



HELP Foundation

Quarterly Journal

Newsletter
newsletter

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From the Editors Desk

Traditional SHG activities in Kerala are more or less at a standstill, except money lending. Nine out of Ten SHGs are not only non enterprising but are contributing to their own downfall, by lending at higher rates within the groups. Being non enterprising they have to look for means outside of their regular income for their weekly repayments. Additionally the few Enterprising Groups after their initial flurry are stagnant and unable to grow their enterprises any further. Its time that traditional SHG management teams, actively look at ways and means to inculcate more tools, methods & entrepreneurial assistance. This is where HELP Foundation is making its presence felt through its unique Social Entrepreneurship Programme.

key areas of intervention

1. Capacity Building
2. Health Assurance
3. Food Security
4. Environment
5. Social Entrepreneurship
6. Legal Aid

HELP Foundation (Human Empowerment & Livelihood Promotion Foundation) is an independent, non-profit, non-governmental organization (NGO), based out of KOLLAM. It is a rights based organization catering to all sections of Society.

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MICRO ENTERPRISES

HELP Foundation has selected 11 enterprises from among functional SHGs and visited them on a weekly basis so as to sit with the Unit & understand how the business is conducted and to be able to guide them towards a sound management methodology. What we have noticed is that they have borrowed loans heavily towards setting up the enterprise, but don't have adequate savings, none of the enterprise members have meaningful earnings, and their equipments have started to show signs of breakdown. One of our foremost priority as we work towards remodeling their enterprise is help them understand the principle of adequate savings to grow their enterprise rather than going for more loans. The most fundamental problem we have to start to address is the wrong notion of one-way lending to the units, making them nothing but money lenders & creation of namesake enterprises for demonstration/documentation purposes.

ENVIRONMENT

Further progress has been made towards gearing up for the Environment & Biodiversity Quiz program. We have designed the buzzer & display systems for the contestants & are trialing the device. Meanwhile we are working with the Directorate of Education Kollam so that schools are encouraged to eagerly participate in this unique endeavor to make the next generation aware of Various Ecosystems and environmental issues, Biodiversity loss and its challenges, Global warming and Climate changes.

Kerala Social Forestry Division Kollam has come forward to sponsor the first

prize & Center for Environmental Development (CED) will be sponsoring the second prize. The Prizes have been designed in such a way that they are suited to create more awareness by means of Jungle treks & Environment related training classes & seminars.

HEALTH

The salient feature of the HELPs health care program is the unique partnership model with the prime players in the industry so as to be able to deliver the best product in the field. We extended operations by creating awareness amongst the target community in costal lines of Kollam district about the importance of having a mediclaim policy, the concept of pooled risk & how should they go about purchasing the right product.

This product designed with open benefits is launched primarily targeting intervention in Kollam district with 8 leading private hospitals empanelled in the region for 100% cashless treatment. To our advantage the product on offer is even cheaper than the similar product currently rolled out by the government. We are in the middle of success of pilot phase, where we have been able to enroll 60 members to this program till date. Our association with United India Insurance Company who are the risk carriers, MicroEnsure (a Bill & Melinda Gates funded org) the chief facilitator of this programme and E – Meditek TPA who has been assigned by the insurer to administer claims has given us confidence to work big time for a successful scale and project sustainability.



World Environment day observation and distribution of saplings inaugurated by Asst. Forest Conservator Sree Sun at Thrikkaruva. All Panchayat members and President were participated