

Bharathi Women Development Centre
Kattur, Thiruvarur District, Tamilnadu



Since 1987

Annual Report

2016-17



Empowering Community Ending Poverty

Bharathi Women Development Centre

Bharathi Women Development Centre (BWDC) was established in December 1987 as a Society under the Tamilnadu Societies Registration Act 1975 at Mutharasapuram falling under Katchanagaram panchayat of Thalainayar block located in the undivided district of Thanjavur (Tamil Nadu). It began its activities by organizing need based awareness camps, environmental protection, health & hygiene, waste management and women empowerment through SHGs and Micro credit services. Inspired by the success of the SHG model & Micro credit service, it reengineered its operations on the formation and promotion of SHGs and Joint Liability Groups in collaboration with Tamilnadu Women's Development Corporation. In doing so, BWDC not only facilitates improvement in the overall quality of life of the local communities/project affected people, but also helps its funders to secure the trust and goodwill of the communities, reduce various risks, enhance public perception and address stakeholder's concerns.

BWDC has been working in Water, Sanitation and Hygiene (WASH) since for more than 21 years, starting in the 2009 primarily with small sanitation projects in individual communities. Over time the organization's strategy evolved to providing finance linked with development initiatives.

Our Vision

"To develop an empowered and vibrant community with women as the major focus".

Our Mission

"Build capacities to promote appropriate institutional arrangements to access resources and opportunities which will enable the community to achieve sustainable socio-economic development".

Objectives

- To promote people's organizations for self-regulation and empowerment.
- To work as a facilitator.
- To promote livelihoods & address poverty directly.
- To work in close collaboration with the community, panchayats, government agencies, financial institutions and likeminded organizations both within the country and abroad to achieve sustainable development.
- To render assistance during natural calamities.





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From the secretary desk.....

“In this ever-changing society, the most powerful and enduring brands are built from the heart. They are real and sustainable. Their foundations are stronger because they are built with the strength of the human spirit, not an ad campaign. The NGOs that are lasting are those that are authentic.”

It gives me an immense pleasure to present the Annual report – Reflection on philanthropy for the period 2016-2017.

Words cannot rightly express my true feelings of gratitude for all the kindness and benevolences you have bestowed on our institution. Let me just attempt to put it in two little words with all sincerity “Thank you”.

As we prepare this report, we reflect back our achievement in charity of BWDC. The success of this organization owes you much as we are able to successfully implement projects / programmes because of your support.

We began our journey since inception in 1987 and the journey continues till now. We continue to implement successfully: Business Correspondent supported by City Union Bank, Children Sponsorship Project supported by Child Fund India, Bangalore, Family Counselling Centre funded by Central Social Welfare Board, Financial Inclusion Improves Health & Sanitation (FINISH), Old Age Home, Integrated Rehabilitation Centre for Addicts supported by Ministry of Social Justice and Sanitation capacity building programme funded by Maanaveeya Development & Finance Private Limited.

BWDC has been working in Water, Sanitation and Hygiene (WASH) for more than 21 years, starting in the 1996 primarily with small sanitation projects in individual communities. As on March 2017, over 31,000 were provided loans for toilets construction.

Our Micro Finance activities – Mahasakthi Micro Finance Programme, initiated in the year 2009, is a well known microfinance institution in the Thiruvallur & Nagapattinam focusing on the sustainability of financial inclusion programmes and the development of women and their families. As of now, it serves 36,618 households in 3 districts of Southern Tamilnadu utilizing the dedicated services of more than 150 employees.

We expect 2017-2018 to be another good year of responsible actions and expect new projects. We will continue performing activities in all our established programmes.

M. Nagarajan,
Secretary, BWDC.



Business Correspondent

To lend a helping hand in the “Nation Building” activity, the BWDC is participating in the “Financial Inclusion” effort of the RBI by becoming “Business Correspondent”. As a part of this initiative, the City Union Bank, (CUB) Kumbakonam has appointed BWDC as one of the “Business Correspondent” in the field of Rural Development and Micro Finance for a cluster of 111 villages across the state of Tamilnadu and has covered over 1,19,922 population. The responsibilities associated with the Business Correspondent assignment is being discharged to the satisfaction of CUB management. Under this, the representative of BWDC is expected to take the banking services to door step of existing customers in the specified area and to facilitate under-privileged families to open new bank accounts. So far 80,425 new bank accounts have been opened and approximately Rs. 8 lac average per month is being collected as a bank deposit from the poor people. BWDC have covered more than 40,000 individual clients under “Pradhan Manthiri Jan Dhan Yojana”.



