

A Project Proposal

On

***Women Empowerment through Micro Credit Program,
Income Generation Activity & Literacy Campaign***



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Cover Page

1	Name of the organization	Sukarya
2	Address of Project Office	E- Block, Sushant lok -1, Gurgaon , Haryana
3	Address of Head Office/ Registered Office	P- 20 1 st Floor , South Extension Part-II , New Delhi -110049
4	Legal Status of the organization	Trust deed Registration No 7373 dated 3 rd August 2001 FCRA Registration no 231660689 dated 31 st March 2006
5	E-mail Id	shipra@sukarya.org , meera.st@gmail.com
6	Telephone No.	9999918517, 9910248487
7	Contact Person	Dr. Alka Gupta , Director Programs
8	Title of the Program	Women empowerment through Micro Credit Program , income generation activity & Literacy campaign
9	Location of intervention & No. of Proposed Self Help Groups	40 Self Help Groups 07 - Gwalpahari (new) & Gwalpahari (old) 08 - Nai Nangla & Nunera 05(each)–Waliawas, Bandhwari, Silani, Raipur & Hazipur
10	Amount of Funding requested (3 years)	Rs 1,63,49428/-
11	Period of Funding	Requested for 3 years
12	Brief description of Organization	Sukarya is a non - government, development organization working in the field of health, community development, women empowerment, entrepreneurship building, education, vocational training and advocacy in Delhi and Haryana since 1999. In its effort to empower women economically and make them self-reliant, Sukarya began by creating Self Help Groups of women to extend opportunities for finding alternative means of livelihood which was followed by establishment of Spice Unit in 2004, an option of viable livelihood for the women of economically and socially backward sections. It was made possible through the entrepreneurship training and upgrading the skills of women from rural communities and urban slums of Gurgaon. At present, Sukarya is running 3 such Spice & Cereal processing units wherein women are engaged in preparing the various consumables like spices, cereals, flours, dalia, pickles, chutneys etc. and facilitating in marketing of 25 such products through corporate and residential societies in and around Gurgaon and Delhi.
13	Organization's expertise for implementation of proposed project	Details mentioned in Annexure "A"

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1) EXECUTIVE SUMMARY OF PROPOSAL

The state of Haryana has lower than the national standards in most of the Human Development Indicators related to health, education and gender concerns. The NFHS survey data reveals that women's graph of development is far behind the national standards. In Haryana 41% of girls are married off before the official age on 18 years, 42% of women doesn't have 3 ANC's during their pregnancy. In education there is a huge gap of 22.76 %between male and female literacy rates - 78.49% for the males and 55.73% for the females. The State has a skewed child sex ratio which is a grim indicator of the persistence and severity of discrimination against children, especially girls. Of the 10 districts with lowest child sex ratio in India, four are in Haryana.

Though Haryana is relatively well-developed state but it is pointed out the social indices are quite low. The data of Gurgaon is not much different from the state data. The villages targeted in Gurgaon are having low status of women in terms on education, economic and social status. The prevailing sex ratio in Gurgaon is 872:1000 which is low in comparison to national and more than state ratio which is 933 and 861 respectively. The social status of women is very poor. The female literacy rate in the women have low status in terms of socio-economic conditions which directly affects their role in decision making power, mobility and social esteem.

The project will be the replication of the pilot project implemented by the organization in the rural areas adjacent to Gurgaon. The organization have experience in implementing similar kind of project through which it promoted nine SHGs and made them self sustainable. A total of 150 women members are mobilized under nine groups. All the members of SHGs regularly do their monthly savings. By end of August 2010, the combined savings of all the SHGs is to the tune of Rs 3.55 lakhs. A total of 70 members have taken loans from their respective SHG. The cumulative disbursement of loans to SHG members stands at Rs 5.81 lakhs and outstanding loans amounts to Rs 2.32 Lakhs

Three spice processing centre (one in each village) have been established in the villages for enhancing the income of rural women. The project also be focused specifically on women empowerment with holistic development of social and economic conditions. Three teachers were appointed (one in each village) to provide functional literacy to women of the SHG members. 70 of the SHG members were completely illiterate at the time of joining the literacy class but now 60 of them have learnt to sign.

The project will be executed in 9 villages of Dist – Gurgaon, under the project 40 new SHGs will be formed benefiting 600 women directly and approx. 5000 individuals. All the SHGs will be linked with nearest bank. The project will be implemented in three phases:-

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Preparatory Phase(4 months):- The preparatory stage will be the preliminary stage in which the focus will be on team building, commencement of the program, developing the formats of record keeping and identification of the venues for running the centres. The stage will be focused on building rapport in the community to ensure community participation for proper execution of the centre. During the preparatory stage the situational analysis study will be done in each village to assess the status of women.

Execution Stage (30 months):- The execution phase will be focusing on implementation of the program which includes formation of SHGs, setting up women empowerment centres. Conducting adult literacy classes. Setting up women empowerment centers.

