

Bharathi Women Development Centre



Annual Report

2019-2020

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About the Organization

Bharathi Women Development Centre (BWDC) is a service organization working towards the empowerment of the underprivileged and impoverished section of the society in Tamilnadu province. It has touched the lives of thousands with a special emphasis to the vulnerable sections in women, children, aged and the low income-households for the past three-decades. It was formed to deliver better services to them, thereby developing the capabilities of these population improve their living standards by availing opportunities. BWDC has also been instrumental in helping rural women become economically self-reliant and better their own lives by providing financial services in a sustainable manner. The area specific development programmes so far undertaken include community centered projects like renovation of multi-purpose community ponds & irrigation channels, installation of group irrigation bore-wells through credit linkages, installation of drinking water bore-wells, promotion of personal hygiene & household sanitation, housing, credit support, agricultural extension & training, skill orientation for livelihood etc. besides running welfare programmes like De-addiction Centre, Family Counseling Centre, Home for the Aged and Crèches.

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.

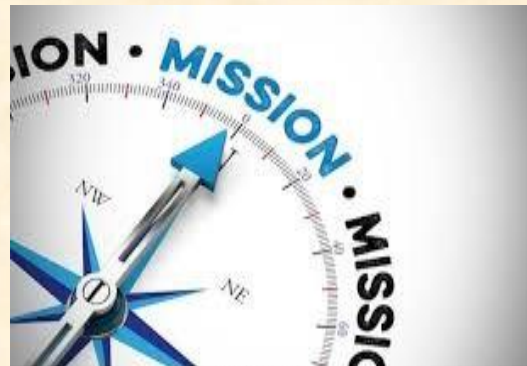
Our Vision

"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".



From the Secretary's Desk:

Bharathi Woman Development Centre has come a long way since its inception in 1987. The organization's unflinching journey for social development has laid down several milestones in bringing revolutionary and radical changes in lives of the deprived. Another year of hard work, successful initiatives, and challenges has come to an end and we are glad to present the Annual report of BWDC for the year 2019-2020 to all our ardent supporters.

I take this opportunity to thank every individual from our 150 committed staffs, donors, government agency, development and commercial bankers, funders to every well-wisher who was instrumental in helping us achieve our envisioned changes. Without their hard work and dedication our positive growth wouldn't have been effectively visible. The report is not just an overview but a self-reflection and evaluation of all the efforts we have made during our developmental pursuit. The year 2019-2020 has been a significant year for BWDC on many fronts. With 32,000 receiving loans for toilet construction and serving 37,682 households in 3 districts of Southern Tamilnadu, we were able to reach more and more afflicted people than ever. Our service further opened hands by broadening its services with two new branches for the extended dispensation.

All of our meticulously designed welfare programs has been successful only because of our hard



work and effective support in the form of City Union Bank, Milaap social ventures, Family Counselling Centre funded by Central Social Welfare Board, Financial Inclusion Improves Sanitation and Health (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

We heartily solicit valuable suggestions and support from everyone to expand our area of operation. With this renewed vigour and integrity, drawing strength from all these supports we are stepping forward towards the day we envisage.

M. Nagarajan,
Secretary, BWDC



Mahasakthi Micro Finance Services

Our Micro Finance activities – Mahasakthi Micro Finance Programme, initiated in the year 2009, is one of the largest microfinance institutions in the Tamilnadu state 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, has taken much care in promoting and proactively motivating women to fight against gender disparity. This program has successfully brought changes in 38,384 households, in three districts of Southern Tamilnadu. As a potent tool, Mahasakthi has used microfinance in effectively assisting the improvement of living status and livelihoods of thousands of rural women. It has provided a range of financial services to the people under lower income, who are deprived of formal credit services. It has successfully broadened the scope of financial inclusion to its women clients who use this loan for managing their households, finance and engaging in income generating activities.

Presently, Mahasakthi Finance Programme is one of the renowned and the largest microfinance institutions across the Districts of Thiruvavarur & Nagapattinam in terms of its

employees, Mahasakthi had disbursed over 32.79 crores for various income generating activities and the present loan outstanding portfolio is Rs 29.04 crore.

The prime objectives of our MFI are:

outreach and large credit portfolio. As of now, utilizing the dedicated services of more than 100

- To promote investments in income generating assets so as to improve the livelihood opportunities
- To reduce migration of small & marginal farmers and other labourers
- 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

Being one of the finest MFI's in Thiruvavarur and Nagapattinam, we have established more than 7,318 JLGs and SHGs till date. It mobilizes term loans from banks, financial institutions and donor agencies and delivers financial services to the group of women who otherwise would not have the chance to invest in their own future. Mahasakthi offers guidance to these groups for accessing loans and appropriate trainings are conducted to understand the process of loan repayment. Focusing on solid field work through field staffs and confronting the root cause of the issues, Mahasakthi play a major role by involving in the lives of the poor people. Through this system of field work, it mobilizes the women of the community to form group thus encouraging participation, initiating trust building and integration between communities. 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.



