



Annual Report 2004-2005



Draft:
Annual Report 2004-2005

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Annexure 1– Visitors to Sampark

1. Introduction

Sampark is a voluntary organisation founded in the year 1990 and registered in July 1991 under the Karnataka Societies Registration Act of 1960. It is also registered under the Foreign Contribution Regulation Act of 1974. Sampark's mission is to expand the capacity of the poor and vulnerable, while emphasising the improvement of women's income earning capacities. In order to achieve its mission Sampark has been involved in development work at field level (action programmes), research, advisory services and training. Sampark documents its experiences from the research and action oriented projects, in the form of in-house publication (VIEWS) and publications in national and international journals.

This report details both Sampark's activities for the year 2004-05 and our vision for the future.

2. Report of Koppal

2.1. Introduction to the Field Project

Figure 1: Activities performed in the field

The Sampark-Sampurna Holistic Development project was founded in Koppal in November 1997 with the objectives of *poverty reduction and promoting women's empowerment through expanded access to resources and increased income-generating capacities*.

Sampark promotes women's savings and credit groups by providing them with training in capacity building and sustainable land development practices, extending to them enterprise and educational support, and providing them with linkages to banking institutions and departments.

In order to better understand the workings of such environments, as well as to assist development agencies and research institutions, Sampark has also undertaken research on the topics of rural livelihoods systems and social learning for sustainability. Related to the action and research Sampark is involved in several activities to build the people's capacities to obtain sustainable livelihoods. The details of all these activities are given below:

1. Monitoring of women's savings and credit groups
2. Capacity building training
3. Skill training and enterprise promotion
4. Education programme
5. Sustainable land development programme

2.2. Monitoring of Women's Self-Help Groups

Figure 2: Details about Groups

Sampark has formed 180 SHGs and is currently supporting 150 groups of 2287 women in 39 villages. The other 30 groups, which have been formed within the scope of the Swashakti project, are now being directly monitored by the government. The women's SHGs are the key actors in the promotion of poverty reduction and women's empowerment at

Details	Last year	During year
Total number of village	35	39
Total number of groups	111	150
Total members	1801	2287
Scheduled caste members	697	699
Scheduled tribe members	93	97
General category	912	1491

community level. The groups consist of 699 (35%) members belonging to SC/ST community and 1491 (65%) belonging to general category.

All 150 groups meet weekly on a scheduled day and time convenient to members. Group members currently manage 90% of the groups and Sampark's staff manages the remaining 10% of the groups. During the meetings Sampark provides information on training, facilitate linkages and promote good management of the group for its sustainability.

Figure 3: Savings Details

Savings details: As on March 2005, these 150 SHGs have

past 5 years. These pooled savings were rotated among the members as loans for their emergency needs, consumption purposes and small business activities. The savings allowed the women to stop going to moneylenders who demand high interest rates. The savings also provide collateral for external credit and bank linkages.

Total savings	Rs.24,00,693
Interest earned	Rs. 6,02,426
Other Income (IGPs, fines, extra contribution)	Rs. 1,83,916

Figure 4: Cumulative loan details of SHGs

Loan Details: The group members have different credit facilities and options to access resources through their groups. The first option is women take loans from their own group's savings. The second option is Sampark facilitates mainstream linkages to banks. The SC groups were linked with SC/ST Cooperation and SGSY scheme for subsidy loans. The third option wherever bank linkages are not possible, is Sampark provides micro credit facilities through external finance institutions.

Total members	2287
Total internal loan	Rs. 26,85,574
Bank loan raised	Rs. 9,16,500
Govt. linkages	Rs. 9,60,500
Sampark micro credit	Rs. 8,55,000
Total amt. In rotation-	Rs.. 54,17,574

Figure 5: Loan details for the year 2004-2005

During 2004-2005 the groups raised a loan of Rs. 8,84,000/- from external sources (banks and departments) along with the loan of Rs. 26,85,574/- from the group's savings. Twenty-three groups availed bank credits of Rs. 4,58,000/-, 3 groups received the amount of Rs. 2,80,000/- from SGSY scheme and Zilla Panchayat, 6 groups received Rs. 18,000/- as a revolving loan from the agriculture department. In addition Sampark provided Rs. 1,28,000/- as loans to groups for education and enterprise support.