Children Sponsorship Programme

With the funding support from Child Fund India, BWDC implements the children sponsorship programme through the funding support from Child Fund International. This programme is being implemented in the 12-selected Tsunami affected villages of Nagapattinam District. The programme covers about 10001 children and their families through the life-cycle approach that Child Fund adopts. The programme provides essential healthcare support, quality education and skill protection, life skills training, child protection, gender equity and disaster management.

Life stage 1:

This intervention addresses health and nutrition of mother, adolescents and children for infants and young children aged 0 to 5 to ensure improved nutrition, health, safety and early learning experiences. We prepare the community to practice safe motherhood, be aware of relevant government schemes, boost antenatal care and institutional delivery and reduce child malnutrition.

Life stage 2:

Programmes for children and young adolescents aged 6 to 14. It focuses on increased learning, health, positive relationships with peers and adults, and skills for active participation in family, school and community life. Upon crossing age 5, children shift to Life stage 2 programme where the focus is on providing quality education. Child Clubs, Child Parliaments, Child Welfare Committees, Child Resource Centres, Youth Resource Centres and Youth Clubs are some of the forums that play a catalytic role.

Life stage 3:

Programme for youth aged 15 to 24; Once children cross age 14, they enter Life Stage 3. The goal here is to create skilled and involved youth. Our intervention focuses on life and livelihood and prepares them for responsive parenthood. We provide skill development training to bring up successful entrepreneurs. We also conduct job fair to create an opening to the youths and adolescents.



Programmes	Achievements of the year 2016-2017
Educational kit to 9th and 10th enrolled children	100
Beyond school hours at CRC	200
Awareness to community people of child protection and education through street play/campaign	596
Educational Scholarship Rs. 1000/Head	146
Skill Development Programme	150
Session life skill workshop	200

Job Fair Programme



Job fair opportunities program had been conducted by our renowned organization of Bharathi ChildFund India project. Actually, the matter of fact the program was providing the golden opportunities for job oriented to the unemployment youths.

Because our project village's seashore area's students have a high qualified with very meritorious rank holder for the concern subject. But there is no avail and opportunities for any other concern job facilities the most vibrant intellectual qualified persons need the job for his life.

They are most eager to expect and curiosity the job. So, that according to the qualified person job scarcity. Our organizations provide the very essential employment program more than 150 unemployment youths were participated and they got relevant job. We are so cordially happy and immense thanks to job offer provided the following companies.

Family Counselling Centre

Family Counselling Centre was started during the year 1999 with the help of Central Social Welfare Board (TSWB), Chennai and functioning effectively with the guidance & coordination of the District Administration in the identification of clients. This family counseling centre focuses on misunderstanding problems, suspiciousness, unemployment, depression, love affair, extra marital affair, pre-marital problem, dowry problem etc. The family counseling centre help the individual for an enhanced level of functioning when they are unable to cope with the problem brought in by these changes. Our family counseling centre aims at reducing the problems and crisis, strengthening family coping skills, effecting positive changes in the attitude, improvement in life style, providing timely counselling and support to lead a qualitative life style.

The prime objectives of the programme:

- Pre-marital counseling
- Counseling for destitute women
- Legal counseling for women in divorce cases
- Counseling for marital, mal- adjustment problems.
- Counseling to tackle issues like eve teasing.



<u>Major cases handled</u>	<u>2016-2017</u>	<u>Cumulative</u>
Alcoholic Problem	32	450
Suspicious thought	34	340
Marital mal adjustment Problem	79	877
In laws problem	59	749
Extra marital Relationship	31	430
Love affairs	3	117
Dowry Problem	1	157
Personality difference	3	31
Pre-marital counselling	1	91
Awareness Programme	11	119
	254	3361

Financial Inclusion Improves Health & Sanitation

With the funding support from FINISH – Financial Inclusion Improves Sanitation and Health, BMDC strives to improve sanitation and thereby, living and economic conditions of poor rural and per-urban households, through economic incentives, primarily enhancing financial inclusion of these households. Under this programme 1 million toilets will be constructed throughout the country over a period of five years or so. Since the signing of “Memorandum of Understanding “ with the Finish Society in the year 2009 the programme is being implemented vigorously.

