



Janodaya Trust

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*Janodaya is a public Trust, registered under
Trust Act 1882, in the year 1987-88
and fully made operational in 1993-94.*

*Programme objectives of Janodaya were
integrated to facilitate and provide
“Socio-legal-economic” justice to women with
Various activities and programmes:-*



Ms. SANTOSH VAS
CHAIRLADY

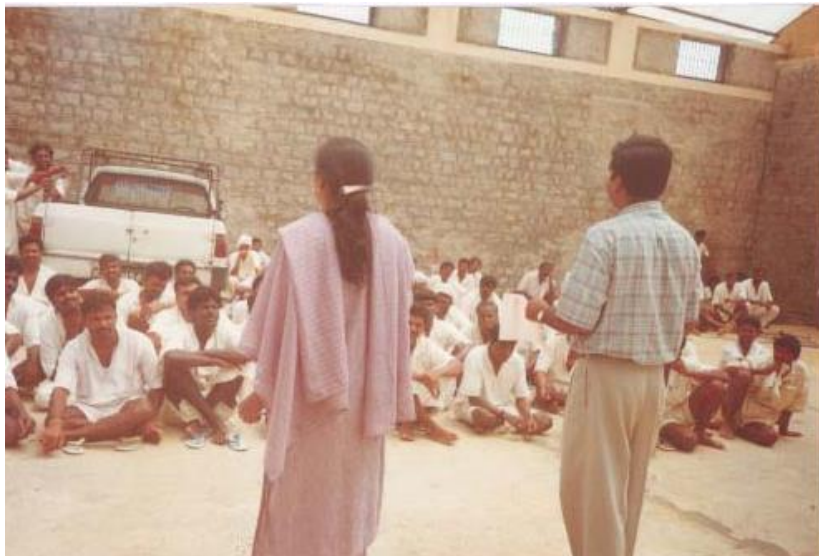


Mr. T. PRABHAKAR
EXECUTIVE TRUSTEE



I. Program to prisoners

1. Visits to prisons of Karnataka state, central and districts; wherever women were placed to study their cases; provide legal sensitization; counseling for socio-psycho health; offer legal support with advocates to release on bail; provide with bail amount or security component; organize trainings to women and youth in the prisons; provide for safety, shelter and rehabilitation facilities to released and women (children) on bail and organize reformation program at the shelter home.



HIV/AIDS programme for Prisoners – Sensitization

2. At the completion of cases in the court, released and rehabilitated women prisoners get job trainings, soft skills, personality development and basic literacy courses; and are put on employment, either in the service providing sector or on regular employment in the factories, depending on their capacities.



Prison –Counseling Session

To maintain and strengthen the reformation quality and personality development process, the employed women are provided with P.G accomodation for 1 year and helped to save their salaries in their bank accounts, opened by Janodaya for them during the period of employment.



Disbursement of educational scholarship – to Prisoners children

Meanwhile during this period of employment of 1 year, they are also reintegrated into their family life, community groups and supported for opportunities to enhance their potential and income through network support.

3. children of prisoners are provided with 3 levels of support for education, family care and integrated way of life in the following manner:-

* About 300 children whose parents were imprisoned and who were pushed into child labour by relatives were brought into Janodaya Child Care Centre facility, through the support of prison / police officials, all over the state. This programme is 10 years old and the children who started their education with kinder garden, primary schooling continue to be our beneficiaries till date.

The services are:-

- Residential facility with formal schooling program
- Non-formal education for literacy and personality at the center and mainstream the same children to formal educational courses/studies; college education or technical trainings.
- Children who are released to parent's custody, after their release from prisons are continued to provide with scholarships for education.



Scholarship disbursement

- Some of the children are referred to institutional rehabilitation program under JJ Act provision; when the parents are incapable of providing basic needs and facilities for education at home. This institutionalization is worked out, closer to

their parent's homes to facilitate bonding between parents and children, during the period of institutionalization.

4. Girls who complete their high school education and parents still being in prison under life-term sentence, continue to be at Janodaya child care center and continue their higher education with protection and care by Janodaya.

