

SRADHA

**SOCIETY FOR RESEARCH AND DEVELOPMENT OF
HUMAN ABILITIES**



THE THALLY PROJECT

TOWARDS A HOLISTIC RURAL DEVELOPMENT

SRADHA

GUIDING SPIRIT

***“The poor do not want charity.
They want opportunities
to Progress.”***

N.V.RAMAMOORTHY

SRADHA VISION

Rejuvenating Rural India through

- **Empowering Rural Communities**
- **Developing local leaders**
- **Creating opportunities**
- **Networking with governmental and non governmental development agencies**
- **Act as a reliable agent for channelizing Govt . programs of Rural Development.**



A View of the Thally Village

Mr.Lawrence Fryer visiting the Project Site

Highlights

- SRADHA started
in 1990 3 villages - 5 SHGs
extended
in 2005 13 villages - 29 SHGs and
now
in 2009 21 villages – 54 SHGs
- 31 SHGs have received Government
grant of Rs.10,000/= revolving fund loan
Rs.50,000/= each because of successful
operations and no defaulters .

PROGRAMS

SRADHA's program covers all section of the villages - Women, Children and Farmers

- Self Help Group of Women
- Self Help Group of Farmers - Men
- Night School for school going children
- Vocational Training – Tailoring and Computer classes

Women - Self Help Groups

How Micro Credit helped SHG Women

- Paying off high interest debts
- Electrification/Repair of their homes
- Domestic Expenses like Marriage etc.
- Development of alternate means of income
 - Purchase of milch cows, sheep etc.
- Bio-gas for cooking

Women – Self Help Group

Mr.Narayanappa, Project Coordinator explaining the working of Self Help Group



Women – Self Help Groups

How the SHG work

- Self Help Groups of about 12-15 members are formed in a group with 2 elected Leaders
- Each SHG has a savings account.
- The groups meet once a week, collect savings, discuss their problems, keep accounts and take decisions on grant of loans.
- All the savings are deposited in the Bank by the SHG leaders. The Bank extend loans to SHGs based on the savings.
- Each member of SHG can take loan either from their savings for small amount or avail Bank loans for higher amount.
- They form a cohesive group.

Women - Self Help Groups

Progressive growth of SHG's

Substantial progress in

- Numbers from 8 in 2004-05 to 54 in 2009 – 10
- Micro credit amount from Rs. 0.2 Million to Rs. 11.49 Million in 2009-10

Progress of SHGs in the last 5 years -

Year	No Of Villages	No of SHGs	Members
2004-05	5	8	122
2005-06	5	8	122
2006-07	11	19	282
2007-08	16	32	459
2008-09	20	52	806
As on date	21	54	836

Progress of SHGs in the last 5 years – Micro credit

YEAR	SHG	MEMBERS	SAVINGS in Rupees	SAVINGS LOAN in Rupees	BANK LOAN in Rupees	TOTAL in Rupees
2004-05	8	122	2,06,576	2,06,576	NIL	2,06,576
2005-06	8	122	3,82,840	3,82,840	2,16,575	5,99,415
2006-07	19	282	8,62,745	8,62,745	90,185	9,52,930
2007-08	32	459	15,93,206	15,93,206	29,29,162	45,22,368
2008-09	52	806	30,54,195	30,54,195	79,13,334	1,09,67,529
As on Date	54	836	3751236	37,51,236	77,41,093	1,14,92,329

Women – Self Help Groups

How SRADHA Helped

- Initially, in the year 2005, SRADHA injected a seed money of Rs.1 lakh in the Bank, based on which the Indian Bank agreed to give 3 times, SHGs received a loan of Rs.4 lakhs to 5 groups.

How SHG helped themselves

members pay interest

- 18-24% for Savings loan
- 13% for Bank loan

Success of SHGs

- Improved Standard of living
- More Children being educated
- No defaulters of repayment of interest/
Capital
- More Enterprise being started
- Women living with more dignity & self
confidence.
- Encourages formation for more SHGs

Women – SHG's

Mr. Lawrence Fryer, SDG meets the Women of SHG in the village.