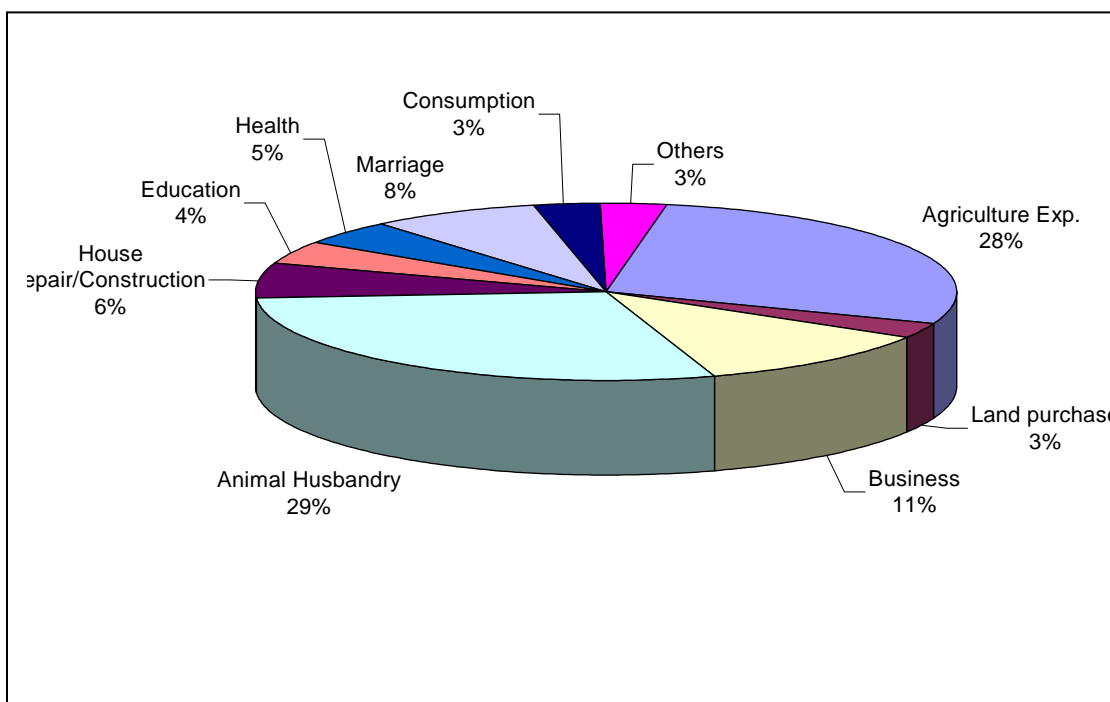
Self-help groups	Rs. 26,85,574	
Bank Loan	Rs. 4,58,000	23 SHGs
Agriculture depart.	Rs. 18,000	6 SHGs
Zilla Panchayat	Rs. 2,80,000	3 SHGs
Sampark	Rs. 1,28,000	8 SHGs
Total	Rs. 35.69.574	

Figure 6: Loan repayment

	Loan taken during the year 2004-2005	Loan repaid during the year 2004-2005	Balance
Group loan	41,02,484	17,51,260	23,51,224
Bank loan	4,58,000	1,25,428	3,32,572
Education loan	43,200	32,200	11,000
Micro credit	84,500	31,006	53,494

Utilisation of loans is given below:

Figure 7: Utilisation of loans



This diagram shows that the biggest part of the total loan amount (29%) was used for animal husbandry, followed by agricultural inputs (28%). The remaining 43% of the total loan was used for business activities (11%), marriage (8%), house repair and construction (6%), health (5%), education (4%), land purchase (3%), consumption (3%) and festivals, functions and travel (3%).

Internal group auditing: This year Sampark has conducted internal auditing for all 150 groups. All figures given in this report are as per the audit reports of March 2005. Sampark involved the women to learn and conduct the groups' auditing on their own. Twenty-eight women of 7 clusters were trained in conducting group auditing and Sampark facilitated the group auditing with the help of these women. The groups paid auditing fees: new groups, less than one a year old, paid Rs. 20/- and old groups paid Rs. 50/- for the group auditing to Sampark, it covered the expenses for data entry, printing and food and bus fare of the auditors.

