship (Sacred Heart College)	₹ 3.70 Lakhs	₹ 3 Lakhs	₹ 6.70 Lakhs
<b>TOTAL</b>	<b>₹ 2.77 Crore</b>	<b>₹ 61.80 Lakhs</b>	<b>₹ 3.39 Crore</b>

## CHILD WELFARE PROGRAMMES

**₹ 45.42 Lakhs**

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Scholarship to College Students	₹ 10 Thou.	-----	₹ 10 Thou.
LED TV to Children Homes	₹ 8.55 Lakhs	₹ 34 Thou.	₹ 8.89 Lakhs
RO Plant to Children Homes	₹ 4.50 Lakhs	-----	₹ 4.50 Lakhs
Solar Heater to Homes, Boarding & Hostels	₹ 8.95 Lakhs	₹ 5.4 Lakhs	₹ 14.35 Lakhs
Sweater & Scarf to Home Children	₹ 1.62 Lakhs	-----	₹ 1.62 Lakhs
Water Bottles to Home Children	₹ 85 Thou.	-----	₹ 85 Thou.
Awareness Wall Paintings on Child Protection	₹ 35 Thou.	-----	₹ 35 Thou.
Book Rack to Home Children	₹ 1.25 Lakhs	-----	₹ 1.25 Lakhs
Support to Tribal Children	₹ 78 Thou.	-----	₹ 78 Thou.
Gifts to Children Home	₹ 50 Thou.	-----	₹ 50 Thou.
Solar Lamps to Auxilium School, Madurai	₹ 3 Lakhs	-----	₹ 3 Lakhs
Plastic Matts and Tumblers to Home Children	₹ 50 Thou.	-----	₹ 50 Thou.
School Bags to staying in Children Homes	₹ 1.80 Lakhs	₹ 78 Thou.	₹ 2.60 Lakhs
Grinder to Children Home	₹ 81 Thou.	-----	₹ 81 Thou.
Dining Table to IELC Children Home, Bargur	₹ 1.60 Lakhs	-----	₹ 1.60 Lakhs
Food Expenses for Physically Challenged Children	₹ 80 Thou.	-----	₹ 80 Thou.
Gold Ear rings to Home Children in Vazhapadi	₹ -----	₹ 2.30 Lakhs	₹ 2.30 Lakhs
Exam Pad to Indira Gandhi Home Children, Mathakondapalli	₹ -----	₹ 11 Thou.	₹ 11 Thou.
Tour Expenses to Blind Children	₹ 53 Thou.	-----	₹ 53 Thou.
<b>TOTAL</b>	<b>₹ 36.49 Lakhs</b>	<b>₹ 8.93 Lakhs</b>	<b>₹ 45.42 Lakhs</b>



## SPORTS & GAMES

₹ 34.45 Lakhs

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Scout Programme	₹ 10 Lakhs	----	₹ 10 Lakhs
Basket Ball Court	₹ 8 Lakhs	----	₹ 8 Lakhs
Judo Matt to Schools	₹ 3 Lakhs	----	₹ 3 Lakhs
Sports Dress & Sports Materials to Schools	₹ 6.75 Lakhs	----	₹ 6.75 Lakhs
Play Equipments	₹ 4 Lakhs	----	₹ 4 Lakhs
Mini Marathon	₹ 70 Thou.	----	₹ 70 Thou.
Fastrack Bag to Sports Students	----	₹ 30 Thou.	₹ 30 Thou.
Gold Coin Gifts to Winners	----	₹ 20 Thou.	₹ 20 Thou.
Gift to Winners	₹ 1 Lakh	₹ 50 Thou.	₹ 1.50 Lakhs
<b>TOTAL</b>	<b>₹ 33.45 Lakhs</b>	<b>₹ 1 Lakhs</b>	<b>₹ 34.45 Lakhs</b>

## EMERGENCY RELIEF SERVICES

₹ 4.85 Crore

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Kargil War, Gujarat Earth Quake, Tsunami, Gaja Cyclone, Vartha, Kerala Flood	₹ 3.75 Crore	----	₹ 3.75 Crore
Nilgiri Flood Relief Work	----	₹ 1 Crore	₹ 1 Crore
Covid 19 - Relief Work	----	₹ 10 Lakhs	₹ 10 Lakhs
<b>TOTAL</b>	<b>₹ 3.75 Crore</b>	<b>₹ 1.10 Crore</b>	<b>₹ 4.85 Crore</b>

## OTHER EDUCATIONAL SERVICES



**11.59 Crore**

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
10th & +2 Question Bank "Vetri Nam Kayil" distribution during 2008-2020	₹ 4.10 Crore	₹ 2 Lakhs	₹ 4.12 Crore
Water Bottles to School Children	₹ 24 Lakhs	₹ 7.06 Lakhs	₹ 31.06 Lakhs
Mathematics Kit to Govt. School in Krishnagiri Dt.	₹ 11 Lakhs	-----	₹ 11 Lakhs
Kitchen Equipment to Auxilium College, Vellore and Don Bosco College, Yelagiri.	₹ 13.50 Lakhs	-----	₹ 13.50 Lakhs
Water Treatment Plant to Schools & College	₹ 61 Lakhs	-----	₹ 61 Lakhs
Computer Lab to Schools & College	₹ 1.43 Crore	₹ 16.34 Lakhs	₹ 1.59 Crore
Open Auditorium to Auxilium School & John Britto School, Christupalayam	₹ 12.20 Lakhs	-----	₹ 12.20 Lakhs
Construction, Toilet renovation to R.C. Fathima Boys Hight School, IELC School	₹ 24.50 Lakhs	-----	₹ 24.50 Lakhs
Safety Grill Frame Work, Compound Wall & Tiles to St. Ann's School, Krishnagiri, Our Lady School Mathakondapalli School, St. John Bosco School, Hosur, John Britto, Anniyalam	₹ 17.72 Lakhs	-----	₹ 17.72 Lakhs
Chair, Desk & Bench to Schools	₹ 49.76 Lakhs	₹ 15.88 Lakhs	₹ 65.64 Lakhs
Exam Pad to Schools	-----	₹ 40 Thou.	₹ 40 Thou.
Uniform, Bag, Belt to School Children	₹ 12 Lakhs	₹ 97 Thou.	₹ 12.97 Lakhs
Science Lab to School Children	₹ 4.10 Lakhs	₹ 50 Thou.	₹ 4.60 Lakhs
Cycle to School Children	₹ 12.20 Lakhs	₹ 2.25 Lakhs	₹ 14.45 Lakhs
Audio Visual Equipments to Students	₹ 6.30 Lakhs	-----	₹ 6.30 Lakhs
Hearing Aid to Students	-----	₹ 30 Thou.	₹ 30 Thou.
Generator, UPS & Battery to Schools & Colleges	₹ 16.40 Lakhs	-----	₹ 16.40 Lakhs
DRDA Scheme contribution (Schools and Colleges)	₹ 38.50 Lakhs	₹ 50 Lakhs	₹ 88.50 Lakhs
Library to School & Colleges Students	₹ 10.50 Lakhs	₹ 10.40 Lakhs	₹ 20.90 Lakhs

*to be continue...*



# FACTS & FIGURES

## ... Other Educational Services

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Sanitation Expenses, Suppose Christmas Expenses & Food expenses for School & College Students	₹ 9.72 Lakhs	₹ 4 Lakhs	₹ 13.72 Lakhs
Teachers Gift	₹ 42.5 Lakhs	₹ 9.58 Lakhs	₹ 52.08 Lakhs
CCTV Camera & LED TV to Schools	₹ 6.02 Lakhs	₹ 3.45 Lakhs	₹ 9.47 Lakhs
Bridge Course to College Students	₹ 6.90 Lakhs	₹ 1.10 Lakhs	₹ 8.00 Lakhs
Employabilty personal skill training to College Students	₹ 1.50 Lakhs	-----	₹ 1.50 Lakhs
Beautician Course to College Students	₹ 1.50 Lakhs	₹ 60 Thou.	₹ 2.10 Lakhs
Mobile Phone Service Training to College Students	₹ 70 Thou.	-----	₹ 70 Thou.
Photo Graphic Course to Students	₹ 50 Thou.	₹ 75 Thou.	₹ 1.25 Lakhs
Tally Training to College Students	₹ 1.05 Lakhs	₹ 75 Thou.	₹ 1.80 Lakhs
Tailoring Training to College Students	₹ 1.20 Lakhs	₹ 2.30 Lakh	₹ 3.50 Lakhs
Gold Coins to College Students	₹ 31 Thou.	₹ 95 Thou.	₹ 1.26 Lakhs
Gold Ear Rings to College Students	-----	₹ 1.50 Lakhs	₹ 1.50 Lakhs
Titan Watches to College Students	₹ 50 Thou.	₹ 70 Thou.	₹ 1.25 Lakhs
Tailoring Machine to College Students	₹ 1.06 Lakhs	₹ 50 Thou.	₹ 1.56 Lakhs
Camera to College Students	₹ 30 Thou.	-----	₹ 30 Thou.
Valluvar Award to College Students	₹ 5.25 Lakhs	-----	₹ 5.25 Lakhs
Midday - Meals Scheme to Yelagiri Don Bosco	₹ 2.30 Lakhs	₹ 1 Lakh	₹ 3.30 Lakhs
Motivational Training and Gift to School Students ( St. Ann's & IELC)	₹ 1.30 Lakhs	₹ 21 Thou.	₹ 1.51 Lakhs
Vehicle to RSTC School, Athimugam	₹ 65 Thou.	-----	₹ 65 Thou.
Dictionary to School Children	₹ 2.70 Lakhs	-----	₹ 2.70 Lakhs
Solar Lamp, Science Lab, Uniform, Geometry Box & Cloth Drying Machine, Generator, Blankets to Megalaya School Children	₹ 14.80 Lakhs	₹ 14 Lakhs	₹ 28.80 Lakhs
Fastrack Bag to Schools & College Students	₹ 29.40 Lakhs	₹ 13 Lakhs	₹ 42.40 Lakhs
<b>TOTAL</b>	<b>₹ 10 Crore</b>	<b>₹ 1.59 Crore</b>	<b>₹ 11.59 Crore</b>

## COMMUNITY DEVELOPMENT



**8.80 Crore**

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Check Dam Construction in Thally Block	₹ 5 Crore	-----	₹ 5 Crore
Thatched House in to Tiles House	₹ 2 Crore	-----	₹ 2 Crore
Vellore Central Prison	₹ 5 Lakhs	-----	₹ 5 Lakhs
Women Sub Jail - UPS, Battery, RO, Tank, Sewing Machine, Towel & Other Materials & SP Office, Krishnagiri Computer & Printer	₹ 2.85 Lakhs	₹ 15 Thou.	₹ 3 Lakhs
Sanatorium Workers in Tambaram & Conservancy Worker in Krishnagiri Municipality, St. Ann's School, RC Fathima School & St. Louis Hospital	₹ 7.85 Lakhs	₹ 3.4 Lakhs	₹ 11.25 Lakhs
Leprosy Programme under St. Mary's Hospital, Arisipalayam - Salem (Food, Cloths, Equipments, Solar Lamp & Education activities)	₹ 9 Lakhs	-----	₹ 9 Lakhs
Leprosy Programme - Alert India, Mumbai	₹ 25 Lakhs	-----	₹ 25 Lakhs
Old Age Home - Grace Compassion Home, Thriuvannamalai, Arockia Annai Old Age, Hosur & Physically & Mentally Challenged Men, Kanchipuram, Uyuiroli Old Age Home, Chennai	₹ 13.60 Lakhs	-----	₹ 13.60 Lakhs
Solar Heater to St. Lourdes Hospital, Mathakondapalli	₹ -----	₹ 60 Thou.	₹ 60 Thou.
Ambulance to Krishnagiri Municipality	₹ 3 Lakhs	₹ -----	₹ 3 Lakhs
St. Louis Hospital, Krishnagiri	₹ 14.80 Lakhs	₹ -----	₹ 14.80 Lakhs
Elathagiri, St Annes Hospital	₹ 50 Thou.	₹ -----	₹ 50 Thou.
Krishnagiri District Library - Furniture	₹ 20 Thou.	₹ -----	₹ 20 Thou.
JUST (Jana Unnaiyan Samity) - Tripura	₹ 22.50 Lakhs	₹ -----	₹ 22.50 Lakhs
Meghalaya SHG Members and Kasi People Welfare	₹ 2.50 Lakhs	₹ 5 Lakhs	₹ 7.50 Lakhs
Other donations (Marriage, Medical, Sports)	₹ 4.60 Lakhs	₹ -----	₹ 4.60 Lakhs

