



# KULANDAI FRANCIS

*Breaking Chains, Building Dreams*







*Kulandai Francis with Antony Samy,  
A Friend and Fellow-traveller for the last 45 years*

# FOREWORD

## THE LEGACY OF AN ORDINARY MAN WHO STOOD HIS GROUND

*Francis' motivations went beyond charity. He nurtured a dream where ordinary villagers could change their lives for the better. For this, he firmly believed that women were the most effective changemakers. He fought to make this a reality in a rural context that was completely male-dominated and oppressive to women.*

*Women were stripped of decision-making rights or financial inclusion despite playing an important role in the adoption of various other social norms and practices. Kulandai Francis' story is that of the winds of change that he brought with him amongst women considered the weakest but firm in their growing assertion of economic rights and equality in the family.*

*Women's financial empowerment is the crux of Francis' contribution to the economic story of the women in Tamil Nadu for future generations. IVDP became a vibrant platform of independence and pride for women and a beacon of hope to many more who continue to work towards empowerment. Francis made the cracks in the wall of chauvinistic financial domination evident and gave rise to a new order of inclusiveness and prosperity.*

*He is a reformer who used the self-help group (SHG) toolkit in its truest form to achieve social transformation. Within these pages, you will embark on a remarkable journey—one that delves into the life of an extraordinary individual and the sustainable development initiatives of a true leader who ignited transformation within communities. This journey includes the construction of vital village infrastructure, the creation of a life-saving check dam in response to crippling droughts, the provision of solar lights, the establishment of one of the largest self-help group systems for women, nurturing their confidence and leadership abilities, and unwavering support for children's education and sports. This has been achieved by establishing an institution comprising more than 500 dedicated employees, all of whom share the visionary spirit of a dynamic leader, giving rise to the Integrated Village Development Project - IVDP Krishnagiri.*

*Together, we embark on this journey, celebrating the profound impact that can be achieved when a community unites behind a visionary leader. Let the following pages inspire, enlighten, and empower the next generation of change makers.*

Antony Samy

Founder, Chief Executive at ALERT INDIA  
Mumbai, Maharashtra, India

# KULANDAI FRANCIS'S LIFE'S WORK

The Integrated Village Development Project (IVDP)



Back home - After receiving Magsaysay Award 2012 Sept 3rd

Over **2,80,000**

women across in Krishnagiri, Dharmapuri, Tirupattur and Vellore districts in Tamil Nadu have become financially empowered with access to loans worth ₹ 12,100 Cr (around \$ 1.5 billion) and Savings of ₹ 1250 Cr (\$ 150 million).

Over **40,000**

people living in the poorest rural areas of Krishnagiri district, sustainable livelihoods was created through the development of small dams and wells.

Over **₹ 9.85 Cr**

(\$ 1.1 million) raised for emergency relief services in South India.

Over **1650**

students supported with free education by establishing a school for tribal communities in remote villages.

Over **3.5 lakh**

students were supported through education awards and scholarships.



## The Ramon Magsaysay Award

Asia's premier prize and highest honor celebrates the greatness of spirit and transformative leadership in Asia. In 2012, Kulandai Francis received the Ramon Magsaysay Awards, considered Asia's equivalent to the Nobel Prize.



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*“We are blessed by this great man. He came from hardship and raised himself high up to the heavens.  
From his own suffering, he can share poor people’s pain.”*

– **Father M George**

*Grown as a child in Sesurajapuram and now a priest*

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*Francis, at Graduation*

# A Poor Mother's Dream

**K**ulandai Francis was born on 26 March 1946, to Kulandai Odaiyar and Madalai Mary. Kulandai Odaiyar worked as a railway gangman and Madalai Mary sold milk. As a family of four sons and two daughters, Kulandai Odaiyar and Madalai Mary worked multiple jobs to make ends meet and put their children through school. They were illiterate and Madalai Mary dreamed of things to be different for her children. She wanted at least one of her children to be college-educated. Kulandai Francis, or Francis as everyone called him, was chosen to be the best suited to higher education. His mother resolved to ensure that he received a college degree at any cost. After Class 5, Francis was sent to a boarding school run by a catholic mission in Salem to prepare him for higher education.

After completing his schooling in 1965, Francis joined Annamalai University in Chidambaram to study Commerce. Putting Francis through college was no easy task for Madalai Mary. Her milk business was not enough to support expenses at home and college fees. So she mortgaged a small piece of land she owned and borrowed money from the village moneylender. In '69-70 Francis completed his college degree. But his mother lost her land to the moneylender. The terms of repayment were impossible to meet.



*Kulandai Francis with his Mother Madalai Mary (96 years)*



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*My mother has always been my role model. My mother made all the decisions in the family. Without her resolve, I don't think IVDP would have even happened.*

*My mother could not read or write. But she had a vision that one son would go to college. It would not have been easy for a woman like her who had no money to have this dream. My mother struggled to pay my fees but she somehow did it.*

*She lost her property to moneylenders educating me.*



# Finding a Life Purpose

**In 1970**, Francis was faced with the important decision of choosing a path for his life. His family's sacrifices towards his own education played heavily on his mind. His decision had to make their struggle worth it. Salaried work would help contribute to the finances of his family, but it would still not suffice for college for his younger brother and sister. He felt that maybe his struggles built him for a different path.

Francis decided to choose the priesthood so he could dedicate his life to the service of people and society. It was not only a way to lift his stature but also gave him the perfect way to give back tenfold to the sacrifices of his family.



*Riding through the Forest towards Remote Villages carrying provisions*



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*I believed I should develop my status. I wanted people to respect me despite being born in poverty. The fact that I got my education at the cost of my family affected me. So I decided not to go for a job. I felt that since I benefitted from my mother's sacrifice, I should pass on that benefit to society.*

*Since I have a catholic background I thought I could become a priest.*

*I felt I should do something for society.*





Photo credit: [UNHCR in Bangladesh](https://www.facebook.com/photo/?fbid=899920413764586&set=pcb.899921023764525),  
<https://www.facebook.com/photo/?fbid=899920413764586&set=pcb.899921023764525>

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*Francis was sent to help at refugee camps in Kolkata. He spent three months helping with the building of camps and water facilities.*

## Kulandai Francis joined a noviciate in Yercaud under Fathers of Holy Cross.

At this time the Bangladesh Liberation War began and there was a large influx of over one crore refugees from East Pakistan into West Bengal.



