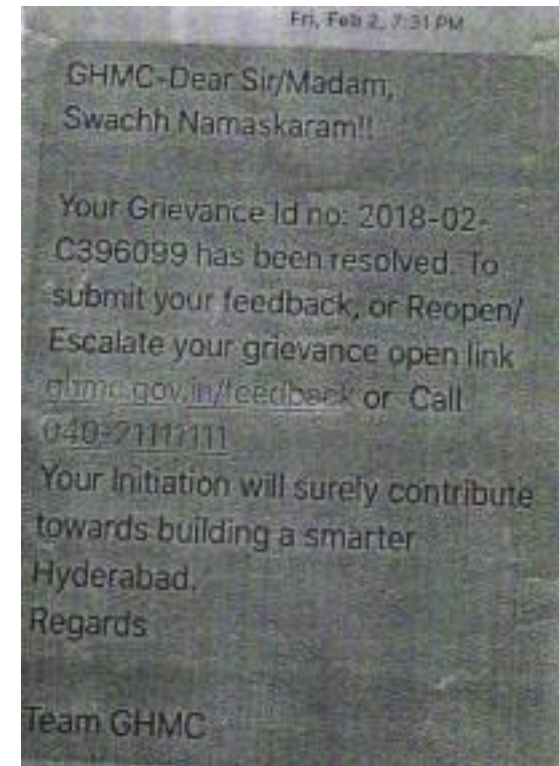


COVA CASE STUDY REPORT FROM 1ST APRIL 2017 TO 31ST MARCH 2018

CASE STUDY: STUDENTS ACCESS CIVIC SERVICES FOR SOCIETY AS RESPONSIBLE CITIZENS



Ghousiya Yasmeen, Tabassum Sultana, Ayesh Omar & Zaheda Kulsum, all girl students of Hyderabad Mission High School, undertook a Project Work on accessing civic services from Greater Hyderabad Municipal Corporation (GHMC) as assured by the Citizens Charter. This was part of the Compassionate Citizenship and Responsible Activism Program being implemented by COVA in 80 schools of Hyderabad and the Citizens Entitlements Campaign of COVA to enable people to access civic services from different government departments.

The students researched about responsibility and range of services offered by Greater Hyderabad Municipal Corporation (GHMC) and the time frame within which each of these services are to be offered as part of the Citizens Charter. They also learnt about the different ways for registering their complaints and grievances like mobile App, call centres, Facebook, email etc. They did a field survey to identify issues that need attention and decided to file a complaint about littering and a pile of garbage lying uncleaned in Shakeer Gunj near their school. They downloaded the GHMC app and submitted their grievances with the department for which they received an acknowledgement detailing their complaint number, name and number of the concerned officer and the time frame within which the issue will be addressed.

The pile of garbage was cleaned up by GHMC within 30 hours of the complaint and they received another message saying that the complaint is addressed and if they have any issues or dissatisfaction, they can reopen their complaint again..

One of the students Tabassum Sultana said that the “major learning for them was about Citizens Charters, the functions of GHMC, the time frame in which the complaints have to be resolved, different modes for registering complaints and also how important it is for every citizen to participate and contribute to keeping their environment and city clean”.

These twin programs of COVA viz. Compassionate Citizenship and Responsible Activism and Citizens Entitlements Campaign when brought together enabled students to learn the possibility of being responsible and active citizens and the benefits to society at large and for their own confidence building and self- satisfaction.

Activities Planned for 2018: Awareness Campaigns in localities, Rallies, Street Corner Meetings, Distribution of Pamphlets, Display of Posters, Wall Paintings, Mobile Audio Visual Publicity etc.

Links to Download information on GHMC, Water Works and Electricity Department

GHMC	http://www.covanetwork.org/GHMC/
TSSPDCL	http://www.covanetwork.org/electricity-department/
HMWS&SB	http://www.covanetwork.org/waterworks/

For more information please visit: <http://www.covanetwork.org/cec-report/>

CASE STUDY: FROM DISAPPOINTMENT TO HOPE: ENABLING POOR STUDENTS TO SECURE GOVERNMENT SCHOLARSHIPS

FINANCIAL INCLUSION PROJECT

COVA started Pilot Project for Financial Inclusion in 2015 in association with State Bank of Hyderabad and Syndicate Bank in Hyderabad. The Program was also extended to Karimnagar in Telangana State from 2016. The objective of the Project was to provide financial literacy to the people to enable them to directly access loans from banks. It is the right of each citizen as stipulated by the Government of India and Reserve Bank of India under various schemes like DRI (Differential Rate of Interest) Loans, Priority Sector Lending, and Prime Minister's 15-Point Program for Minorities and MUDRA, etc. to avail loans from banks.

The Economic Survey and Union Budget for 2016-17 and related stipulations of the government require that bank credit of at least 11.26 lakh crores should be advanced to 14.2 crore Nano and Micro businesses and agriculture initiatives - each getting an average of Rs. 1.09 Lakhs! At 5.5 persons per family in India, this

Chandrakala of Uppu Guda, a deprived area in the old city area of Hyderabad, had started with sale of sarees as a door to person and now has a small Boutique. She says "I took my first loan of Rs. 15,000 in September 2014 and repaid the same by the end of 2014. I applied for the second loan for Rs. 1,00,000 in January 2016 and I am still in the process of repaying it to the bank and ensure regular payments. Both the loans I took, were to expand my Saree business. After taking the second loan I have succeeded in increasing the stock of sarees and dress materials in my shop and have also started to sell designer and fancy women's wear which I couldn't afford to do previously.