*to be continue...*



## ... community development

PARTICULARS	As on Mar'2019	2019-2020	TOTAL
Christmas Celebration St. Joseph Health Center, Bargur for HIV People, Leprosy Home, Bargur	₹ 8.20 Lakhs	-----	₹ 8.20 Lakhs
Sanitary Napkin & Survey team expenses during Flood Relief	₹ 6.70 Lakhs	-----	₹ 6.70 Lakhs
Olirum Krishnagiri Foundation	₹ 1 Lakh	-----	₹ 1 Lakh
Ultra Poor House	₹ 1.50 Lakhs	₹ 2.80 Lakhs	₹ 4.30 Lakhs
Land donated to Govt. Veterinary Hospital, Natrampalayam	₹ 30 Lakhs	-----	₹ 30 Lakhs
Women Empowerment Award to Social Worker in Arakonam	₹ 50 Thou.	-----	₹ 50 Thou.
Sarees to Widow SHG members in Kalangarai NGO, Nagapattinam	-----	₹ 6 Lakhs	₹ 6 Lakhs
Tailoring Machines to Widow Members in Kalanjiyam Trust, Chennai	-----	₹ 75 Thou.	₹ 75 Thou.
Tailoring Machines and Gold Coins to Indian Bank Rural Self Employment Trainners of Institute	-----	₹ 1.30 Lakhs	₹ 1.30 Lakhs
<b>TOTAL</b>	<b>₹ 8.60 Crore</b>	<b>₹ 20 Lakhs</b>	<b>₹ 8.80 Crore</b>

**TOTAL AMOUNT SPEND FOR  
SHG WELFARE, HEALTH, SANITATION, EDUCATION,  
CHILD WELFARE, COMMUNITY DEVELOPMENT,  
SPORTS AND GAMES & OTHERS**



## **MICROCREDIT AND GENDER BIAS: EVIDENCE FROM TAMIL NADU**



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### ABSTRACT

Much research shows the positive impact of microfinance or microcredit programmes upon poor women in South Asia and the rest of the world. There is no gainsaying that self-help groups have provided the much-needed peer group to incentivise savings and promote some kind of social solidarity. We also know that the individual routes to empowerment of participating women are not necessarily linear, and can be arduous and challenging as they confront rigid norms and conservative structures.

Over the past two decades, there has been an increasing interest in understanding biases and prejudices that go beyond standard social science quantitative approaches. Psychological tests and methods have increasingly been used to better understand the resilience and depth of biases associated with race, nationalism, and gender in a variety of settings such as the workplace, schools, laboratories, and other public spaces.

Based on evidence gathered from a survey and a psychological test among women participating in a micro-credit programme in northern Tamil Nadu, we argue that micro-credit may empower women in terms of financial decision-making but such a transformation may not necessarily lead to a reduction in an implicit gender bias against women. Conflating empowerment with reductions in gender bias obfuscates the two and can undermine the real potential of the design and delivery of the microcredit programme. We conclude by pointing out that incorporating peer-based mechanisms within programme design may be one relatively under-explored way of tackling gender bias through micro-credit programmes.

### 1. INTRODUCTION

India has probably the largest number of microfinance programmes in the world. However, the dark underside of India's gender bias against women keeps rearing its ugly head in the press from time to time. Considering that India has witnessed more than two and half decades of various kinds of microfinance led interventions, it is pertinent to ask whether microfinance has indeed succeeded in bringing about a fundamental shift in gender attitudes among those participating in such programmes.

Based on evidence from the State of Tamil Nadu in India, we argue that microfinance has the proven capacity to usher in explicit changes,<sup>1</sup> but has relatively lower impact upon implicit biases. Women participating in microfinance programmes are able to understand and appreciate the social and economic norms that encourage gender equity, but their attitudes, which are much more resilient, towards the same seem to be relatively unchanged. Such a result is not surprising considering that studies on other biases lead to similar results, but it helps provide the insight that gender empowerment does not automatically reduce an implicit bias.

This paper has the following sections. Following the Introduction, the second section on literature review summarises some results on the issue of gender empowerment through microfinance and the usefulness of the Implicit Association Tests (IATs) to further explore microfinance interventions. The third section contains a description of the data sources, sampling, and collection procedure for the paper. The third section outlines the research design and empirical strategy. The final section presents an overview of the results from the data and possible conclusions.



## 2. LITERATURE REVIEW

It can be said without any doubt that much has been achieved since the Women's Conference in Beijing 25 years ago, but also that much more still needs to be done, especially in the context of the #MeToo movement. The most recent UN Human Development Report points out, "On the positive side women are catching up in basic areas of development. But progress has been uneven as women pull away from basic access into enhanced ones, where gaps tend to be wider" (UNDP, 2019, p. 149). The world is not on track to achieve gender equality by 2030 and it may very well take another 202 years to close the gender gap in economic opportunity (UNDP, 2019, p. 147). The report also highlights an important dimension of gender equality, which is that gender-biased social norms are correlated with a high level of gender inequality. Even though women, in general, are skewed towards a less general bias, 14 per cent of all women exhibit no gender social norms bias as compared to a corresponding figure of 10 per cent for all men, and the share of both with no bias has fallen over the past decade.<sup>2</sup> Therefore, gender equality norms and basic capabilities may be improving, but their pace of change is being dragged down as long as biased norms remain resilient.

Microfinance has clearly been one of the most directed interventions aimed at improving the welfare of women and their families. However, there is enough evidence to show that the empowerment of women through microfinance is not conclusive, even if there is potential for such transformation (Beck, 2015). In areas where there is clear and significant evidence that microfinance has empowered women, contextual, behavioural, and programme design characteristics have proven important (Swain & Fan, 2007) (Kabeer, 2005). On the flip side, other scholars point out that empowering women in certain activities can create family-level conflicts and potentially reinforce commonplace gender biases, apart from the well-known double burden argument (Guerin & Palier, 2007). Further, while empowerment does generate agency among women to question the status quo, it seems to have little impact on gender norms (Swain & Garikipati, 2019).

If microfinance indeed has provided agency to women to negotiate their daily household lives but gender norms remain mostly unaffected, what still needs to be examined is whether such daily negotiations are deep enough to help pave the way for successive generations within the same household. Are the changed attitudes among the women enough to bring about transformations within a family even if large-scale structural transformations pose an insurmountable challenge? In other words, have the women changed to such an extent that their hard-won empowerment was indeed worth the fight as it ensures that their children need not go through the same cycle again? Or—counter intuitively but nevertheless quite realistically—was the transformation good for them but possibly not something they would wish upon their daughters to have to go through? Does microfinance bring about a change from within or is it a necessary evil that helps them to adapt to life's complex challenges? In sum, has microfinance brought about an implicit change or is the change an explicit but nevertheless a real change?

Implicit attitudinal changes can prove elusive to capture through standard quantitative approaches, especially survey-based approaches. In this context, IATs, which are psychological tests that measure automatic associations between concepts (Maina, Belton, Ginzberg, & Singh, 2017), can be used to assess the implicit biases of respondents. Implicit attitudes manifest as actions or judgments that are under the control of automatically activated evaluations, without the performer being aware of that causation (Greenwald & Banaji, 1995). Proponents of the test argue that implicit



biases are biases that are wired into our brains and, in fact, constitute part of the cognitive map of an individual. Such tests have been undertaken to understand a variety of identity-based biases such as race, gender, nationalism, and so on. While such habits of the mind seem to be beyond our control, they are not necessarily permanent, and as medical research on neuroplasticity seems to indicate, even hard-wired attitudes can change with the right kinds of interventions.<sup>3</sup>

There is very little research on the formation of gender attitudes in developing countries, and even lesser on the use of IAT which tests such attitudes. From a recent study, we know that parental influence and peer effects have strong effects on the transmission of attitudes, and that awareness-based interventions can make the attitudes of both boys and girls more progressive, especially in the areas of gender roles, employment, and education (Dhar, Jain, & Jayachandran, 2018). Another study based on IATs showed that exposure to women leaders in local village councils does not alter preferences for male leaders but tends to weaken gender roles in the public and domestic spheres, especially among men (Beaman, Chattopadhyay, Duflo, & Topalova, 2009).

Our results show that participating in self-help group (SHG)-based microcredit programmes has certainly brought about an explicit change in gender attitudes among participating members. However, despite their participation in such programmes for more than a decade, the gender biases of the concerned members remain unaffected by microcredit.

The next section outlines the research design and methodology used in this paper. The subsequent section overviews the results from the data and possible conclusions.

### 3. DATA

#### 3.1. Study Site

The study was conducted in three districts of Tamil Nadu in collaboration with a Non- Governmental Organisation (NGO) called the Integrated Village Development Project (IVDP), which was founded by Mr Kulandei Francis in the early 1970s. After observing the poor livelihood conditions and high levels of indebtedness prevalent among women in the concerned districts of the State, Mr Francis (who was then a priest but subsequently left the priestly order to fully dedicate himself to social work) decided to organise SHGs for women as a strategy to financially empower households in the area. As of 2018, IVDP had more than 2,00,000 women

members and had distributed almost ₹6000 crores as loans. Mr Francis was bestowed with the Magsaysay Award in 2012, which brought him well-deserved international recognition, but the fact that IVDP has grown in scope and scale over the years is evidence enough of the good work being done by the organisation in northern Tamil Nadu.<sup>4</sup>

#### 3.2. Sampling

In the study, we used data on explicit and implicit bias collected through a survey conducted on a sample of 513 SHG women, spanning the Krishnagiri, Dharmapuri, and Vellore districts of Tamil Nadu, and comprising the total catchment area for IVDP. The implicit bias of women was recorded via the IAT whereas the explicit bias was measured through a questionnaire. These measurements were part of the survey conducted during November 2018.

We aimed to create our treatment and control groups by ensuring that the women were equally representative on most counts except IVDP membership. To do this, we split the entire list of IVDP



women members based on the number of years of their membership into four quartiles. We then chose members in the top quartile as those who had been sufficiently exposed to IVDP's programme. These women have been members of IVDP for more than 13 years. The bottom quartile consisted of women who have been in the programme for less than two years and formed the population for our control group.

