



The weltwaerts program is an initiative of the Federal Ministry for Economic Cooperation and Development (BMZ) of Germany which gives young people the opportunity to go abroad and engage in volunteer work. They work in different parts of social work and are attended by local partner organizations.

Karl Kuebel Stiftung is a so-called volunteer-sending organization to India within the weltwaerts program. KKS is a development and charitable organization with the aim to care for underprivileged children and families. Beside their social activities in Germany, KKS stands up for social justice and women empowerment in India, Kosovo and the Philippines. BMZ has supported NMCT on organization of Adivasis in tribal villages in 1997-1998, socio economic upliftment of tribal families in 1999-2000 and the rescue of child labor project during 2004-2007 through KKS. Likewise a volunteer program namely "Bridge Builder Program" (BBP) is also supported by BMZ and KKS through the "weltwaerts" program.

BLF leaders, NMCT Trustee Seethalaksmi, Laila Jeetun and Tamara Fitz



For more details

www.kks-nmct-09.blogspot.com, www.kk-stiftung.de
www.weltwaerts.de, www.nmctngo.org

A Journey Towards Women Empowerment



www.vimuktha.com

**You can tell the condition of a nation by
looking at the status of its women.**

- Jawaharlal Nehru -



Native Medicare Charitable Trust (NMCT), founded in the year 1988, works towards holistic social, economical and cultural development among the underserved. NMCT's coverage extends to the whole of Coimbatore district including the Tribal people of Anaikatty hills. The main focus of NMCT activities are:

Care and Support for the people and children infected/affected by HIV/AIDS

NMCT is providing Care and Support for the people and children infected/affected by HIV/AIDS in 10 blocks of Coimbatore district covering more than 500 families and 800 children. Support is extended for nutrition supplements, household provisions, medical assistance and shelter for needy children.

Livelihood sustainability programs for Adivasis

Around 2000 tribal families in Velliangadu and Tholampalyam panchayats are covered under the Adivasi development initiative program. Capacity building, empowerment, entrepreneurship and income generation activity trainings are imparted to tribal youth and women to improve their livelihood.

Community Based Organizations

Promotion of "Community Based Organizations" (CBOs) CBOs namely CIHAM (Consortium of industries for HIV/AIDS mitigation) and LIVHE (Labor Initiative For Voluntary Health Education) now take up the HIV/AIDS prevention programs hitherto undertaken by NMCT. Likewise SPMD (Society for Positive Mothers Development) and PFPA (Positives For Positive Action) continue the support for the positive people and children. Similarly the Kurinji Federation takes up the activities of livelihood support for the tribals.

Vimuktha Federation has emerged as a land mark out of the NMCT-KKS project, The federation has got 75 Self Help Groups with 810 members. It has brought empowerment among 1500 women, improvement in education, health and sustainability among the families with economical status. The Federation has initiated income generation programs among the members to augment their resources. Social action programs are also part of their activities for the development of the community people

NATIVE MEDICARE CHARITABLE TRUST

5/39, Kalappanaickenpalayam,
Somayampalayam PO, Coimbatore-641108.
Phone : 0422- 2401747,2402735
E-mail : info@nmctngo.org www.nmctngo.org

VIMUKTHA FEDERATION

5/352 V.O.C Nagar,
Somayampalayam Road,
Coimbatore 641108
Phone: 2401747
www.vimuktha.com

FORWARD



NMCT signed an agreement with KKS Germany for availing volunteers service “weltwaerts” from Germany.

This support program of the Ministry of Economic Co-operation and Development of the German Government “weltwaerts” is sending two young women volunteers since 2008.

The volunteers program now named as Bridge Builders Program helps our organization, Native Medicare Charitable Trust (NMCT) in developing skills of the children in Abhaya Students Shelter and documenting the activities in various projects undertaken by the NGO.

Vimuktha Federation is a product of NMCT – KKS Project , registered as a separate Trust in the year 2007.

As a part of the Volunteer's work Ms. Tamara Draupadi Fitz and Ms. Sarah Laila Jeetun visited the houses of the Self Help Group (SHG) members of VIMUKTHA FEDERATION and documented the outcome of the project on “Child Rights and Rescue of Child Labourers through empowering women”. Translations to the Volunteers were made by the staff of NMCT and educated youths in the villages.