Impact Assessment Stage (2 months):- The stage will be focused on assessment of the activities done and the impact seen in the community. The findings will be shared with the funders and related agencies

The project “Women Empowerment through Micro Credit Program, Income Generation Activity and Literacy Campaign” is a CSR initiative with the following motives:-

- The project will help in produce an overall positive impact on the society and community of rural Gurgaon.
- The project will help the partner corporate to respond positively to the emerging societal priorities and expectations.
- The corporate resources will help in community well being by taking voluntarily steps.
- The project will help attract ethically conscious customers and will lead to increase profitability in long run.
- The project will help in brand promotion of the funder through proper visibility in publicity material, resource material and in publications of the organization.

2) PROJECT GOAL:

Women Empowerment through SHG promotion and Livelihood Enhancement Initiative

Project Objectives

- To promote and strengthen SHGs by inculcating habit of saving and enforcing credit discipline.

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- To organize rural poor women into groups to build their own capital through regular savings and get access to loans and secure social security for themselves.
- Economically empowering women and making them self-reliant through provisioning of credit and livelihood enhancement initiative to ensure the well – being of women and their families.
- To make women socially aware through social development activities such as functional literacy and awareness on social issues for SHG members
- To impart functional literacy to women of the community to make them literate.

3) TARGET GROUP: Direct: - 600 poor rural women through 40 SHGs

Indirect beneficiaries: - 600 families comprises of 4200 individuals in these 9 villages.

4) GEOGRAPHICAL AREA OF EXECUTION OF PROJECT & THE REASON FOR SELECTING THAT AREA

4.1 Target Area 4 villages in Dist Gurgaon on Gurgaon - Faridabad Road (Waliawas, Gwalpahari (New), Gwalpahari (old), Bandhwari, 5 villages in Sohna Block on Sohna – Palwal Rd (Nai Nangla, Nunehra, Raipur, Silani and Hazipur)

4.2 Background - Haryana at a glance

The State of Haryana is located in the Northern part of India and bound by the States of Uttar Pradesh in the east, Punjab in the west, Himachal Pradesh in the north and Rajasthan in the South. Haryana has 19 districts and Gurgaon district is adjacent to Delhi.

4.3 Health, Education and Gender Scenario in Haryana

- Status of some MCHN Issues

The location factor i.e. proximity to the National Capital Territory of Delhi and the abundance of resources has helped Haryana to achieve the status of a leading industrialized state with third highest per capita income in India (Government of India, 2001). However in most of the Human Development Indicators the State still fares low than the national standards.

Data from NFHS surveys also reveals a dip in many of the key maternal and child health (MCH) indicators in the state. While 41% of girls are married off before the official age of 18 years and almost 37% do not use any form of family planning method, around 42% of women don't have 3 ANCs during their pregnancy (NFHSIII). The underweight children under age 3 have increased to 42% in NFHS-III where as it was 35% in first and

second NFHS surveys. The wasted¹ group has been 6%, 5% and 17% respectively in NFHS I,II and III Surveys, implying a dismal picture of child health and nutritional status in the area.

- **Status of Education in the State**

The literacy rate in Haryana has risen to 55.85% as compared to the national average of 52.21% (1991 census). This has to be viewed in the context of the fact that in 1966 the State's literacy rate was 19.92% (Census 1961), which was lower than the national average (27.76%, Census 1961). However there still remains a huge gap between the male and female literacy rates -78.49% for the males and 55.73% for the females. (Source:http://schooleducationharyana.gov.in/downloads_pdf/Achievements/Achievements.pdf).

Although, the enrolment of girls has improved since the inception of the state, yet it remains low. The drop-out rate among girls in the elementary stage is high and the percentage of girls going for education at the secondary and college stage is low (State Education Policy, 2000).

- **Gender Concerns**

Apart from gender differentials which are seen above in different health and education indicators, gender differences are obvious in various other facets too. The State has a skewed child sex ratio which is a grim indicator of the persistence and severity of discrimination against children, especially girls. Of the 10 districts with lowest child sex ratio in India, four are in Haryana (Office of the Registrar General of India, 1991).

Son preference is high in the State, which has increased from 95.2% (NFHSII) to 97.4%(NFHSIII), rationalizing the grave need to address the health issues of women across all age groups- beginning from creating a social mindset to accept girls being born, addressing household level gender discrimination in health care seeking, nutrition and education, delaying their marriage and first pregnancy and strengthening systems to provide adequate health care facilities, especially to women and girls.

4.4 Gurgaon – some socio demographic updates

Gurgaon district is situated in NCR of Delhi and is the southern-most district of Haryana and comprises of 9 blocks - Tauru, Nuh, Pataudi, Nagina, Punhana, F.P.Jhirka, Sohna, Gurgaon and Farrukhnagar. The population of Gurgaon district is 8.71 lakhs as per 2001



census. The district has a population density of 695 per sq. km. (2001 census), which is high compared to 477 of the state.

The villages targeted in Gurgaon are having low status of women in terms on education, economic and social status. The prevailing sex ratio in Gurgaon is 872:1000 which is a alarming situation in the area. The main occupation of the man folk in the villages is loabour work, in all the villages the common occupations are working on daily wages and driver. The women in these villages are mostly occupied with household work. As a social obligation the women are not allowed to go out for work and earn money.