SHGs contributed the expenses of Rs.3000/- for the auditing of their group accounts.

2.3. Capacity Building

Figure 8: Managerial Sustainability of groups

Capacity training to groups and clusters: Sampark continued to provide capacity building training on issues like the concept of SHGs, leadership, communication, fund management, etc. to new and old groups. Sampark has organised 79 trainings to SHGs in 2004-05 and reached 125 groups. The Give Foundation financially supported the training programme. Sampark also conducted training for cluster members of 9 clusters. These trainings helped to develop leadership qualities among members.

- The groups understand the need for auditing and pay the cost.
- Through internal audit, there is exchange of learning between the groups.
- The performance of the groups improved in terms of unity, management of books and records, loan repayment, attendance, participation in cluster, etc.
- 90% of groups manage accounts on their own and 10% by Sampark staff.
- Groups maintain regular bank transactions.

Sampark's approach is to implement its activities through people's institutions in order to guarantee people's ownership and sustainability of the programmes. Therefore Sampark formed 9 clusters out of the 150 SHGs to coordinate and strengthen the groups' activities.

Neither the groups nor the clusters are registered and they have no legal status as institutions. Some of the cluster members feel the need for registration in order to raise funds from government and other agencies for different community development activities.

Figure 9: Unity of Village in Closing Liquor Shop

Sampark has organised an exposure trip to a women's cooperative bank in Bidar district, Northern Karnataka, which was established with support of an NGO. Twenty-eight women leaders from 5 clusters were selected and taken for this exposure trip to understand the functions of women's cooperative banking. The women were impressed by the way the women's cooperative functions and are motivated to set up their own cooperative in Koppal. These 28 women were divided into teams and sent to all groups and

The 4 SHGs in the village Vadganala near Koppal are four years old and are able to manage their group accounts and also to deal with community related issues like the following example shows: The SHGs fought with several government departments to close the liquor shop in their village. The women's complaint was based on expenditures as well as the violence the liquor caused. The husband of one of the group leaders was supporting the liquor contractor in purchasing and selling of liquor in the village. All members of the SHGs together requested this person to quit the liquor selling business and provided credit to his family to start a new business. The SHGs also sent a complaint about the liquor shop and the nuisance it caused to the three offices; the District Collector; Thasihldar, Circle Inspector. After several follow-ups to the offices, one of the police officer visited the village and shifted the liquor shop outside village. Two days after shifting the shop, it was burnt down purposefully, but the people involved in were not disclosed. Taking this opportunity, the contractor gave complaint against the SHG members saying that the women members were responsible for the fire. After this complaint the police officer came to the village to arrest the women. By that time women and youth from the entire village supported the SHGs members and said, "If you want to arrest those women you please arrest all of us". As the entire village was unified in wanting the liquor shop to be shut down, even the police officer could not do anything about the complaint given by the contractor. Finally the group members, supported by the village people, succeeded in closing the liquor shop.

clusters along with Sampark field staff to spread information on the concept of cooperatives and the advantages of such institutions. After discussions in the groups, some of the women showed interest in setting-up the cooperative.

2.4. Skill Training and Enterprise promotion

Tailoring: During this year Sampark has conducted tailoring (stitching) training for 30 women in Halegondabala. In the morning the first batch of 15 women was trained from 10 am to 1 pm and in the afternoon the second batch of 15 women was trained from 2 pm to 5 pm. Ten women dropped out before completing the course due to agricultural work, 20 women completed the training. Ten of the successfully trained women bought a stitching machine and are sewing at home. They earn Rs. 30-40 a day with their new skills. Some other women have approached their SHGs for loans to buy a machine.

Handicraft promotion: During this year Sampark formed 10 new SHGs in 3 villages especially to promote handicraft in order to increase the income of artisans with support of the Development Commissioner (Handicraft) Ministry of Textiles. Sampark formed 4 groups among 70 woodcarvers (men) in Mangalore, 4 groups among 70 bamboo-craftswomen in Koppal and 2 groups among 21 artisans (women) from Kinhal, in total Sampark helped forming and supports 10 SHG with 161 artisans' families.