Photo credit: *The Indian Express*



*Going to Kolkata, and working in the refugee camps was a big experience for me. It gave me a lot of insights into poverty, humanity and life. My life has had a natural course. I didn't have any vision of my own. Everything evolved by fate. And there were so many people involved in what I am today.*

*It is not just one person who has made me.*



# Trial by Fire

**A**fter his novitiate, Kulandai Francis joined a course in theology in Pune. During this five-year course, Kulandai Francis and two of his colleagues had to choose a place to spend one year of service to complete their regency. Sesurajapuram village near Natrampalayam was a remote forest area on the borders of Tamil Nadu and Karnataka. It was completely remote at the time, requiring a minimum walk of 25 km to access any civilization. There was no communication possible once in the village and the closest hospital was 50 km away. There were reports of abject poverty and cases of death by starvation in the village. Lack of water was at the root of several problems in the villages. Kulandai Francis and his colleagues were convinced that a year in this remote village would give them insight into the plight of poor people. With much trepidation, the Bishop of Salem consented to their regency at Sesurajapuram.



*Kulandai Francis travelling in coracle (Parisal) across the river Cauvery to reach the Tribal hamlets in the middle of the forest.*



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*That one year of regency (practical experience) became another big inspiration in my life. There was a lot of poverty. To the level of death by starvation, and acute migration. If a lady had to deliver a baby, they had to carry the lady throughout the forest and take a bus to the nearest hospital 50km away from the village.  
A lot of women died during childbirth because of it.*

*Many things were caused by that unimaginable poverty. I saw how moneylenders caused problems just as I had seen in my early life with my own family's loss of property.*

*This stirred something inside of me.*



# Taking The Road Less Traveled

After his regency in 1975, Francis made the decision not to proceed with his religious studies. But he did not want to leave behind his mission simply because he left the congregation. He had witnessed the suffering of the community at large in Sesurajapuram. The community struggled to make ends meet with no means of livelihood. Agriculture was the main source of people's livelihood but that too was unsustainable throughout the year. Putting decent food on the table every day was a faraway dream for most people. Lack of water was at the root of several problems in the villages.

The priest who was his noviciate teacher, Rev. Fr. John Desroches reached out to him and offered him support. Francis had already spent a year with the community at Sesurajapuram, something that very few had even attempted. He was best placed to go back to the community and begin serious work to address the dire ground reality of the village. The priest said he could support his endeavors.



*Kulandai Francis (extreme right), at a Night School.*

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And so with ₹ 10,000 (\$120), the first funding Francis had ever received, he returned to Sesurajapuram in 1977 and began a small night school by the light of gas lamps and a first aid center. He hired teachers from the community for a salary of ₹15 (18¢).



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*I was talking to my priest-guide about how I wanted to continue my vision for social work even after leaving the congregation. He said he could support me in going back to Sesurajapuram since I was already familiar with the place and people.*

*That motivated me to go back and that's how I came to stay in that village from 1977.*



# The Start of an Era

## *Integrated Village Development Project (IVDP)*



*IVDP Office in 1979*

What started with night schools helped Francis understand the complex nature of problems faced by the community. Several people had mortgaged their small pieces of land or tamarind trees to moneylenders and were stuck in a vicious cycle of poverty. Any effort towards livelihood first required that the person could start from a clean slate.

Sustainable agriculture was also a major challenge with no means of irrigation or water harvesting available. There were also several instances of houses catching fire – most houses had roofs made of straw that easily caught fire. Francis knew that uplifting poverty in the community would require a more nuanced approach. By 1979, along with social workers and priests from other congregations, Francis was able to raise funds and establish the Integrated Village Development Project (IVDP).

IVDP first repaid the debt owed to moneylenders and got back people their land and tamarind trees. IVDP also turned all the thatched roofs of homes into tiled roofs. Then IVDP took on the important work of building check dams for the conservation and management of surface water. Youth clubs were organized to help the community receive small loans to develop their land with wells and saplings.



*We got connected to Sister Josee Cleymans from ICM, another congregation who came to help. Her congregation raised money from several individuals for the work. Then Oxfam came to know about the work we were doing and they too gave us small grants. That was our humble beginning.*

*For the first ten years, I walked through the village for 20 km a day to conduct programs.*





*Kulandai Francis with wife Koselay Mary*



*Kulandai Francis with Rev. Fr. John Desrochers*

**In 1982**, Kulandai Francis married Koselay Mary. His brother had helped find a suitable bride with a family that lived in Singapore. His soon-to-be mother-in-law insisted that the marriage take place in Singapore. And so Kulandai Francis turned to the Rev. Fr. John Desrochers to help with the money for the tickets to attend his own wedding.

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As soon as he returned with his wife he put together money gifted for their wedding and paid back the priest.



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*My wife became my pillar. Initially, she tried to dissuade me from working in such a remote area and said we could instead start a business. But I told her that the project was my life. I told her how my education destroyed my family's meager wealth, about my mother's sacrifices, and that I could not put their efforts and suffering to waste. I had to give back to society.*

*Even today I consider IVDP as my first child and my daughter as my second. I ensured the maintenance of my house and the education of my child.*

*Mary would then just say, whatever you do,  
keep the best for the people.*





*Solving the Water Crisis through Check Dam*

## Rainwater Harvesting to Improve Ground Water Level through Check Dams

**By 1985**, several opportunities came together for Francis. He completed a social management course in Canada on a scholarship; he garnered support for his work through Sr. Josee's brother, Mr. Bert Cleymans, in Belgium and received funding that made 331 check dams possible across five panchayats and 60 villages from the years 1985 to 2002.