4.5 Project Area Location

The targeted area is on Gurgaon – Faridabad highway comprises of 4 villages and on Sohna-Palwal road comprises of 5 villages. The area is characterized by various social issues like illiteracy, inadequate health facilities, exploitation of women, unhygienic living conditions, caste prejudices etc. The project area is characterized by a patriarchal system of society, where women have no say in the family. The women are treated as a thing to be kept in the four walls of the house to serve the family. They have given no right to participate in the decisions of the family and society. The nearest village is approx. 7 kms from Gurgaon and the most distant village is approx. 51 kms from Gurgaon. The total population of the villages is standing to be approx. 24,000. The average family size in the area is of 7 members, thus having approx. 3400 households. The villages like Gwalpahari (new) & Gwalpahari (old), Waliawas, Nunehra, Nai Nangla, Silani, Sancholi and Hazipur are not located on the main highway, whereas Bandhwari are in interiors of 3 – 7 kms and connected by link road and having no transportation available to cover the distance.

Sr.no.	Name of the village	Population	Distance from Gurgaon
1	Gwalpahari (old)	2500	7 kms
2	Gwalpahari (new)	2000	7.5 kms
3	Bandhwari	3500	10 kms
4	Waliawas	2500	9 kms
5	Nai Nangla	650	45 kms
6	Nu –nehra	4000	43 kms
7	Raipur	3500	47 kms
8	Silani	1200	48 kms
9	Hazipur	4000	51 kms
	Total	23,850	

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4.6 Rationale of the intervention

Out of proposed nine villages, four villages (Gwalpahari (new) & Gwalpahari (old), Waliawas and Bandhwari) are having existing SHGs the rest of the five villages have no economic social awareness/empowerment program for women ,no existing civil society initiative, Low literacy, no income source, no access to resources including economic, no decision-making power.

With this scenario, strong patriarchal system, social problems like alcoholism have got a strong hold in the community. Due to all aforesaid social issues the women folk is the ultimate sufferer. The other highlighted points which need to address with the help of the project is as follows:-

- Low social status of the women in terms of social esteem, mobility and decision making power.
- Illiteracy among women is prevailing.
- Alcoholism is also a major problem in the vulnerable group.
- Money lenders are exploiting the community by providing money on high rate of interest.
- Women do not have skill for income generation.
- Women health and specifically adolescent health is the primary concern in the area.
- Women are economically backward and dependent on the men folk resulted into exploitation and prevalence of domestic violence.
- The villages that have been focused in the project are uncovered and so far no civil society organization is existing or having any kind of intervention.

5) EXECUTION/IMPLEMENTATION PLAN (WITH SPECIFIC TIME FRAME)

Project Duration: 3 years

The project will be executed in two phases which are as follows:-

Phase I: - Preparatory stage (4 months)

Phase II: - Execution Phase (30 months)

Phase III – Impact Assessment Phase (2 months)

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Sl.	Activity	Modus Operandi	Output/Deliverable
<p>Preparatory Stage (4 months):- The preparatory stage will be the preliminary stage in which the focus will be on team building, commencement of the program, developing the formats of record keeping and identification of the venues for running the centres. The stage will be focused on building rapport in the community to ensure community participation for proper execution of the centre. During the preparatory stage the situational analysis study will be done in each village to access the status of women.</p>			
1.	<p>Team Building</p> <ul style="list-style-type: none"> ▪ Identification and recruitment of following team members:- Sukarya Team:- Program Manager(1), SHG Coordinator (2), Field Assistants (9), and Literacy teacher (9) ▪ Capacity building and orientation of the team. 	<ul style="list-style-type: none"> • Program Manager will be responsible for overall management of the project. • The coordinator will be responsible for implementation, supervision and coordination. • Field Assistant will do regular follow-up with the SHGs to help them internalize the concepts and practices. • Literacy teacher will be responsible for running adult literacy classes and identification of trainees. • The capacity building of the team members on the goals and objectives of the project by Program Manager 	<p><u>Quantitative:</u></p> <ul style="list-style-type: none"> ▪ A project team comprises of 21 members will be formed. ▪ 5 capacity building programs will be conducted for the project Management staff and 10 will be organized for field staff . <p><u>Qualitative:</u></p> <ul style="list-style-type: none"> ▪ A team with required professional skills will be formed to support and run the activities. ▪ The team will be cleared about the activities and deliverables of the project.
2.	<p>Commencement of the program</p> <ul style="list-style-type: none"> • Awareness about the project and rapport building in the community with the help project team. • The activity will provide visibility to the program and 	<ul style="list-style-type: none"> • The wall paintings highlighting the project and its activities will be done • The program will also be highlighted through awareness camps, community meetings, community events and IEC material • Community meetings will be 	<p><u>Quantitative:-</u></p> <ul style="list-style-type: none"> • In all the villages wall paintings will be done by identifying the places with maximum visibility. • 5 community meetings in each village will be conducted • IEC material will be distributed in each village.