Enterprise promotion: Sampark conducted two enterprise workshops especially for women members of SHGs. About 50 women from two clusters covering 15 groups were trained. Each programme covered 25 women from each cluster who were interested in starting enterprises. The workshop mainly focused on how to generate business ideas and on building the women's capacities in managing their businesses. The workshop gave inputs on how to identify business opportunities, preparations that need to be done, analysis of feasibility, resources required, etc. After the workshop the field team did the follow-up with the groups and provided the necessary support on credit and market linkages.

95 women started small businesses like petty or provision shops, cloth selling, vegetable and fruits selling, bangle selling, bread making, etc. Another 178 women started animal husbandry activities like sheep goat rearing and dairying. The groups as well as external linkages provided the credit facilities to the women for their businesses. The purchase and re-sale of essential commodities is one of the group businesses managed in 46 groups.

- 95 women started micro businesses
- 178 women invested in animal husbandry
- 46 groups are engaged in sales of essential commodities

2.5. Education Programme

For the past 3-4 years, Sampark has been discussing issues of education, like school dropout and minimum education to all children in Sampark's project villages in Koppal. In 2001-2002, Sampark started running literacy centres for dropout children in 7 villages, with the objective of reducing further dropouts and motivate the school dropouts to re-enrol in school. At that time there were no cluster associations and the literacy centres were monitored by Sampark's staff with support of local volunteers. In the end of the year Sampark found only 6 children re-admitted in school and further dropouts occurred due to various reasons related to children, school, family, economic conditions, etc.

An analysis of the literacy programme showed the need for a strategic plan for a better implementation. Based on this Sampark involved SHGs and cluster associations in the entire process of planning, selection of beneficiaries, utilisation of money, monitoring and repayment of loans. Education committees were formed in all clusters especially to



monitor and supervise the education programme with groups, clusters, schools and the School Development Management Committee (SDMC).

Sampark is now supporting the education of children according to their needs and their families' situation. Sampark provides material and financial support for school bags, school fees, uniforms and other materials to the poorest children. And Sampark offers loans for educational purposes to group members, who have irregular incomes.

Figure 10: Educational support for Durgavva

Material support

programme: The groups and cluster associations together identified 120 poorest children out of 1998 school going children from 25 villages (as per Sampark survey 2004). These selected children were provided with school kits (school bags, notebooks, uniform, school fees, bus pass and school stationery). In the beginning Sampark supported five

Durgavva's mother Nagavva is a member of Gonibasaveshwara SHG, Bikanalli. She has 5 kids, her first daughter studied up to 2nd class and then stopped, her second daughter is Durgavva who is studying in 4th class and receives support from Sampark. Her two sons are 4 and 2 years old. Durgavva is interested in studying, but her mother planned to take her out and make her take care of the siblings. Sampark's support programme encouraged the family to leave Durgavva in school through regular counselling of her parents and direct material support.

clusters in their implementation of this support programme. Sampark stopped monitoring three clusters because they are now directly monitored through the Swashakti project. The remaining two clusters' education committees successfully monitor their programme.

Figure 11: Group's contribution towards community development

Sampark further conducted children camps with these two clusters to encourage the children to continue their studies. Sampark conducted cultural programmes, sports and games during the camps. Totally Sampark conducted 10 camps in Hyati, Kataragi, Gudlanur, Gondabala, Mudhaballi and Chukankal. Sampark also conducted parents meetings. The clusters' education committees visit the schools regularly and check the performance of the children.

The groups of Sahana cluster contributed and collected donations for children camps

Mudhaballi	–Rs. 511
Hale Gondabala	–Rs. 1901
Hosa Gondabala	–Rs. 600
Total	– Rs. 3012

Also 12 SHGs together contributed an amount of Rs.2000/- towards a Tsunami relief fund.