Documentation process helped the organization to know more about the impact created by a community based organization after a gap of two years of .independent functioning in the field.

I appreciate both Tamara & Laila for undertaking the Task and completion of the documentation on Vimuktha Federation in three months time.

This document will enlighten the sponsors of the program on the creative work of the volunteers in India, and also helps as a reference on the development through KKS project

I thank BMZ and KKS Germany, for supporting the Volunteers and our organization to be a part of the “weltwaerts” program.

A.S. Sankaranarayanan.
Managing Trustee.

PREFACE

What is the status of Indian women today? Which challenges do they have to face? How do they fight for their rights? These were the questions we had in our mind when we came to India. We were eager to find out in which way the traditional picture of women had changed and how they are supported in voicing their rights.

During our 3 months stay in India the Abhaya Student Shelter for underprivileged girls was our home where we supported the children in their English studies and gave computer-, drawing and cycle classes. Abhaya is founded by the Non Government Organization “Native Medicare Charitable Trust” and backs up HIV affected children. Apart from our work with the girls we had the chance to visit several other projects of NMCT. We were introduced to the women of the Vimuktha Federation, which is an organization of numerous Self Help Groups.

Being deeply impressed by the achievements of these strong and independent women we decided to document the development of this organization, consisting of more than 800 members.

To give a clear picture of the Vimuktha Federation we collected information about the foundation, the different steps to independence, the trainings and support given by NMCT, the challenges they had to face and finally the impact of their work.

Therefore we visited several SHGs and women in the villages of Kanuvai and TVS Nagar. Accompanied by board members of the Federation and a staff of NMCT we talked about the impact of their membership in Vimuktha have on their lives. We were overwhelmed by their hospitality and their willingness to share their personal feelings and experiences with us. At the same time it was sad to experience how the women had to suffer from discrimination and poverty. Hence we felt deeply touched recognizing how many women could improve their lifestyles with the support of Vimuktha.

Tamara Draupadi Fitz and Laila Jeetun
BBP Volunteers.

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The Constitution of India guarantees to all Indian women equality (Article 14), no discrimination by the State (Article 15(1)), equality of opportunity (Article 16) and equal pay for equal work (Article 39(d)).

Although being equal with men in front of the law, most Indian women are treated inferior to men. Women often have to suffer under inequality and discrimination, especially in rural areas. Although the status of women in society is changing slowly they still have to face subjugation and disempowerment.

Cultural

Gender discriminations are an impact of the patriarchal traditions and customs in India. As it is common in India that women eat last in their family, they suffer from malnutrition in a greater extent than men.

It is not unusual that boys are longer feeding by breast than girls. As a consequence of this and the following malnutrition girls often not reach their full height and suffer from anemia.

As women are considered to care for the children and household parents see no reason to educate their daughters. In addition to that the profit of education would go to the husband and his family when the daughter gets married.

One of the most characteristic aspects of Indian society is the caste system. Since it is a source of discrimination not only against women but also against different groups of people it is important to refer to this institution talking about inequality and unfairness in Indian society.

The origin of this system is based on the division of labor. Because of the hierarchical division of people into different castes a sense of inferiority and superiority is created.

The status of a person is given by birth not by his/her qualities or talents. One of the characteristic aspects of the caste system is the rigidity of this institution. Especially the low Scheduled, Backward and Most Backward castes have to suffer from this deep rooted system in a greater extent than any other group in India.

Social

India has one of the highest maternal mortality rates of the world. As the number of rapes and crimes against women increased in the last years, fear of violence is an important reason which forces women to stay at home.

Especially in rural areas women work in the agriculture sector. Consequently these women are mostly unskilled, doing hard farm work.

Economical

Many women in India are economically depending on their husband. As the husband is traditionally the head of the family and the one who is earning money he decides about the expenses of the family.

Political

Especially in rural areas women have no influence on political questions. They do not have the strength or courage to stand up for their own rights and needs.

When women are unskilled, illiterate, overworked and powerless it is impossible for them to care for their children properly. This causes a vicious circle of poverty, less education and suffering.

