

# 1. WOMEN'S EMPOWERMENT

## PROJECT-1

### Empowering Women through Microfinance and Self-Help Groups (SHGs) in India

#### Introduction:

The proposed project aims to empower women in India through the implementation of microfinance and Self-Help Groups (SHGs). Microfinance is a financial service delivery model that provides small loans and financial services to individuals and small businesses who lack access to traditional banking services. SHGs are community-based organizations comprising 10-20 individuals, primarily women, who come together to save money, provide mutual support, and access credit for income-generating activities. Prime Trust covers the districts of Puducherry, Villupuram, and Cuddalore. Our presence is there already.

#### Objectives:

- a. To promote financial inclusion and empower women through access to microfinance services.
- b. To enhance the capacity of SHGs in managing their financial affairs and income-generating activities.
- c. To improve financial literacy and entrepreneurial skills among SHG members.
- d. To foster social cohesion and women's empowerment through collective decision-making and leadership development within SHGs.
- e. To establish linkages between SHGs and formal financial institutions for sustainable growth and scalability.

#### Methodology:

- a. *Identifying Target Areas:*  
Conduct a thorough assessment to identify areas with a high concentration of women in need of microfinance and SHG support.
- b. *Formation and Strengthening of SHGs:*  
Facilitate the formation of SHGs, providing training on financial literacy, savings mobilization, and basic bookkeeping. Strengthen existing SHGs through advanced training modules.
- c. *Access to Microfinance:*  
Establish partnerships with microfinance institutions (MFIs) or create a microfinance wing within the project. Provide loans to SHGs at competitive interest rates, tailored to income-generating activities.

- d. *Entrepreneurial Training:*  
Conduct workshops and training sessions to enhance the entrepreneurial skills of SHG members, covering topics such as business planning, marketing, and financial management.
- e. *Leadership Development:*  
Organize leadership development programs within SHGs to foster women's empowerment, decision-making skills, and advocacy capabilities.
- f. *Linkages with Financial Institutions:*  
Facilitate linkages between SHGs and formal financial institutions, enabling them to access larger loans and additional financial services.
- g. *Monitoring and Evaluation:*  
Regularly monitor the progress of SHGs, track loan repayments, evaluate the impact on women's empowerment, and make necessary adjustments.

**Expected Outcomes:**

- a. Increased financial inclusion and access to microfinance services for women in target areas.
- b. Improved financial literacy, savings habits, and income-generating capacities of SHG members.
- c. Enhanced entrepreneurial skills leading to the establishment of sustainable microenterprises.
- d. Strengthened social cohesion, women's empowerment, and leadership development within SHGs.
- e. Establishment of linkages between SHGs and formal financial institutions, enabling them to access larger financial resources.
- f. Reduction in poverty levels and increased economic independence among women beneficiaries.

<b>Total Number of children to get benefitted out of this project for a period of one year</b>	<b>10,000</b>
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**Sustainability:**

- a. *Capacity Building:* Develop a sustainable training and capacity-building model to ensure the continuous skill development of SHG members and leaders.
- b. *Monitoring and Support:* Establish a monitoring and support system to ensure timely repayments, address challenges faced by SHGs, and provide ongoing guidance.
- c. *Replication and Scale-Up:* Share best practices and lessons learned with other organizations and stakeholders to replicate the project in different regions, promoting widespread women's empowerment through microfinance and SHGs.

### A. Budget (Non-Recurring):

No	Name of the expenditure	Number	Wages (In USD)	Amount (In USD)
1	Capital fund			605,200
2	Stationary and Printing			5,000
3	Vehicle for transport			17,000
4	Software, Computers, Printers, Furniture, and office setup			16,000
	<b>TOTAL</b>			<b>643,200</b>

### B. Budget (Recurring for 12 months):

No	Name of the expenditure	Number	Wages (In USD)	Amount (In USD)
1	Coordinator	2	300	600
2	Field Supervisors	6	150	900
3	Stationary/Printing/Internet/Water/Electricity			1,000
4	Conveyance and Fuel			2,000
5	Office Rent			500
	<b>TOTAL</b>			<b>5,000x12=60,000</b>

A	Non-Recurring			643,200
B	Recurring			60,000
	<b>GRAND TOTAL</b>			<b>703,200</b>

### Conclusion:

The proposed project aims to empower women in India through microfinance and SHGs, promoting financial inclusion, entrepreneurship, and women's leadership. By providing access to financial services, skills training, and support networks, the project will contribute to poverty reduction, women's empowerment, and sustainable socio-economic development at the grassroots level.

## **PROJECT-2**

### **Empowering Women - Setting up FIVE Tailoring Centres**

Empowering Rural Women through Tailoring: Project Summary: The project aims to establish a tailoring center in a rural area of India to provide skill development and income-generating opportunities for rural women. The center will offer training in tailoring and sewing techniques, enabling women to acquire valuable skills that can lead to self-employment or income generation through small-scale enterprises. The project will also focus on providing entrepreneurial training, access to equipment and resources, and market linkages to ensure sustainable livelihoods for the participating women.