The major components of the programme are:

- Individual Household Latrines
- Capacity building of community, animators, school children, PRIs.
- Information, Education and Communication (IEC) Activities.
- Provision of loans for toilet construction (constructing a hygienic toilet, consisting of three models – Septic tank, Single pit & Double pit including the costs of requisite materials, construction and labor). Loans were disbursed for renovation of existing toilets.
- School Sanitation.
- Linkages with government subsidy schemes.
- BWDC creates new designs which are suitable to the people, area, geographical and climatic conditions.



Old Age Home (OAH)



For those aged group of people who have been shunned by society and their loved ones, the Old Age Home (OAH) gives them a chance to spend the second innings of their lives with other likeminded people their own age, with comfort and all the major facilities that they require during this fragile age. The home was started in the year 1993 to address the needs of senior citizens. At present the home has 25 residents in Kattur / Pavithramanickam village in Thiruvavarur district.

BWDC has been able to create conducive environments where the aged get a chance to engage with other people of their own age and also pursue a range of interest related activities.

At OAH we pride ourselves on providing our residents with best-practice service, aiming to meet their physical, psychological and spiritual requirements. Our staff expertise, knowledge, caring and understanding approach provides day to day support and encourages residents to lead a full and enriched life, through meaningful experiences. The programme has a linkage with the nursery school which is also located in the nearby campus where the small children are coming and also to have affectionate contact and relationship with the aged people.



Integrated Rehabilitation Centre for Addicts

With the dream of creating an addiction free world, BWDC opened the Integrated Rehabilitation Centre for Addicts (IRCA) and has been continuously supported by Ministry of Social Justice and Empowerment, Government of India, since 2001. Since its beginning, IRCA has grown to a 15 bed. It specializes in creating a multi- faceted program that reaches people from all different walks of life. IRCA focuses on three things – awareness, de-addiction treatment, and rehabilitation. Its program features individual, group, marital, pre-marital, and youth therapy. IRCA is a firm believer in maintaining and restoring patient's relationships with friends and family. Through many types of therapy, relationships can be restored, and support systems at home can be created. Skilled counselors help patients develop their personalities in order to fight addictive habits. The recovery rate of the centre is above 80 percent from the inception.



Programmes/Activities	Achievements of the Year 2016-2017	Cumulative
Awareness Programme conducted	24	408
Support person meeting conducted	12	36
Community meetings conducted	49	799
Total no. of individual counselling	1977	27967
No. of Re-educative sessions	298	4518
No. of group therapy session	250	3050
Total no. of group activity session	245	3425
Total no. of family therapy session	100	1700
Total no. of follow-up services	1568	21568

S. No	Particulars	No. of People	Cumulative
1.	No of addicts approached	319	4704
2.	No of Addicts treated	187	2974

Type of Addiction

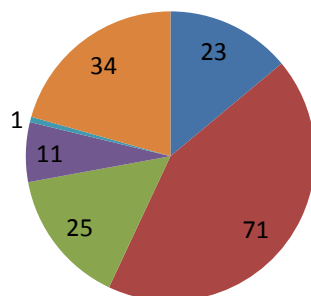
Alcohol, Ganja, Panparag, Smoking, Tobacco, Hans & Solvent.

District so for Covered

Thiruvavarur, Nagapattinam, Thanjavur, Madurai, Ramanathapuram, Ariyalur, Dharmapuri, Sivagangai, Karaikal, Cuddalore, Kancheepuram & Chennai

Nature of Cases Reported

Year 2016-2017



- Alcohol
- Alcohol & Smoking
- Alcohol & Tobacco
- Alcohol & Tobacco & Hans
- Alcohol & Panparg
- Alcohol & Hans





Mahasakthi Micro Finance Services

Our Micro Finance activities – Mahasakthi Micro Finance Programme, initiated in the year 2009, is one of the well-known microfinance institutions in the Thiruvarur & Nagapattinam Districts focusing on the sustainability of financial inclusion programmes and the development of women and their families. Microfinance, contrary to its name, is making a macro level change in the global poverty alleviation initiatives.