So far we presented facts showing the poor status of women in society and discrimination caused by the caste system against certain groups of people. Although there are a lot of problems caused by the caste system in India one can recognize a change in caste customs and rigidity.

At the same time there is some progress and development in the topic of women disadvantages. Although being discriminated in different ways the traditional role of Indian women is changing. In contrast to the silent and obedient female of the past one can find many strong, self-confident and independent women in India today.

In the following text we want to give an insight into the work of the Vimuktha Federation, which is an organization of 70 Women Self Help Groups in Coimbatore in the state Tamil Nadu in India. Vimuktha has the aim to improve the status of women in its working area where the mentioned grievances are reality. The organization gives a high importance to Scheduled, Most Backward and Backward people living in Coimbatore District.

INTRODUCTION

Native Medicare Charitable Trust, a Non Government Organization, settled in Kalappanaickenpalayam, Coimbatore was established in 1988. NMCT supports underprivileged children, women and Tribal with various programs.

The Abhaya Students Shelter for children affected by HIV/AIDS can be named as one of the main projects. Besides the organization developed programs for the prevention of HIV/AIDS among industrial workers as well as capacity building for male sex workers. Furthermore it undertakes activities to rescue child laborers and empowers women with Micro Credit Management.

The vision of NMCT is “sustainable holistic development among the underserved”. NMCT is supported in many projects by the German partner organization “Karl Kuebel Stiftung” (KKS). KKS is a charitable foundation with the aim to care for underprivileged children and families. Beside their social activities in Germany, KKS stands up for social justice and women empowerment in India, Kosovo and the Philippines.

THE EARLY BEGINNING

In the following text we want to give you an idea how the Vimuktha Federation was founded and the different steps on its way to independence.

Coimbatore area has many brick kiln factories which employ low castes and low literacy families as well as bonded laborers. The entire family works for the owner receiving only a very meager income. As a consequence of their support in the brick kilns the children of the family become school drop outs.

To stop this vicious circle of poverty, child labor and non education the NGO NMCT started a project for child labor reduction with the support of KKS in 2004.

This project consisted of three components:

Building Bridge Course Centers for previous child labors/dropouts

Health education

Formation of women SHGs

Self Help Groups

NMCT started to form women Self Help Groups with 10 to 12 members. The women joining the groups had a poor, low literacy and low caste background. The idea behind was that children who earn 500 Rs a month working in the brick kilns can go to school again when their mothers can compensate this loss of income. For that reason women participating in SHG's were given micro finance assistance to start part time IGP (Income Generation Program) - activities. Thus NMCT staff members motivate them to send their children to school.

A first fundamental step to escape poverty was that the women saved weekly 5 to 10 Rs. Instead of simply thinking about the present situation they started to bother about future problems giving every month a certain amount of money to a common bank account of the group.

On the condition that the women save regularly for 6 month and attend several trainings in which they learned how to handle a bank account or sign a cheque book, NMCT supported them with the Income Generation Program. In other words NMCT gave many women the opportunity to earn some extra money, offering them a small loan with only 1 % interest per month so that they were able to start a small business. Apart from that women can take a loan of group savings in time of crisis.

As most of the women signed a contract with a brick kiln owner, they start to do additional work like vegetables-, or clothes selling only in the evenings. Several trainers gave them some knowledge with games and oral training. Since many women were uneducated, these skills gave them a feeling of strength and confidence. The unity of the groups gives the women the moral courage to voice their rights.

In addition to that the mothers often had to fight with their husbands about the education of their sons and daughters. That is why it was important that women become empowered and self confident.

As already mentioned NMCT regards it as a significant aim to back women and their children with the Income Generation Program. There are varieties of opportunities (annexure) to earn an extra income. A few women open a snack- or fruits shop, other start to sell vegetables, flowers, candies or clothes. Apart from that some women offer services like repairing fan, renting cement mixers and hiring materials.



Mud pot sales



Vegetable and Fruits sales



Arachnut leaf plates making



Tuition center



Pettyshop

As a result of the hard work of the NMCT staff members 70 Self Help Groups were formed in 7 Panchayats of Coimbatore district.