*** 1367 women have been released from prison and are into decent socio-economic life with livelihood sustainability.**

- **622 children in total are provided with services of education, shelter and trainings by Janodaya, who are from prisoner's families.**



Residential center for Prisoners children

*** About 400 women from the families of prisoners are provided with job skills for self-employment opportunities, agriculture and animal husbandry program, factory employment (including garment production units for exports) and providing with small loans under Micro credit financial services of Janodaya.**

*** 180 women were provided job skill training while they were still in prison, going through their under trail phase and convicted phase of sentences.**

Trainings provided were:-

- **Tailoring**
- **Embroidery**
- **Glass paintings**
- **Hand work**
- **Doll making**
- **wool knitting**
- **Bags making and**
- **Jute product etc.**

These women also were providing with formal schooling certificate for V and VII standard education through “Literacy Condensed Course” program, under state government project. Totally 182 women were participants of all these program between 3 years of duration.

Besides, the above, Family Counseling Cell is an ongoing program for 10 years, since Janodaya initiated program for prisoners in 1994. Between these periods, one year, central government department of social welfare approved the project of FCC to Janodaya for prisoners.

In the year 2006-07, after the approval of the FCC program one budget was received Rs. 80,723/- dated 15.04.08 towards salary for the counselors of FCC. But due to certain events of food poisoning at the prisons, for security reasons NGOs were prevented from continuing any program in the prisons for a period of about 6 months. In the course of time, due to restrictions of the State government on prison NGO network and break in the FCC services, Janodaya decided to discontinue the program for government budget, but continued services to the prisoners on its own budget, as and when required by the prisoners.

Hence, prisoner’s families were considered for programs, meeting them at the visiting area of prison premises, to facilitate release, rehabilitation, family reintegration, employment facilitation and child care support services.

5. Rs. 30,000 has been deposited by Janodaya with Prison section, Bangalore towards security deposits for the inmates/Janodaya clients in prisons to facilitate, parole holidays, since, 5 years now. This amount is used on rotation as security for convicted prisoners going on parole.
6. About 10 of the educated youth in Bangalore prison are supported for education continuity program (fees, books, registration etc.) for journalism, Law and post-Graduation studies. The objective of this program is to facilitate youth in prison for

reformation and when they are back into society, to be available for services either in Janodaya or any institution with a social cause, along with their own social life and sustainable livelihood.

7. Some of the prisoners are provided with tools and equipment's including hearing aid, wheel chairs and support materials required for physically challenged, through Donor NGO institutional network with Janodaya.

*** Since 1994, after the research study of prisons completion and having come out with documentation with a proposal to project/program, Janodaya has attended to more than 7000 prisoners for various services.**

II. Organic production and alternative marketing

This program was initiated by 5 states networking group of NGOs under the nodal agency at Aurangabad called IIRD (Institute for Integrated Rural Development). This project was implemented by SEVA – West Bengal, Janodaya –Karnataka, WORD – Andra Pradesh, Thanel – Kerala and DPRC – Tamil Nadu.

Objectives of this program is to prevent farmers committing suicide at the loss of agriculture products, non-availability of fertilizers, falling of prices during production seasons and failing to repay the loans to the bank. Further, objectives included reversal to organic agriculture program for small and marginal farmers to strengthen fair price for the products, alternative local marketing opportunities direct supply to domestic and residential clients and to provide chemical free food to registered consumers.



Organic production training for farmers

Since 5 years, this program is supported by HIVOS – Netherlands funding partners 2685 farmers from 5 districts of 41 villages are assisted with trainings and production technical support for organic products and marketing. 1600.25 acres of land belonging to small and marginal farmers has been brought under organic agriculture. Approximate 350 – 400 kg's of vegetables, fruits and food crops are marketed every week among our 1264 registered consumers through our alternative marketing system, which is:-

- **Mobile van**



- **Road side market**



- **NGO network outlet**

- **Door delivery and supply**

- **Sale outlets by farmers**



This program having completed its 1st phase of operation now is renewed for support by HIVOS for the period from October 1st, 2009 to March 31st 2011.

Organic production and marketing activities of farmers in the 2nd phase are designed to credit “Small enterprises and promotion of sustainable livelihood” to the target groups.