Next, we restricted this population of the top and bottom quartiles to women residing in similar panchayats. We defined these as panchayats having similar gender-based characteristics namely, the sex ratio, percentage of population of females belonging to the Scheduled Caste (SC) and Scheduled Tribe (ST) categories, the literacy rate of females, and percentage of the working female population. Using a one on one propensity matching technique controlled on these variables, we matched 20 similar panchayats, comprising 136 SHGs and 2060 members) in the treatment group to 18 panchayats, comprising 66 SHGs and 1031 members in the control group. Finally, at a minimum detectable impact size of 0.25 and an assumed standard deviation of 1, we arrived at a sample size of 571 members, including 380 in the treatment and 191 in the control groups. These members were then surveyed for their bias measurements.<sup>5</sup>

### 3.3. Data Collection

Our goal was to determine the effect of membership of women in the microcredit SHGs on their implicit and explicit gender biases. We narrowed the meaning of gender bias to be understood as the difference in the attitudes of the respondents in associating a man and a woman in relation to their household and professional work, that is, we wanted to estimate how women perceive gender roles associated with their household and professional work. We measured the implicit bias among women in our sample by employing the IAT, which measures the difference in association speeds of the respondent between targets (man or woman) with the attributes (household work and professional work). We measured the explicit bias of women through a survey-based questionnaire asking the women to respond to a set of pro-male and pro-female-biased statements and vignettes, with the responses being recorded on a five- point Likert scale (Completely Disagree to Completely Agree), which was then quantified.

Since we were unable to conduct a baseline survey for our sample, we used individual-level data of each of these respondents provided by IVDP as baseline covariates for further analysis.

### 3.4. Descriptive Statistics

Table 1 summarises all the variables used in the study. The mean age of respondents was around 42 years in the treatment group and 31 years in the control group. We used data on the respondents provided by IVDP to generate the indicator variables for education and employment status. Around 67 per cent of the members in the treatment group were educated. The control group had a larger proportion of educated women, at around 76 per cent. A majority of the women in both groups were employed. Only around 2.6 per cent and 7.14 per cent of the women were unemployed in the treatment and control groups, respectively.

The percentages of members in the sample belonging to the SC/ST category were much lower than those of members in the Backward Caste (BC)/Most Backward Caste (MBC) category. More than 95 per cent of the women in the treatment group belonged to the BC/MBC categories. The figure was slightly lower in the control group where around 85 per cent of the women belonged to the BC/MBC



categories. The proportion of women having at least one girl child was similar in both the groups. The treatment group had around 3 per cent more women, with at least one girl child. Around 50 per cent of the women in the control group had their mothers as members of an SHG, whereas the treatment group had only 36 per cent of women with mothers as members in SHGs.

**Table 1: Summary Statistics of Respondents**

Variables		Treatment	Control
Mean D-Score		0.504	0.552
Mean Likert Score		2.11	2.25
Mean Age		42.24	31.44
Education	Educated	67.35%	75.59%
	Uneducated	32.64%	24.40%
Employment Status	Employed	97.32%	92.85%
	Unemployed	2.67%	7.14%
Caste Group	SC/ST	3.85%	15.47%
	BC/MBC	96.14%	84.52%
Has at least one girl child		73.59%	70.23%
Mother is an SHG member		36.79%	50.59%

Source: Data collected from field visits conducted in November 2018.

## 4. EMPIRICAL STRATEGY

The aim of the specifications mentioned below is to determine the effect of IVDP SHG membership on the explicit and implicit gender biases of its women beneficiaries. We estimate the treatment effects in the following way:

$$\text{Model 1: } Y_{\text{implicit}} = \alpha_1 + \beta_1 T + \sum Y_i Z + \epsilon$$

$$\text{Model 2: } Y_{\text{explicit}} = \alpha_2 + \beta_2 T + \sum Y_i Z + \epsilon$$

Here  $Y_{\text{implicit}}$  and  $Y_{\text{explicit}}$  represent the measure of implicit gender bias and explicit gender bias of the women beneficiaries, respectively. The implicit bias is recorded as the D-score of the IAT and ranges from -2 to +2. The bias is measured as a strength of association between the two categories, Male and Female, and attributes household work and professional work. Primarily, the test determines the difference in the average association speeds of the respondents between the categories and attributes, that is, the D score is essentially a score of the time taken (which is usually in seconds or fractions of seconds) by the respondents to make the associations between genders and their roles. A positive D-score indicates that the respondent associated females with household work and males with professional work to be stronger than females with professional work and males with household work, hence indicating a pro-male bias. Similarly, a negative D-score indicates a pro-female bias.

The explicit bias of the respondent recorded through the Likert score ranges from 1 (Strongly Disagree) to 5 (Strongly Agree). After standardisation of the outcome results, the average Likert score



of all the outcomes serves as the indicator for explicit bias. A higher score indicates that the respondent agrees with the pro-male biased statements, exhibiting a pro male bias. Similarly, a lower score indicates that the respondent has a pro-female bias.

In order to increase the robustness of the model, we use logarithmic transformations of the outcomes. The key regressor is the treatment variable (T), with value 1 indicating that the respondent has been in IVDP's programme for more than 13 years, and value 0 indicating that the respondent has been in IVDP's programme for less than 2 years.  $\beta$  is the average treatment effect, which measures the effect of IVDP membership on implicit and explicit gender bias. Z represents the set of control variables, including the individual-level characteristics of subjects like their caste, employment status, and the employment and education status of the parents and husbands of the respective individuals. It also includes dummy variables, indicating the presence of a girl child and the respondent's self-reported financial standing in the family, measured through questions in the survey.

In order to account for differences in the age and education status between the treatment and control groups, we ran weighted linear regressions on both the outcome variables. We generated the weights through the inverse propensity weighting technique using the age and education variables of the subjects. The propensity score p was calculated to be the probability of finding the respondents in the treatment group conditioned on the age and education status. Subjects with Treatment = 1 received weight  $1/p$  and subjects with Treatment = 0 received weight  $1/(1-p)$ .

### 5. RESULTS

This section contains the results of our analysis. Table 2 represents the effect of treatment on the variables of interest after being weighted for age and education status.

Model 1 indicates the effect of Treatment on the implicit bias of women. The most important finding from this model is that our Treatment effect is statistically insignificant. This means that the members may continue to exhibit the same implicit bias even after being the beneficiaries of IVDP's microcredit programme. To further verify if that indeed is the case, we ran a balance test to check the differences of the means of the D-scores between the treatment and control groups. We found that this test yields a statistically insignificant p-value of 0.37, thereby rejecting the null hypothesis. Hence, we conclude that statistically, the average D-score obtained by women in the treatment group was not different from that for those in the control group.

This model also shows the effect of other covariates on implicit bias. Among all the covariates, we found that the employment indicator is negatively correlated to the implicit bias measure. Employed women seem to have a lower implicit bias than women who are unemployed. Similarly, women belonging to the SC/ST categories seem to have a significantly lower implicit bias than women in the BC/MBC caste category. We believe that while this finding could be due to the low proportion of SC/ST members in the sample, it is an important result that requires further examination through field work and data collection.

While we controlled for the educational status of respondents through weights in the regression, we added the educational status of family members of women as additional controls to the model. We found that the husband's education status is positively associated with the member's D-score. This means that women whose husbands are educated seemed to have a larger implicit bias than women whose husbands were uneducated. Similarly, the mother's education status was also positively associated with implicit bias. Does education reinforce the existing implicit bias in individuals and



households? While we were unable to answer why we found this association through this study, we believe that this is an important question that needs to be examined further. We also believe that this finding opens up avenues for future research on the effect of education on societal bias.

Women whose mothers were part of an SHG seemed to have a larger implicit bias than others. Since this is counter-intuitive, it is difficult to explain why this is the case. Why would a daughter who has been participating for several years, and whose mother has also been a member, tend to be more biased than others? We are unable to explain this result but we wanted to share this result in case it has some implications for understanding gender roles intersecting by age. We find this result to be counter-intuitive.

Model 2 indicates the effect of treatment on the explicit bias of women. We found the average treatment effect to be highly significant and negatively correlated. This means that the members in the treatment group exhibited a significantly lesser explicit bias than members in the control group. This is inconsistent with the result obtained on implicit bias. However, it is also intuitive and nevertheless reassuring. Members who had participated in IVDP's programme for more than 13 years consciously expressed lesser biased views than women in the control group. Model 2 indicates the effect of treatment on the explicit bias of women. We found the average treatment effect to be highly significant and negatively correlated. This means that the members in the treatment group exhibited a significantly lesser explicit bias than members in the control group. This is inconsistent with the result obtained on implicit bias. However, it is also intuitive and nevertheless reassuring. Members who had participated in IVDP's programme for more than 13 years consciously expressed lesser biased views than women in the control group.

Women belonging to the SC/ST caste categories seemed to have a significantly lower explicit bias than women in the BC/MBC caste categories. This result is consistent across both our variables of interest. We also found that women who had at least one girl child had a greater explicit bias than women who did not have any female children. Does the presence of a girl child increase the biases placed against women by society? Or can we say that having a girl child tends to make parents more sensitive to biases that are more acceptable to their generations but not to their offspring? This is yet another important finding which we believe needs to be investigated further. Finally, there is a strong negative association between the financial independence indicator and explicit bias. Women who took financial decisions in the household seemed to have a lower explicit bias than women who did not. We believe this finding to be intuitive and a direct consequence of IVDP's financial empowerment programmes.

However, unlike the result obtained in Model 1, there is no significant association between the employment indicator and explicit bias measure. Similarly, the educational status of family members does not have any significant correlation with explicit bias. The association between the indicator of a woman's mother being a part of the SHG and explicit bias is also insignificant, and thereby inconclusive. This further proves that explicit and implicit biases are distinct, and at times contradictory. It may be unfair to conflate these and it is therefore necessary to address the issues with respect to these biases separately.

## 6. CONCLUSION

In conclusion, we can certainly say that SHG-based microcredit does have a significant impact upon biases at the explicit level. But one should be wary of conflating the explicit talk of gender equality as a reduction in implicit attitudes that inform such biases. Our results show that explicit bias and implicit



bias are indeed quite different from each other. Such a result, though disappointing on the face of it, is not quite different from similar studies that have anticipated results in bias reductions of various kinds of prejudice-based categories but found little to no impact. An experimental study conducted to measure the impact of a gender attitude change programme in government schools of Haryana reveals that the treatment had no significant

**Table 2: Effect of Treatment on Implicit and Explicit Bias**

Independent Variables	Dependent Variable	
	Log(D-score) (Model 1)	Log(Likert Score) (Model 2)
Treatment	-0.002 (0.016)	-0.080*** (0.026)
Employment Status	-0.087** (0.044)	0.024 (0.070)
Caste Group-SC/ST	-0.068** (0.029)	-0.026** (0.048)
Husband's Employment Status	0.088** (0.045)	-0.063 (0.072)
Husband's Education Status	0.063*** (0.018)	-0.001 (0.029)
Mother Is Part of an SHG	0.047*** (0.016)	-0.007 (0.026)
Mother's Education Status	0.055*** (0.019)	-0.020 (0.031)
Has At Least One Girl Child	0.021 (0.017)	0.079*** (0.027)
Financially Independent-Self-reported	0.031* (0.016)	-0.092*** (0.026)
Constant	1.133*** (0.053)	0.806*** (0.086)
R <sup>2</sup>	0.133	0.085
F Statistic	7.484*** (df = 9)	4.544*** (df = 9)

Source : Data collected from field visits during November 2018.

Note: \*p<0.1; \*\*p<0.05; \*\*\*p<0.01.

impact on the implicit preference for girls measured by IAT6 (Dhar, Jain, & Jayachandran, 2018).

Another experiment compared the effectiveness of 18 interventions to reduce implicit racial preferences. Nine of the interventions that failed to reduce implicit biases featured engagement with others' perspectives, appeal to egalitarian values, and elevation induction (Lai, et al., 2016).