In the first year, the Self Help Groups were formed and the women attended trainings for capacity building. The women were motivated to start small supplementary Income Generation Activities.

As a next step all groups were divided into 5 clusters, namely Goundam palayam, KNG Pudur, TVS Nagar, Thadagam and Edayarpalayam. Each cluster consists of 10 to 15 groups. From the groups in each of the clusters three leader- representatives were selected to manage and lead the clusters. These 15 Cluster Level leaders form the Block Level Federation (BLF). The Block Level leaders were given trainings to capacitate them to run the Federation.

In the third year 2007 the Federation started to function with guidance of the NMCT director. In January 2008 the 15 BLF leaders along with the managing trustee of NMCT registered the women Federation legally as a Trust.

THE VIMUKTHA FEDERATION



BLF leaders

The aim of the organization is, “support for underprivileged women and their families by capacity building, skill training and empowerment”. The name “Vimuktha” comes from the Sanskrit and means liberation. This name was chosen since the Federation stands for independent and liberated women.

Apart from offering micro credits and economical empowerment to their members Vimuktha Federation involves in many social developmental activities.

The several women of the Federation have grouped themselves into five committees namely the education, health-, social action, credit monitoring-, and group strengthening committee. Social programs like medical camps, blood donation and HIV awareness camps are organized by the social action committee. Similarly the education committee takes care for reduction of child labors and school drop outs.



Vimuktha Office In Kanuvai



Health Services – Blood donation camp

The SHGs support children to form children clubs, where girls and boys can improve their skills in drawing and dancing. Moreover they try to obtain land “pattas” for poor families, by getting official certificates that prove that they own land.



Children's Group of Vimuktha

Trainings

Trainings were given to the group members and to the Federation leaders to capacitate them to run the Federation independently and successfully:



Capacity and skill building Training to BLF Members & SHG Members



Training on liquid blue making

The Cluster leaders who were democratically elected by the other members attained specific trainings with a closer look on capacity building and how to operate with micro finance. These women who received so far only little school education learned about decision making, problem solving, evaluation techniques and using computer software. On the one hand this broad the personal horizon of the women, on the other hand they became strong, self confident and responsible leaders.

The women gained skills and capacity by entering a Vimuktha Self Help Group. In order to be able to start a successful business they attend special EDP-trainings. During the workshops they receive knowledge about business techniques like business opportunity identification, Promotion of business etc. In addition to that they learn different methods how to sell properly and analyze the market. With various training methods like brainstorming, group discussions and simulating games they realized the importance of regular savings and were taught in connecting a group meeting and managing a bank account.

The systems developed

In order to regulate account operation and loan repayment certain systems were developed. In the following we want to give a brief explanation about the finance management and the way these systems work.

Loan processing

If a member wants to take a loan she has to apply for it to her SHG. After discussing in their group meetings about the credit standing of the woman the members decide if they want to give her a loan or not.

Once the SHG decides to give loan to the member the application processed at the SHG level will be forwarded to the Cluster leaders. If they are satisfied the Cluster leaders verify, evaluate the application, and hand it to the Federation. Some applications are rejected at the Cluster level itself.

In the Federation level the applications will be processed and the loan will be sanctioned on priority basis.

The cheques for the loan amount will be issued to the SHG account and the members will in turn receive the amount from the SHG in their weekly meetings.

The SHG will repay the loan amount every month in regular installments by cheques with 1% interest to the Federation account.

Loan issues



Loan repayment

Women are not allowed to take out more than one loan in order to avoid a vicious circle of paying off the debts with a new credit.

To ensure 100% repayments of the loan the Federation gives loan to the SHGs and not to the individual members. The SHG is eligible to apply for the next loan only if it has repaid its previous loan installments regularly for every month. 80 % repayment of the previous loan is mandatory for the SHG to get its next loan. This ensures repayments of the loan to the Federation in the correct time.

FINANCE MANAGEMENT OF THE FEDERATION

Interest and charges collected

The Federation charges 1% interest for the loan given. 0.5 % of the loan sanctioned is collected as the processing fee which helps the Federation for its running costs. From these fees the salaries and overheads of the Federation are met. A percentage of this money is also utilized for social development activities like health camps, education support, children's club, trainings, etc.