III. Central and state government organic agriculture departments, having noted Janodaya programs now have given the following projects to Janodaya with the budget detailed below:-

Sl. No	Program title	Duration	Budget
1	Bio-village	3 years	4,20,000.00
2	NCOF	1 year	10,000.00
3	NHM	1 st year	60,000.00

IV. Formation of SHGs, women's collectives and capacity development of its members for livelihood initiatives

This program is being implemented by Janodaya since 1996, with the financial support from FVTF (Germany) MSV (Germany) ILO (Delhi) Geneva Global (USA) HCL (Bangalore) and TMF (Bangalore)



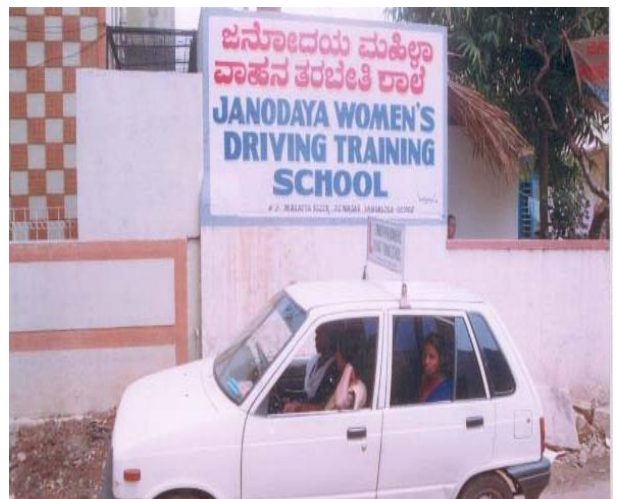
Formation of SHG group

A total of 6500 young women have been trained from among the poor families of the Karnataka state, at 2 trainings centers of Janodaya at Hubli and Bangalore and are placed on employment and self-employment since then.

5000 SHG groups have been formed in 13 districts of the state, with a total membership of 87000 women and have been provided with small loans for income generation program amounting to Rs. 25.00 crores since 2003-04.

Job skill trainings conducted are:-

1. Tailoring
2. Wool knitting
3. Glass painting
4. Cooking and Catering
5. House Keeping & maintenance
6. Home services
7. Driving
8. Junior Accountants
9. Industry Supervisors



11. Home Nursing

12. Baby care services

13. Laundry services (domestic and corporate)

14. Animal husbandry

15. Beautician

16. Retailing

17. Terrace gardening



Beautician Course



Bijapur – Animal Husbandry



V. Santhwana (Counseling and legal services - Helpline)

This program was initiated by Janodaya as part of the program to released prison women at rehabilitation centers and prisons.

Objective of this program was to sensitize women victims of socio-marital, domestic, cultural and dowry related violence on legal services, benefits and procedures.

Further, this legal desk with tele-counseling services was enhanced with services of settlement of cases through mutual petition process and documentation by advocates, representing the parties on cases registered with Janodaya.

This program was funded by Cordia – Netherlands funding Agency up to the year 2000 – 2001.

With the success of the legal and counseling services to women, state government, department of Women and Child offered to support the program through part of its expenses of salary to counselor, clerk and phone Attender with a monthly amount of Rs. 8,000/- only. Janodaya still had to spend for the advocates, stationery, office expenses; space and facility from its own funds.



Janodaya Santhwana Centre – Kormanagla



Helpline for women – Domestic & social cases



Legal Assistance / Counseling

Annually Rs. 5.00 lakhs was spent on this program; and women coming with wounds, depression and desertion have to be provided with shelter, food, medicines with protection temporarily, until the cases were solved.

* A total of Rs. 15, 04,569 has been received by Janodaya from Women and child Development Department towards this program for the last 9 years.

* 22000 - 25000 number of women are assisted for socio-legal counseling in these last 10 years, with the funds spent on the program.

* Type of cases handed and solved at this Santhwana (counseling) unit are:-

- Dowry
- Domestic violence
- Love affairs
- Divorce
- Marital disputes
- Depression
- Property right
- Run away
- Legal assistance



Settlement of a family dispute



VI. Program for unorganized workers (Domestic, construction, garment industry, factory workers, farm laborers)

This program was first initiated by Janodaya in 1994-95, by providing services to domestic workers of Bangalore slums, organizing them to enhance their cleaning and housekeeping skills as well as to train them in cooking.