From a policy or programmatic perspective, as mentioned earlier, the significance of design for programme impacts cannot be under-estimated. Much research that is related to changes to implicit attitudes points to the valence of peer effects (Dasgupta & Stout, 2014). It has also been observed that SHGs are peer groups and have been known to be effective because of the solidarity that exists within them. One can perhaps harness this latent capacity inherent to these groups and identify possible small interventions that can be designed for achieving large-scale changes.





25th July 2020

To,

Mr. Kulandai Francis  
Founder & President  
Integrated Village Development Project,  
Krishnagiri, Tamilnadu.

Dear Sir,

Greetings from the d.light team.

With a partnership spanning over a decade, we at d.light India have witnessed up close how the IVDP team has been "transforming lives" of the people in Tamil Nadu. On behalf of the d.light team, I thank you and entire IVDP team for sustaining the phenomenal job of creating awareness about solar energy and the benefits of using solar products.

Our journey started with the common goal of eliminating the use of kerosene lamps by providing d.light solar lanterns to the school going children of IVDP SHG's members. Ever since we have witnessed novel cases of our products' usage among IVDP members, thus proving the utility of solar products far beyond lighting like jasmine farmers use d.light portable lanterns for flower picking in the early hours of the morning and small business owners use it for working longer hours after sunset.

In continuation of the above, your support in uplifting the SHG members' lives by providing them with eco-friendly d.light portable solar fans and easing them out of high environmental temperatures is inspiring.

Some of the transformational moments we witnessed in IVDP members are encouraging.

1. d.light solar fan and the inbuilt light helping dairy farmers keep flies away in the early morning hours for easy milking.
2. Children using the d.light solar fan and inbuilt light for a comfort study.
3. Truck and tempo drivers using the d.light solar fan in the vehicle cabin to cool off and get relief from the engine's excessive heat.
4. Shop owners using d.light solar fan for a long day comfort working.
5. Old age family members using d.light solar fan while resting who need better aeration.

This insight into the lives of people who continue to benefit from our products' use will help us at d.light to design more innovative solutions and continue transforming their lives.

We are proud to be associated with IVDP in our transforming billion lives journey.

With your continued leadership, Mr. Francis, and your team's dedicated efforts, we look forward to see our partnership soaring to greater heights in the years to come.

Sincerely yours,

Shailesh Gupta  
General Manager □ India

d.light Energy Private Limited | Registered Office : 102, Ganga Chamber, 6A/1, W.E.A., Karol Bagh, New Delhi-110005  
Corporate Office : Unit No. 102, Block B, Pegasus One, First Floor, Golf Course Road, Sector-53  
Gurugram-122002, Haryana (India) Tel : +91 124 6651800 | URL: [www.dlight.com](http://www.dlight.com)  
PAN: AABCJ9318G | Corporate Identification Number : U74900DL2007PTC171653  
[www.dlight.com](http://www.dlight.com)

# People's Voice

From: Andrzej Hok <[andrzej.hok@tzmo-global.com](mailto:andrzej.hok@tzmo-global.com)>  
Date: Tue, Jan 14, 2020 at 11:05 AM  
Subject: Re: IVDP Pongal wishes - req  
To: Mr kulandei Francis <[francis@ivdpkrishnagiri.org](mailto:francis@ivdpkrishnagiri.org)>

Dear SIR,

As always, when I read all of the information about IVDP, I'm proud to be one of your partners. These loans and dividend's numbers are so impressive, and so many people in rural part of India can benefit, due to your activity!  
That's awesome.

Thank you for you wishes, and Happy Pongal to you, and for the whole IVDP Family :))

Best regards

Andrzej Hok, State Sales Manager  
mobile: +91 8870014259  
BellaPremier Happy HygieneCare Pvt.Ltd.  
Dindigul District - 624 309, Tamil Nadu, INDIA

----- Forwarded message -----

From: ielcmaskri ielcmaskri <[ielcmaskgiri@gmail.com](mailto:ielcmaskgiri@gmail.com)>  
Date: Sat, Jul 25, 2020 at 1:38 PM  
Subject: Thanks letter  
To: <[francis@ivdpkrishnagiri.org](mailto:francis@ivdpkrishnagiri.org)>

Dear Brother,

25th July 2020  
Greetings,

It gives us limitless pleasure to thank you for your timely 'helping hand' in setting up a 'computer lab' herein our school for the benefit of students hailing from poor economic status and lower social ladder. We've started teaching computing techniques to our students and they evince keen interest in learning it. They were thrilled to sit before a computer monitor and touching the keyboard, as they never had such an opportunity earlier. Naturally, now the 'Students-Ambassadors' would take this joyful message to their friends, parents and neighbors, which would definitely fetch us new admissions and strengthen the existing roll.

The following are your kindnesses and unselfish assistance in the past and we just recollect it know how you were so compassionate on our poor students:

- 3 class rooms
- school uniform -2 sets
- water bottles
- Audio system
- 20 sets of desk and benches and
- scholarship to 21 students

Your empathetic concern over the years to our students has been an inspiration to us all. On behalf of the Management, staff and students, we once again thank you for your benevolent contribution of 14 computers @ cost of Rs.3.67 lakhs, for which we remain obligated ever.

Thanking you,

yours sincerely,  
Headmaster IC  
IELC Middle school,  
krishnagiri.



## அண்ணலுக்கோர் பாடலை

கொடை - மனித நேயத்தின் பிறப்பிடம்  
மனிதனின் அடையாளம்  
அன்பின் அழகு  
கொடை பேரழகு

பசித்தோர் அனைவர்க்கும்  
அன்னதானம் செய்ய  
அள்ளிக்கொடுக்கும் கரம்தான் அழகு!

வாழ்வை வெறுப்போருக்கு  
அன்புதானம் செய்ய  
புன்னகை சிதறும் இதழ்தான் அழகு!

ஆதரவற்ற எவராயினும்  
கல்விதானம் செய்ய  
அறிவூட்டும் ஞானம்தான் மேன்மையின் அழகு!  
தானத்தில் சிறந்த தானம்  
என்று ஏதும் இல்லை  
உதவும் எண்ணமே தானத்திலும் அழகு!

இந்த கொடையில்தான் மனநிறைவு.  
பெற்றுக்கொள்வதோடு  
உம்மிடம் கற்றுக்கொள்வதும் நாங்கள்

புயலோடு வந்தாய், புரியாமல் நின்ற எங்கள் பாதைக்கு  
வெளிச்சம் காட்டினாய்.  
உம் கருணை கண்களுக்கு மட்டுமே தெரிந்தன  
எம் கல்லூரி மாணவிகளின்  
வார்த்தையற்ற தவிப்பும், பரிதவிப்பும்

உம் உதவித்தொகை பெற்றமையால் லேசானது  
எம் உள்ளம் மட்டுமன்று,  
எம் வாழ்க்கையின் கடின சுமையும்தான்!  
எப்படி சொல்வோம் வார்த்தையால் நன்றி,  
வணங்குகிறோம் உம்மை...  
வாழ்த்துகிறோம் என்றும்...

இப்படிக்கு, உம் அன்பு கண்மணிகள், இரகுநாதபுரம், அக்சீலியம் கல்லூரி

# PHOTO GALLERY



■ GST DAY CELEBRATION @ SALEM



■ KRISHNAGIRI DISTRICT COLLECTOR'S VISIT TO IVDP



# PHOTO GALLERY



■ Vellore Zonal Manager, Indian Bank  
Ms. Maya visit to IVDP



■ Bella Premier Happy Hygiene care,  
Managing Director  
Ms. Alina PosBuszny visit to IVDP



■ Indian Bank, General Manager  
Thiru. Devaraj visit to IVDP

■ Bank of India,  
Asst. General Manager  
Thiru. Pitchai Rathinam  
visit to IVDP



# PHOTO GALLERY



■ LG Highest Sales Achievement in Rural Market Award - 2019



■ LG - நிறுவன விருந்தினர்கள் வருகை



■ BELLA - நிறுவன விருந்தினர்கள் வருகை



# PHOTO GALLERY

## IVDP PRESIDENT VISIT TO EUROPE ■





**18** • செலம் 9.7.2019 **தினகரன் கிருஷ்ணசிரி**

ஐவிடிபி தொண்டு நிறுவனம் சார்பில்

**551 மாணவர்களுக்கு ₹23 லட்சம்  
மதிப்பில் நலத்திட்ட உதவிகள்**



திருவண்ணிகுடியில் நடந்த ஐயிடயி கோசலை விருது விழாவில் 12ம் வகுப்பு பொதுத் தேர்வில் சிறப்பிடம் பிடித்த மாணவர்களுக்கு ஸேட்பாப் வழங்கப்பட்டது. இதில் ஐயிடயி நிதியுதவி சூழத்தை பிராச்சிஸ், சிதிடி மகேஸ்வரி உள்ளிட்டோர் பங்கேற்று பரிசுகள் வழங்கினர்.

[illegible]

ஆதி. ப. பாத்தியாயி  
கு.3 ஸ்சத்திநி  
ஐ.வி.டி.பி.தொண்டு  
கிருஷ்ணகிரி, ஹலைய 27-  
கிருஷ்ணகிரிவயலையாட்டா  
கொண்டு ஐ.வி.டி.பி.தொண்டு  
நிறுவனம் செயல்பட்டு வரு  
கிறது. கிருஷ்ணகிரியில் உள்  
ஆதி. ப. பாத்தியாயி ஆன்ச  
உயர்நிலைப்பள்ளியில் மா  
லாள் அய்யாதுபுட்டியோ  
மாண்புமிகை இருக்கக்க  
இருக்கள் என்று பள்ளி  
தாளாளர் குலரா  
ஐ.வி.டி.பி. நிறுவனத்தி  
கோரிக்கையத்தா. இன்

**உபகரணங்கள்**  
**நிறுவனம் வழங்கியது**  
 தொழிற்சாலை இ.வி.பி.டி.  
 தொழில் நிறுவனம் சார்ந்த  
 30 உபகரணம் மின்னியல் 50  
 தொலைநிலை இயக்கம் நிறு  
 தொலைநிலை வழங்கப்பட்ட  
 இது. இந்த தொழிற்சாலை இ.  
 வி.பி.டி. தலைவர் குழுவின்  
 தீர்மானம் கண்டு தொலைநிலை  
 அலுவலர் வழங்கினார்.  
 தொழிற்சாலை அமைக்கப்பட்ட  
 இது அருட்தலைவரின் ஆதி  
 ராஜ்யத்தின் மீதுபார்க்கப்பட்ட  
 அலுவலர் வழங்கப்பட்டது.