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Sl.	Activity	Modus Operandi	Output/Deliverable
	help in gaining community acceptance of the program.	done for mobilizing the community and gain community participation	<u>Qualitative:-</u> <ul style="list-style-type: none"> The community will become aware about the activities of the project and its goals. This will built rapport in the community It will help in gaining community participation.
3.	Formats of record Keeping <ul style="list-style-type: none"> A book comprises of all set of formats for keeping SHG records and individual pass books will be developed. 	<ul style="list-style-type: none"> The book will help in keeping all the proceedings and record of all the activities. The individual pass book will contain the details of respective member and will be with the member. 	<u>Quantitative:-</u> <ul style="list-style-type: none"> 72 books and 1200 individual pass books will be printed. <u>Qualitative:-</u> <ul style="list-style-type: none"> The standardized formats of record will be in place. The record keeping of the SHGs will be streamlined and transparent.
4.	Pre-group formation meetings <ul style="list-style-type: none"> The pre-group formation meetings will be done with the women folk to make them aware about the concept and functioning. The meetings will be focused on motivating the women to become SHG members. 	<ul style="list-style-type: none"> These meetings will be focused on identifying members who want to join SHG. They women will be motivated during the meetings to become members of the groups and also been enlighten about the benefits they can avail from the group. 	<u>Quantitative:-</u> <ul style="list-style-type: none"> 45 pre-group formation meetings will be done, five in each village 600 members will be identified as SHG members. <u>Qualitative:-</u> <ul style="list-style-type: none"> The members will be aware about the group functioning and procedures.
5	Setting up Operational Infrastructure <ul style="list-style-type: none"> Identification of 	<ul style="list-style-type: none"> The venue will be identified in the middle of the village and will be used for multipurpose 	<u>Quantitative:-</u> <ul style="list-style-type: none"> 9 centers will be identified, one in each village.

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	<p>center</p> <p>The venues will be identified at village level for running the ALP classes, conducting SHG meetings and Income generation activities</p> <ul style="list-style-type: none"> • Purchasing of Vehicle 	<p>means and executing various activities from the same center</p> <ul style="list-style-type: none"> • As the project area is being spread in two blocks, therefore it requires continuous field visits for monitoring. In this context as the proposal is being for a longer period it will be cost effective to purchase a vehicle. 	<ul style="list-style-type: none"> • 1 Vehicle will be purchased <p><u>Qualitative:-</u></p> <ul style="list-style-type: none"> • The center will provide a place to execute all the activities and provide a space for the members. • The monitoring and supervision be quality oriented.
	<p>Situational Analysis</p> <ul style="list-style-type: none"> • Developing formats of data collection • Survey by Field Assistant • Compilation of data • Preparing report 	<ul style="list-style-type: none"> • The formats for data collection will be developed and orientation on same will be done with Field Assistance for ensuring collecting right information. • A random survey will be done by Field Assistance in the respective project village. • The data collected from the field will be compiled and report will be generated accordingly. 	<p><u>Quantitative:-</u></p> <ul style="list-style-type: none"> • The situational analysis will be done in 9 villages. • A report based on the data collected and compiled will be generated. <p><u>Qualitative:-</u></p> <ul style="list-style-type: none"> • A situational analysis of all villages will be done and a general health status report will be prepared.
<p>Execution Stage (30 months):- The execution phase will be focusing on implementation of the program which includes formation of SHGs, setting up women empowerment centres. Conducting adult literacy classes. Setting up women empowerment centers.</p>			
6	<p>Formation of self Help Groups</p> <ul style="list-style-type: none"> • The groups will be formed • The three signatories in each group will be 	<ul style="list-style-type: none"> • The self help groups comprise of 10-20 members in each group will be formed. • From each group three signatories/representative – president, secretary 	<p><u>Quantitative:-</u></p> <ul style="list-style-type: none"> • 40 self help groups will be formed covering 9 villages. • 3 members in each group will be identified as signatories. • All the groups will have

Sl.	Activity	Modus Operandi	Output/Deliverable
	<p>identified.</p> <ul style="list-style-type: none"> The bye-laws will be constituted. 	<p>and treasurer will be identified with the consent of the members of respective groups.</p> <ul style="list-style-type: none"> The group bye-laws and name of group will be constituted and finalized with the consent of the members of respective groups. 	<p>their respective bye-laws.</p> <p><u>Qualitative:-</u></p> <ul style="list-style-type: none"> The self groups will be formed. The members will be aware about the rules and regulations of the groups. The signatories will be clear about their responsibilities.
7	<p>Record – keeping</p> <ul style="list-style-type: none"> The formats developed for the groups will be handed over. All the proceedings of the groups will be recorded. 	<ul style="list-style-type: none"> The formats developed for record keeping (registers and individual pass books) will be handed over to each group. The register will contain meeting proceedings, cash book, individual loan and saving ledger. All the members will have their respective pass book in which their individual transactions will be recorded. 	<p><u>Quantitative:-</u></p> <ul style="list-style-type: none"> All the groups will have their respective registers. All the members will have their individual pass books. <p><u>Qualitative:-</u></p> <ul style="list-style-type: none"> All SHGs will maintain their records. The record keeping system is uniform and maintained regularly across all SHGs.
8	<p>Monthly meetings</p> <p>The monthly meetings will be started in each group.</p>	<ul style="list-style-type: none"> The monthly meeting will be conducted in each group on the fixed day as decided by the group. The monthly meetings will not only focused on collection of monthly saving and disbursing loan, but will also focus on social issues and the issues need 	<p><u>Quantitative:-</u></p> <ul style="list-style-type: none"> Meetings in all the groups will be started. <p><u>Qualitative:-</u></p> <ul style="list-style-type: none"> The meetings will provide a platform to the women to meet and discuss various issues related to the village and themselves.