Account operation

In order to avoid misappropriation in the finance management cheques are operated as joined signatures.

Accounts are maintained through special software developed for the purpose of managing Microfinance of SHGs.

Reviews and monthly updates of the loan paid and collected back are prepared and discussed in the BLF meetings. This ensures transparency as also they are able to make arrangements to collect back the loan pending.

Review and monitoring of the Federation

Mr. Lakshmanan is appointed as the adviser by the board to guide the Federation periodically in the right direction. The BLF leaders meet every month on the 27th to review the activities of the previous and plan for the following month.



Ms. Catrin Braun, KKS.,
Mr. Mathew.P.Thomas, CEVA & Mrs. Rema, NMCT

Moreover weekly meetings are done by three staffs of the Federation to review the activities. Every six month evaluation is facilitated by an external evaluator, Mr. Jayachandran, a consultant. He also helps the Federation in developing future plans. The staff in charge of the daily activities of the Vimuktha Federation participates in the monthly review meetings of NMCT.

Communication

A website is developed and updated periodically (www.vimuktha.org). The Federation has its own computer and internet facilities. Furthermore they publish an annual report every year in which they inform about their completed activities, achievements and statement of accounts.

CHALLENGES

The individual members, the different groups and the Federation have to face various challenges. They struggle with migration, suspicions of family members and competition with loan programs of other NGOs and other financing institutions

Individual challenges

There is no doubt that it is an extra burden for the women caring for the children and doing the housework to attend group meetings and take efforts to develop an own business at the same time. Nevertheless women are enthusiastic to join the Self Help Groups even if it causes additional work for them. As they recognize the positive impact on their lives the women are motivated to take the efforts.

Some problems are depending on the caste system. As the Backward and Most Backward castes feel superior to people of the Schedule caste they did not want to sit next to them and hesitated to eat the same food in the meetings.

Being jealous of the skills their wives receive in the trainings the men resisted them to attend the meetings. They feel inferior when their wives know how to handle a bank account while most of them are not able to fill out bank documents. Moreover they did not want their women to talk with other men. Since the women became more self confident their husbands were scared that they might start to voice against them. Furthermore the Vimuktha members attract the neighbor's suspicion leaving the house in the evening to attend the group meetings.

Group Challenges

Migration is one of the main problems the organization has to face as several women moved to other towns without paying back the loan given by Vimuktha. To avoid this loss of money they developed certain rules. For example the SHG members have to repay the missing loan of the women who migrated to another town without paying back her debts.

Another aspect is that the SHG's have to rival credit programs of other NGOs, which seems more attractive as they give money faster and not insist on strict rules and regulations.

Because of the strict conditions which had to be fulfilled to receive a loan and the compulsory group meetings and trainings many women hesitated to join the Vimuktha Federation.

In the beginning the bank manager refused to open an account for the Vimuktha women, who were mostly uneducated and therefore not taken seriously. In fact some groups had problems in maintaining their accounts. In the same way the Vimuktha women struggled to handle the computer facilities.

ACHIEVEMENTS

Self Help Groups create fundamental platforms for discussions and can be named as a tool to empower women. The Vimuktha Federation played a big role in reducing the discriminations based on castes in the Coimbatore district. In addition to that women became independent, self confident and received political recognition because of their membership in the SHGs. The dignity of the women joined in the Vimuktha increased in the family as well as society.

Cultural

As already mentioned in the beginning some women had doubts to participate in SHG meetings because of members from lower castes. After the formation of the SHGs, the women realized that they have to face the same economical problems no matter to which caste they belong to. They understood that they can only improve their living conditions holding together as a unity. This success influences the families as well as the neighbors of the women and helps to reduce the discrimination based on castes.

That a Schedule caste woman is elected as the president of the Federation which consists of more than 65 % of Backward and Most Backward caste people is the best example for the insignificance of the caste system in the Vimuktha SHGs.

Since they joined the SHGs, the women leave their houses to participate in social programs and to take up responsibilities. They do not confine to their homes as before. Along with this goes that they started to give more importance to their appearance and changed their behavior. Now they have the courage to speak with important people without feeling uncomfortable.