1000

22 செலம் 27-7-2019 ★ தினத்தந்தி

**தினத்தந்தி**



சுருஷ்ணகிரி  
ஆர்.சி. பாத்தியா ஆண்கள் பள்ளிக்கு  
நக.3 ஸ்டீசத்தில் உபகரணங்கள்

ஐ.வி.டி.பி. தொண்டு நிறுவனம் வழங்கியது

கிருஷ்ணகிரி, ஸூரகம் 27-  
கிருஷ்ணகிரி மலையடிமேல்  
பொன்னாறு கி.பி. தொண்டி  
நிறுவனம் செயல்பட்டு வருகி  
றது. கிருஷ்ணகிரியில் உள்ள  
ஆரூர், பாத்திம அண்கள்  
உட்காணப்பெற்றுள்ள மாண  
வர்கள் அனைத்துப் புகட்டு  
மாண பொருள்கள், பங்களி  
ஷன்கள் என்று குறைந்தது  
தான். நிறுவனத்திடம்  
தனி உபி, நிறுவனத்திடம்  
பொருள்கள் வந்தனர். இதைத்

இந்த தீவிரத்திற்குப் பதிலி  
யின் தாளாளர் குலசாந்தி  
தொடக்க மன்றம் உத்தரவிட  
பள்ளி நடைபெறும் ஆசிரியர்கள்,  
ஆசிரியர்கள், மாணவர்கள்  
பங்கித கொள்பவர்கள். இந்த  
கணிதக் வகுப்பைத் தவிர, சிறு  
எடகம், அறிவியல் ஆய்வகம்  
மற்றும் ஆசிரியர்களுக்கு பரி  
கசம் என ரூ. 23 லட்சம் மதிப்பி  
புள்ள பொருள்கள் ஐ.டி.பி.  
வழங்கித் தரவேண்டும் சார்பி  
வழங்கப்பட வேண்டதாக தெ  
விக்கப்பட்டது.

1000

**18** • சேலம் 19.7.2019 **தினகரன் கிருஷ்ணகிரி**

ஐவிடிபி மகளிர் சுய உதவிக்குழுக்களுக்கு

**₹1,100 கோடி கடன் வழங்க இலக்கு நிர்ணயம்**



► கிருஷ்ணாக்கிரியில் இந்தியன் வங்கி சார்பில், ஐநியுபி மகனார் சுய உதவிக்குழுக்களுக்கு வங்கி கடன் வழங்கும் செயல்திட்ட கூட்டத்தில், ஐநியுபி நிதிவளர் குழந்தை பிராஜெகில் பேசினார். அருகில் மண்டல மேலாளர்கள் மாபா, திருவாவணன் உள்ளனர்.

திருவள்ளூர், ஜூன் 19: திருவள்ளூர் மாவட்டம் திருமங்கலம் தொகுதி இல்லாமை குற்றம் குறைக்க உள் வங்குள் இலக்கு நிறைவியக்கப்பட்டுள்ளது.

திருவள்ளூர் மாவட்டம் கைவியக்கமாக கொண்டு செல்லும் பும் ஜூன் 19, 2019-ம் ஆண்டுக்குள் 13,500 மணிக்கு கைவியக்க முடிந்த சம்பவங்களை 50 ஆயிரம் கைவியக்க முடிந்த சம்பவப்படுத்தி வருகிறது. செப்டம்பர் 30க்குள் 2019-ம் ஆண்டிற்கான கைவியக்க உள் 1.14 கோடி கைவியக்க வழங்குவதற்கான ஆலோசனை கூட்டம், திருவள்ளூர் ஜூன் 19, 2019-ல் திருவள்ளூர் மாவட்டம் திருமங்கலம் தொகுதி இல்லாமை குற்றம் குறைக்க உள் வங்குள் இலக்கு நிறைவியக்கப்பட்டுள்ளது.

கட்ட அரசுக்கு 2 நாட்கள் கைவியக்க முடிந்த திருமங்கலம் தொகுதி இல்லாமை குற்றம் குறைக்க உள் வங்குள் இலக்கு நிறைவியக்கப்பட்டுள்ளது.

கட்ட அரசுக்கு 2 நாட்கள் கைவியக்க முடிந்த திருமங்கலம் தொகுதி இல்லாமை குற்றம் குறைக்க உள் வங்குள் இலக்கு நிறைவியக்கப்பட்டுள்ளது.

கட்ட அரசுக்கு 2 நாட்கள் கைவியக்க முடிந்த திருமங்கலம் தொகுதி இல்லாமை குற்றம் குறைக்க உள் வங்குள் இலக்கு நிறைவியக்கப்பட்டுள்ளது.

பண்டவாழிவரகவி  
கும்பகணத்திரு வந்த  
கூண்டுகளா துவ்வொரு  
கூண்டு கல்வி உதவித்  
தொலை வழங்கப்படு  
வருமாத அதன்படி ம  
கூண்டு கல்வி உதவித்  
தொலை வழங்கும் விதா  
கிருஷ்ணகிரியில் உண்  
றுவிபுடி தலைமை அறு  
வரை கட்ட அரசாங்கி  
படுத்த நிழங்கிரு றுவி  
புடி தலைமை தலைமை  
பாண்டிமங்கே விருதா  
கூண்ட குழைக மீதாள்

பிறர் முன்னிலை வகித்த  
வாய் நிரம்பி அமுல்பட்டு  
சுகங்களாக உருவெடுத்த  
முன்னிலை வகித் துறவு  
பாங்கென, மாயப்பட்டு  
முத்தகனாக நலமுழுத  
தகவல் வாய் விரிசென்ற.  
ஆதலால் நூல்பாக்கியம்  
பெருமையுடையதென  
பொருள்வாய்வுகொண்ட  
வகித்தொகை வழங்கியது  
அதன்படி இயங்கியது.  
பணிபாக்கியங்கள் சூத்த  
தகவதிகள் 12ம் வரம்பு  
பொருள்வாய்வு 58 வரம்பு

**18** • சேலம் 13.8.2019 **தினகரன் கிருஷ்ணகிரி**

**பணியாளர்களின் குழந்தைகளுக்கு  
₹10 லட்சம் கல்வி உதவித்தொகை**



கிருஷ்ணாகிரியில் நடந்த விழாவில் ஐயிடி பணியாளர்களின் குழந்தைகளுக்கு கல்வி உதவித்தொகையை ஐயிடி திருவன நல்லூர் குழந்தை பிராச்சிஸ் வழங்கினார்.

**ஐவிடிபி நிறுவனர் வழங்கினார்**

நிகழ்வுகளைப் பற்றி, ஆக.13: ஸ்தலம் பற்றித் தெரிவித்துள்ளதில், அங்குள்ளவர்கள் அங்குள்ளவர்களுக்காகப் பணியாற்றுவதில் ஈடுபட்டிருப்பதைத் தெரிவித்துள்ளார்கள். ஆகவே, அங்குள்ளவர்கள் அங்குள்ளவர்களுக்காகப் பணியாற்றுவதில் ஈடுபட்டிருப்பதைத் தெரிவித்துள்ளார்கள். ஆகவே, அங்குள்ளவர்கள் அங்குள்ளவர்களுக்காகப் பணியாற்றுவதில் ஈடுபட்டிருப்பதைத் தெரிவித்துள்ளார்கள்.

[illegible]



THE HINDU  
THURSDAY, AUGUST 8, 2019

REGION 3

## Books donated to govt. schools

SPECIAL CORRESPONDENT  
PUDUKOTTAI

Headmasters, teachers and School Education department officials should encourage students to read books outside the curriculum too, Collector P.Uma Maheswari said here on Wednesday.

Speaking at function to mark the donation of motivational and general knowledge books to 100 government schools under the 'Read and Rise' initiative of the The Hindu Group, she observed that nowadays reading among the younger generation was largely confined to the academic books. Reading newspapers and magazines has come down. Teachers and officials should encourage students to go beyond academics to inculcate the reading habit, she said.

The Integrated Village De-



Collector P.Uma Maheswari handing over books to a government school teacher in Pudukottai on Wednesday.

velopment Project (IVDP), Krishnagiri, a non-governmental organisation serving society by promoting self-reliance among women by forming self-help groups and educating children of less privileged sections, has joined hands with The Hindu Group of Publications in the endeavour of distributing books worth ₹8 lakh to government schools. Each of the 100 schools will receive around 40 books each for

their libraries.

Kulandai Francis, founder president, IVDP, underlined the role of teachers in motivating and nurturing the habit of reading books, beyond the prescribed texts, among students.

T.Vijayalakshmi, Chief Educational Officer, Pudukottai, called upon headmasters of the government schools to motivate the students to utilise the libraries to the maximum.

2 தினமணி திருமபுரி ★ 5 செப்டம்பர் 2019

## குழந்தைகள் இல்லத்துக்கு தொலைகாட்சி பெட்டி அளிப்பு



ஜிபி இல்ல குழந்தைகளுக்கு வான்ன தொலைகாட்சி பெட்டியை வழங்கின ஜி.பி.பி. தொண்டு நிறுவனத்தின் திருவனம் ராமன் மகேசே குழந்தை பிராங்கிள்.

கிருஷ்ணகிரி, செப்.4: ஜி.பி.பி. தொண்டு நிறுவனம் சார்பில் ஜிபி இல்ல குழந்தைகள் இல்லத்துக்கு ரூ. 34 ஆயிரம் மதிப்பிலான வன்னை தொலைகாட்சி பெட்டி அளிக்கப்பட்டது. கொண்டு செல்லும் கிருஷ்ணகிரியை தலைமையிடமாகக் கொண்டு செல்லும் ஜி.பி.பி. தொண்டு நிறுவனம், 13,500 மகளிர் கல் உதவிக்குழுக்கள் ரூ. 2 லட்சத்துக்கு பெறப்பட்ட மகளிர் உறுப்பினர்களுடன் பல் வேறு சமூக மேம்பாட்டுப் பணிகளை நிறைவேற்றி வருகிறது. இவ்வகை குழந்தைகளை பராமரித்து வரும் பல்வேறு இல்லங்கள், குழந்தைகள் தொலைகாட்சி பெட்டி, கத்திரிப்பான், சூரிய ஒளி மூலம் சுரூபி தயாரிக்கும் இயந்திரம், வாட்டர் பாட்டில், குளிர்தண்ணீர் ஆகியவை வழங்கி வருகிறது. தொண்டு நிறுவனம் வழங்கி வருகின்ற ரூ. 34 ஆயிரம் மதிப்பு இல்லத்தில் உள்ள குழந்தைகளின் நலனுக்காக ரூ. 34 ஆயிரம் மதிப்பிலான வன்னை தொலைகாட்சி பெட்டியை ஜி.பி.பி. தொண்டு நிறுவனத்தின் தலைவர் ராமன் மகேசே குழந்தை பிராங்கிள் அளிப்பதில் வழங்கினார். இதுவரையில் குழந்தைகள் இல்லங்களுக்கு ரூ. 36.83 லட்சம் மதிப்பிலான உதவிகள் வழங்கப்பட்டுள்ளன.

16 • சேலம் 13.9.2019

## தினகர் கிருஷ்ணகிரி

புனித மரியன்னை மகளிர் பள்ளியில் கணினி ஆய்வகம் அமைக்க ரூ.8 லட்சம் நிதி உதவி

ஜி.பி.பி. நன்கொடையாக வழங்கியது



வேலூர் புனித மரியன்னை மகளிர் மேல்நிலைப் பள்ளியில், ரூ.8 லட்சம் நிதியை குழந்தை பிராங்கிள் அளித்தது. ஜி.பி.பி. நன்கொடையாக வழங்கியது.

கிருஷ்ணகிரி, செப்.13: வேலூர் புனித மரியன்னை மகளிர் மேல்நிலைப் பள்ளியில், ரூ.8 லட்சம் நிதியை குழந்தை பிராங்கிள் அளித்தது. ஜி.பி.பி. நன்கொடையாக வழங்கியது.

வேலூர் புனித மரியன்னை மகளிர் மேல்நிலைப் பள்ளியில், ரூ.8 லட்சம் நிதியை குழந்தை பிராங்கிள் அளித்தது. ஜி.பி.பி. நன்கொடையாக வழங்கியது.