Through youth clubs, small interest-free loans were given for families to develop their land for agriculture like land leveling, well deepening and restoration, and saplings. However, the youth clubs, predominantly men, did not take the need to pay back the money they borrowed seriously.

Francis believed that development work that was supported by benefactors abroad was not sustainable in the long run.



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*They (the funding agencies) gave a lot of money for the integrated development projects in these drought-prone areas. It helped to build check dams for rain harvesting. This directly impacted agriculture and provided a sustainable livelihood for the villagers.*

*Having seen the change, initiated youth into groups, supported them with credit. They failed to repay the loans, and failed to use it productively.*

*It made me turn to women who proved to be responsible and thrifty.*





*Mr. Kulandai Francis addressing the community during the Inauguration of Check Dams.  
Mrs. Koselay Mary Francis sitting at the right.*



# INVESTING IN WOMEN

*Cheers to life - Rural women encouraged each other to fight all odds*



*We share bad or good times with friends at the Sangam, we are friends for 35+ years  
- says Panchaliamma*



### ***WHAT IF FRANCIS INVESTED HIS EFFORTS IN THE LOCAL WOMEN?***

Francis wanted to move the community towards self-reliance and independence. In his own life, his mother was the stalwart who steered their family forward, made decisions, and ran their budget.

**In 1985**, he began a self-help group of 12 women.

This is when his work met resistance from the community. The men had never heard of women working together and building a livelihood or women having direct access to money. The same village heads in the community who welcomed all the work that Francis was doing till then, questioned this program. They were afraid that if women came together and became financially independent, they could prove to be a threat to the status quo.



*A self-help group (SHG) Meeting*



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*The inspiration of my mother and how she achieved so many things successfully drove me to try working with the village women. I started a self-help group in 1985. The payment was only 50 paise. We started with 12 women.*

*It was very difficult. Most of the local men were against it. There was no concept of starting a women's group for economic activities, especially finance. Money was to be handled by men, not women. Women had to dutifully depend on men for it.*

*That was the situation in 1985. Till then the men were very happy with my work. Even the village headman was against it because he felt he would lose power.*

*But we stood our ground.*





*Francis conducting a SHG Meeting and 'Accounts Checking'*

# A New Self-Reliant IVDP

**By 1989**, Francis was able to create 12 self-help groups. The International Fund for Agricultural Development (IFAD) was supporting IVDP to expand the self-help group program. The government took notice and asked Francis to expand into the Krishnagiri area. By 2002, IVDP had formed 2,000 self-help groups and had shifted their base to Krishnagiri.

At this stage, Francis decided to make IVDP self-reliant and end its dependence on foreign funding and government support. IVDP adopted an economic model that ensured that community services could be covered and maintained by the community themselves.

In 2003, IVDP SHGs became independent and started functioning on its own rules and regulations. The self-help groups became known to be professionally run and several nationalized banks came forward to offer loan products to the members of the self-help groups.



*Women visiting the bank for the first time to deposit their savings*



Credit and savings had a profound impact on the lives of everybody in the community. The education of all children became every family's priority. A tribal school ensured that particularly vulnerable communities were never left behind. People in the community diversified their sources of income and brought stability to their homes. Health and sanitation in villages improved with increased awareness and sensitization by the IVDP.

***WOMEN'S LEADERSHIP AND AGENCY CHANGED HARMFUL PATRIARCHAL BELIEFS THAT WERE BEING FOLLOWED BY THE COMMUNITIES FOR GENERATIONS.***



*Sharing the award with his team and SHG members*

# The Ramon Magsaysay Award

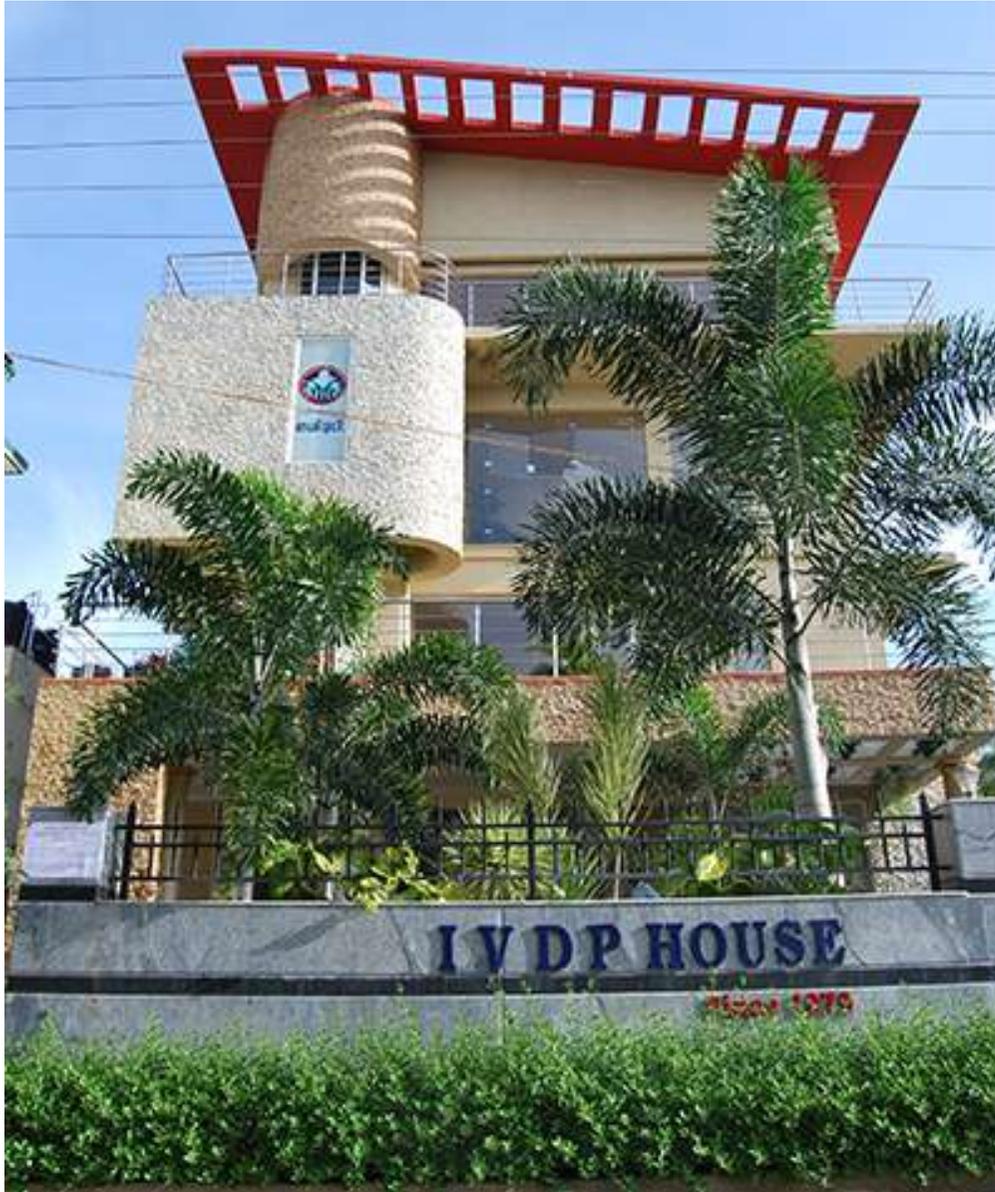
**In 2012,** Kulandai Francis received the Ramon Magsaysay Awards, considered Asia's equivalent to the Nobel Prize. The Ramon Magsaysay Award is an annual award that recognizes individuals and organizations who have demonstrated greatness of spirit in service to Asian people.

