



2nd Phase – Project Proposal

Project Title	: Micro Level Capacity-Building and Empowerment of Women Self- Help Groups through Micro-Credit and Social Mobilization in Selected CIRDAP Member Countries (CMCs)
Duration	: 36 months
Budget	: US \$ 300,000
Country Coverage	: Bangladesh, Sri Lanka and Vietnam

PROJECT OBJECTIVES: The development objective of the project is to enhance capacity of the women self-help groups and to increase on a sustainable basis the incomes of the poor and to improve their access to basic social services.

Objective: (1) formation/promotion of women self-help groups under social mobilization process;

Activities

- (1) Consultation meeting with villagers and leaders of the existing self-help groups.
- (2) Conduct PRA to assess local needs
- (3) Identification of animators/facilitators for awareness building and social mobilization.
- (4) Conduct baseline survey to document the village profile
- (5) Identification of local NGOs to catalyze the social mobilization process.
- (6) Formation/promotion of self-help groups.
- (7) Formation of a village organization consisting of members of the self-help groups to coordinate the activities of the self-help groups in the village.

Objective: (2) Provide access to credit and mobilize savings;

Activities:

- (1) Motivate women to save some money (on weekly basis) till 52 weeks.
- (2) Provide seed capital (by way of revolving fund) to be utilized by the self-help groups.
- (3) Empower the self-help groups to evolve selection procedure, screening, monitoring and recovery of the loans.
- (4) Self-help groups to decide the rate of interest and priority in sanctioning loans to the members.
- (5) Explore the possibility of getting Bank loans, other financial intermediaries at concessional interest rate.
- (6) Dovetail self-help credit amounts with the ongoing Government and NGO programmes.
- (7) Financing relevant income generating activities through seed capital/corpus fund

Objective: (3) Provide portfolios of opportunities to generate additional income;

Activities:

- Organize villagers through micro-planning to discuss their needs and priorities and to identify the type and amount required for various economic activities.
- Enumeration of skills of the villages relevant to income generating activities.
- Training of villagers for upgradation of skills or to impart new skills for entrepreneurship development (specific/general) depending on need assessment.
- Extension work to disseminate information to beneficiaries on income generating activities by holding regular meetings with the self-help groups.
- Financing of micro-credit for productive income generating activities.
- Training of villagers on participatory monitoring and evaluation.
- Empower self-help groups to supervise and control the project support fund.
- Leisure and recreation activities
- Activate the role of village organization consisting of self-help group members.

10. In order to build up capacity, training will be organized for members of SHG and project staff group formation and group dynamics group savings and external accounts first and subsequent loan cycles

- * participatory monitoring and evaluation
- * leadership training
- * Record keeping
- * Market Survey
- * Coping mechanism multiple livelihood strategies.

Objective: (4) to provide women groups access to basic social services.

Activities:

- Awareness-building on social issues to sensitize the women to take charge of affairs that affect their lives.
- Conduct adult education classes for women and girls who are illiterate.
- Undertake environmental health education and educate them on accessing the basic social services.
- Highlight the benefits of convergence of programmes of various departments for the benefit of the community.
- Conduct of end survey and document the participatory process of development for dissemination.

Inputs:

1. Personnel materials and expertise for awareness building and social mobilization process.
2. Financial support for various project activities.
3. Training of villagers, field workers and project supervisions
4. Seed capital for thrift groups and income generating activities.
5. Lessons learnt in CIRDAP Action Research Project including CARD methodology.

TARGET GROUP

The following criteria will be used for enlisting women to become a member of the self-help group:

- (1) From a poor family

- (2) Permanent resident of the village
- (3) Should possess some skills or experience on time, or willing to undergo some training to acquire skills relevant to some income generating activities.

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