தினகர் கிருஷ்ணகிரி 16 • சேலம் 21.9.2019

கிருஷ்ணகிரி அரசு மகளிர் கல்லூரிக்கு

## ₹55 ஆயிரம் மதிப்பில் தையல் இயந்திரங்கள்

ஜி.பி.பி. நிறுவனம் வழங்கியது



கிருஷ்ணகிரி அரசு மகளிர் கல்லூரிக்கு ரூ.55 ஆயிரம் மதிப்பிலான தையல் இயந்திரங்களை, ஜி.பி.பி. நிறுவனம் குழந்தை பிராங்கிள் வழங்கினார்.

கிருஷ்ணகிரி, செப்.21: கிருஷ்ணகிரி அரசு மகளிர் கல்லூரியில், மாணவிகளின் மேம்பாட்டிற்காக ரூ.55 ஆயிரம் மதிப்பில் தையல் இயந்திரங்களை, ஜி.பி.பி. நிறுவனம் வழங்கியது.

ஜி.பி.பி. தொண்டு நிறுவனம், மகளிர் மேல்நிலைப் பள்ளியில், ரூ.55 ஆயிரம் மதிப்பிலான தையல் இயந்திரங்களை, ஜி.பி.பி. நிறுவனம் வழங்கியது.

பெருச் ஆய்வகம் வழங்கப்பட்டு வருகின்றன. கடந்த 2 ஆண்டுகளாக அழகுசாலைகளுக்கு, செல் போன் பழுது பார்க்கும் பதிலி, மெகத்தி பதிலி, தையல் பதிலி போன்ற திறன் வளர்ப்புப் பதிலிகளும் கல்லூரி மாணவிகளுக்கு அளிக்கப்பட்டு வருகிறது. தையல் பதிலி, அடை தொட்டி, சுருதுல் தையல் இயந்திரங்கள் கேட்ட கல்லூரி நிர்வாகத்தின் கோரிக்கையை ஏற்று ரூ.55 ஆயிரம் மதிப்புள்ள 10 தையல் இயந்திரங்களை ஜி.பி.பி. நிறுவனம் தலைவரும், ராமன் மகேசே விருதானகுபாள் குழந்தை பிராங்கிள் வழங்கினார். இதுவரை இந்த கல்லூரிக்கு ரூ.1.50 லட்சம் மதிப்பிலான பல்வேறு கல்விப்பணிகள் செய்யப்பட்டுள்ளன.







16 • சேலம் 31.10.2019 **தினகரன் கிருஷ்ணகிரி**

## தொப்பூர் அரசு பள்ளியில் ஸ்மார்ட் வகுப்பறை அமைக்க ₹55 ஆயிரம் நன்கொடை



▶ தொப்பூர் அரசு மேல்நிலைப்பள்ளியில் ₹1.04 லட்சம் மதிப்பில் அமைக்கப்பட்டுள்ள ஸ்மார்ட் போர்டு வகுப்பறை ஐவிடிபி நிறுவன தலைவர் குழந்தை பிராச்சிஸ் துவக்கி வைத்தார்.

### ஐவிடிபி நிறுவனம் வழங்கியது

கிருஷ்ணகிரி, அக்ட.31: நம் புதிர் மாவட்டம், தொப்பூர் அரசு மேல்நிலைப்பள்ளியில் கற்றுக்கொண்டிருக்கிற மாணவ, மாணவிகளின் படித்து வருகிறார்கள். இப்பள்ளி மாணவர்கள் 10 மற்றும் 12ம் வகுப்பு பொதுத் தேர்வில் 96 சதவீதத்திற்கு குறையாமல் தொடர்ந்து தேர்ச்சி பெற்று வருகிறார்கள். இந்த பள்ளிக்கு

அதை தொடர்ந்து, ₹1 லட்சம் 4 ஆயிரம் மதிப்பில் ஸ்மார்ட் போர்டு வசதியுடன் கூடிய வகுப்பறை இப்பள்ளிக்கு வழங்கப்பட்டது. இதற்கான தீர்மானத்தில் ஐவிடிபி நிறுவன தலைவரும், ராமன் மகசேசு விருதான குமாரசன் குழந்தை பிராச்சிஸ் பல் கேற்று, ஸ்மார்ட் போர்டு வசதியை துவக்கி வைத்து பள்ளி தலைமை ஆசிரியர் மற்றும் ஆசிரிய, ஆசிரியைகள், மாணவ, மாணவிகள் கலந்துகொண்டனர்.

**தினகரன் கிருஷ்ணகிரி** 16 • சேலம் 8.11.2019

## ஐவிடிபி சார்பில் வெற்றி நம் கையில் கையேடு வெளியீடு

கிருஷ்ணகிரி, நவ.8: ஐவிடிபி சார்பில் ₹2 லட்சம் மதிப்பில் தயாரிக்கப்பட்ட தெலுங்கு மொழி மாணவர்களுக்கான வெற்றி நம் கையில் கையேடு வெளியிடப்பட்டது.



▶ கிருஷ்ணகிரியில் ஐவிடிபி தயாரித்த தெலுங்கு மொழி மாணவர்களுக்கான வெற்றி நம் கையில் கையேடு வெளியீடு நிறுவன குழந்தை பிராச்சிஸ், சிஞ்ஜு மகேஸ்வரி உள்ளனர்.

கிருஷ்ணகிரி ஐவிடிபி தொண்டு நிறுவனம், அரசு பள்ளிகளில் பரிலும் மாணவர்கள், நம்பிக்கையோடு பொதுத் தேர்வை எதிர்கொள்ளவும், தேர்ச்சி சதவீதத்தை அதிகரிக்கவும் ஆண்டுதோறும் கிறந்த ஆசிரியர்களை கொண்டு வெற்றி நம் கையில் எழும் வினா-விடை தொகுப்பு நூலை தயாரித்து அனைத்து அரசு பள்ளிகளுக்கும் இலவசமாக வழங்கி வருகிறது. அதற்கு பகுதியாக, தெலுங்கு வழியில் 11வது மற்றும் 12ம் வகுப்பு பரிலும் மாணவர்களுக்காக, ₹2 லட்சம் மதிப்பில் தயாரிக்கப்பட்ட வெற்றி நம் கையில் வினா-விடை கையேடு வெளியீடு தீர்மானித்து, ஐவிடிபி தலைமை அலுவலகத்தில் நடந்தது. முதன்மை கல்வி அலுவலர் மகேஸ்வரி தலைமை வகித்தார். ஐவி

டிபி நிறுவனம், ராமன் மகேசேசு விருதான குமாரசன் குழந்தை பிராச்சிஸ் முன்னிலை வகித்தார். இதில் கிறப்பு விருந்தினராக கலெக்டர் பிரபாகர் பங்கேற்று, வெற்றி நம் கையில் கையேடு வெளியீட்டு பௌரவம். தீர்மானிப்பில் ஐவிடிபி நிறுவனர் பேசுகையில், 'இதுவரை தமிழ், ஆங்கிலம் மற்றும் தெலுங்கு வழியில் வெற்றி நம் கையில் கையேடு ₹4.12 கோடி

மதிப்பிலும், பல்வேறு கல்வி பணிகளுக்காக ₹25 கோடி செலவு செய்யப்பட்டுள்ளது.' என்றார். தீர்மானிப்பை ஒன்று கல்வி மாவட்ட உதவி திட்ட அலுவலர் நாராயணன் தொகுத்து வழங்கினார். தெலுங்கு வழியில் இந்த புத்தகத்தை தயாரிக்க உதவிய 36 ஆசிரியர்களுக்கு தலா ₹100 மதிப்பிலான பால்ட்டிராக் பேக் என மொத்தம் ₹40 ஆயிரம் மதிப்பில் பரிசு வழங்கப்பட்டது.

16 • சேலம் 15.11.2019 **தினகரன் கிருஷ்ணகிரி**

புனித அன்னாள் மகளிர் பள்ளியில்

## ₹3.50 லட்சம் மதிப்பில் 2,000 குடிநீர் பாட்டில்கள்



▶ கிருஷ்ணகிரி புனித அன்னாள் மகளிர் மேல்நிலைப்பள்ளியில் நடந்த குழந்தைகள் தினவிழாவில், ₹3.50 லட்சம் மதிப்பில் 2 ஆயிரம் குடிநீர் பாட்டில்களை ஐவிடிபி நிறுவனர் நன்கொடையாக வழங்கினார்.

### ஐவிடிபி நிறுவனர் வழங்கினார்

கிருஷ்ணகிரி, நவ.15: கிருஷ்ணகிரி புனித அன்னாள் மகளிர் மேல்நிலைப்பள்ளியில் நடந்த குழந்தைகள் தின விழாவில், ₹3.50 லட்சம் மதிப்பில் 2 ஆயிரம் குடிநீர் பாட்டில்களை ஐவிடிபி நிறுவனர் நன்கொடையாக வழங்கினார்.

கிருஷ்ணகிரி புனித அன்னாள் மகளிர் மேல்நிலைப்பள்ளியில், தெலுங்கு குழந்தைகள் தின விழா கொண்டாடப்பட்டது. விழாவிற்கு பள்ளி தளபதி அமைச்சர் தலைமை வகித்தார். ஒவ்வொரு மாட்டின் முதன்மை கல்வி அலுவலர்

பாஸ்கன், பெற்றோர் ஆசிரியர் குழு தலைவர் நாகராஜன் ஆகியோர் முன்னிலை வகித்தனர். பள்ளி தலைமை ஆசிரியை ஹெலன் வரவேற்றார். சிறப்பு விருந்தினராக ஐவிடிபி நிறுவன தலைவரும், ராமன் மகேசேசு விருதான குமாரசன் குழந்தை பிராச்சிஸ் பங்கேற்று, பள்ளியில் பரிலும் 2 ஆயிரம் மாணவிகளுக்கு தலா ₹75 மதிப்பில் 3 லட்சத்து 50 ஆயிரம் மதிப்பில் குடிநீர் பாட்டில்களை இலவசமாக வழங்கினார்.

அப்போது, அவர் பேசுகையில் 'கல்விதேவம் ஒழிக்கத்திலும் திறந்து விளக்கும்

இப்பள்ளிக்கு, கணினி ஆய்வகம், குடிநீர் கத்திரிக்கும் இயந்திரம், மாணவிகளின் பாதுகாப்பிற்கென கம்பி வலை, ஜெனரேட்டர், மாணவிகளுக்கு டி.கல்வரி, டி.வி, ஆசிரியர்களுக்கு பரீக்கன், தங்க நாணயங்கள், கடைநிலை உணவிற்கு குழந்தைகளை வைப்பு என மொத்தம் 3.50 லட்சத்து 50 ஆயிரம் மதிப்பில் நலத்திட்ட உதவிகள் வழங்கப்பட்டுள்ளது.' என்றார்.

விழா வை கொட்டி, மாணவிகளின் கலாநிதிகள் ஐவிடிபி நிர்வாகிகள் ஜோஸ்வா, தத்தினி ஜோஸ்வா மற்றும் பள்ளி ஆசிரியர்கள், மாணவிகள் கலந்துகொண்டனர்.

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## தாசரப்பள்ளி தூய சகாயமாதா பள்ளிக்கு ₹2.10 லட்சம் மதிப்பில் 37 பெஞ்ச், டெஸ்க் ஐவிடிபி நிறுவனர் வழங்கினார்



▶ தாசரப்பள்ளி தூய சகாயமாதா நடுநிலைப்பள்ளிக்கு ஐவிடிபி நிறுவன தலைவர் குழந்தை பிராச்சிஸ் பெஞ்ச், டெஸ்க்குகளை நன்கொடையாக வழங்கினார்.