*The Ramon Magsaysay Award Foundation noted that*

*the IVDP savings-and-credit groups had grown into an all-women movement of 8,231 SHGs with 153,990 members, with total savings equivalent to \$40 million, a cumulative loan portfolio equivalent to \$435 million, and a reserve fund of \$8.9 million. The program had become a financially disciplined, self-reliant, member-owned, and member-managed organization; the group's solidarity and access to credit had fueled successful village programs in health and sanitation, housing, livelihood, and children's education, including scholarships, performance-based incentives for students and schools, and a primary school for tribal children.*

*- IN THEIR AWARD CITATION.*

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# Integrated Village Development Project

*- Kulandai Francis' Life Mission*

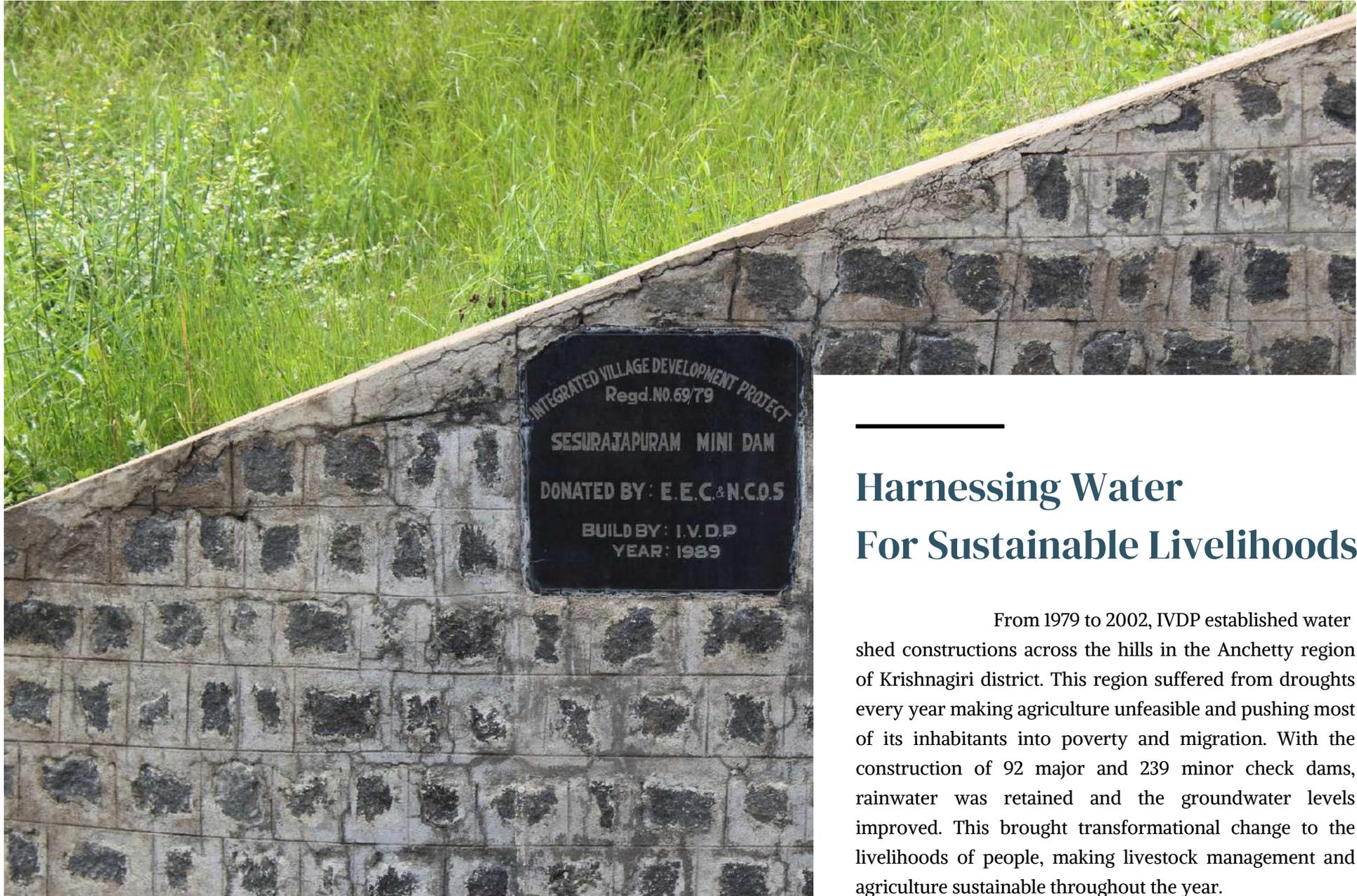


(Regd. No. 69/79)

