



Tiljala SHED



Alternative Livelihoods

Tiljala Society for Human
and Educational
Development

www.tished.org



Alternative Livelihoods: Empowering Vulnerable Women and Families through Access to Micro-Credit



Aims: Over a period of 3 years to improve the capacity of 500 families to adequately cover their most basic needs by giving them access to doorstep credit.

Background: Since the introduction of waste compactors in metropolitan Kolkata, the livelihoods of rag pickers have been drastically affected. For some their income from collecting and sorting waste has more than halved. They are forced to go much further afield to collect waste and then the dealers are offering just half the price they were offering a year ago. So it more important than ever to help these communities find alternate sources of income. As they are almost all illiterate they are obliged to remain entrepreneurs and to continue in the informal economy: rickshaw driving, cycle van driving, vegetable selling etc.

Project Activities:

Following a successful pilot implemented in 2016 in which 87 small conditional grants were disbursed to vulnerable families, TSHED will follow up with a further 500 grants. The conditional grant will average INR15,000 and provide the means for rag pickers to set up alternative businesses in van and rickshaw driving, vegetable selling, garment making and other small enterprises. The beneficiaries repay the grant plus interest into a revolving fund allowing further lending within the community. Participation in the program is conditional upon the beneficiary repaying the grant, ensuring proper social participation and protection and education for their children. The impact of the pilot program is already significant and there is a high demand to extend it. Having worked with these communities for 30 years, Tiljala SHED is known and trusted by the beneficiaries. It is the right partner for this important programme.

Impact:

In 3 years 500 vulnerable families will have raised their incomes, improved their health and nutrition and will keep their children in school and out of hazardous occupations. They will have savings, a bank account and access to further credit when required.



Project Details

Beneficiary Selection and Training

Following a careful selection process, beneficiaries receive training to help them with accounting and to develop business plans.

Conditional Grant

The grants disbursed are conditional upon the beneficiary agreeing to:

- repay the conditional grant in full at an interest rate of 1.8% per month
- keep her children in school and be mindful of child protection issues
- social participation (attendance at relevant meetings and workshops)
- cleanliness and healthy habits
- developing saving habit
- reinvesting in the business
- open a bank account where possible

Credit Interest Groups (CIG)

Beneficiaries will form small CIGs in each community which become collectively responsible for the selection of beneficiaries, the management and repayment of the grants.

Revolving Savings Group Fund (RSGF)

The loans will be repaid in regular instalments back into this revolving fund. Each beneficiary keeps a Revolving Savings Fund passbook in which all grants and repayments are recorded.

Business Types

Following a market sensing study in January 2016, the following have been found to be successful in the pilot project: rickshaw and cycle van driving, tea shops, bangle and jewellery selling, shoe and clothes selling, fruit and vegetable selling.

Gender Preference

It is established that women suffer most in impoverished circumstances and that it is women who are likely to manage the business best and to reinvest in the family and the family's future. In the pilot project 75% of the conditional grants went to women. We expect a similar ratio as we roll out the program to the next 500 beneficiaries.

Second Grants

Once a grant has been repaid in full, the CIG may authorise the beneficiary to take out a further grant. These may be for reinvestment in the business or to pay for upgrades to shelters, weddings, medical bills or other means of improving their quality of life.

Monitoring and Evaluation

The Tiljala SHED team provides ongoing support and advice. They visit the beneficiaries and arrange regular meetings in each of the communities. The Credit Interest Groups, comprising beneficiaries within the different communities, are responsible for ensuring the day to day management of the lending and repayment. All activities and payments are recorded in passbooks.

Project Costs

Number of new grants	300
Number of grants from revolving fund	200
Average grant amount	Rs15,000
Average cost per grant	Rs19,000
Estimated no of direct beneficiaries	3000 in first 3 years.

	Year 1	Year 2	Year 3	Total for 3 Years
Fixed costs	130,000	-	-	130,000
Programme costs	2,923,500	2,240,850	1,564,935	6,729,285
Staff Costs	636,000	699,600	769,500	2,105,160
Admin Costs	154,000	169,400	186,340	509,740
Grand Total	3,843,500	3,109,850	2,520,835	9,474,185



About Tiljala SHED

Tiljala SHED is a grassroots voluntary organisation working in the slums and squatter camps of Kolkata since 1987

Tiljala SHED is committed to

- the welfare of at risk children
- reproductive and child health
- the empowerment of women
- education
- microfinance

Background

The communities where Tiljala SHED works live in the slums and squatter camps alongside the railways and nullahs in central east Kolkata: in Topsia, Tangra, Narkeldanga and Park Circus. They are mostly Muslim and migrants from rural areas of West Bengal and other states. Many are employed in the rag picking industry, collecting, sorting and trading waste; others are rickshaw pullers or poorly paid pieceworkers; stitching and trimming footwear are common occupations. These communities suffer from illiteracy, a lack of social and financial security and violation of human rights. Poor community organisation leads to low levels of socio-economic participation and an inability to access government support. Family cohesion is threatened by drugs, alcohol, violence and exploitation.

Due Diligence – all documents available on request

- **Registered under the Societies Registration Act of 1961**
Registration number S/73815 dated 28.06.1993
- **FCRA Registration**
- **12A**
- **80G Tax exemption**
- **Full set of audited accounts available on request for the last 9 years**

Bank Details

Union Bank of India
DR S M Avenue Branch
33/1 Dr S M Avenue
Kolkata 700014
West Bengal

FCRA Bank A/C

Number:301402010007078

Branch code: 530140

SWIFT code: UBININBOCL

IFSC Code: UBIN0530140

Auditors

Mohamed Shuja & co
Chartered Accountants
66 Park Street, Ground Floor
Kolkata -700017

Online Donations

www.smallchange.ngo/ngos/tiljala-shed/

www.instamojo.com/@smallchange/