



# Sahayog

**Empowering Grassroots**

**Changemakers**



# Social Workers: Champions of Last mile delivery

- Estimated 1.5 million social workers employed as NGO workforce.
- Working tirelessly in the most unreached and vulnerable communities.
- More than 50% are accounted among the unorganized labor.



# Unseen Champions, Unseen Struggles...

These frontline changemakers working tirelessly for the empowerment of the community, often struggle with **financial instability** due to

- Low pay, often not meeting minimum wages criteria.
- Undocumented salaries to show creditworthiness.
- Lack of access to formal loans/credit.
- Dependence on moneylenders.
- High interest rates leaving little to nothing for savings.

In the face of financial crises this **impacts staff morale, retention, and service delivery**, forcing socially committed talents migrating to urban or other sectors.

# Sahayog

Empowering Social Workers,  
Strengthening grassroots NGOs

Sahayog is conceived to support this invisible yet a key stakeholder of the social sector, by creating **structured access to credit facility and financial security.**



# What is Sahayog?

**Collaborative funding:** Shared responsibility between donors, grassroots organisation and its employees.

**Zero interest loans:** To avoid debt burdens.

**A habit of saving:** Monthly contributions add to employee savings.

**Flexible repayment:** Convenient monthly deductions from salaries.

**Minimal documentation:** Streamlined process for easy access.

**Growing fund:** with time and team growth the resource pool also grows

## Eligibility



For employees with minimum 3 years experience in the organisation



2X Salary



0% Rate of Interest



Payable within 12 months via salary debit

# The Revolving Fund

**The NGO Leader  
contributes an amount  
of Rs. 20,000**



**Eligible Employees  
contribute Rs. 50-100  
every month**

**Refunded to employee at  
the time of separation**

**Donor contributes  
2X of the total eligible  
salary**

- NGO Leader is not eligible for this grant.
- Employees are not allowed to take two loans at the same time.

# The Sahayog Committee



## Reviewing Applications



## Monitoring Repayments



## Maintaining the Fund

- Each NGO will set-up a Sahayog Committee
- The committee consists of 3 members.
- 2 employees who have been more than 3 Years in the Organization and the NGO leader.
- Preference to female employee, Persons with Disability to ensure diverse perspectives.

**DF identifies and Evaluates  
small & mid-size rural NGOs**

**1**

**NGOs meeting legal requirements are  
selected for the Sahayog grant**

**2**

**3 Work with NGO Board  
for approval of Sahayog**

**4**

**Formation of Sahayog Committee  
Opening of new bank account  
with committee members as  
signatories**

**5**

**Verification of Bank Account  
details with proof of NGO  
contributions.**

**6**

**Quarterly status reporting  
for up to 2 years**

**Dhwani's Role in the process**

## Dhwani Foundation with the support of few donors:

- Extended Sahayog to 35 grass root NGOs
- **424 beneficiaries**, i.e. employees staying for more than 3 years, are utilizing the fund.
- Loan interest saved per employee Rs.7,000 average.
- Employee monthly contribution to Sahayog towards saving has grown **Rs.15,000 to 85,000 per NGO.**
- Children's education followed by Hospitalization were top needs for utilizing this fund.
- **Zero employee attrition** seen since the launch of this fund.
- 'Debt free life' is the employees' state of mind.
- A sense of security seen. "Now I have a place to go" during tough times.
- Increased staff morale, retention, and productivity.

## What partners said

One of our staff used this fund for his mother's burial.

Another staff managed to pay the child's Admission fee in a Government Medical college in Chennai.



**Vizhuthugal, Tirupur**

When one of the Donor-led project stopped paying salaries, those staff managed through this phase with this fund till the issue got resolved.

**ISM, Madurai**



When the son of a widow stopped supporting her, this fund supported her to lead an independent life.



**Thendral movement, Ranipet**

An employee was able to admit his children in private CBSE schools instead of government schools

**Santhi Nilayam,  
Kanyakumari**



## Voices from the ground

I am Sahaya Mary working as a special educator in Shanthi Nilayam for the past 25 years. My son has congenital hearing problem and he uses hearing aid to fulfil his day-to-day activities. Doctors had suggested to upgrade the hearing aid to facilitate his studies and achieve other social skills as a teenager. This was disturbing me a lot. I applied for an interest-free loan amount of Rs. 30,000/- under the Sahayog fund and bought this equipment. My son is more confident and is showing progress in his studies with his new upgraded hearing Aid.

**Sahaya Mary**  
**Santhi Nilayam, Kanyakumari**



Maheswari lost her husband 10 years back in an accident and since then works as skill trainer in a tailoring center at RDWT NGO. Scholarships from RWDT helped her children complete their school education. In the beginning of this year, her second son got an admission in Medical college under government quota. As a single mother this exciting news also meant regular payments for hostel fee and exam fees. Through Sahayog she borrowed Rs.10000 to pay the fees in the time this unseen financial need for her son.

**Maheswari,**  
**RWDT, Salem**



## **Invest in Change: Join Hands with Sahayog**

Dhwani Foundation is seeking support of donors to take Sahayog to more Grassroots and rural NGOs.

Inviting Individuals who are open to support social champions who live and operate in the rural and for the rural upliftment.

- Your grant will be eligible for 50% tax exemption.
- Selection, Due diligence, Quarterly Tracking & Reporting for 2 years by Dhwani Foundation.
- Dhwani does not charge any Management fee for these services.

We're here for a lasting change, one that of growth, collaboration, and transformation.

# Bridging Gaps, Building Bridges



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