Family Counselling Centre (FCC)

Started in 1999, with the help of Central Social Welfare Board (TSWB), our Family Counseling Center functions effectively with the guidance & coordination of the District Administration in the identification of clients.

The sole purpose being to strengthen individuals and families through education and therapy, our center has brought positive changes in 3927 households so far. We realize that if one member of the family is suffering, the entire family is at risk.

Old Age Home (OAH)

For those aged group of people who have been eluded by society and abandoned by their loved ones, our Old Age Home (OAH) becomes their second haven. Here, we give them a chance to re-live their life with more love and dignity, with extra comfort and facilities that they were deprived before. The home, started in 1993, addresses the needs of those past their prime with sincere support from its competent lovable staffs.

At OAH, we pride ourselves on providing our 25 residents with best-practice service, healthy food - aiming to meet their physical, psychological and spiritual requirements.

Our goal is to improve the quality of life experienced by them, provide the best possible life, free of stress and make them feel like living the golden age of their life. Our home shares its compound with a primary school thus giving the people from two phases of life a space to express undefined love and compassion.

Hence, we focus on teaching how family's function, about relationships, obligations, responsibilities and communications. Breakdown in communications disrupt family units leading to misapprehension, suspicion, unemployment, depression, divorce, eve-teasing, love or extra marital affairs, pre-marital problem, dowry etc.

The therapist and counselors at our centre offer extensive counselling to the victims to overcome their mental or emotional problems. Through this service we aim to reduce the problems inside a home, strengthening family coping skills, effecting positive changes in the attitude, improvement in life style, providing timely support to lead a qualitative life style. During the year 2019-2020, our FCC has handled 144 cases and has been a beacon in guiding them through contentment.



Integrated Rehabilitation Centre for Addicts (IRCA)

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 help up to 15 addicts in a session for their positive recovery. The aim is to provide a holistic approach to our clients, by helping them get back their life through healing of the mind, body and spirit. 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 guiding them to enjoy life in sobriety. IRCA is a firm believer in maintaining and restoring patient's relationships with friends and family through our hand-tailored recovery program. Through many types of therapy, relationships can be restored, and support systems at home can be created.

No of Addicts treated

No. of People treated during the year 2019 -2020	Cumulative
187	3345

Type of Addiction :

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

District so for Covered :

Thiruvarur, Nagapattinam, Thanjavur, Madurai, Ramanathapuram, Ariyalur, Dharmapuri, Sivagangai, Karaikal, Cuddalore, Kancheepuram & Chennai , Pudukottai, Puducherry, Trichy, Vilupuram & Pune(Maharashtra)



With excellent staff-client ratio, our skilled counselors' aid patients develop their lost personalities and help fight habituation. With a mission to relieve people from addiction, our strenuous effort has brought a recovery rate of 80 percent from its day of inception.

Programmes/Activities Achievements Cumulative of the Year 2019- 2020

Awareness Programme conducted	24	480
Support person meeting conducted	12	72
Community meetings conducted	49	950
Total no. of individual counselling	1899	34764
No. of Re-educative sessions	302	5544
No. of group therapy session	351	4029
Total no. of group activity session	-	4048
Total no. of family therapy session	104	2003
Total no. of follow up services	1166	25289

Sanitation Capacity Building Programme

Bharathi Women Development Center has been working in Water, Sanitation and Hygiene (WASH) for around 20 years, from its installation in the year 2009. One of the major problems in rural areas is the homes without toilets and the practice of open defecation. BWDC raised awareness about the gravity of the issue and offered financial support to families in order to enable them to build their own toilets. It leadoff with small sanitation projects in individual communities to ensure improved delivery of sustainable sanitation to the disadvantaged and the un-served. 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. It played a major role in eradicating open-defecation, improving access to water and proper sanitation in countless households.

In 2009, BWDC made a strategic decision to scale up its investment in WASH, making an increased target around Thiruvavarur and Nagapattinam districts. Because of this strategic investment, more than 36,000 toilets have been raised with WASH interventions between 2009 -2019 and We are still working on the same 598 villages which was covered last year of Southern Tamilnadu. This subsequently became an important pillar for BWDC and today, we finance a range of developmental causes from education, health to clean water and sanitation.

Bharathi began its 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 access clean water and sanitation facilities