The objective was to facilitate additional employment opportunities to women from slums; to facilitate increased/higher service remuneration, to improve personality of domestic workers and to provide professional services to employers.

With the bill proposed to parliament for minimum wage policy in place; workers were brought into protection laws and work environment safety.

Since then, Janodaya took up the issues of workers for safety, wage policy, leave policy, sexual harassment prevention at work place; legal rights lobbying for implementation.

*** At present Janodaya provides services to 12 garment factories and women's groups; 8 government departments and consultancy services to institutions on "Supreme Court Judgment" for the prevention of sexual harassment at work place and represents as NGO member in their committees.**



Service providing to Garment Industry





workers
Industry

Scholarship for Garment

72cases have been amiably settled by Janodaya as a member in various committees, since last 6 years.

Parent – child network services for education

VII. National Child Labour project:-

This program was initiated by Janodaya sometime in 1996 with the funding support from Germany for the dropout children, under non-formal education scheme. It was also a part of integrated development program for children that included baby care, nutrition with lunch program to the children of slums at 10 locations. Creche centers, medical checkup camps for babies, pregnant mothers and post-delivery mother-child groups. Besides, in this program mothers of children at the centers were trained to take care of the children for toilet training, sanitation, and bathing, brushing in the morning and other personal care for the children.



Creche centre at Hubli

Monthly meetings were organized to mothers for trainings towards sex education, family planning methods and services; personal care, opportunities for self-employment and income generation activities, through available trainings at Janodaya and other NGOs.



Creche centre at J.C Nagar, Bangalore

Program support from government of Karnataka:-

Under JJ Act 2000/2006 amendment, Janodaya was considered by state government for funds support under central government programme for the project “National Child Labour”.

Program implementation had specific guidelines and budget allocation which included staff salaries and midday meal program budget.

- Project expenses were to be spent by the organization in advance for every 3 months and submit the same to the project office for the re-imbursement of the expenditure.
- Staff from program office of the government, would visit the project from time to time for verification and internal audit.

- Rentals of the place were to be spent as a contribution from the organization, including deposit of the rented place.
- Children were to be mobilized by the project staff in the NGO, by visiting local areas, identify the children employed by shops, industries, hotels, workshops, garage and other petty business shop owners; rag pickers, rescue them through the help of labour department inspectors; sensitize the parents of the children and bring them under “National Child Labour” project for education.



Juvenile Justice Act implementation – Rag pickers program – Non –formal schooling

This scheme also included half day skill development trainings at the project premises; identify the talents of the children above 14 years of age group.

This project was funded by government for the year 2001 to 2006, after which under JJ Act, primary education for the children of below 14 years became compulsory and mandatory.



School drop outs – identification for non-formal education

Hence, government established “Residential hostel facility” for poor children to provide support for this scheme. The scheme is known as “Sarva Shikshana Abhyan”.



Since 2007-08, this programme for school dropouts has been linked to “Sarva Shikshana Abhyan” and children are referred to the Sarva Shikshana Abhyana programme under government.



Non – formal schooling facility

VIII. Formal education:-

Janodaya primary school - J.C Nagar, Kabir School- R.T Nagar and Nirmala Vidyalaya - Chamrajpet are the initiatives of Janodaya trust – extension services for schooling of slum children and the children of vulnerable groups such as prison children, domestic workers children; orphans, single mothers and garment industry workers.



A total of about 1500 children are getting educated in 3 schools, combining with talent development activities, computer literacy, soft skills and life skills program, yoga, extracurricular activities to promote sports, dance, hand work, crafts, drawing and painting.



Formal school programme of Janodaya

The above schools are managed under Kabir trust, Janodaya trust and Nirmala cultural center registered in the appropriate acts.

IX. Other programs organized by Janodaya from local contribution, donations and service support by individual donors:-

1. Creche centres for street vendors children:-

This program was initiated under **SEVAK (Self Employed Vendors Association – Karnataka)**, which is an initiative of Janodaya trust network program for street vendor's rights and livelihood support program.