#### **Project Objectives:**

1. Establish a fully equipped tailoring center in a rural area to provide comprehensive training in tailoring and sewing techniques.
2. Empower rural women with valuable skills to enhance their employability and income-generating potential.
3. Provide entrepreneurial training to foster entrepreneurship and small-scale enterprise development among the participants.
4. Facilitate access to necessary equipment, tools, and resources for women to start their tailoring businesses.
5. Create market linkages and networking opportunities to support the marketing and sale of products created by women.
6. Enhance financial literacy and business management skills among the participants.
7. Promote gender equality and women's empowerment through economic independence and self-reliance.

#### **Project Activities:**

1. Conduct a baseline survey to assess the needs and aspirations of the target group.
2. Identify and secure a suitable location for the tailoring centre.
3. Set up the infrastructure, including sewing machines, cutting tables, tools, and other necessary equipment.
4. Recruit qualified trainers with expertise in tailoring and sewing techniques.
5. Develop a comprehensive training curriculum that covers basic to advanced tailoring skills, pattern-making, fabric cutting, and garment construction.
6. Implement the training program, ensuring the participation of rural women from marginalized communities.

7. Organize regular workshops and sessions on entrepreneurial skills, financial literacy, and business management.
8. Provide mentoring and support to women in setting up their own tailoring businesses.
9. Facilitate access to microfinance and credit facilities for women interested in scaling up their businesses.
10. Establish collaborations and partnerships with local marketplaces, boutiques, and online platforms to create avenues for product marketing and sales.
11. Conduct monitoring and evaluation of the project's progress, assessing the impact on women's empowerment, income generation, and livelihood improvement.
12. Document and share success stories and best practices to inspire and replicate similar initiatives in other rural areas.

### **Expected Outcomes:**

A tailoring center for rural women can have several positive outcomes, benefiting both the women and the community. Some of the potential outcomes include: Skill development: The tailoring center provides women with an opportunity to learn valuable sewing and tailoring skills. This empowers them to become self-reliant and enhances their employability prospects. With these skills, they can either start their own tailoring businesses or find employment in the garment industry.

#### *1. Economic empowerment:*

By acquiring tailoring skills, rural women can generate income for themselves and their families. They can take on sewing orders, make and sell garments, or provide alteration services within their communities. This income contributes to poverty reduction and improves the overall economic conditions of women and their households.

#### *2. Entrepreneurship opportunities:*

Some women may choose to start their own small-scale tailoring businesses after gaining the necessary skills. This not only provides them with a source of income but also encourages entrepreneurship and promotes local economic development. As their businesses grow, they may even create employment opportunities for others in the community.

#### *3. Community development:*

The presence of a tailoring center can foster community development. It can become a hub where women gather, interact, and share experiences. This leads to the formation of support networks, the exchange of ideas, and the promotion of collective initiatives. Additionally, the availability of locally produced garments can stimulate local economies and contribute to the growth of related industries.

#### *4. Empowerment and social change:*

Participating in a tailoring center can lead to increased self-confidence and empowerment among rural women. They gain a sense of pride and accomplishment in their newly acquired skills, which can positively impact their personal lives and relationships. Moreover, when women become economically active and contribute to the household income, it often leads to shifts in gender dynamics, promoting more equitable relationships and challenging traditional gender roles.

**5. Preservation of traditional craftsmanship:**

In rural areas, tailoring centers can help preserve and pass on traditional textile and garment-making techniques from one generation to another. This contributes to the preservation of cultural heritage and indigenous craftsmanship, preventing the loss of traditional skills and knowledge.

Overall, a tailoring center for rural women can have a transformative impact, fostering skill development, economic empowerment, entrepreneurship, community development, and social change. By providing opportunities for women to learn and apply tailoring skills, these centers can contribute to poverty reduction, women's empowerment, and the sustainable development of rural communities.

<b>Total Number of children to get benefitted out of this project for a period of one year</b>	<b>2500</b>
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**Budget:**

The budget for setting up a tailoring center for rural women may vary depending on factors such as location, infrastructure requirements, training duration, and the number of participants. To determine an accurate budget, a detailed project plan needs to be developed, including costs for infrastructure setup, equipment procurement, trainer salaries, training materials, marketing and promotion, monitoring and evaluation, and contingency expenses.

**A. Budget (Non-Recurring):**

No	Name of the expenditure	Number	Wages (In USD)	Amount (In USD)
1	Purchase of Tailoring machines	20		80x20=1600
2	Stationary and Printing			500
3	Furniture and establishment			3,000
	<b>TOTAL</b>			<b>5,100x5=25,500</b>

**B. Budget (Recurring for 12 months) for setting up FIVE Tailoring Units:**

No	Name of the expenditure	Number	Wages (In USD)	Amount (In USD)
1	Coordinator	1	150	150
2	Raw material		200	200
3	Electricity/Water/Internet			500
4	Conveyance			200
5	Office Rent			500
	<b>TOTAL</b>			<b>1550x12x5=93,000</b>

A	Non-Recurring	<b>25,500</b>
B	Recurring	<b>93,000</b>
	<b>GRAND TOTAL</b>	<b>118,500</b>