Social

One of the most significant changes in the lives of the Vimuktha women is the improvement of their position in society. As all of them have a low caste and poor educated background they experienced many discriminations and were treated inferior from people with a higher status.

The membership in Vimuktha with its various social activities like fighting for child rights brought them much recognition and respect in society. Often they are invited by NGO's or the local Panchayat board to plan and implement certain activities. Several hospitals ask them to organize medical camps and some even provide free treatment to the Vimuktha women and their families.

In addition the Nationalized banks namely Canara Bank, Vijaya Bank and Federal bank sought the help of the Vimuktha Federation to convince women to save and utilize the bank services.

These improvements in their daily life make the women proud, more self-confident and encourage them in their activities.



Kanuvai Temple function



Rationshop opening at Koundampalayam

Economical

Before joining the SHG the women had no idea how to handle money in a successful way as their husband took the responsibilities for their financial situation. Thanks to the skill training they learned the importance of saving money instead of spending it immediately. In time of crisis they are no longer forced to apply for loans with high interests but revert to their savings.

Earning their own income they independently decide about the family expenses instead of buying only what their husbands think to be necessary. Managing their own business they gained the courage to handle big amounts, whereas many of them were not able to count 1000 Rs before they joined Vimuktha.

Furthermore the women share their IGP knowledge with each other. Therefore one woman does not only know how to make flower chains but also how to sell the products. As many businesses are depending on seasons it is very useful for the women to know different ways of earning money.

Political:

In order to gain more influence Vimuktha started to take part in political life. As the work of the SHG's is appreciated and considered as very important for society the government is very interested in involving them in different activities, for example collecting surveys on ration cards. The fact that they have a good relationship with the local people is another reason for the attention the government gives to the Federation. Hence four women are members in a "village education community" founded by the government.

Furthermore Vimuktha takes part in the "Grama sabha" (Panchayat) meeting. Here they represent the voice of the people and inform about their needs and problems, for example the necessity of building roads or water taps.

In every election the political parties compete for the support of the 800 women and their families as their vote will bring an important advantage in the poll.

Highlights

- Empowerment among 800 women
- Improvement in Education, Health and Economical status of area people
- Redress of grievances of members by representation of federation
- Sustainability among the families by close Integration with the federation
- Obtained land pattas for 26 poor families
- Support for getting Community certificate for 50 families
- Supported for Financial assistance from Government to 32 pregnant ladies
- Supported for Obtaining Ration cards for 65 members
- Funds Rotation of Rs.45Lakhs per Annum
- Best CBO Award by PWDS Alliance
- Recovery performance of 98%
- Children's clubs formed



Best CBO Award
(HIV Awareness and care & support)



Mr. Tepel, Mr. Duraisamy & Mrs. Parvathy

FUTURE PLANS

To form more SHGs

To mobilize additional resource of Rs 10 lakhs to the common revolving fund to support more women in the federation for their economical development.

To develop linkage with NABARD (National Bank for Agricultural and Rural Development) for EDP Programs & Financial Assistance

To develop linkage with HDFC (Housing Development and Finance Coporation) & SIDBI (Small Industries Development Bank of India) for helping the members in purchasing house sites & setting up of tiny industries

To refinance the SHGs in the coming years

CONCLUSION

The status of Indian women is changing in many ways. Still they face discrimination, subjugation and illiteracy. The forming of SHGs and the Micro Finance concept give them the chance to voice their rights.

These are the answers on our question we had when we started this project..

Helping people to help themselves is an aim of modern development assistance.

As the Vimuktha Federation started as a project of NMCT and KKS is now able to run independently and successfully this aim can be regarded as achieved.

The Vimuktha Federation has a great impact of the status of women in Coimbatore District. Since it has changed the live of over 800 women and their families the Federation can be named as a result of sustainable and holistic development work of NMCT.

The improvements in the cultural, social, economical and political level indicate that not only the members but also their families and communities take advantage of the activities of the Vimuktha women.

Whereas they received support in the beginning, they now impart their knowledge to their families, friends and neighbors.

To sum it up the institution of SHG supporting underprivileged women and their families by giving Micro Loans is an enrichment in the journey towards empowerment of the status of Indian women.