SHG Micro Credit Program – Loan for Land Lease



FARMERS

- Organized 4 farmer's SHG's. (Farmers clubs)
- Tied up with Indian Bank for the provision of credit facilities to the members.
- Act as reliable channel to dovetail with the government programs for Rural Development.
- Planning to introduce Organic farming to these groups . Dr Aurora, our board member is a renowned expert in this field would be setting up a model farm for this purpose

CHILDREN

Night Schools for School going children

- This program is functioning in 4 villages .
- common place provided for the children to assemble in the evening between 6 pm to 0830 pm
- SRADHA assisted in providing electricity to provide congenial atmosphere to study. A teacher appointed by SRADHA clears the doubts and keeps order.
- SRADHA provides Uniforms every year for these children.
- Children showed improved performance after introduction of this program

Children Night School

Mrs. Dhanalakshmi, the tutor with the children of the Night School, Binnamangalam village



Children in Uniform – Bellur village



SRADHA Training Centre

SD BRITAIN donated for the construction of the SRADHA Training Centre



Vocational Training – Tailoring

Tailoring classes inside the SRADHA Training Centre



SRADHA Training Centre

- SRADHA Training Centre was inaugurated in the year 2004 on Nov 14.
- Training Centre is our Registered Office
- Vocational Training -
Tailoring classes being conducted
- Being used as Latihan hall for the SUBUD members of Thally Village
- Planning to introduce HiWEL (Hole in the Wall) Program for Children at Training Centre
- Being used for Children's day / Women's day Celebrations

Celebration of Children's day (14th Nov'09) at SRADHA TRAINING CENTRE



Women – Health & Hygiene

Toilet Program

- At the initiative of Mrs. Maya Bernardes, Vice chair WSC, the program of providing modern **toilets** to the villages was initiated.
- This Program involves Sradha, TamilNadu government and the villagers who are the house owners.
- Built 80 toilets for the Villagers so far. Planning to build another 100 toilets during 2010 -11

Toilet Program

These women are the beneficiaries of the Toilet program



Future Plans

- Consolidation of Micro Credit Plan
- Development of School going Children through HIWEL program
- Build additional 100 toilets for the year 2010-11
- Create Model farm to educate Organic Farming
- Initiate Dairy project to make it a self sustaining model
- Replicate the Night School program for 10 additional villages
- Initiate tailoring & embroidery unit

DAIRY PROJECT – CAPITAL COSTS

ITEM	METHOD OF GETTING TOTAL	TOTAL COST FOR ITEM (
LAND LEASE	25000 Rs/acre-yr X 5 yrs X 2 acres	2,50,000
COW SHED	150 ft X 100 ft X 75 Rs/sqft	11,25,000
WATER TANK	15 ft X 20 ft X 133.33 Rs/sqft	40,000
COWS	20 cows X 40,000 Rs/cow	8,00,000
	TOTAL	22,15,000

DAIRY PROJECT – RUNNING COSTS

ITEM	METHOD OF GETTING TOTAL COST	TOTAL COST
LABOUR COSTS	6000 Rs/man/month X 3 men X 12 months	2,16,000 Rs
	5000 Rs/woman/month X2 X 12 months	1,20,000 Rs
WATER AND POWER CHARGES	3000 Rs/month X 12 months	36,000 Rs
CATTLE INSURANCE	1000 Rs/cow/yr X 20 cows X 1 yr	20,000 Rs
CATTLE FEED	1000 Rs/cow/month X 20 cows X 12 months	2,40,000 Rs
MISCELLANEOUS	15000 Rs/month X 12 months	1,80,000 Rs
		8,12,000 Rs

DAIRY PROJECT – TOTAL COSTS

TOTAL CAPITAL COSTS = Rs
22,15,000

TOTAL RUNNING COSTS = Rs
8,12,000

TOTAL RUNNING COSTS PER MONTH -- Rs
67,666

DAIRY PROJECT – MILK YIELD

ITEM	METHOD OF GETTING TOTAL REVENUE FOR	TOTAL REVENUE
MILK YIELD	20 litres/cattle/day X 30 days X 20 cattle x 13 Rs/litre	1,56,000 Rs

TOTAL PROFIT PER MONTH = TOTAL REVENUE /MONTH – TOTAL RUNNING COST / MONTH

$$\begin{aligned} &= 1,56,000 - 67,666 \\ &= 88,333.33 \end{aligned}$$

SRADHA

- Our website --- www.sradha.in
- Email id – padmalya@gmail.com
- We welcome Suggestions/Ideas.

THANK YOU