The group members have taken the responsibility to send their children to school. The groups not only check the sponsored kids, they also look at the educational environment in the community. Issues of concern are discussed in the cluster meetings. For example, the members discussed in the cluster meeting that the school does not boil the rice properly and half-boiled rice was distributed to the children. This was brought to the head master of the school. The group members also organised regular arrangements of special classes in the school premises after the school hours, with support of local teachers and volunteers. In the end of the year Sampark found 13 of the 120 supported children dropped out school.

Figure 12: Educational loan helped to continue schooling of three children

Educational loan programme:

Based on the need expressed by the women, Sampark introduced loan facilities for educational purposes, because the local banks were not ready to give loans for education. This year Sampark has provided Rs. 43,200/- for 43 children to one cluster, which has not enough own capital. This loan amount has to be repaid in 10 equal instalments and fresh loans are available every June (school starting-time) for the needy members. As on March 2005, the loan repayment is 100% as per the repayment schedule. Sampark raised Rs. 1,00,000/- as an education loan fund from Ms Neesha, intern at Sampark. This amount will be rotated in the cluster for educational purposes. Sampark will continue to raise money to widen the programme for more families.

Shasikumar is studying in 7th class. His mother Gyanavva is a widow and member of a SHG. She has 3 children, two boys and girl. She has the entire responsibility to manage the family; she weaves bamboo baskets and sells them as her main source of income. She borrowed Rs.5000/- education loan from her group to pay the college fees for the elder son. She expressed that the support she received from Sampark helped her to allow her third son to continue his studies. She is even planning to send him to the hostel next year.

2.6. Sustainable Land Development Project

Soil and water conservation structures in Bikanalli: In the first phase of this project, from April to September 2004, a total of 110 acres of land was treated with the construction of bunds. Also, 14 gully plugs were constructed on the 110 acres of land, which support rainwater harvesting and prevent soil erosion, passing the excess water without damaging the bunds. These constructions were made based on local technology

used by the farmers. 32 families have benefited from these land development activities. The 110 acres did not have bunds for more than 10 years, causing heavy soil erosion and water flow. During the monsoon season, the farmers in the village saw the effect of the water harvesting structures. As a result more farmers came forward to take loans for land treatment activities instead of waiting for the grants from the government programmes.

There was a budget for tree plantation in the proposal submitted to CAPART, and as the trees were not released with the first instalment, the farmers' sangha approached the forest department to get the saplings. The forest department supplied 2000 saplings of neem trees free of cost, and the villagers contributed the transport cost. These saplings were planted in own lands and some in common areas (school, near water tank and temple) which maintain by villagers.

Issues in the project: The community accepted the credit concept to implement land development activities in Bikanalli. Based on their commitment, the farmers' sangha and the community decided to use the CAPART grant as a rotational fund for credits. In the first phase about 110 acres of land had been treated at the cost of about Rs. 1,20,000/-, 30 farmers benefited from the activities. The farmers' sangha monitored the programme well in the beginning but later they failed to repay the loan as per the instalment fixed with the beneficiaries. The community as well as the farmers' sangha could not collect the repayment on time. Sampark's staff discussed this issue within the farmers' sangha and visited all beneficiaries, but there was no improvement in the repayment. The farmers' sangha met every month and each time they discussed the issues. They also made house visits to collect the repayments. But in the past five months the sangha stopped even the monthly meetings due to political developments in the recent Panchayat election. For the first time, the non-Reddy candidate won the election with support of SHGs. The sangha consists of members from Reddy as well as non-Reddy castes, and as there is competition between those caste groups the Reddy's now, as they have lost power, do not want to repay their loans. This experience shows that even though there was a loss in financial terms, a change in the caste dynamics could be achieved through the work with the SHGs.

Based on these developments, Sampark has decided not to request for the second instalment of the money from CAPART.



Sustainable agriculture practice: During this year 8 men's groups were formed especially to promote water and soil conservation techniques as well as appropriate sustainable agricultural practices, such as utilising organic manure, improving seed varieties and following crop rotation.

