

Basic Needs Program and Micro Finance Institution (mFI) in Orissa

Joyasree (Ranu) Mahanti
East Lansing, Michigan
October 14-15, 2006



What made me to start my work in the villages of Western Orissa ?

February 2002



OUTLINE

C. “Basic Needs Program” and its guiding principles

- Concept
- A team effort
- Selection of villages
- Development in a cluster
- Villagers’ participation
- Low budget projects

B. Different Projects (2002 – current)

- Water
- Health care
- Education
- Food and livelihood
(Rural vs. Urban)

C. Basic Needs Program and BISWA mFI

D. Conclusion

Water and Basic Health Care



Tubewell for drinking water (54)



Eye camp



Water harvest project (4)



Health camp

Basic Education

One Room One Teacher Schools



**Total 18
4 supported
by ASHA for
education**

**Parents
Contribute monthly
1-3 Rupees/child**

**Morning
meal
provided**



**Children
paid ¼ Rupee
for sports equipment**

**Parents paid 15-20 Rupees
for the school uniform**

Library in a Trunk



Food and Livelihood

Urban vs Rural

- **Mostly needs financial help, knows how to use money to improve livelihood**
- **Knows the importance of education**
- **More modern facilities, many opportunities for new livelihood**
- **Better infrastructure
Marketing is easier**
- **Paying back loan is easier**
- **Needs more guidance than just financial help, doesn't usually know how to use money to improve her livelihood**
- **Doesn't know the importance of education**
- **Lack of modern facilities
Very few opportunities**
- **Due to lack of infrastructure
Marketing is difficult**
- **Difficult to pay back the loan due to calamities etc**

Food and Livelihood



Group meetings



Grocery stores

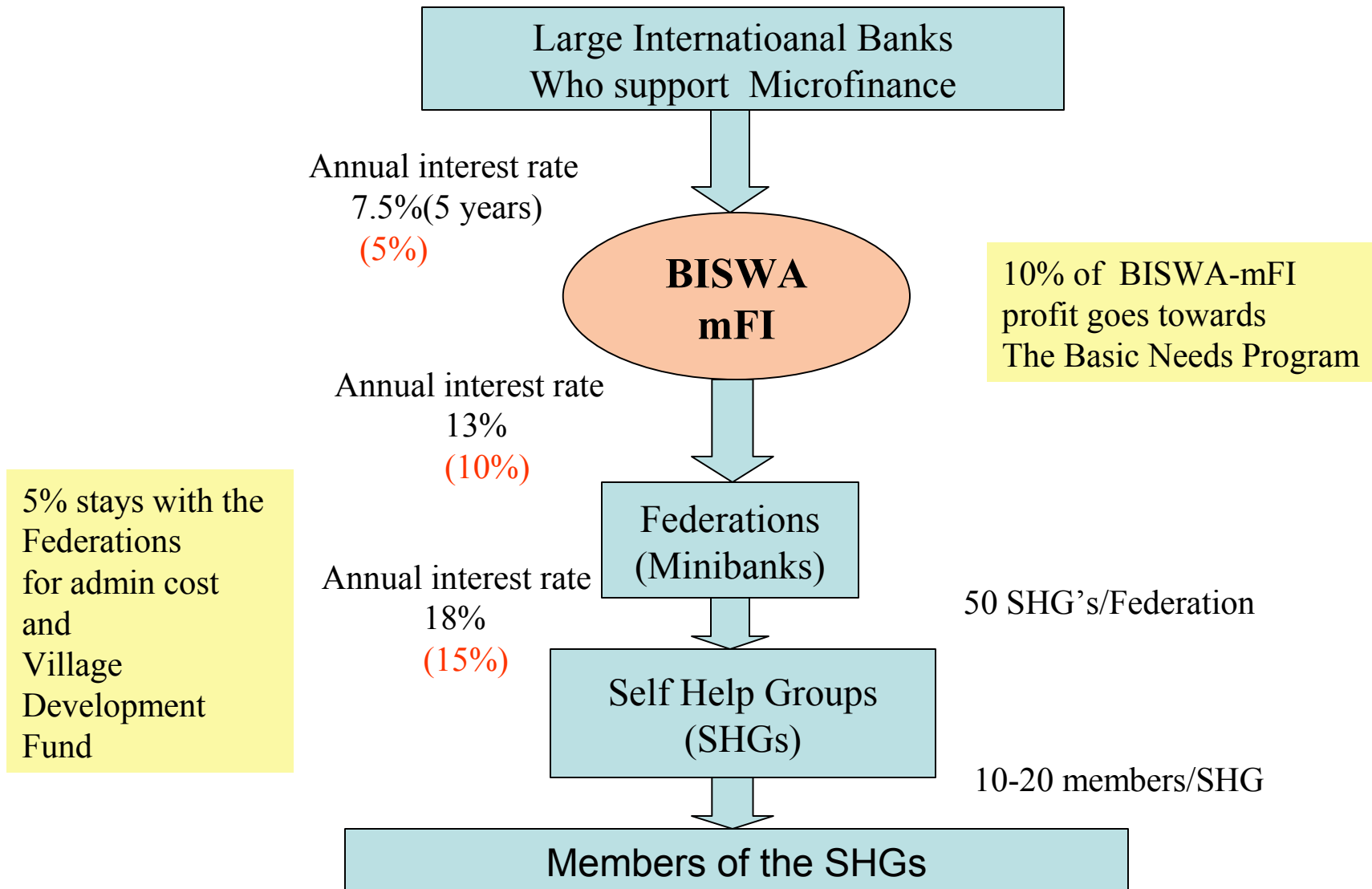


Making soap



Clothing store

BISWA-mFI (started July 2006)



What we have achieved (from 2002-current)

- Helped BISWA to start a Micro Finance Institution (mFI) with investments (\$125,000) from friends in USA and Canada
- Basic Needs Program in 32 villages
- Supported Self Help Groups for
 - Different small trades
 - Grocery and Clothing stores
- Started a soap unit
- Oddissi Production Center (in Sambalpur town) to create jobs for the urban women.
- Expand the Prabasi Training Center in Eastern Orissa by adding computer training program.
- Bike project (25 bikes given) for main mode of transportation

Thank you