The expansion of my shop made me capable of contributing to my household income which instils in me a feeling of self-confidence and independence. It's a great feeling to be able to pay for a lot of expenses of my children and family on my own without having to ask for money from my husband.

means that 78.1 crore or 62% of India's population would benefit.

COVA has been able to secure loans for 895 persons from State Bank of Hyderabad and Syndicate Bank amounting to Rs. 1,91,58,500 with a Repayment of 99.7%. However, after demonitisation in November 2016, the repayment steadily came down to reach the lowest figures of 92.17% for SBH and 79.68 % for Syndicate Bank in September 2017. In Karimnagar there was a remarkable repayment rate of 99.6 % despite demonetization in November 2016 that is reported to have adversely affected recoveries of all banks across different segments.

CASE STUDY: A BOUTIQUE AT LAST!

CASE STUDY: WOMEN POWER TO THE FORE

Fahmeeda Begum, Vazeer Bee, Raziya Sultana, Shabana Begum, Parveen Begum and Raziya Begum, aged between 29 and 40 years, are engaged in different businesses like tailoring, Karchob and Bangle Making. COVA facilitated them to take loans from State Bank of Hyderabad under the DRI (Differential Rate of Interest) Scheme with just 4% interest per annum and through the Group Guarantee system that does not require any collateral.



Each received a loan of INR 15,000 in 2014 that they successfully repaid within time and got a second loan for INR 30,000 under the MUDRA Scheme that was also repaid by all of them without delay. Now they have applied for the third round of loans for Rs. 50,000 each and State Bank of India has sanctioned the loans. The loan amount is already released for Ms. Fahmeeda and others are expected to get sanctioned amounts in the first week of April 2018.

One of the borrowers, Fahmeeda Begum, aims to expand her wholesale business of making and selling fancy bangles and start a shop in Laadh Bazaar, the main bangles market of Hyderabad. The husband and wife also participated in Reserve Bank of India's "Artisans Event-2014: Empowering with Collateral Free Loans" and showcased their products that were also inspected by Mr. Raghuram Rajan, the then Governor of RBI. Vazeer Bee, another member of this group of five, says the biggest benefit for her from the loans was that the increased earnings helped her for her daughter's marriage and now her daughter also wants to learn and support the business). *"Main apne beti ki shadi kar paayi iss loan ki suvidha se aur meri beti bhi yeh kaam seekhna chahti hai"* All the women shared that they felt a sense of dignity reviving in them since they could bear their own expenses and also supplement their family incomes that makes them feel empowered.

ADVOCACY FOR PEOPLE FRIENDLY POLICIES

Apart from enabling Nano and Small entrepreneurs to access loans from banks, COVA has also successfully undertaken advocacy for Financial Inclusion of the poor and Government of India accepted 8 of the 12 Recommendations of COVA for Financial Inclusion in the years 2015-16. Please see the section at the end of this report on Advocacy for details.

For more information on the Financial Inclusion Program of COVA please visit: <http://www.covanetwork.org/portfolio/empowerment-programs/>

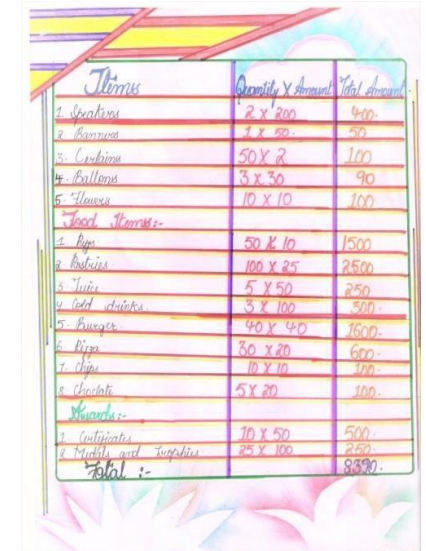


CASE STUDY: PARTICIPATORY BUDGETING BY STUDENTS

Students of Unique High School prepared a project report on the topic Participatory Budgeting.

The students shared that they found this topic very interesting since they got the chance to decide upon budget concerns. The students carried out the activity of making budget for Children's Day celebration at school. They were provided a stipulated amount of money to make budget decisions from as they planned how much they wanted to spend for which commodity. The students shared that they had never learnt the use of money and budget at school and learning to do the same through the project made them feel grown up.

For an Overview of the Concept and Programs of Compassionate Citizenship and Responsible Activism Program, please visit: <http://www.covanetwork.org/portfolio/empowerment-programs/>



A hand-drawn budget table with a decorative border. The table has three columns: 'Items', 'Quantity X Amount', and 'Total Amount'. It lists various items for a Children's Day celebration, including stationery, food, and drinks, with their respective quantities and costs. The total amount is calculated as 8800.

Items	Quantity X Amount	Total Amount
1. Stationery	2 x 200	400
2. Banners	1 x 50	50
3. Cookies	50 x 2	100
4. Billions	3 x 30	90
5. Flowers	10 x 10	100
Food ->		
1. Pops	50 x 30	1500
2. Biscuits	100 x 25	2500
3. Juice	5 x 50	250
4. Cold drinks	5 x 100	500
5. Burgers	40 x 40	1600
6. Pops	30 x 20	600
7. Chips	10 x 10	100
8. Chocolate	5 x 20	100
Merchandise ->		
1. T-shirts	10 x 50	500
2. Medals and Trophies	25 x 100	2500
Total :-		8800