Presently, Mahasakthi Finance Programme is one of the renowned and the largest microfinance institutions across the Districts of Thiruvarur & Nagapattinam in terms of its outreach and large credit portfolio. As of now, it serves 36,618 households in 3 districts of Southern Tamilnadu utilizing the dedicated services of more than 100 employees.

Thus far, Mahasakthi had disbursed over 20 crores for various income generating activities and the present loan outstanding portfolio is Rs 15.87 crore. We have established more than 5,000 JLGs and SHGs groups. With the varied products, Mahasakthi not only aims at achieving the economic sustainability of its women members, but also facilitates holistic empowerment of women and their families in social and cultural fronts.

- The main objectives of micro finance are as under:
- To promote investments in income generating assets so as to improve the livelihood opportunities
- To reduce migration of small & marginal farmers and others
- To provide micro finance on easy terms both for investments and consumption purposes
- To reduce dependence on moneylenders
- To encourage group lending and exert community pressure for timely repayment

Portfolio at risk (0 - 1)	0.00
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Loan loss reserve Ratio (01)	1
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Risk coverage Ratio	0%
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Write-off ratio	0
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Operational self-sufficiency %	116%
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Capital Adequacy Ratio	21.68
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Debt-equity ratio	403
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Portfolio yield	55.4
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Financial Self Sufficiency	13%
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Outreach Particulars

States	Tamil Nadu
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Districts	Thiruvarur, Nagapattinam & Thanjavur.
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No of Branches	6
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No of Members (Women)	36618
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Active Clients	17656
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No of Villages Covered	545
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Present Portfolio	15.87Cr
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Present Net worth	3.81 Cr
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Sanitation Capacity Building Programme

BWDC has been working in Water, Sanitation and Hygiene (WASH) since for more than 20 years, starting in the 2009 primarily with small sanitation projects in individual communities. Over time the organization's strategy evolved to providing finance linked with development initiatives. BWDC gained much experience in the subsequent decades, including a significant scale-up through its Mahasakthi Microfinance Services wherein households lent to improve access to water and proper sanitation for households.

In 2009, BWDC made a strategic decision to scale up its investment in WASH, making an increased, targeted investment in WASH in Thiruvarur and Nagapattinam districts. This subsequently became an important pillar at BWDC and today, BWDC finances a range of developmental causes from education and health to safe water and sanitation. Because of this strategic investment, more than 31,000 toilets have been reached with WASH interventions between 2009-2017 and have covered over 545 villages of Southern Tamilnadu.

BWDC began in collaboration with Maanaveeya Development & Finance Private Limited, through both grant (capacity building and technical assistance) and loan funds with the aim of providing low income earners the possibility to purchase or build safe water and sanitation facilities.



Our Portfolio & Achievements:

- Bharathi WATSAN programme is commercially successful and good business model and has proved water and sanitation can be improved better through financial inclusion.
- As on March 2017, over 31,000 were provided loans for toilets construction.
- In order to manage the operations, 48 no. of dedicated and committed staff members who are well enriched and has sound knowledge on toilet construction and provides mobilization ,training, monitoring and credit transaction activities support in the field.
- As many as 1,24,000 people have been sensitized with information, education and communication materials.
- BWDC has well trained and reputed pool of masons who has more competent in designing and constructing good quality septic tanks. These contractors and local workers have also benefited by the additional work provided by the schemes. The proficient contractors gain a reputation for their work and are in demand.
- All the constructed toilets meet the standards, in that they were constructed to be comfortable, hygienic, safe to use and acceptable access at all times of the day and night.
- In conjunction with the project's School Sanitation Program, school children are now socialized accept that toilets at home are a normal and expected feature.
- Toilets are now accessible for the elderly, sick, disabled and poor.