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*“Our goal is that there should not be any bonded laborers. No one should need to borrow from money lenders, they should be abolished. There should be no school drop-outs. All children should go to school. There should be no child marriages.*

*Girls should complete their education and pursue a college education.”*



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## Harnessing Water For Sustainable Livelihoods

From 1979 to 2002, IVDP established water shed constructions across the hills in the Anchetty region of Krishnagiri district. This region suffered from droughts every year making agriculture unfeasible and pushing most of its inhabitants into poverty and migration. With the construction of 92 major and 239 minor check dams, rainwater was retained and the groundwater levels improved. This brought transformational change to the livelihoods of people, making livestock management and agriculture sustainable throughout the year.



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## Strengthening Homes with Tiled Roofs and Solar Power

People lived in houses with thatched roofs and had no provision for electricity and depended on gas lamps. During monsoon water seeped through the roof making living conditions unbearable and causing illnesses. The houses often caught fire due to the use of gas lamps in these thatched houses.

The Roof Tiling Project converted over 2,000 houses into tiled roofs. Each home was also provided with solar lamps to avoid accidents and provide a more reliable source of lighting.

# Creating Changemakers

## Through Self-Help Groups

The most significant work that IVDP has achieved is putting the women in the community at the forefront of leading change. Through self-help programs, women's leadership and organizing skills were bolstered with access to credit and the creation of savings.



*IVDP Staff Meeting*

## Growing from Strength to Strength

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An IVDP self-help group (SHG) comprises 12-20 members of women aged 18 to 50 years. **As of 2023, IVDP has 16,000 SHGs consisting of 2,80,000 women.** They have organized into 88 Cluster Level Federations (CLF) for better monitoring and functioning.

# How Self-Help Groups Function

**The women are trained on SHG concepts and values** and receive training to be animators and representatives for their SHGs. Additionally, the women are trained in bookkeeping and accounts that ensure their SHGs are run professionally. The women avail loans that help them create small businesses or self-employment opportunities, help fund housing requirements, and support agriculture and animal husbandry. Each woman has also created savings through the SHG and sources for steady income like cattle rearing, agriculture, home industries, and small shops.

IVDP monitors the activities of the SHG through the Cluster Level Federations (CLF). The monitoring committee comprises a Chief Coordinator, an IVDP accountant, a software, admin, credit staff-in-charge and the CLF staff.



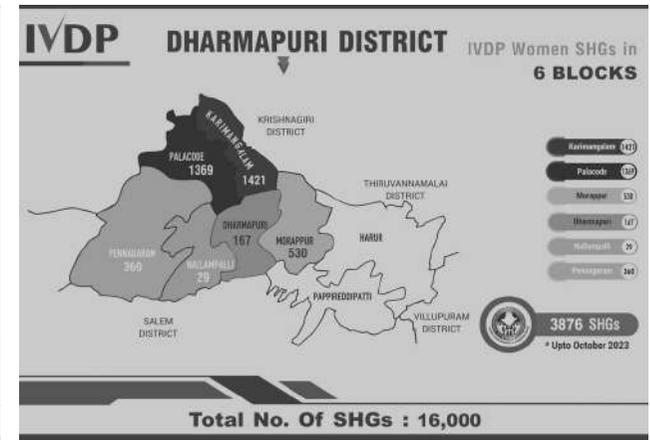
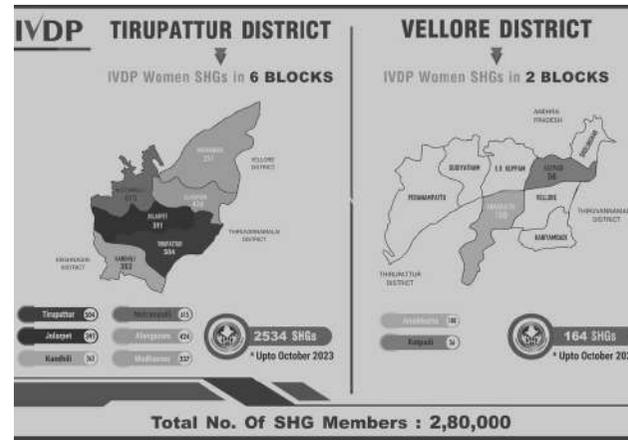
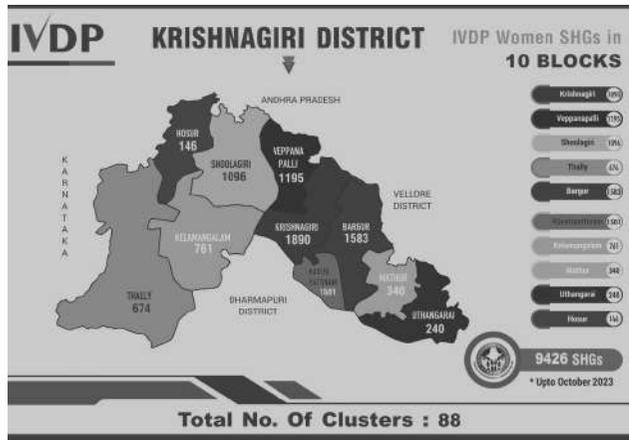
# Impact as of October 2023

## The profound impact of women's financial freedom

With the growth of IVDP SHGs, moneylenders have ceased to exist in these areas. Women's independence and their equal stature have impacted every aspect of community life in the village - the most profound being the importance of education given to all children and the pursuit of diverse careers by the next generation. The standard of living of these communities is leaps and bounds ahead of their previous lives. Poverty is a thing of the past.