கிருஷ்ணகிரி, நவ.22: தாசரப்பள்ளி தூய சகாயமாதா நடுநிலைப்பள்ளிக்கு ₹2.10 லட்சம் மதிப்பிலான 37 பெஞ்ச், டெஸ்க்குகளை ஐவிடிபி நிறுவனர் நன்கொடையாக வழங்கினார்.

கிருஷ்ணகிரி மாவட்டம் தோண்டிக்கோட்டை தாலுகா தாசரப்பள்ளியில் செயல்பட்டு வரும் அரசு நிதியுதவி பெறும் தூய சகாயமாதா நடுநிலைப்பள்ளியில் கற்றுக்கொண்டிருக்கிற மாட்டின் பகுதியைச் சேர்ந்த 300க்கும் மேற்பட்ட மாணவ, மாணவிகள் படித்து வருகிறார்கள். இப்பள்ளியில் பரிலும் மாணவர்கள் பலரும் தற்போது உயர்ந்த நிலையில் இருக்கின்றனர். இந்த பள்ளியின் அடுத்தக்கட்ட வளர்ச்சியாக தரையில் அமரும் மாணவர்கள் பெஞ்சில் அமர 63 டெஸ்க் மற்றும் பெஞ்ச்

வெண்டும் என பள்ளி விருதான குமாரசன் குழந்தை நிறுவனத்தை அனுமி கேட்டனர்.

அவர்களின் கோரிக்கைகளை ஏற்று ஐவிடிபி சார்பில் 37 பெஞ்ச் மற்றும் டெஸ்க் வழங்க ஒப்புக் கொள்ளப்பட்டது. இதேபோல, ஒன்று புகுக்கடை நிறுவனம் சார்பில் ₹1 லட்சத்து 47 ஆயிரம் மதிப்பில் 36 பெஞ்ச், டெஸ்க்குகளை வழங்கவும் ஒப்புக்கொண்டது. அதன்படி, இந்த பெஞ்ச், டெஸ்க் வழங்கும் நிகழ்ச்சி பள்ளி வளாகத்தின் நடந்தது. விழாவிற்கு பள்ளியின் தளபதி 'தேவசகாயத்தரம் தலைமை வகித்தார். அடுத்ததை ராபர்ட்டு, புதுக்கடை நிறுவன நிர்வாக இயக்குநர் ஜான் பீட்டர் முன்னிலை வகித்தனர். சிறப்பு அழைப்பாளராக ஐவிடிபி நிறுவன தலை

வரும், ராமன் மகசேசு விருதான குமாரசன் குழந்தை பிராச்சிஸ் பங்கேற்று, பெஞ்ச் மற்றும் டெஸ்க்குகளை வழங்கினார். அப்போது அவர் பேசுகையில், ஐவிடிபி நிறுவனம் ஆரம்பிக்காததற்குத் தாசரப்பள்ளி கிராமத்துடன் உள்ள தொடர்பு குறித்தும், தொடர்ந்து இப்பள்ளியின் வளர்ச்சிக்கு உறுதுணையாக இருப்பின் என்றும், ஆசிரியர்கள் அர்ப்பணிப்பு உணர்வுடனும், மாணவர்கள் ஒழுக்கத்திலும், கல்வியிலும் சிறந்து விளங்க வேண்டும் என்றும் கூறினார். ஏற்பாடுகளை பள்ளித் தலைமை ஆசிரியர் பெலிக்கல் செய்திருந்தார். இதில் இருபால் ஆசிரியர்கள், மாணவ, மாணவிகள், கிராமங்கள் மற்றும் ஐவிடிபி மகளிர் கல்வியைத் துரு உறுப்பினர்கள் கலந்துகொண்டனர்.



**8** சேலம் 30-11-2019. ★ தினத்தந்தி



**தர்மபுரி அக்சீலியம் பள்ளிக்கு**

**ரு. 1½ லட்சத்தில் மேஜை, நாற்காலி**

ஐ.வி.டி.பி. நிறுவனம் வழங்கியது

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புதன்கிழமை, 8 ஜனவரி 2020 2 இனமணி தருமபுரி

தொப்பூர் அரசு மேல்நிலைப் பள்ளிக்கு  
எல்இடி டி.வி நன்கொடையாக அளிப்பு

கிழக்குவாசியில் துணை திருமுடி  
மாவட்டம் தொப்புர் அக புவல்  
நிலைப் பள்ளிக்கு துணியடிபுகு.  
தொண்டுதிருவணம் சாரியில் ரூ.2.1  
லட்சம் மதிப்பில் எழுதிபுகு புதிதில்  
நவீனவாசகாக அமைவாயில்  
வழங்கப்பட்டன.



தொழில் அரசு மேலிதிரைப் பள்ளி மாண்புமிகளின் பயன்பாட்டுக்கு  
வந்தியாகியிருக்கின்றன என்பதைத் திட்டமிட்டிருக்கிறார்கள்.

சென்னை: அரசு தலைநகரில் பள்ளிகளில் அகதிக் குழந்தைகள் சிறு பான்மையில் சேர்த்து மாண்புமிகு, மாணவியர் பரிந்துரைத்துள்ளார். அப்போதுள்ள தலைமைப்பள்ளியில், அந்நிலையில் ஒதுக்கீடுகளைப்போட்டு, அதில் பள்ளி முதல்பாடகர்கள் பள்ளிகளாக சேர்த்துக்கொடுத்திருக்கிறார். இதில் பள்ளி மாண்புமிகு, மாணவியர் அரசு பொதுத் தேர்வில் 96 சதவீதம் தேர்ச்சிபெற்றுள்ளனர்.

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பிராங்கின் அன்புமையில் வழி  
ணர். அப்போது பன்னித் து  
வடவாதிபர் முவிமாதல், ஆ  
யிகம் மாணவிகள் உடன  
தார். இதுணை இ.விபு  
தொல்கு திறுணை சாரியில் கு  
ய்கம் வடவாதிபர் இணை.

**16** • செப்டம்பர் 6.12.2019 **தினகரன் கிருஷ்ணகிரி**

**கல்லூரி மாணவர்கள் 161 பேருக்கு  
₹10 லட்சம் கல்வி உதவித்தொகை**



திருப்பத்தூர் தாய் தெருவாக கல்லூரி மாணவர்களுக்கு கல்வி உதவியளிப்பதற்காக ரூ.10 லட்சத்திற்கான கார்போரலினை துவியிப் பிறுவுவர் குழந்தை பிராச்சிள் ஸ்தாபினை. அருகில் கல்லூரி தானாள் அத்தொண்டாள் உள்பட உள்பட உள்பட.

**ஐவிடிபி நிறுவனம் வழங்கினார்**

[illegible]

நடுத்தர பிராண்டுகளில்  
பேரூர், இக்கல்சூரில்  
பயிற்சி 161 மாணவர்க-  
ளுக்கு 70 மாடம் கவர்  
உதவித் தொகையினை  
காசோலையாக வழங்கி  
பேரினார். அப்பேரூர்  
அலர் பிசகலையில், இந்த  
கல்வி உதவித் தொகையை  
பயன்படுத்தி, கல்வியில்  
மாணவ, மாணவிகள்  
நிறுது விளங்கி தங்கள்  
பெற்றோரின் கவுகவுளை  
நெருங்கக் கௌரவம்  
என்றார். இதில் கல்யா-  
நி மாணவ, மாணவிகள்,  
பேராசிரியர்கள், விரி-  
யோகப்பாளர்கள் கலந்து  
கொண்டனர்.

16 • செப்டம்பர் 19.12.2019 தின

**16** • சேலம் 19.12.2019 **தினகரன் கிருஷ்ணகிரி**

ஐவிடிபி சார்பில்

**234 மாணவர்களுக்கு ₹24 லட்சம் கல்வி உதவித்தொகை**



► கிருஷ்ணகிரியில் மகனார் சுய உதவிக்குழு உறுப்பினர்களின் குழந்தைகளுக்கு ₹24 லட்சத்திற்கான காலோலையை ஐயிடப் பிறுவனர் குழந்தை பிரான்சிஸ் வழங்கினார்.

கிருஷ்ணா கிரி, டிசு.19: 24 வட்சம்  
 கிருஷ்ணா கிரிமில் ஸுயிப்பி உதவித்தொ  
 மகளிர், 24 உதவிக்குழு கும் திட்டமு  
 உறுப்பினர்களின் குழத் தெதப்பட்டு  
 நைக்கனாக 24 வட்சம் அதன்படி, 2  
 24 வ் உதவித்தொடை 234 உறுப்பி  
 வழங்கப்பட்டது. குழத்தைக்

கல்வி தொகைக்கான காசோ  
த வழங் லையை வழங்கி பேசி  
செயல்ப னார்.

[illegible][illegible]



20 • சேலம் 17.1.2020 தினகரன் கிருஷ்ணகிரி

## கஜா புயலால் பாதிக்கப்பட்டோருக்கு ₹6 லட்சம் மதிப்பில் பொங்கல் பரிசு

கிருஷ்ணகிரி, ஜன.17: கஜா புயலால் பாதிக்கப்பட்ட பகுதிகளில் சேர்த்த ஆதரவு விற்பனைப் பெண்களுக்கு, ₹6 லட்சம் மதிப்பில் பொங்கல் பரிசு தொகுப்பினை ஐவிடிபி நிறுவனர் வழங்கினார்.

தமிழ்நாடு பன்முகப் பண்டங்களின் விற்பனை மையம் மூலமாக விற்பனை செய்யப்பட்டு, இந்த விற்பனை அந்தஸ்துள்ள வகையில் நிறுவனத்தின் வகையில், இவ்வாண்டு ஐவிடிபி தொண்டு நிறுவனம், ஆதரவு விற்பனைப் பெண்களை தேர்வு செய்து, அவர்களுக்கு பொங்கல் பரிசை வழங்கியது. அதன்படி, கடந்த ஆண்டு கஜா புயலால் பாதிக்கப்பட்டோர், வாழ்வா தாரத்தை இழந்த நாகம், பட்டினம், மாவட்டம், சீர்காழி, தரங்கம், பாடி, நாகப்பட்டினம், வேதாரணம் உள்ளிட்ட பகுதிகளைச் சேர்ந்த 1200 ஆதரவு விற்பனைப் பெண்களை தேர்வு செய்து தலா ₹500

### ஐவிடிபி நிறுவனர் வழங்கினார்



கஜா புயலால் பாதிக்கப்பட்ட ஆதரவு விற்பனைப் பெண்களுக்கு, ₹6 லட்சம் மதிப்பில் பொங்கல் பரிசை, கிருஷ்ணகிரி ஐவிடிபி தொண்டு நிறுவன இயக்குநர் குழுவைத் தலைமையிலானவர்கள் வழங்கினார்.

மீதம் ₹6 லட்சம் மதிப்பில் புடவைகளைப் பொங்கல் பரிசாக வழங்கப்பட்டது. இதுகுறித்து ஐவிடிபி சேர்ச்சு விற்பனை குழுவைத் தலைமையிலானவர்கள், 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர். இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர். இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர்.

14 • சேலம் 18.2.2020 தினகரன் கிருஷ்ணகிரி

ஐவிடிபி மகளிர் சுய உதவிக்குழு சார்பில்

## 841 உறுப்பினர்களின் வாரிகளுக்கு ₹4.64 கோடி வாழ்க்கை பாதுகாப்பு நிதி



கிருஷ்ணகிரி, பிப்.18: ஐவிடிபி மகளிர் சுய உதவிக்குழு சார்பில் 841 உறுப்பினர்களின் வாரிகளுக்கு ₹4.64 கோடி வாழ்க்கை பாதுகாப்பு நிதி வழங்கப்பட்டது.