103 Household Toilet Constructed

(supported by ONGC)

Oil and Natural Gas Corporation Limited (ONGC) is a Public-Sector Undertaking (PSU) of the Government of India, under the administrative control of the Ministry of Petroleum and Natural Gas. The ONGC Group is also known for their community driven and community centric development work. The Group's ethos on social responsibility focuses on not just taking care of its own employee, but enabling and enriching the communities around the areas where its plants establishment are located.

Bharathi Women Development Centre, has been partnered in strategizing and implementing CSR project of ONGC. BWDC has done tireless work in Thiruvavarur and Nagapattinam districts of Southern Tamilnadu since 2009 hand in hand with the government and civil society that has yielded its result by showing a definite improvement in health and sanitation.

Based on the work background and the credentials, BWDC with the support of ONGC began to construct 103 Individual House Hold Toilet on 13th February 2016 at Kuthalam, Eravanchery panchayats of Nagapattinam District. Apart from the construction of toilet we conducted 2 Awareness programme on Health and Sanitation. There were over 100 women and men were participated in the training programme. Toilet hygiene practices, hand washing technique's, self-care & hygiene and toilet maintenance were discussed.



Thanks to our Partners...



Ministry of Social Justice
and Empowerment
Government of India



Central Social Welfare Board

The logo for OIKO CREDIT, with 'OIKO' in blue and 'CREDIT' in yellow, preceded by a blue stylized arrow icon.

Financial
INclusion
improves
Sanitation &
Health

ओएनजीसी



ONGC



CUB
Trust and Excellence
SINCE 1904

CITY UNION BANK LTD

ChildFund
India

Our Board of Members

BWDC is a member driven organization with a collaborative, consensus based approach to identify and facilitate programmes and services that benefits the community. It receives strategic guidance in fulfilling these objectives from the Governing Board, which is comprised of elected members from the leadership of BWDC member as well as independent Board members. Currently, BWDC has 7 members that supports the broad goals of the organization and provides overall direction to its activities for ensuring the healthy and sustainable development of its community. The current composition of the Board is asunder:

- Mrs. V.S. Kusalakumari, President
- Mrs. Amirthavalli, VicePresident
- Mr. M. Nagarajan, Secretary
- Mrs. J. Selvakumari, JointSecretary
- Dr. K. Baskar, Treasurer
- Mr. B. Parthasarathi, Executive CommitteeMember
- Mrs. J. Chandra, Executive CommitteeMember



Our Offices



Head Office

**Kattur & Post,
Manakkal Ayyampettai - Via,
Thiruvavarur District, Tamil Nadu - 610104**

Ph: 04366-244377

Email: info@bharathiwomen.org/mn.bwdc@gmail.com

Web: www.bharathiwomen.org

Branch & Project Offices

**Bharathi Mahasakthi Micro Finance
Selva ITI Opposite, Agraharam
Thalainayar - 614 712**

**Bharathi Mahasakthi Micro Finance
SKMS Building Upstairs,
Sethurastha, Vedaranyam - 614 810**

**Bharathi Mahasakthi Micro Finance
No.24, Upukadai Theru,
Sannanallur, Nannilam Tk - 609504**

**Bharathi Mahasakthi Micro Finance
37A, Kattukara Street,
Madapuram, Thiruvavarur- 610 001**

**Bharathi Mahasakthi Micro Finance
36D, Hospital Street, Hanifa Hospital (opp)
Thiruthuraipoondi - 614 713**

**Bharathi Mahasakthi Micro Finance
5/685, M.M. Complex,
Railway Feeder Road,
Manganallur Po, Kuthalam (TK)
Nagapattinam District - 609404**

**Bharathi Family Counselling Centre
37A, Kattukara Street,
Madapuram, Thiruvavarur- 610 001**

**Bharathi Old Age Home
Door No.2/187/3, Main Road Pavithramanickam,
Kudavasal Taluk, Thiruvavarur - Dist.**

**Bharathi Integrated Rehabilitation Centre for
Addicts (IRCA)
58/4B, 2nd Cross Street, Murukesan Nagar,
Keelakavathukudi Panchayat,
Nalu Kal Mandapam, Thiruvavarur - 610 002.**

**Bharathi Child Development Project - 4125
(Supported by ChildFund India)
Pratharamapuram, Nagapattinam Dt
Tamilnadu, Pin-611111**