Training on Accounts and Book Keeping



# Creating the Next Generation of Leaders



*IVDP Nethaji Matric School, Kottaiyur*



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## The IVDP School for Tribal Children

**In 2001,** IVDP began an exclusive school for tribal children in Kottaiyur, a remote tribal village in Krishnagiri district. The school runs Kindergarten to Class 12 and provides very affordable schooling to over 1,500 children from the tribal community.

## 'Vetri Namm Kaiyil' (Victory in our hands!) Guide Books for Class 10 and 12 Students

For several years parents struggled to help their children with additional tuition and educational support for their exams. Children suffered from anxiety and low confidence if they did not receive additional tuition as well. For the past 13 years, IVDP has been compiling an educational aid in the form of a question-cum-guide book, in consultation with teachers for students of Classes 10 and 12.

34 These aids have increased the number of students who have been passing their examinations, reduced dependencies and expenses on additional tuition, as well as increased the confidence of students writing their exams.

## Improving the infrastructure of public schools

IVDP believes that developing school infrastructure can greatly impact the quality of education. We help schools build classrooms, toilets, auditoriums, libraries and playgrounds. In addition, they provide necessary equipment for science labs and sports, classroom desks and benches, generators, purifiers, etc.

## Encouraging Sports

Sports play a crucial role in child development. IVDP supports schools in building their sports facilities and equipment. IVDP has donated over ₹35,00,000 (\$42,000) to building sports facilities and equipment annually.





## Scholarships and Awards

Hardships of the family and poverty were often cited as a reason for children to discontinue their education. IVDP has provided 23,000 scholarships of ₹10,000 (\$120) to children of widowed, single-women households that may have had to discontinue their studies if not for the support.

IVDP also gives awards to children who excel in their Class 10 and 12 exams and provides them with laptops or gold medals. IVDP runs a scholarship program for children of staff employed from the community itself.



# Leaving No One Behind

Serving the most marginalized and those affected by emergencies

There are groups of people that are particularly vulnerable due to various circumstances. These could include HIV and Leprosy patients and people with disabilities. IVDP identifies key organizations working with these communities and supports the development of their facilities or helps provide equipment that can improve their services. IVDP has donated over ₹75,00,000 (\$90,000) towards the building of a computer lab, specially designed vehicles, and other support equipment to organizations such as ALERT INDIA which works with Leprosy Education, Rehabilitation and Treatment.



*Emergency Relief Kits distribution during Covid-19*

# Emergency Relief

IVDP has offered significant support with emergency relief services in the South of India.

## ➤ Cuddalore Floods

IVDP constructed over 356 houses worth ₹1.56 Cr (\$180,000) for families who were worst affected by the floods in 2015 and had lost their homes.

## ➤ Kerala Floods

In 2018 IVDP donated ₹1 Cr (\$120,000) to the Chief Minister's Fund for flood relief services in Kerala.

## ➤ Cyclone Gaja

The Gaja Cyclone that affected Nagapattinam, Pudukottai, and Thirvarur districts of Tamil Nadu in 2018 caused severe landfall and disrupted many lives. IVDP provided emergency relief kits for over 7,500 families worth ₹80,00,000 (\$96,000).

## ➤ COVID 19

Many poor families lost their livelihoods during the lockdown. IVDP provided relief packages worth ₹3.72 Cr (\$447,000) to around 4,000 families across the Krishnagiri, Dharmapuri and Nilgiri districts.



*Francis with Chief Minister of Tamil Nadu, India*



*Francis with Chief Minister of Kerala, India*

# Fighting Cancer and Improving Health and Wellness

From 2022, IVDP has been working towards cancer prevention and treatment. Along with healthcare partners St. John's Medical College Hospital, Bengaluru, St. Louis Hospital, Krishnagiri and Karkinos Healthcare, Mumbai.



*Focusing on health for IVDP Team and SHG members' Cancer prevention and treatment.*



*Cancer screening camp*

**IVDP has screened 7,000 self-help group members for cancer** and other communicable diseases. During screenings, 557 women were diagnosed with breast and oral lesions, 686 were identified showing HPV symptoms and 1,250 women were provided corrective treatment procedures. This includes biopsies, hysterectomy surgeries and breast surgeries.

# WINDS OF CHANGE

*Stories and quotes from the grassroots.*

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*Oviya, Daughter of a Sangam member*

*“Every development that you see in the homes of the people in the village, is a reflection of the empowerment of women. IVDP has created several opportunities for women in the community to become independent, increasing the inclusion of women in the roles and responsibilities of the household.*

*Every woman in even the smallest village knows what a Sangam is.”*

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**- Oviya, Assistant Manager - Bank of Baroda, Kundarapalli Branch, Krishnagiri  
Daughter of a Sangam member**



*Suguna a natural leader, with her Husband*

# Changing Patriarchal Beliefs of Old and New Generations

***“I never had money of my own,”*** says Suguna, now 54 years old. Suguna married in 1987. Like many women of the time, she lived in a joint family where the oldest male member of the family controlled all their finances. *“I would have to ask my father-in-law for every expenditure.”*

*“When Francis sir approached us women in the village to join the Sangam (self-help group), we didn’t have a single idea about savings, having a bank account, managing money, etc. Men in the family never even thought of discussing the finances of the house with us women. We women had no confidence in ourselves and stayed cut off from the outside world. But Francis sir was very clear and determined – only the women of the family can save and plan for the future.”*

But the women met a lot of resistance from the men in the village. ***“None of the village elders and men appreciated this concept. They felt that once women were empowered and independent, they would begin to dominate over the men and not respect them. The men were afraid to lose their status in society. My family included.”***

Nevertheless, Suguna was determined to change the course of her life and take control. She had just given birth to her second son and wanted to make something that would benefit her family in the future. *“My family dissuaded me from joining the Sangam but I did not listen to them. I managed ₹5 (6¢) needed to join the Sangam and spoke to other women to join as well.”*