கிருஷ்ணகிரி, பிப்.18: ஐவிடிபி மகளிர் சுய உதவிக்குழு சார்பில் 841 உறுப்பினர்களின் வாரிகளுக்கு ₹4.64 கோடி வாழ்க்கை பாதுகாப்பு நிதி வழங்கப்பட்டது. இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர். இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர்.

இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர். இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர்.

20 • சேலம் 21.1.2020 தினகரன் கிருஷ்ணகிரி

## பள்ளிகொண்ட சிறுவர் இல்லத்திற்கு வாட்டர் ஷீட்டர் இயந்திரம்

ஐவிடிபி நிறுவனர் வழங்கினார்



பள்ளிகொண்ட சிறுவர் இல்லம் மானவர்களுக்கு ₹3.50 லட்சம் மதிப்பிலான வாட்டர் ஷீட்டர் இயந்திரத்தை ஐவிடிபி நிறுவனர் குழுவைத் தலைமையிலானவர்கள் வழங்கினார்.

கிருஷ்ணகிரி, ஜன.21: பள்ளிகொண்ட சிறுவர் இல்லம் மானவர்களுக்கு ₹3.50 லட்சம் மதிப்பிலான வாட்டர் ஷீட்டர் இயந்திரத்தை ஐவிடிபி நிறுவனர் குழுவைத் தலைமையிலானவர்கள் வழங்கினார்.

இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர். இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர்.

2 தினமணி தருமபுரி

## தருமபுரி / கிருஷ்ணகிரி

அரசுப் பள்ளிக்கு அறிவியல் செயல்முறை பயிற்சி உபகரணங்கள் வழங்கல்



கிருஷ்ணகிரி, பிப்.13: தருமபுரியில் செயல்படும் அரசு மேல்நிலைப் பள்ளிக்கு ரூ.50 ஆயிரம் மதிப்பிலான அறிவியல் செயல்முறை பயிற்சி உபகரணங்கள், ஐவிடிபி, தொண்டு நிறுவனம் சார்பில் அண்மையில் வழங்கப்பட்டன.

கிருஷ்ணகிரி, பிப்.13: தருமபுரியில் செயல்படும் அரசு மேல்நிலைப் பள்ளிக்கு ரூ.50 ஆயிரம் மதிப்பிலான அறிவியல் செயல்முறை பயிற்சி உபகரணங்கள், ஐவிடிபி, தொண்டு நிறுவனம் சார்பில் அண்மையில் வழங்கப்பட்டன.

இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர். இவ்வாறு, 'ஐவிடிபி விற்பனைப் பெண்கள்' குழுக்கு ரூ.50 ஆயிரம் மதிப்பில் பொங்கல் பரிசைக் கொண்டு வந்தனர்.



16 • செலம் 24.2.2020 தினகரன் கிருஷ்ணசிரி

வேலூர் அக்சீலியம் கல்லூரி

வேலூர் அக்சீலியம் கல்லூர்  
மாணவிகளுக்கு ₹8 லட்சம் கல்வி உதவி தொகை



► வேலூர் அக்கீரியம் கல்லூரி மாணவிகளுக்கு, கிருஷ்ணகிரி இடியடி திறுவனர் குழந்தைபிராச்சிஸ், கல்வி உதவித்தொகையாக ரூ 50,000 வழங்கினார். அருகில்

குழந்தைப்பிராசஸை, கல்யாணி முதல்வர் ரெஜினாமேரி உள்ளார். இவ்வாறு, பி.பி.24: வேலூர்

[illegible]

தஞ்சை 78 வட்டம் கல்வி உதவித் தொலைகின்ற வழங்கு  
ளார். அவர் பேசுகையில்  
"இக்காலப் மாணவிகளின்  
தலைப்புக்காக ஸ்டூடியிங்  
எம் இதுவரை கல்வி உதவி  
தொலை, பூத்தப் பைக்  
பூத்தப் கத்திரிகுக்கும் இட  
தீர், நாற்காலிகள் என்  
வட்டம் மதிப்பில் நிதி  
வழங்கியுள்ளது" என்ற  
திருப்பியல், கல்வியறிவு  
புரக்க மற்றும் மாணவிக்  
கொண்டார்.

1.5

★ சேலம் 7-3-2020 15<sup>+</sup> தினத்தந்தி

**தினத்தந்தி**



மேகாலயா

மலை கிராம மக்களுக்கு ரூ. 11 லட்சத்தில் நல உதவி

ஐ.வி.டி.பி. நிறுவனர் வழங்கினார்

[illegible]

நம் குறிக்கால ஆணைகள் எளிதில் நடைமுறைப்படுத்தப்படும். இது அந்நாடு ஐயப்பட்டு நிறுத்தப்படும், நாளை நாம்மேலேயிருந்து பதற்றப்படுவது ஆறுதலாக இருக்கவில்லை என்பதற்கு நான் சந்தேகத்தில் அல்ல. நான் திட்டவாகவே இந்தியாவுக்குப் போய்விட்டு இல்லாதே. கிராம மக்களுக்குத், ஆறுதலாக இருக்கும் போலீஸ் மீன் விலக்குக் கணம் வரப்பட்டு உள்ளது. இது போன்ற மீன் நடைமுறைப்படுத்தும், பொருளாதாரக் கணம் மேற்படுத்தப்படும் இடங்களில் போலீஸ் மீன் விலக்கு இருக்கிறது. 45 ரூபாய் மதிப்பில் பாக்டரி போலீஸ் கணம் எங்கள் ஐயப்பட்டு நிறுத்தப்பட வாய்ப்பு உள்ளது. இவ்வாறு நான் சொன்னேன்.

தினத்தந்தி ★ சேலம் 26-3-2020 9

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தாசரப்பள்ளி புனித சகாயமாதா நடுநிலைப்பள்ளிக்கு

ஐ.வி.டி.பி. நிறுவனம் சார்பில்  
ரூ.2¼ லட்சத்தில் கணினி ஆய்வகம்  
நிறுவனர் திறந்து வைத்தார்

கிருஷ்ணகிரி, மார்ச் 26:-  
தாதுப்பள்ளியில் உள்ள புனித சகையாது நடுநிலைப் பள்ளியில் கிறித்தவர்களால் இரு தரம் 250 மாணவர்கள்  
உள்ள படிப்பு வருகின்றனர். இந்த பள்ளியில் படிப்பு முன்  
வகுப்ப மாணவர்கள் பலரும் சமுதாய நலத்துறை உரிமை நிலையம்  
உள்ளனர். இந்த பள்ளியில் அடிப்படை வாரியத் திட்டத்தின்  
தொகுப்புப் படிப்பைப் பிள்ளை நிறுவனம் மாணவர்கள்  
அமர ஏற்றுவதில்லை. இவ்வகையில் பஞ்சு ஆய்வாளர்  
பெருமாளையாவுக்கு உதவித்து, அதைத் தாதுப்பள்ளியில்  
மாற்றிப்படிப்பை வசூலாகக் கணினி கல்வி பற்றி ரூ.272 ல்  
சம்மதிப்புப் பிள்ளைகளிடம் கடித கணினி ஆய்வுத்தகு  
திக்கிடம் நிறுவனம் கட்டி உள்ளது.

இவ்விடப் பிறழ்வுகள் உடையது. உணர்வு  
இந்தக் கணியி் அழகங்கள் கவிதையி் பிறழ்வுகளும், ராமன்  
மகன்சேயேயுடையபொருளுமான குமரதேவாராச்சலி் நித்தம்  
பெருங்குயிர்ப்போனார். அப்போது அழகிப் பருமனில் கிராமபுற  
மாணவியர்எனின் கவிதையில் உயர வேண்டு் என்ற நோக்  
கத்திலும், ஆரியபாவனின் அப்போதுபுது உணர்வுவை கண்ட  
கூப்பநோக்க வேண்டு் என்ற நோக்கத்திலும் இப்போது  
கணியி் அழகங்கள், கிடல்சுமற்றும் பெருங் என வழங்கும் ௩,  
4 வகையாக 80 அடிகள் வழங்கப்பட்டுள்ளது என்றார். இந்த  
நிபந்திக்கான ஏற்பாடுகளை பணியின் தலைமை ஆசிரியர்  
மேலில்செய்திருக்கிறார். இதில் ஆசிரிய ஆசிரியைகள், மாண  
வர்கள் கலந்து கொள்ளலாம்.

**தினகரன் கிருஷ்ணகிரி** 26.3.2020 • சேலம் **15**

සම 15

**கொரோனா வைரஸ் தடுப்பு  
பணிக்காக ₹10 லட்சம்**

கலெக்டரிடம் ஐவிடிபி நிறுவனம் வழங்கினார்

கிருஷ்ணகிரி, மார்ச் 26:  
கொடோனா வைரஸ்  
தடுப்பு பணிக்காக கெல்த  
ரிடம் ரூ10 லட்சத்திற்கான  
வரைவோலையை ஐயிடிபி  
நிறுவனர் வழங்கினார்.

பெண்கள் முன்னேற்றத்தை முக்கிய நோக்கமாகக் கொண்டு செயல்படும் துணிவுமிடிகளாகத் திறுவனம், இந்தியாவில் ஏற்பட்ட இயற்கை சீர்தகங்கள் போன்ற பேரிடத் தீவரணப் பணிகளிலும், தனது மகளிர் சுய உதவிக்குழுக்களின் பங்குளிப்பு மூலமும் நிவாரண பணிகள் மேற்கொள்ளப்படுகின்றன.

தற்போது இந்தியா  
வில் கொரோனா நோய்த்  
தொற்று வேகமாகப் பரவி  
வருகிறது, கொரோனா  
தடுப்பு நடவடிக்கைகள்  
மேற்கொள்ள, கிருஷ்ண  
கிரி ஐயிப்பி நிறுவனமும்,  
ராமன் மகசேசே விகு  
தாரன குமாள் குழந்தை  
பிராணசில், ₹10 லட்ச  
த்திற்கான வரலாயோ



கிருஷ்ணகிரி கலெக்டர் பிரபாகரிடம், கொரோனா வைரஸ் தடுப்பு பணிக்காக ஐயிடிபி நிறுவனர் குழந்தைபொன்சிஸ், ₹10 லட்சத்திற்கான வரையோலையை வழங்கினார்.

வைகை கலெக்டர் பிரபாகர் பால் வழங்கினார். இது குறித்து அவர் கூறுகையில், 'கொரோனா தடுப்பு நடவடிக்கைக்காக மத்திய, மாநில அரசுகள் வழங்கும் அறிவுரைகளை ஏற்று, மக்கள் அனைவரும் தங்களை பாதுகாத்து கொள்ள வேண்டும். இது வரை கார்பில் போர், தாபை போல், வந்தா போல், கோராவ வெள்ளம், கறுப்பு பூல் மற்றும் திசிலி மாவட்டத்தில் ஏற்பட்ட வெள்ளம் போன்ற பேரிட நிவாரணப் பணிகளுக்கு ரூ. 4.84 கோடி நிவாரணத் தொகையை ஒதுக்கி வழங்கியுள்ளோம்,' என்றார்.

வரை காரில் போர், தானே புயல், வர்தா புயல், கேரளா வெள்ளம், கஜா புயல் மற்றும் நீலகிரி மாவட்டத்தில் ஏற்பட்ட வெள்ளம் போன்ற பேரீடர் நிவாரணப் பணிகளுக்கு ௧௧௮.64 கோடி நிவாரண நிதி வழங்கியுள்ளோம்,' என்றார்.





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