WOMEN EMPOWERMENT PROJECT

YMCA Micro Credit
Introduction:
Institution was founded: 22\textsuperscript{nd} July 1971.

Projects:
- "VAALVOSAI" YMCA School for deaf children.
- Medical Camp.
- YMCA Guest House.
- Christian Programme.
- YMCA Scout Troop.
- Child Protection, Child Development.
- Economically Empowering Women For Poverty Alleviation-Micro Credit
BT/YMCA Intervention
FACTORS INFLUENCING NUTRITION

HOME GARDENING
ANIMAL HUSBANDRY
ADULT EDUCATION
FAMILY ECONOMY
CHILD CARE
HEALTH & SANITATION
FAMILY SPACING
ENVIRONMENT
EARLY CHILDHOOD DEVELOPMENT

1993- Bt/YMCA JTF Target Group
1. Pregnant Mothers,
2. Lactating Mothers,
3. Under 5 years Children.

1998-Micro Credit.
Goal
Economically Empowered women.

Mission
Poverty alleviation among the target group leading to the improvement of the standard of living of the families.

MF is a development tool
3 DS Division & Villages - 45

1. Eravur Town (16)
2. Manmunai North (18)
3. Eravur Pattu (11)
Micro Credit - Staff Structure

Group (1-5) Members

Per Village (8-40)

Village Mobilizes (48)

Micro Credit Officer (6)
Data Entry Operator (1)

Account Assistant (1)
Loan Officer (3)

Cashier (1)

Program Coordinator (1)
General Secretary (CEO)

Executive Committee

Board of Management

AGM

Management,
Operations and
Customer relations

Internal Audit
Micro Credit

- Number of CBOs-48.
- Active Clients 3976, Outstanding Loan 3462.
- Loan outstanding Rs.25,953,680.09
- Savings for Loan Rs.10,178,103.99
- Loan delivery mechanism- Group based individual clients.

- Products.
  
  Micro enterprises loan 15%, 30% Reducing Balance,
  Loan size Rs 5,000.00-Rs 100,000.00.
  Collaterals: 4 members in the Group,
  Individual savings 10% of the loan.

Compulsory Savings (Collateral for the Loan).
  Interest Rate 4.5%

Support from CIDA, Stromme Foundation, NDTF, GTZ- ProMiS,
Impact of MF

- Microfinance and Social work
- Converted into MFI,
  - Structure changed.
  - Attitudinal change when changing into MFI.
  - Establishment of low cost branchless banking.
  - Total collection deposited in Bank.
- Training,
  - MF Related training to clients, staff and Board members.
Delivery mechanism:

- First Loan - Market analysis.
- Allotment of fixed time,
- Assessing the Household balance sheet.
- Group quality improved to maintain discipline, clients' needs, group take responsibility.
- Incentive for Repayment - Mobilizers.
Delinquency management
Loan Loss Reserve.

Accounting Quality

- Micro Banker software.
- Reporting & Evaluation - access of the Financial Statement.
- Immediate access to Financial statement on request.
- Transparency,
- Audit Report.
OUTCOME.

- Their needs were met by themselves.
- Leadership and decision making qualities developed.
- Their assets increased.
- Savings increased.
- Their skills and talents enhanced.
- Expanded their business.
- Interaction and friendship developed among the women.
- Children’s needs were met by the parents.
- Rate of children attending school has increased.
- Increase in sharing information and improvement in education due to the understanding and friendship developed among the different communities.
- Women’s responsibilities developed.
- YMCA staff possessed knowledge about Micro Finance, Social and Economic Development.
- Vulnerable communities are prepared to respond to future impacts economic development.
Successful experiences in achieving

- How to measure sustainability, Efficiency and profitability.
- Operational self-sufficiency (O.I/O.E)
- Financial self-sufficiency.
- Outreach help to measure MF,
- Utilizing technology-Micro Banker Software,
- Reducing unwarranted overheads
- Number of Active loan Increase,
- Volume of outstanding Loan Increase,
- Evaluating delinquency -PAR >30 is lower,
- Loan Loss Reserve increase,
- Staff productivity- Number of active loan Accounts/Staff
- Attempt to reduce Donor dependency,
- Network with other Microfinance NGOs- effective techniques, information.
- Credit Plus Activities.
MFIs Challenges of YMCA Batticaloa.

- Interest Rate Setting (Operating Cost, sustainable - Market rate)
- Grants provided by other INGO/NGO
- Loans from the Government at subsidized interest Rates.
- Crop Failure - Flood Season.
- Lapse of MF Knowledge.
- Inadequate Fund - Timely service, Demand.
- Network with other MFIs in Batticaloa.
- Overlapping and Competition other MFIs.
- Absence of adequate good training institutions - Tamil.
<table>
<thead>
<tr>
<th>Year</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
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<tbody>
<tr>
<td>Savings(Rs)</td>
<td>2,792,259</td>
<td>3,961,019</td>
<td>4,700,062</td>
<td>6,085,499</td>
<td>8,146,488</td>
<td>10,178,104</td>
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<tr>
<td>Inward Fund (Rs)</td>
<td>2,095,000 -</td>
<td>9,500,000</td>
<td>1,615,000</td>
<td>2,150,000</td>
<td></td>
<td></td>
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<tr>
<td>Loan Disbursement (Rs)</td>
<td>17,056,000</td>
<td>12,683,000</td>
<td>20,839,000</td>
<td>28,570,500</td>
<td>31,100,000</td>
<td>50,150,000</td>
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<tr>
<td>Loan Recovered (Rs)</td>
<td>11,782,398</td>
<td>13,733,839</td>
<td>17,949,675</td>
<td>24,216,049</td>
<td>27,907,195</td>
<td>41,883,904</td>
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<tr>
<td>Loan Outstanding(Rs)</td>
<td>9,936,397</td>
<td>8,690,798</td>
<td>11,615,818</td>
<td>15,900,000</td>
<td>19,063,075</td>
<td>25,953,680</td>
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Women's Day

Micro Credit Exhibition
Home Gardening Training
“Giving is key to breaking the cycle of poverty”

“Doing Good that is Good”