Suguna now looks back feeling proud. *“I gifted my daughter gold worth ₹10,00,000 (\$12,000) for her wedding. More importantly, I have been able to imbibe in her important values of being an independent and empowered woman. Even in our family, we have resolved that inheritance will be equally distributed amongst all grandchildren. Not boys alone.”*

*“My family began to see how my participation in the Sangam made a more stable home and what one can achieve with savings. Now we discuss as a family important purchases that need to be made. This brings a unique happiness to the home. Now the men in my family are happy to pick and drop me off wherever I need to go for Sangam work.”*

- Suguna



*Mariyamma - A cheerful and happy leader of the first SHG at Sesurajapuram*

## “A Light that Changed our Lives”

Forty years ago in Sesurajapuram village, life was hard for people like Mariyamma and her husband Maria Prakash. Mariyamma and Maria Prakash were farmers. They lived in dire poverty and struggled to make a livelihood.

***“We lived in a straw hut and we had no water. We could bathe just once in ten days. We had to walk over 3 km to fetch a pot of water. We slept on gunny bags on our cow-dung layered floor and during the monsoons the rain water dripped through the roof”*** says Mariyamma.

*“We lived in darkness. Francis sir brought with him a light that changed our lives. Once he came, he developed our village. He changed the thatched roof to tiles, constructed many water tanks and dams, set up a night school to educate people in the village, and provided funds to dig wells and develop our agricultural land.”*

Maria Prakash was one of the first men that Kulandai Francis worked with in the youth clubs. Later Kulandai Francis began the women’s self-help groups in the village that Mariyamma became a part of. She has been part of the IVDP SHGs for the last 38 years. Several members started savings and took loans to develop their livelihoods. Some women borrowed to buy cows or even to develop their fields.

*“Our lifestyle has changed so much now. With loans, we can balance our lives with good earnings, a comfortable home, and our needs. Kulandai Francis is like a member of the family. He developed our village beautifully and we owe him our comfortable and respectable lives.”*

- Mariyamma



*Father M George - A child from Sesurajapuram 1975, now serving as a priest*

## “Ultimately, Better Livelihoods Benefitted Children’s Education”

Father George was born in 1971 in Natrampalyam. He was five years old when Kulandai Francis first came to the village as a novice. ***“Elephants and even tigers would come through our village often. There was no proper food or water. There were no roads either. This was our condition when Kulandai Francis came to our village to learn about the lives of people in a remote village. He was such a man that once he met the people, he became one with them. That was his beginning. He wanted to serve the people and he kept developing that idea.”***

Father George’s mother joined the first self-help group that Kulandai Francis started in 1979. She remains a member still, 45 years later. As a boy, Father George knew how poverty worked to keep people in poverty. ***“The main problem was debt at the time. I remember my mother borrowing ₹1,000 (\$12) and having to pay back ₹1,500 (\$18) for it. Our family struggled with debt and moneylenders. We were struggling to pay back a loan of ₹15,000 (\$180) at the time. Those days it felt like a loan of ₹1,50,000 (\$1,800) today. It was Brother Francis’s loans and financial planning that helped us and many others get out of this situation.”***

Kulandai Francis was first working to get people out of debt. Once he achieved that, the work of development could begin. ***“All of us, we only had land, infertile land. There was no facility for irrigation. But through the Sangam we got a loan to dig a well. This transformed our land and we could begin cultivating crops. Soon enough, we bought cattle. This too gave us additional income. That is how one thing led to another and poverty in the village began to decrease.”***

Forty-five years later, Father George speaks of Kulandai Francis with both affection and admiration. ***“Brother Francis was a magnanimous man. He never took favors and was never swayed by money. He let his own experience and his faith guide his actions. He has even empowered the community to contribute and share in their development.”***

But to Father George, the most transformative change was the impact that Kulandai Francis’s work had on education in the village. ***“Ultimately, all savings and earnings made from better livelihood or loans benefitted children’s education. Everyone in the village first spent on their children’s education. Everyone sent their children to higher education. That is what we have received from his work.”***

- Father George



*Kamala, now a small business owner has been an inspiration to many SHG members*

## From being ‘Child-Bearing Machines’ women now control men’s access to credit

Kamala was married off soon after she completed her Class 8, in 1985. It was a couple of years later when IVDP came to the village and met with her. IVDP asked Kamala to start a Sangam in her village. ***“I felt no confidence in starting a Sangam,”*** says Kamala, ***“I had no idea about such concepts.”*** ***But Kamala soon found that her neighboring village had two active Sangams. So she approached members of the Sangam there and began to learn what it took to run a successful self-help group.***

Since 1988, Kamala has been the Animator of her self-help group called the Jaypriya Sangam. Big changes began to take hold in the very fabric of their community. Says Kamala, *“Once the Sangam was well established, things began to change in the village. We women, used to be treated like child-delivering machines. Men had no respect for their women. But now only by the assurance of a woman can men get access to a loan from the Sangam.”*

The most oppressing problem in the village was how the poor were at the mercy of the rich moneylenders. With mounting interest rates, it was impossible for the poor that borrowed, to pay back any debt. It was not uncommon to have people commit suicide in their distress of trying to pay back these loans. *“A family had suffered a terrible financial crisis and had borrowed ₹5,00,000/- from moneylenders. The whole family was going to commit suicide because they could not even pay back the recurring interest on the loan. We met with them, counseled them and gave them a loan with zero interest. The Sangam saved the family from a terrible tragedy.”*

Many people in the community borrow at some point towards paying school fees. The Sangam has helped ensure that the children in the community receive uninterrupted education through their low-interest loans. Says Kamala, *“We used to have to borrow money at high-interest rates from the moneylender for school fees. When we fail to pay, the children are not allowed into class. But now with the loans available from the Sangam, people can close their debt and interest within a year.”*