Sl.	Activity	Modus Operandi	Output/Deliverable
		immediate concern in the village.	
9.	<p>Linking of SHGs with Bank by opening their savings account and provide loans:</p> <ul style="list-style-type: none"> ▪ Meeting with bankers to introduce the SHGs and convince them ▪ Help SHGs in completing the forms/documents for a/c opening and taking loans from banks 	<ul style="list-style-type: none"> ▪ The contacts will be established with banks and convince them by making them visit the SHGs. ▪ The project team will also help SHGs in completing applications but they will be encouraged to be at forefront in while dealing with bank authorities. 	<p><u>Quantitative:</u></p> <ul style="list-style-type: none"> ▪ All SHGs have savings bank account in nearby bank ▪ At least five SHGs are linked with banks for loans <p><u>Qualitative:</u></p> <ul style="list-style-type: none"> ▪ All SHGs regularly transact with banks. ▪ All SHGs repay the bank loan installments in time
10.	<p>Capacity building of SHGs:</p> <ul style="list-style-type: none"> ▪ Making all necessary arrangement to conduct trainings for each SHG ▪ Identify and establish contact with NGOs who work with SHGs living in similar environment and engaged in some income generating activities ▪ Take the SHGs for an exposure to the SHGs promoted by others to facilitate cross learning 	<ul style="list-style-type: none"> ▪ In addition to conceptualization and initial orientation meetings, classroom trainings will also be provided to each SHG on record-keeping and other key functions of an SHG. ▪ The trainings will be conducted by project management team (internal resources) and by external agency ▪ Project Manager will explore and shortlists agencies who promote SHGs involved in income generation activities and request them to host exposure visits for SHGs. Two members from each SHG will be taken as delegate for the exposure visits. 	<p><u>Quantitative:</u></p> <ul style="list-style-type: none"> • 9 trainings (one in each village) will be conducted with collaboration of external agency based on concept clearance, functioning and record keeping of SHGs. All SHGs undergo at least two classroom trainings (of two days) by external agency, • Two in-house trainings will be done in each SHG (3 trainings x 40 SHGs – 120 trainings) • Three exposure visits will be planned for the signatories/ representatives of the group. <p><u>Qualitative:</u></p>

Sl.	Activity	Modus Operandi	Output/Deliverable
			<ul style="list-style-type: none"> ▪ The record keeping system is uniform and maintained regularly across all SHGs ▪ SHGs discuss and apply the learning from the exposure visit within their groups
11	Providing skill trainings to women entrepreneurs <ul style="list-style-type: none"> ▪ Skill trainings ▪ Conduct trainings on how to run/manage enterprise, like calculation of break-even, product margin, profit etc. ▪ Regular follow-up of vocational training 	<ul style="list-style-type: none"> ▪ A technical team will provide on-the-job training through demonstrations on production related aspects to all women entrepreneurs at each of the processing units. ▪ Training on record-keeping and financial aspects of an enterprise will be conducted by inviting office bearers of each unit. The training will be delivered by the project management team and by external agency . ▪ There will also be regular follow-up on the training by technical team and project management team to ensure good quality of products and proper management 	Quantitative: <ul style="list-style-type: none"> ▪ Minimum 15 days of on-the-job training (including follow-up) provided to each women group enterprise on production related skills ▪ Two training delivery (of two days) on management related aspects of enterprise, one for each batch of women entrepreneurs ▪ One delivery of refresher training (of only one day) on management related aspects Qualitative: <ul style="list-style-type: none"> ▪ The record keeping system is maintained regularly and properly across all units
12	Setting up Women Empowering Centers <ul style="list-style-type: none"> ▪ Venue for SHG meetings 	<ul style="list-style-type: none"> ▪ The interested women groups in each village will be asked to find a suitable place to set-up the center. 	Quantitative:- <ul style="list-style-type: none"> • Nine centers will be established in each village

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Sl.	Activity	Modus Operandi	Output/Deliverable
	<ul style="list-style-type: none"> ▪ Adult Literacy Classes. ▪ Crèche ▪ Vocational Training Center 	<ul style="list-style-type: none"> ▪ Once the place is finalized and agreement is signed with the owner, procurement of all items to be installed at the processing units and make arrangement for installation. ▪ The installation will be done in supervision of technical team from Sukarya, Project Executive and women groups. ▪ These centers will be used as Income generation activity center where the units will be set up for working of women, at same place crèche will be set up so that the children of the women who are working in the center can play and women can work without any disturbance, the same center will be used for SHG meetings and Adult Literacy Classes 	
13	<p>Non formal Education women</p> <ul style="list-style-type: none"> ▪ Hiring literacy teacher at village level ▪ Training of teacher 	<ul style="list-style-type: none"> ▪ A literacy teacher will be appointed in each village under the project. The teacher will be appointed from the same village or adjacent 	<p><u>Quantitative:</u></p> <ul style="list-style-type: none"> ▪ One literacy teacher appointed in each village ▪ All illiterate SHG members attending literacy classes