The success of the SHG shows the importance of these institutions in the fight against poverty and discrimination.

CASE STUDIES

Vimuktha 18 - SHG

The Self Help Group Vimuktha 18 started four years ago in October 2005 and consists of thirteen women. They were working the whole day in the brick kilns before they joined Vimuktha, the women now work only part time in the brick factories. In the afternoon they go for selling clothes, vegetables and flowers or repairing fans.

Every Sunday from 4 to 5 pm Vimuktha 18 holds their group meeting. Before discussing about completed activities and problems in the last week they say a prayer and a slogan. While forming up in a wide circle they hold their hands in the middle and promise to work and to fight together for one aim.



The women of Vimuktha 18 in the brick kiln

In the months of November and December there is no work in the brick factories because of the rains. During this time the women have to face many financial problems as they can not earn any money in making bricks. Therefore they can get support from the savings of the group bank.

In addition to that Vimuktha 18 convinced 25 brick worker to send their children to school again. Whereas no one of the group members had toilet facilities in the beginning, now 40 per cent of the women have own sanitary facilities. This is an impact of their membership in Vimuktha 18.

One of the group's future plan is to open bank accounts for their children. Another is to buy a tractor for the group to work in the brick kilns.

Chinapappa (VM 30)

Chinapappa is the second leader of VM 30. Together with her husband and youngest daughter Mallika who is the first representative of the SHG she lives in a small house in Kanuvai.

Before she joined Vimuktha ,Chinapappa was employed as a building worker. Thanks to the help of the SHG VM 30 she could quit this hard work and started her own business three months ago producing Sambarani (incant sticks to smoke in the houses) at home and selling it. For this she only needs to buy the powder needed for the Sambarani and can stay at home instead of struggling with hard construction work. As the demand of Sambarani is only high in times of festivals the income of Chinapapa is not regular. During this time she depends on her savings.

Her daughter Mallika is 28 years old and lost her husband 4 years ago because of a heart attack. After this stroke of fate she had to face many economical problems. Because of the support of Vimuktha she is able to earn her income as she gained a tailoring certificate and sells clothes.



Mallika with her tailoring certificate

Sareshwari (VM 30)

Proudly shows Sareshwari her small snack shop in the front part of her house. One year ago she joined Vimuktha 30 and started to sell biscuits, chocolate and other sweets and snacks to children in her neighborhood. Vimuktha provided her a 5000 Rs loan of which she bought the items needed for her small business.



Sareshwari in her small snack shop

Her income is not regular as it depends on holidays of children and festival seasons. Consequently there are months in which she does not earn much money whereas she earns up to 1000 Rs in times of festivals.

Since she started her business Sareswari is not longer dependent of the support of her son who is already married. Nevertheless she had money problems in the beginning when she allowed relatives and friends to select snacks, without paying immediately. Many people paid back the money very late or even did not pay back at all. But she learned from her mistakes and now her business runs very well. Sareswari is very content with her small snack shop as she is often visited by children and neighbors she can talk to and is able to earn her own living.

Mary Antony (VM 75)



Mary Antony sells bangles in her village

Mary Antony sells bangles and for five years now. But only since she has joined in the Self Help Group Vimuktha 75 one year ago she is able to earn her living with this business. The 54 years old woman lives with her retired husband as her children live with their spouse.

Before she became a member of Vimuktha 75 Mary Antony was financially supported by her children, but now she is able to care for herself and her husband. Nevertheless the money is only sufficient for simple and cheap food. Therefore Mary Antony wants to extend her business in order to earn more money.

After having taken a starting loan of 5000 rupees and a second loan of 10000 rupees she now asks for a third loan. She is very happy to be a member of Vimuktha 75 as it brought a positive change in her life and made her more self-confident.

THANKS TO...

We want to thank the director of NMCT, Mr. Sankaranayanan and CEO Mr. Duraisamy for giving us the opportunity to stay 7 months in his organization which gave us the chance to learn and experience how the NGO supports women. Moreover we thank our Mentor Seethalakshmi for organizing meetings with the board members of Vimuktha, giving background information and supporting us in every way. We appreciate Lakshmanan who translated during our field visits and spared much time for us in discussions about the development of the Federation.

