

SAMRUDDHI
PROJECT OF ROTARY CLUB OF BHATKAL INDIA DIST 3170
IN PARTNERSHIP WITH
ROTARY CLUB OF LA JOLLA SUNRISE CLUB DIST 5340
And
ROTARY CLUB OF ITALY DIST 2080

In June 2007, we, Shyam and Suman Sirur had attended the Rotary International Convention in Salt Lake city USA, and were so overwhelmed by the presentations made by RAGM and the presentation made by Stephen Covey, that we felt we should do our bit in improving the lot of at least a section of our society, which lives in the villages of India, who are living below the poverty line and are untouched by the progress that is being seen in the cities and the industrialization of our country.

On returning to India we did a study of Grameen Bank started by Muhammad Yunus the Nobel Peace Prize winner, and his methods, and discussed with some members of the local Rotary Club of Bhatkal, and got a unanimous vote to go ahead with a Humanitarian and Microcredit project in Shirali.

In June 2008, at the Rotary International Convention in Los Angeles, we had the good fortune to meet with Deborah Lindholm of the Sunrise Club of Rotary Club of La Jolla. We had meet Deborah in the 2007 Convention, and were very impressed with the good work being done by her organization Foundation For Women. Suman and Deborah had stayed connected, which served as an incentive for the two Clubs to partner in this project.

The project we have identified is located in the town of Shirali. Ten years ago, the tiny hamlets in Shirali in Uttara Kannada district of Karnataka, were like any of the poorer villages you find throughout India. There was no high school, no hospital, and not much hope for the people who subsisted there. Many men were lost to alcohol. Women had few means to provide for their families. The best and bravest of the young fled to the cities.

A renowned NGO called BAIF Institute for Rural Development is working on a holistic community development programme which includes microcredit financing. BAIF has a solid background in microcredit finance and has all the processes in place for assessment of loan requirement, deployment and recovery of funds, formation of Self Help Groups, and training programmes for the women.

Shyam and Suman personally know the President and CEO of BAIF, and have had interaction with their executives.

Ultimately, we aspire to change the outlook of the people of Shirali to make them see that change is possible, and that they can do it themselves. Through our project “**SAMRUDDHI**”, which means prosperity, excellence, wealth and perfection, we want to foster a self-sustaining society here, open to exchanges with the world, where people can lead fulfilling lives without abandoning their homes for the big cities. We are a long way from that ideal, though, and building such a society requires aid, money, time, expertise, ideas from people of goodwill.

Currently we plan to focus on poverty alleviation programmes for women headed families, widows, and /or women in distress. By interacting with some of the women's groups we understood that they would like to be financed for small ventures like :

- Purchase of cows, goats, sheep
- Purchase of sewing machines
- Papad making and pickles equipment
- Re-packing spices and masalas to supply to shops
- Buy a boat for fishing in deeper waters
- Set up a vegetable stall
- Set up nurseries for seedlings for fruits, vegetables, forest trees etc
- Purchase irrigation pumps to increase farm yield

The women also think that if they have good daycare programmes for their children, then they will be able to devote more time to their businesses and earn more money, to improve the quality of their children's lives.

We see many advantages in lending to women's groups, some of them are listed below :

- History of 100 % recovery so far, recorded by BAIF.
- By giving them a loan, you are not making them feel inferior, but telling them that - given an opportunity they are capable of improving the quality of their lives and inspiring others to do the same.
- By educating the woman, we are ensuring a more aware next generation, and a better country.

These women's needs are few, their dreams are small.

We trust Rotary will be a major contributor to "making their dreams real".

Our Project budget estimate is as follows :

1. Micro credit finance programmes	Rs. 2,000,000
2. Day care programmes for their children	Rs. 580,000
3. Project publicity expenses	Rs. 20,000

TOTAL	Rs. 2,600,000

Total of US\$ 54,166 /- @ US\$1 = Rs. 48/-

It has been proposed to have an Advisory Board to oversee and monitor the progress of this project. The Advisory Board would consist of

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