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Sl.	Activity	Modus Operandi	Output/Deliverable
	<ul style="list-style-type: none"> Conducting literacy classes for illiterate and semi-literate women 	<p>village.</p> <ul style="list-style-type: none"> The training of the teachers will be conducted from Jamia Milia Islamia 	<ul style="list-style-type: none"> Two trainings will be conducted of three days each <p><u>Qualitative:</u></p> <ul style="list-style-type: none"> By end of the project, all SHG members can read Hindi and sign All the children of school going age of SHG members go to school Increased self-respect among women members
<p>Monitoring and Evaluation</p> <ul style="list-style-type: none"> Monthly meetings MIS Reporting & Documentation Audit 	<ul style="list-style-type: none"> The monthly meetings will be conducted by Implementing and monitoring agency to check the progress of the project. The MIS will be developed for compilation of the data recorded from the field and generating periodic reports. The reporting will be done on quarterly basis to Power Grid 	<p><u>Quantitative:-</u></p> <ul style="list-style-type: none"> The MIS will be developed for compilation of data. Monitoring will also be done through regular field visits The periodic reports will be generated and forwarded. <p><u>Qualitative:-</u></p> <ul style="list-style-type: none"> The regular monitoring will help to check gaps, if any and to ensure efficient implementation. The MIS will help in maintaining the data base of the data collected. 	<p><u>Quantitative:-</u></p> <p>All the groups will avail the funds.</p> <p><u>Qualitative:-</u></p> <p>It brings quality to the groups and even the group can meet its needs/requirements if they are short of funds.</p>
<p>Impact Assessment Stage (2 months):- The stage will be focused on assessment of the activities done and the impact seen in the community. The findings will be shared with the funders and related agencies</p>			

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Sl.	Activity	Modus Operandi	Output/Deliverable
	Conducting end line study Dissemination and Sharing findings and learning with multiple stakeholders	End line study will be conducted	<u>Quantitative:-</u> Sharing and dissemination of learnings through report, meeting, documentary etc. <u>Qualitative:-</u> Results of the intervention shared and broad future plans drawn out

6. Expected Outcomes

1. 40 new SHGs will be promoted which will directly benefit 600 poor women
2. The habit of saving will be inculcated in 100% members of SHG.
3. 90% members will avail loan to meet their household needs as the members will be from low income group. From our past experience a important factor which motivate them to become members of the groups is that they expect that they will get the money when they have need.
4. 9 Women Empowering centers will be set-up
5. Bank Account of all SHGs will be opened.
6. 9 Adult Literacy Classes will start benefiting more than 500 women in nine villages.
7. Ever village will have an income generation unit, which will provide a stable income to the group members.
8. Publicity material will be developed in form of newsletters, pamphlets, posters.

7. Sustainability Plan

- The groups will become sustainable in terms of group processes like meetings, savings, inter-loaning and bank linkages. In these areas they only need minimal supervision in the last year for further strengthening and consolidation and not in need of any type of handholding.
- In the last year the focus will be focused on all the gaps in terms of record maintenance to be fill-in and members will be equipped in handling and maintaining all types of records related to SHG.
- The ALP classes are running on regular basis and benefiting the illiterate women of the project area. During three years (6 batches) the focus will be exclusively on making all the SHG members functionally literate, though the classes will also be open for non-members. During these three years months

the prescribed curriculum will be followed and evaluation of each learner will be done before finally closing the classes

- The crèche will be handed over to respective SHGs and will be transformed into a community crèche. The services of which are on paid, this will ensure the maintenance and sustainability of the intervention.

8. BUDGET

Budget of SHG Project- Power Grid									
Sl. no.	Item/Head	Expenditure details	No.	Unit Cost	Duration	1st year (11 mnths)	2nd year (12 mnths)	3rd year (12 mnths)	Cost
Personnel Expenses									
1	Salary and wages	Program Manager	1	50000/month	35	550,000.00	660,000.00	726,000.00	1,936,000.00
		SHG Coordinator	1	30000/month	35	330,000.00	396,000.00	435,600.00	1,161,600.00
		Marketing Coordinator	1	20000/month	35	220,000.00	264,000.00	290,400.00	774,400.00
		Account cum admin Officer	1	15000/month	35	165,000.00	198,000.00	217,800.00	580,800.00
		Driver	1	7000/month	35	77,000.00	92,400.00	101,640.00	271,040.00
		Sub Total (1)							
Project Expenses									
2	Filed Staff Cost	Field Assistant	9	2000/month	35	198,000.00	237,600.00	261,360.00	696,960.00
		Literacy Teacher	9	1500/month	35	148,500.00	178,200.00	196,020.00	522,720.00
		Sub Total (2)							
3	Spade Work	Area Identification and need assessment visits and Situational analysis Study							100,000.00
		Project Formulation meetings	5	3000/meeting				3,000.00	15,000.00