As the Federation is multilateral and many different aspects had to be considered we had some difficulties in the beginning to structure our report. Therefore we want to thank Dr. Mohanraj who helped us to arrange our information.

Thanks to Mr. Jayachandran who advised and accompanied the Federation since the early beginnings until now in planning, monitoring and managing the activities of the federation.

As our documentation was only possible because of the engaged cooperation of the Vimuktha women, a special thank to all SHG members sharing their individual feelings with us as well as to the board members who introduced and accompanied us to numerous women.

Our gratitude to KKS and BMZ Germany for having made possible this successful Vimuktha Federation through the Rescue of Child Labor Project which has resulted in bringing empowerment and light in the lives of more than 1000 families through women. A special thank to KKS and the BMZ who gave us the chance to do a voluntary service in India.

Tamara Draupadi Fitz and Laila Jeetun
BBP Volunteers

Vimuktha Federation
Annexure
Income Generation Programs Supported

| S.No. | Types of Activities | S.No. | Types of Activities |
|-------|------------------------------|-------|--|
| 1 | Vessels Sales | 23 | Fish Sales |
| 2 | Flower Sales | 24 | Foot Wear |
| 3 | Idly Sales | 25 | Mud Pot Sales |
| 4 | Tea shop | 26 | Fancy Sales |
| 5 | Cloth Sales | 27 | Concrete Mixing Machine & Construction Supportive Implements |
| 6 | Crackers Shop | 28 | Appalam Manufacturing |
| 7 | Tailoring Shop | 29 | Hiring of Cooking Utensils |
| 8 | Petty Shop | 30 | Laundry Shop |
| 9 | Rice Sales | 31 | Fire Wood Sales |
| 10 | Fruit Sales | 32 | Wire Bag Making |
| 11 | Vegetables Sales | 33 | Stove Tube Manufacturing. |
| 12 | Public Telephone Coin Box | 34 | Tea Bag Manufacturing. |
| 13 | Covering Jewel Sales | 35 | Department Shop |
| 14 | Snacks & Eatable Sales | 36 | Areca nut Plate Making |
| 15 | Goat Rearing | 37 | Bed/ Mattress Sales |
| 16 | Coconut Sales | 38 | Bullock -Cart |
| 17 | Tender Coconut Sales | 39 | Water Carrying Cart |
| 18 | Gas Welding | 40 | Salon |
| 19 | Screen Printing | 41 | Lorry Hiring |
| 20 | Mess / Canteen | 42 | Mosaic Polishing Machine |
| 21 | Fast Food Stall | 43 | Flour Sales |
| 22 | Mutton Stall & Chicken stall | 44 | Flower Bouquet Making |

Activities Supported

| Purpose | No. of Beneficiaries | Amount |
|---------------------------------|----------------------|---------------------|
| Jewel Redemption | 92 | 435,000.00 |
| House Redemption | 71 | 480,000.00 |
| Bank Loan Redemption | 134 | 723,500.00 |
| Higher Interest Loan Redemption | 160 | 2,316,500.00 |
| Business | 239 | 1,841,800.00 |
| Education | 65 | 415,000.00 |
| Marriage & Other Function | 38 | 230,000.00 |
| Hospital Expenses | 31 | 429,500.00 |
| | 830 | 6,871,300.00 |

Funds Revolved Details

| | Administration Expenses | Processing Fee | Bank interest | Interest | Collection | Loan Given Amount | Amount Received NMCT-KKS | Date |
|--|-------------------------|----------------|---------------|------------|--------------|-------------------|--------------------------|--------------------------|
| | 26,132.00 | 5,827.50 | 164.00 | 10,659.00 | 106,275.00 | 1,760,300.00 | 19,15500.00 | 01/04/2007 to 31-03-2008 |
| | 169,677.00 | 16,060.50 | 4,637.00 | 217,395.00 | 2,730,585.00 | 4,945,800.00 | 480,000.00 | 01/04/2009 to 31/03/2009 |
| | 108,450.00 | 6,702.50 | 1,248.00 | 157,031.00 | 1,868,610.00 | 6,871,300.00 | - | 01/11/2009 to 31/10/2009 |