<u>Farmers Sangha</u> Tot. Village – 4 Tot. Members- 123 Savings – Rs.59,605

Another task of those groups would be to solve the credit and market issues. Sampark organised demonstrations of vermicomposting in Kolar and Chikkasindogi with technical support of Agriculture Department. There are 25 women and 20 men participated in the demonstration programmes, which were very effective in motivating the participants to take up vermicomposting. After the demonstration programmes 16 farmers started making vermicompost pits, 6 on their own investment and another 10 farmers were supported with the amount of Rs.1000/- each from a subsidy scheme from the agricultural department to construct vermicompost pits in their fields.

2.7. Support Agency for the year 2004-2005

The agencies that are supported the field activities are given as Annexure 1.

3. Training

Sampark team conducted two training programmes for external participants.

In June 2004 Ms Smita Premchander and Mr Chidambaranathan worked with an external resource team in Switzerland to teach the research methodologies RLS (Rural Livelihood System) and Nine Square Mandala to members of AGUASAN, a network of experts from the water and sanitation sector who came together from various countries to work on the achievement of the Millennium Development Goals

Mr Jeyaseelan presented a paper on promoting good governance, based on Sampark's experience with people's institutions (local level forums) at an exchange forum with ISPWD-K (Indo-Swiss Participative Watershed Development Project –Karnataka) partners on 27-29 October 2004

4. Research and Advisory Services

4.1. Research on Social Learning for Sustainability (SOLES)

Sampark has been involved in research on sustainable rural livelihood systems for over 8 years. Owing to its experience in this field Sampark received the opportunity to participate in a research project on Social Learning for Sustainability of Natural Resources (SOLES). SOLES was a three years



partnership project between the Centre for Development and Environment (CDE), Berne, Switzerland and partner institutions in India (Sampark), Bolivia and Mali.

The main objectives of this research were to evaluate the potentials and constraints of social learning and negotiation processes for sustainable resource management, and to identify how these processes can be enhanced by an Auto-didactic Learning System (ALS) at the level of individuals, communities and development institutions. Activities undertaken as a part of this project during the year are the following:

Indepth case studies of ten women: During 2004-05 the collected data from ten in-depth case studies has been analysed utilising the Atlas Ti method and three conceptual frameworks, i.e. DFID's Sustainable Livelihoods, Actor Oriented Perspective (developed by Urs Weismann, CDE) and Nine Square Mandala (developed by Ruedi Hogger). These frameworks helped to understand livelihood systems in relation to social learning and the impact of credit and natural resources in their livelihoods. The main changes in the livelihoods of the ten women were explored with help of the tool called "Turn the Telescope Round". The Reports of the ten case studies are part of the PhD thesis of Smita Premchander.

Analysis of social learning processes based on the follow-up meetings with the ALS participants: Twenty-two follow-up meetings were conducted with the participants of the ALS workshop in Bikanhalli village. Based on these meetings, Sampark has analysed the social learning processes involved in the sustainable natural resource management activities initiated by the participants and related stakeholders. Sampark together with CDE members developed two peer-reviewed articles for publication in scientific journals. The first one titled 'Joint Knowledge Production for Sustainable Governance of Natural Resources - Social Learning Processes in Rural India, Latin America and Africa' analyses the social learning processes from the micro level perspective. It was submitted to the *Journal of Rural Studies* and has been revised based on the editors' feedback. The second article is titled "Enhancing Multi-Level Social Learning and Negotiation Processes for SNRM: Enabling and Hindering Factors for Linking Micro and Meso Level Experiences". It is in the process of completion and will be submitted to scientific journals before end of July 2005.

Development of SOLES Website: Sampark has created a website for the SOLES project. The site provides space for research, development and donor communities to share and learn about social learning and contribute to the broader issue of sustainable development. The website is accessible on: <http://www.solesproject.org>.

Consultation process for institutionalising ALS: As part of the SOLES research project, Sampark was involved in the process of institutionalising an Auto-didactic Learning System (ALS) in India. The main objective of the process was to identify the institutions that are interested in integrating the ALS approach in their activities. In this process Sampark developed a flyer about ALS and sent it to twelve institutions which are involved in activities related to natural resource management. Out of twelve institutions, four organisations showed interest and two expressed already being engaged in similar approaches. Based on the interest and request from two originations, i.e. Samuha and NABARD, Sampark gave a detailed presentation on the ALS approach. After hearing about the potentials of ALS, Samuha and NABARD expressed their interest in conducting a pilot workshop in one of their project regions and requested Sampark to provide technical support.