Women street vendors during their work time could not leave their children at home or with any institutional centers, due to poverty and inability to pay the fees. In this situation, Janodaya promoted Creche program for the children of the vendors in the locality, where vendors would sell their products on the street as

vegetable vendors, fruit vendors, clothe vendors, miscellaneous goods such as dolls, statues, idols, vessels etc. leaving their children at the creche centre. Most of these women are from SHG's, promoted by Janodaya.

The program for vendors impacted having corporation taking up the issue, awarding license to the vendors for sales of their goods, creating alternative bylane markets with allotment of space to the vendors and Janodaya providing pushcart loans to the vendors to supply produces to the consumers through door delivery system and earn their livelihoods.

Street vendor's network program is organized and structured from regional level to state level, national level to international level known under **NASVI (National Alliance of Street Vendors of India)** state level in Karnataka known as SEVAK.

This program has helped about 2800 street vendors registered with Janodaya in Bangalore urban, rural districts and at Hubli and Dharwad region.

2. HIV AIDS prevention program for prisoners - KSAPS (The Karnataka State AIDS Prevention Society)

Since Janodaya was involved in the prisoner's rights and development program in the state of Karnataka, having 34 prisoners in its schedule of activities, when the funds from international donors were released through central government to state government for "Targeted intervention activities among prisoners", Janodaya trust was entrusted with the responsibility of this program to be implemented in the prisons.



Awareness and reformation programme to Prisoners

This program received funds from government for 10 years and was discontinued by Janodaya when in the year 2001 the bribe was asked by the Officers of the program to release the funds. Having spent in advance Rs. 7,73,756.20 in the year 2005-06 and when this expense were not released as re-imbursement of expenditure, Janodaya discontinued the implementation of the program to the prisoners.

Further, this program was implemented for sensitization and reference to the medical practitioners visiting the prisons; appointed by the government for care, protection, treatment and interventions by the counselors of Janodaya. FCC program was continued by Janodaya.

*** Janodaya is yet to receive the funds spent in advance for the year 2005-06 Rs. 1,68,906.20, from KSAPS.**

3. SHG promotion and linkage to Banks:-

In the initial stages of promotion of SHGs as collectives for accessing small loans to initiate and sustain livelihood through income generation program for women, NABARD came out with support scheme to NGOs.



Youth employment promotion and EDP training

This program then was implemented by Janodaya. Each SHG formation and saving account opened at bank locally by the group; could get small loans from banks to the time of 9 times of their savings.

This program was implemented by Janodaya by promoting 1350 number of SHGs for linkage of banks up to the year 2006-07.

4. Promotion of co-operatives:-

Janodaya was a member of National NGO network of co-operatives promotion with an organization called IFCOD (India Forum for Co-operative Development) at Delhi. There were 18 NGOs from different states, who believed in the co-operative movement as collectives to establish and sustain livelihood enterprises among their client groups. Janodaya was a member of this network and implemented program for promoting co-operatives in Karnataka through training, workshops, registration process, and drive for local membership to the co-operatives and development of enterprises and management.

Under this program, Janodaya implemented 5 years of activities to promote co-operatives for livelihoods. Today Janodaya has its own co-operative of women under the name of **“Janodaya Women’s Development Co-operative Society”**. The members of this co-operative are the members of SHGs, who have developed their capacity to manage income generation activities initiated under SHG’s through Micro Credit loans and moved forward as Entrepreneurs through co-operative.



Micro credit loan disbursement



**Income generation activity by
Micro credit loan borrowers**

* Janodaya Micro credit groups, after 3 year of their association with Micro Credit loan are linked to co-operative membership, to access higher credit for their facilities, enterprises of economic development.



Co-operative - AGM

Quarry women – (Bonded labour section):-

Since 1995, when Janodaya started working with rural communities, we identified women and children working on quarry at Devanahalli district. On survey and investigation, we were informed that the laborers on quarries were brought from Tamil Nadu through contractors. As a practice, the contractor would pay the advance money to the laborers while hiring them and the laborers would bring their family members (wife and children) to the working area and live in the temporary sheds/huts provided by the employers.

In these locations, basic needs such as water, toilets, and bathrooms were not provided and the people would go to the forest area or neighboring fields for their toilet needs.

Further, Janodaya discovered that, the labor was paid under this contract only to the male members and whatever miscellaneous jobs done by women on quarry was not paid for.