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		5 Community meetings in each village with stake holders and women folk	45	1000/ meeting		1,000.00	45,000.00	
		Pre-group formation meetings	45	1000/ meeting		1,000.00	45,000.00	
		Nukad natak/Awareness programs	9	7000/ nukad natak		7,000.00	63,000.00	
		Sub-total (3)						268,000.00
	Capacity Building Training Program	Orientation and capacity building training of Field Staff	10	5000/ training		5,000.00	50,000.00	
		Capacity building of SHG members by external agencies (1/village)	9	15000/ training		15,000.00	135,000.00	
		In-house capacity building trainings (3 in each group)	120	1000/ training		1,000.00	120,000.00	
		Entrepreneurship Development training	9	20000/ training		20,000.00	180,000.00	
		Exposure visits	3	30000/ training		30,000.00	90,000.00	
		Training for Teachers	4	15000/ training		15,000.00	60,000.00	
		Sub-Total (4)						685,000.00

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5	Infrastruktur Development Cost	Cost of Creche setting (dari, toys, building blocks etc)	9	5000/ creche				5,000.00	45,000.00
		Setting up Income Generation Units	9	60000/ unit				60,000.00	540,000.00
		Setting up Adult Literacy Classes	9	3000/ class				3,000.00	27,000.00
		Computers	2	30000/ computer				60000	60,000.00
		Vehicle	1					6,00,000	600,000.00
		Sub - Total (5)							
6	Women Empowering Center - Running Cost	Room rent, Electricity and maintenance	9	3000/ month	35	297,000.00	356,400.00	392,040.00	1,045,440.00
		Stationary & Study Material (SHG Registers, official records, registers, ALP class study material)	9	3000/ month	30			3,000.00	810,000.00
		Raw material for Income Generation Units	9	5000/ month	30	270,000.00	594,000.00	653,400.00	1,517,400.00
		Revolving Fund							50,000.00

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		Repairing and maintenance of machines, Women empowerment center and other expenses		5000/ month	30			5,000.00	150,000.00
		Sub Total (6)							3,572,840.00
7	Marketing	Income generation/Training Linkage Meetings							50,000.00
		IEC Material (wall writing, leaflets, brochures, pamphlets, banners, booklets)							600,000.00
		Marketing and advertising Cost							50,000.00
		Sub Total (7)							700,000.00
8	Monitoring and Evaluation Cost	Reporting and Documentation		10000/ month	35	110,000.00	132,000.00	145,200.00	387,200.00
		Project monitoring , evaluation and reporting				300000	300000	300000	900000
		Quarterly Reporting and Documentation to donor				10000	10000	10000	30000
		Quarterly reporting -				5000	5000	5000	15000
		MIS							100,000.00
		Quarterly Meetings of and Sukarya			12	20,000.00	22,000.00	24,200.00	66,200.00
		Intenal Auditor's cost				30,000.00	30,000.00	30,000.00	

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		Post Intervention Situational Analysis	1						100,000.00
		Sub Total (8)							1,598,400.00
Adminstration Cost									
		Running Cost of Vehicle		25000/month	36	300,000.00	300,000.00	300,000.00	900,000.00
		Stationary (Sukarya)		5000/month	36	60,000.00	66,000.00	72,600.00	198,600.00
		Sub Total (9)							1,098,600.00
		Total							15,138,360.00
		Part Cost of Office facilities (8%)(Postage, Communication, Electricity, office assistant, Staff welfare, Financial audit)							1,211,068.80
		Grand Total							16,349,428.80

9. SUKARYA'S EXPERIENCE IN IMPLEMENTING SUCH PROJECTS

9.1 NGO with relevant domain knowledge and expertise:- Sukarya guided by its motto " Better Health – Better Society" has been implementing health program in the slums and villages of Gurgaon and mewat Dist. The organization during its initial stages focused on curative health by providing health services to the needy. However, with time it has evolved and is currently implementing broad based health interventions taking on board socio-economic disparities and gender inequalities impacting accessibility to health. This perspective has also guided our focus on other social interventions in the areas of life skill development, economic empowerment, entrepreneurship building, vocational training and educational programs.

The organization has domain knowledge and expertise in implementing women empowerment programs focusing on micro-credit and entrepreneurship development. The organization has professional and qualified human resource to implement the projects.

9.2 Hands on track record of delivering in the proposed thrust area with consistency: Sukarya as an implementing agency have a track record executing women empowerment intervention. The organization has experience and learning of its pilot project of micro-credit program and entrepreneurship building. The project aims at

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women empowerment by inculcating the habit of saving among women and developing entrepreneurship.

9.3 NGO suitability given the rapport and local connect with people and communities:- the efficiency of any social development intervention is depend on the capacity, knowledge, skill and attitude of its implementers and beneficiaries. The organization has a hand on experience and liasioning and developing tie-ups and collaboration with community stakeholders, government machinery and like minded organizations. This will not help in effective implementation but also ensure sustainability of the program. The NGO also has a relative advantage in term of first hand understanding of compex social realities. It also shares a rapport and personnel touch with local communities that ultimately help in getting community support, participation and acceptance of community based social intervention.

