

Promotion of Inclusive and Protective environment for children with special needs (CWSNs) through community based rehabilitation - (CBR) Intervention in Puducherry Union Territory, India

Activity: Training of parents for JLG formation

Joint Liability Group (JLG) is to serve as a collateral substitute for loans to be provided to the target group and to build mutual trust and confidence between bank and the group. About **510** persons participated and benefited of it.

The purpose of implementing the activity was to link up with banks the mothers of CWSNs and micro credit beneficiaries from the previous project for availing micro-finance schemes. Therefore, it was necessary to form them into small groups namely (JLG) Joint Liability Group comprising of 4-5 individuals coming together for the purpose of getting bank loans on an individual basis or a group mechanism against the mutual guarantee. Hence, Satya called up to invite the Indian Lead Bank from Puducherry and the NABARD Bank representatives/officials to come and address the mothers who have attended the vocational skills training recently and the beneficiaries of micro credit program of the previous project.

Mr. Agilan, Director of Indian Bank and **Ms. Usha Gurumoorthy**, Manager of NABARD Bank, from Puducherry were invited to attend the program. Mr. Akilan explained the procedures to approach the bank in order to avail loan (financial assistance) for doing viable income generation activity. He encouraged the participants to take up the napkin making business as it will be an easy procedure for women to handle it. He said the Bank will make it easy for the women particularly for mothers of CWSNs to get loan against doing Napkin making business.



Ms. Usha Gurumoorthy addressed the participants and motivated them to take up small business to improve their economic status so that they can empower themselves as they will have the source of income by doing their own business. She said the **NABARD**

Bank was actually started for agricultural workers to take or avail loan facility for doing viable agricultural activity to have an improved status. But, later they loosened the criteria that the women group of 5 members joining together with liability and take up a common trade or small business. Hence, she encouraged the participants to take up the napkin making business by forming JLG and link up with the Banks for taking up loans to do the business.

She further explained that generally the members of a JLG would engage in a similar type of economic activity in the Agriculture/Allied/Non-Farm Sector. The members would offer a joint undertaking to the bank that enables them to avail loans. JLG members are expected to provide support to each other in carrying out occupational and social activities. This will help parents generate income and increase their financial status to support their families and allow greater

independence of their CWSNs. She further briefed, the procedures of forming JLG, its functioning and oriented the parents. She advised the coordinator to choose potential members and form them into JLG.

Feedback from the Participants:

- The participants said they thought they would feedback about the course they had attended. They said they can honestly say praise for the course. The course conversations about how it was really well organized, both leading up to it and during the days.
- Lots of really positive discussions about the course, the knowledge and how resource persons delivered the content, saying it was just enough info and how they kept making it relevant to the associate role in making the business process success.
- People were saying how nice it was to put names to faces and hearing how the company was set up and having the chance for a support group after the course has finished.
- The other days of the training people really hadn't expected the opportunity to transfer learnt knowledge into such a huge site with a wide range of job roles in the
- All those sessions were really unique and good learning and posted new experiences.
- One of them said personally, I haven't been on a course where you had the chance to get stuck right in like that course and everyone there we spoke to were incredible and engaging, which added to the learning.
- One of them said I heard lots of excited conversation about undertaking future work and how they would apply what had been learnt. It just felt like a good size group and a lots of forward thinking learning. It was so good so thank-you for allowing me to be part of it.

PHOTO GALLERY