Sharing of Research Results and Developing the Proposal for a Second Phase of Research: The first project period of SOLES was completed in the end of June 2004. At the end of the research, Sampark's research team (Smita Premchander, Prameela, Chidambaranathan and Jeyan) compiled and presented the research results at CDE, Berne. In addition, the team also developed the proposal for the second phase of the research.

Follow-up of SOLES research: In continuation of the three-year SOLES research project, CDE has supported Sampark to consolidate the research results of phase 1 into peer-reviewed articles and to initiate PhD research work by one of Sampark's senior researchers. The researcher developed a detailed PhD research proposal and has been accepted as a PhD candidate at Wageningen University, The Netherlands. With the PhD registration and research proposal he is applying for a fellowship.

4.2. Policy Research on Women in Agriculture: Influence National Policy

In the year 2002-03 Sampark conducted a macro level study on women in agriculture by utilising grassroots intervention to improve their standard of living. The findings of the study were then used to draft a National Policy Brief for the Ministry of Agriculture in Delhi. Based on this experience Sampark developed an abstract case study during the year 2003-04. This abstract was about revealing the gaps and bridges between agricultural research and policy and how the research influences policy change. The abstract of this study was then submitted to the Global Development Network (GDN). GDN asked Sampark to further develop the case study, which Sampark did through exploring information from several sources.

The study explored the factors both contributing to and hindering the influence of policy research. The main contributing factor is that the National Council for Agricultural Policy already has an agenda to improve the Agricultural Extension Policy, with the aim of meeting women's needs in agriculture. As the environment for policy change was already created it was almost certain that the research has influenced the policy, even though the process was slow. The main hindering factors for gender-related policy change are communication gaps, lack of appropriate forums to share the research results and the fact that political issues are given more importance than gender-related ones. The details of the case study will be published on GDN's website.

5. Documentation & Publications

5.1. In Search of Sustainable Livelihoods Systems: Managing Resources Change

Sampark completed a long term (1994-2002) gender sensitive research on Sustainable Rural Livelihood Systems (RLS) and Natural Resource Management in semi-arid regions in India, in association with the Indo Swiss Research Collaboration funded by the Swiss National Science Foundation.

As part of its contribution, Sampark documented the research results and developed two chapters of the research on Gender and Livelihood systems. These are

- The Real Realities of Life - Exploring Rural Livelihood Systems from a Gender Perspectives
- Gender and Leadership for Sustainable Natural Resource Management: Reality and Reflections

During this year these were published as Chapter 8 and 9 in the book “In Search of Sustainable Livelihoods Systems: Managing Resources Change” edited by Ruedi Baumgartner and Ruedi Hogger, Sage publications, New Delhi.

5.2. Improving Impacts of Research Partnerships

During the year 2002-03 Smita Premchander analysed a study of the “Indo Swiss Project on Rural Livelihoods Systems and Sustainable Natural Resource Management in Semi Arid Areas of India”. The goal of the applied research was to design and implement innovative development approaches that will strengthen the capacities of farm households and communities with relation to sustainable natural resource management.

During the year 2003-04 Sampark conducted a study for the KFPE, Berne to understand the dynamics of partnership and to draw valuable lessons and recommendations related to contributing and inhibiting factors of collaborative North-South research partnership.

The results of the above mentioned studies were published in the book “Improving Impacts of Research Partnership”, edited by Daniel Maselli, Jon Andri and Jacqueline Schmid, Swiss Commission for Research Partnerships with Developing Countries, KFPE. The case studies are titled:

- “Indo Swiss Research Partnership Project (SPP-E/Module 7), A Southern Perspective” (summarised by Ms Jacqueline Schmid)
- “Microbial Control of Insect Pest – Southern Perspective of an Indo Swiss Research Project”

5.3. A Handbook for Trainers on Participatory Local Development

During the year 2003-04 Sampark developed a training kit on promoting rural women’s cooperative businesses in Thailand. Based on this experience, Sampark contributed a training module on small-scale enterprise development by poor rural women, for “A Handbook for Trainers on Participatory Local Development: The Panchayat Raj Module in India”. This handbook was published by the Food and Agriculture Organisation of the United Nations (FAO) regional office for Asia and Pacific in Bangkok.