Quarry workers families' education programme

Work of Janodaya with quarries included sensitization to the employers on labor laws, to women working on quarries on their rights for employment, wage policy, education to their children and their own economic independence. Development through savings and alternative Income generation activities, nutrition program and health as well as family planning were some of the issues taken up by Janodaya for women working on Quarries.

To promote the above, Janodaya initiated an intervention program with mobile clinic services, with a doctor and a nurse and supportive staff; visiting every quarry in a week. Medical checkups treatment and services were provided by the Ambulance on mobile, helping women and children in their health needs; pre and post delivery services, as well as referral services to hospitals.

Besides the above, non-formal literacy classes, adult education and baby care centers were started on every quarry working area.

- Drinking water facility was facilitated with the support of Gram Panchayat - Mini water scheme of the communities, to quarry workers in each area.

- Local government schools were requested for the admission of quarry workers children into their schools.



Slum children at Tuition center

- Employers were requested for separating contract terms for employing male members of the families and women working on quarries were to be paid wages separately for their labor. The cost for running literacy class and baby care centers for children of workers was to be met by employers as per the labor laws and JJ Act.

*** By implementing this program, Janodaya was able to mainstream quarry workers into labor policy and minimum wage implementation, more importantly dealing female labor in the contract policy. This lead to closing of bonded labor for the women from quarry workers families and enabled them to earn their income, either working on quarries or alternative economic activities.**

Program for Quarry workers has been discontinued since 2007-08, when international Airport work at Devanahalli was strengthened and prohibition for quarry work was imposed by the concerned department aviation.

5. Slum development program:-

Janodaya trust having registered in 1987/88, its program were implemented for slum dwellers only upto 1992. The slums were under corporation land, private encroached land, BDA land, revenue land and railway land.

None of the slums were regularized and were not provided with basic amenities such as water, KEB, sanitation, toilets or child care facilities. Almost 100% of slum dwellers were migrant people from neighboring states of Tamilnadu and Andhra Pradesh.

There were no schemes of services, schooling, medical or employment to slum dwellers. Most of them lived on earnings as domestic servants, construction workers, corporation contracted sweepers, painters, sanitation cleaners and wage laborers. Most of the men in households spent their income on alcohol, smoking, gambling and also for prostitution.

Women from slum families were deserted by their husbands, beaten up, not provided for food or any financial support. Women worked as service providers on part time basis and as they were unskilled, earned very little income that could not sustain their family needs of food and health.

Thus, Janodaya facilitated intervention services by providing creche facilities for babies and children (15 nos.) literacy classes for non-school going children of the slums; midday meal program for all the centers of the children; skill trainings for women of the slums in tailoring, housekeeping, cooking, handwork, doll making and small business. They were also facilitated and lobbied for getting higher wages, additional income and brought under minimum wage policy for their employment.

- Janodaya helped slum women to access justice and rights under dowry act, domestic violence prevention act, divorce and maintenance act as well as for property rights under Hindu marriage Act.
- Slum women were brought under SHG/Shree Shakti movement, facilitating savings program for the benefit of accessing credits; small loans from banks and financial institutions; to enhance their capacity for earning better income.
- Help was sought from legal department and police department to help domestic violence and settle the cases with the help of legal support desk at Janodaya.



Slum women brought under SHG group

- Janodaya helped slum dwellers for education of their children, through formal schooling support, for better housing through Ashraya scheme of government (site allotment in the slum regulation scheme) and construction of small houses through **HFHI (Habitat for Humanity India)** with loans from the government as well as through private housing project of AWAZ.
- Swarna Jayanti Rojgar Yojna was implemented for slum dwellers under government program for youth training and employment promotion program.

6.Youth reach project (Udaan Life skills)

This program was a pilot effort by Janodaya for Delhi sponsors – implemented in schools of Bangalore.

400 children, in the age group between 14 to 18 years, in 3 schools, including government schools, for 1 year.

Content:- 61 lessons to the target group, with life skills curriculum.

Objective:- Integrated knowledge base and personality with values development

Outcome:- personality and behaviour changes, with maturity of decisions, discipline and enhancement of knowledge; domestic problems and crisis management; sex education etc. among the beneficiary group children.