9.4 Familiarity with area having working in Gurgaon: - the organization has experience and understanding of socio-economic situation existing in state. Being an experienced organization of 10 years it is well awared of cultural prejudices and social constraints directly linked with socio-economic conditions.

9.5 Past Experience in SHG Promotion and Micro-Enterprise Development (SAATHI Project)

9.5.1 About the project The project villages are located in peri-urban area of Gurgaon. A pre-project situational analysis of women members revealed that they suffered from low status in terms of self-esteem, mobility and decision making power.

The SAATHI project started in January, 2008 with support from Godfrey Philips India (GPI) and Charities Aid Foundation (CAF) and being implemented in 4 villages – Gwalphahari (old), Gwalpahari (new), Waliawas and Bandhwari of Gurgaon District. The project is envisioned as an empowerment program for rural women through self help group and entrepreneurship building. The project is being used as a mean to mobilize and organize women collectively for financial and social gains On other hand the income generation activity under the project is of Spice and Masala processing Units where members are engaged in grinding of spices on traditional hand-chakki and selling the products with traioning, capacity building and marketing support.

The project is presently covering all the four villages through nine self help groups as on August 2010. Suklarya is also facilitating the SHGs by helping them in developing linkages at local level market, corporate & buying houses, residential societies for marketing of the products.

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9.5.2 Milestones

- Sukarya has so far promoted nine SHGs. A total of 150 women members are mobilized under the nine groups, out of which 46 women belong to scheduled castes and 87 women belong to other backward castes.
- Out of 8 SHGs, 8 of them have opened their bank account in which they keep their savings.
- All the members of SHGs regularly do their monthly savings. By end of August 2010, the combined savings of all the SHGs is to the tune of Rs 3.55 lakhs. A total of 70 members have taken loans from their respective SHG. The cumulative disbursement of loans to SHG members stands at Rs 5.81 lakhs and outstanding loans amounts to Rs 2.32 Lakhs.
- The attendance of the members in the regular monthly meetings of the SHGs has always been more than 90% across the groups.
- Altogether nine capacity building trainings on-concept and functioning SHG, book-keeping & record maintenance, by-laws were delivered to SHGs. SHGs were also taken for exposure visits to other SHGs promoted by Prayas in Jahangirpuri, Resettlement Colony of Delhi in March 2010. The visit was focused on capacity building of the members in terms of functional independency of SHG and entrepreneurship development.
- All the SHGs were found to have a reasonable understanding about the concept and scope of the group. Not a single incident of conflict or drop outs in groups has been reported till date.
- The practice of record-keeping at SHG level has been rudimentary. Of late, Sukarya has introduced more systematic record-keeping system, designed by NEED, Lucknow and a step forward to make the record keeping procedure easy and user friendly, Sukarya have designed the record keeping formats and introduced them in the groups.
- Three teachers were appointed (one in each village) to provide functional literacy to women of the SHG members. 70 of the SHG members were completely illiterate at the time of joining the literacy class but now 60 of them have learnt to sign.
- A training of two days was organized for literacy teachers and field assistants to help them understand the concept of adult literacy Program, methodology and techniques

of teaching, lesson planning, orientation towards the curriculum and evaluation of the learners. The training was impacted by the resource persons from State Resource Center, Jamia Mila Islamia.

- Three spice processing centre (one in each village) have been established in the villages. Each processing unit is equipped with 3 hand-run grinders, one electric grinder, one inverter, one electric weighing machine, packaging machine.
- Six entrepreneurship development trainings were delivered to women entrepreneurs. The impact of training on the women entrepreneurs has been moderate. In terms of acquiring skills to process (grinding, storage and packaging). They have developed a clear understanding about the concepts related to marketing, book keeping, procurement, packaging etc.
- The state of records of enterprise and its maintenance has been streamlined but there are gaps to be filled in terms of uniformity and competency. Women lack strategic direction to grow their business and sustain it. They are largely dependent on Sukarya for procurement, market and administration of the enterprise.
- Sukarya has managed to build a tie-up with fourteen residential societies and corporate offices to allow Sukarya to put-up stalls in their premise on a regular basis for sale of spices and other produce made by women entrepreneurs. Sukarya have put up-stalls 60 times during the project period.
- The three groups of women entrepreneurs managed to sell finished goods of about Rs 1.91 lakh in last and half year. A large volume (about Rs 1.35 lakh) was sold through stalls put-up by Sukarya and remaining was sold within villages.
- The increase in income level of the women involved in the enterprise is very minimal at this stage due to low production level. The rough estimate suggest that the women entrepreneurs involved in the enterprise have combined managed to make profit of nearly Rs 1,00,000 in last 18 months that stands at nearly Rs 5,500 per month which reflects an increase of Rs. 800 – 1000 in income of per member
- The project has made a humble beginning as far as improving the status of women in such society is concerned. Running an SHG has really given much confidence. Earlier they were shy of speaking with stranger but now they can also speak in assembly of men or women. The women who are earlier not even stepped out of the house are now started sitting in the panchayat meetings,

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- They also now move outside their villages (not accompanied by their husband or elders) to do transaction with bank, meeting government staff (like Aaganwadi workers, ANM staff etc.) and for sale of their produce.

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