Women take loans to start micro-businesses as well. Kamala too owns a shop from a loan taken out with the Sangam. *“Now women have become the main contributing members of their families. We are now important decision-makers in the family and earn the respect of our families. Now during elections, candidates do not just talk to men alone like they used to. All the credit for these transformations goes to Francis sir.”*

- Kamala



## “Francis Sir Lived Amongst Us”

*“I was very young when my mother joined the Sangam and became an animator. At the time there was no school in our village. When Francis sir came to our village, he lived amongst us. He would eat the food we ate like old porridge and ragi balls. Later Francis sir started the night school and that is where we children began to go. We would go to night school with small hurricane lamps and learn to do basic math, reading and writing. I learned tailoring in night school and that became my profession after I got married. Most of my income came from my work as a tailor.*

*I too joined the Sangam and with its support, I have educated my daughter and got her married.*

*Every event in my life is with the support of the Sangam.”*

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- Jathruth Mary, Velankanni SHG, One of the First self-help Group Members



## “Francis sir’s biggest achievement is the dams he constructed”

*“My interactions with Francis sir began in 1984. I was a 24-year-old bachelor then. Natrampalayalam was a very poor village. We had a little agricultural work for six months and the rest of the year we had no work and no food. Along with Sister Josie, he started to take up developmental work in the village. He constructed a dam and created mud roads. This began to change things in our village. Then he provided interest-free loans to dig wells and buy agricultural-related items. He changed our straw roofs to tiles.*

*Francis sir’s biggest achievement is the dams he constructed. Water is the main source of agricultural work.*

*Developing dams in villages is not easy work. Even the government would find it hard to do.*

*People in the village now lead a comfortable life. We even have options for livelihood.*

*People in this village now enjoy a good life with proper shelter, timely food, good education,  
ample savings, and even gold ornaments.”*

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- Madhalai Samy, Farmer, Sesurajapuram, First Youth Club Member



## “People from the village would come running out when they heard the sound of his bike”

*“I joined Francis Sir as a cook. In the beginning days, his life was hard. He had no place to stay or sleep and no toilet facilities. Donors from Belgium sent him wheat to eat. So he ate wheat upma (porridge) during the day and wheat dosa at night. There wasn’t even water to drink.*

*We had to go to Motragi to fetch water. And there the people would not allow us into their village. We had to wait outside till they gave us water. Motragi was an upper-caste community and did not entertain any other community in the area.*

*He began schools in 12 villages at a time when no government schools existed there. He gathered the few educated people in the area and hired them as teachers. People from all age groups, big and small joined. He would go from village to village by foot.*

*Even late at night through snake and scorpion-infested areas.*

*When he got his Bullet (motorbike), people from the village would come out running when they heard the sound of the bike. If someone was ill he would take them to the hospital. One time, he even saved a girl who had consumed poison.*

*To this date, she is alive and well. People considered him close to God.”*



**“We have first-hand witnessed the way he treats all the women in the self-help groups and the genuine care.”**

*“We have an infinite number of adjectives for Mr. Francis! He is affectionate, approachable and an extremely intelligent man. We at St. John’s Hospital met him in 2022 when he began work on cancer screenings. We have first-hand witnessed how he treats all the women in the self-help groups and the genuine care and love he showers upon them is like nothing we have seen before. The bond that he shares with his members is highly commendable; the women receiving treatment often greet him with happy tears when he comes to visit.*

*Through all this, he is a humble human being,  
and words fall short in trying to describe this wonderful person.”*

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**- Team, St. John’s Hospital, Bengaluru**



*Francis addressing the gathering during an award function of children of SHG members who have scored 90% in their High School exams*



## THE LEGACY CONTINUES...

Francis's legacy will live on for generations to come with IVDP continuing to go to villages and support women to organize into self-help groups and become financially independent and empowered. Their 500-strong staff, all employed from the SHG communities they work with, are each a reflection of Francis' values and push forward the mission to this day with all their hearts and minds.





Nov 21 | 2012

***“Micro - Managing the odds”*** The competitive and populist policies of the two main political parties in Tamil Nadu have inadvertently contributed to the success of an NGO whose leader recently won a Magsaysay Award.

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- Article published in The Hindu by Shri Krishna Ayyangar, Professor, Azim Premji University, Bangalore.



April 2008

**“Credit to Women in Krishnagiri and Dharmapuri,”**

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- Article which appeared in Environment and Urbanization, London.





*This book is a testament to the transformative power of economic independence within rural communities, especially of women.  
It serves as a reminder that change-makers are not just influential, they are the lifelines of progress, armed with a clear vision for development and growth.  
It explores adaptive solutions to complex human challenges envisioned half a century ago.*

*I extend my profound gratitude to Mr. Kulandai Francis for allowing me to narrate his extraordinary journey in this book.*

*My heartfelt thanks also go out to Mr. Francis' friends - Mr. Antony Samy, Fr. George; the team from St John's Medical College and Hospital Bengaluru and the IVDP community - who were so generous with their time to help us capture this remarkable man's story. I would also like to extend my sincere gratitude to all the self-help group members who welcomed me into their offices and homes to bring to light the transformative impact Francis' life has made for the last several decades in their communities.*

*I thank Francis' family and the dedicated IVDP staff members, without whom this book would not have been possible.  
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Aysha Sreekanth  
Managing Trustee - Mahiti Trust  
Bengaluru, Karnataka India

Credits:

Murray Culshaw - Mentor

Aysha Sreekanth - Lead Researcher | Trupti Chengalath - Content and Editing | Neethi Shastry - Review  
Katherine Christopher - Design | Sasikala Murali - Translations | Mrudula Srivatsa - Transcriptions | Punith Philip - Interview Assistance

# Integrated Village Development Project

## IVDP HOUSE

9E, Shanthi Nagar 3rd Cross, Krishnagiri-635 001, Tamilnadu, India.

☎ (+91) 04343 236420 | 04343 232129

✉ francis@ivdpkrishnagiri.org | francis.kulandei@gmail.com

[www.ivdpkrishnagiri.org](http://www.ivdpkrishnagiri.org)