- Counseling service to school children continued, for their growing up/teenage issues.
- Guidelines given to teachers of schools, to refer the children in need of counseling to Janodaya staff.

7.AOCA –(Apof Organic Certification Agency)

It is certification agency for organic products. As a partner in this initiative and promoting organic production/marketing activities with farmers; certification is an important issue for enhancing income and livelihood of the farmers.

With this concept, Janodaya facilitates exhibitions and sale bazaar participation of farmers, by supporting funding and sponsorship to such events.

One of the major contribution was – helping 30 farmers, sponsoring 30 stalls at organic exhibitions in palace ground and the participants cost for travel, accommodation and food budget during the same period.

Since then, each year national, International and regional workshops, seminars and exhibitions have been participated by farmers in organic movement of Janodaya Trust. Chairperson of Janodaya, Ms. Santosh Vas is the treasurer of AOCA and is the co-founder of the program, being a promoter of the same.

AOCA certifies group farmers of organic, and certifies the crops; under government organic promotion scheme and subsidy payments.

8.Scholarships for school children:-

There are 2 scholarship schemes – from government department of WCD and private sponsor's through Janodaya. Each year almost 200 -250 children are given educational support scholarship, ranging from Rs.2500 to Rs.7500.

Selected children belong to prisoners families, garment industry workers; widows; divorcees; single women, unwed mothers and deserted by families.

Main sponsors are –

IMRB International

Dr. Kalman Narayan – USA

Corporate employees

Women & child development department

Besides the above educational support, Janodaya has a center for girls from prisoner's families, who are provided with hostel facility and are supported for college and technical course education. At present there are 15 girls in the hostel.

9. Youth convicted and serving their sentence in the prisons, after due diligence and security are selected and supported to continue their education for professional courses – law - correspondence course; Journalism course, computer learning and PG courses. At present 5 members are supported for such courses, ranging from 3 years to 5 years period.

10. Janodaya has a desk for career counseling and referral services for employment placement.

- Janodaya has two dedicated staff attending on these services – personal and telephone counseling line.
- If and when upgrading training is required for the placement, Janodaya provides for the same through network support of volunteers.
- Janodaya has established employment vacancy support network with industries and HR needs are received and recorded for referrals and placement.

11. Migrant Workers Livelihood Project (MWLP)

- Under central government employment and skilling project, Janodaya implemented Migrant Workers livelihood Project (MWLP for trained and skilled workforce.
- Janodaya provides accommodation under “MWLP” for Shahi Exports Pvt Ltd Company and other Apparel Industrial companies.



Residential facility



Resident's Health checkup

- Today Janodaya cares for almost 10000 male and female workforces in 80 Residential facilities building, who work in apparel industries in Bangalore rural and urban.
- besides employment and income, the beneficiaries are provided with health care, pure drinking water, kitchen and cooking facilities, safety and security for their stay and the building they living
- They are also provided with counseling for personal and their job issues and problems.

X. Janodaya Micro Credit Programme:-

Janodaya Micro Credit Program was the initiative of Janodaya in the year 2003-04 with the support loan funds from SIDBI – Rs.40.00 lakhs.

Objective of the program was specific – to empower women target groups of Janodaya who were assisted for socio – legal crisis intervention and settlement of the problems, with economic empowerment process.

Micro Credit Program included – organizing women groups into SHG's, building up collective mindset, skills, attitudes and knowledge for economic and enterprise development activities, promoting collective savings in the bank account of the groups and assisting for small loan scheme to develop /implement income generation activities.



Soft skill training

Since 2003-04, 4800 SHG's are formed by Janodaya, in 13 districts, with 30 branch office locations and operated by 150 to 160 support staff, for the loan amount disbursement of Rs. 25.00 crores, in this period.

We intend to convert this Micro Credit Program into an NBFC (Non-Banking Financial Company) and continue to reach to many more women groups for economic and livelihood stability.

As of now about 35,000 women have accessed loans and have improved their standard of living.

The Team on Commitment:

Professionals	-	16
Technical	-	22
Administrators	-	11
Financial Managers-		28
Support Team	-	105

End Goal:

To create a peaceful living for all who are born in this world, by sharing ourselves with others.