5.4. Interviews with Smita Premchander in two Swiss Magazines

A personal interview with Smita Premchander was published as an article titled “Smita Premchander – Banker of the Unprivileged” in the Swiss magazine: “Horizons. Magazine Suisse de la Recherche Scientifique” No. 62, Sept. 2004. The article is about her experiences in the field of micro finance and how it helps building the capacities of rural women in terms of income level, knowledge and self-esteem. The article also explains Smita’s relation to the NCCR – NS and the CDE in Bern, due to her PhD work. The article summarises Smita’s commitment to dedicating her efforts and knowledge to the empowerment of women.

On the occasion of the 10th Anniversary of KFPE, a special journal was published, called “Joint research – Mutual benefit” to which Ms Smita Premchander contributed her experience as a Southern research partner in an article. She compliments KFPE on its work and its role within North-South partnerships, though she also challenges the imbalance of power that is maintained in this kind of partnerships and which shows for example in the inequalities of salary.

5.5. Flyer on Auto-didactic Learning System (ALS)

Sampark developed a Flyer on the concept of ALS, adjusted to the Indian context. The same was used to select institutions that are interested to include the ALS approach in their activities.

5.6. Training Manual: FAMOS Check Guide and Methods

The International Labour Organisation (ILO), Geneva developed the content for a self-check of organisations that are involved in providing services for Female and Male Operated Small enterprises (FAMOS). The content has been pilot tested with their partners and revised based on the feedback. Sampark has been assigned to organise the content and design it to make the manual user friendly. The designing of the content is under process and will be completed by June 2005.

6. Students and Volunteers

Several student and volunteers have been working towards achieving the objectives of Sampark during 2004-05:

Mr Jason Klinck was an intern from SDRI engaged in:

- English language editing of ten in-depth case studies and several other internal documents
- Teaching English grammar to Sampark's staff, Bangalore.
- Developing a note on "Social Learning and Agricultural Marketing", which has been included in the proposal for the second phase of the SOLES project.

Students from several colleges like NMKRV, St. Joseph, XIME and Christ College visited Sampark and learned about the work of rural development as well as the management of NGOs.

Ms Neesha Joseph from USA worked as a volunteer for about three months and helped improving the content of Sampark's website and also involved in English editing of internal and research documents.

Volunteers in Koppal: Four volunteers, i.e. Ms Savitamma, Ms Kamma, Ms Sumangala and Mr Rajappa supported the staff in managing the group accounts, organising and conducting training and completing the internal auditing of groups.

Sampark would like to express its gratitude to all these people for their time and support.

7. Administration & Other Issues

7.1. Management Committee Meeting

A Management Committee Meeting was held on 23 December 2004 at Sampark, Bangalore. Bangalore based board members and staff from both Bangalore and Koppal offices attended and discussed the following topics with board members:

- Current activities of Sampark
- Ms Madhu Singhal's experience in Mitra Jyothi (an organisation working towards physically disadvantaged people)
- Mr R.B. Shetty's experience in the field of micro finance and enterprise development
- Fund raising strategies
- Administrative aspects

At the MCM the board members provided their expertise to the staff for implementing the activities. Sampark would like to acknowledge the support of the board members and extend to them our utmost gratitude.

7.2. Staff Development

Sampark has 11 full time staff and 4 associates. With the intention of enlarging the experience, skill and knowledge of the staff, Sampark has deputed its staff (field and Bangalore based) to attend workshops and trainings, which were conducted in different places. Some of these are given below:

Figure 13: Staff details

Staff at Bangalore Office	Staff at Koppal Office	Associates
1. Smita Premchander	1. L. Jeyseelan	1. Ratan Gopinath
2. V. Prameela	2. Nirmala	2. Mamtha Kalkur
3. Shameem Banu	3. Uma B.S	3. Roshni Menon
4. K.G. Meenakshi	4. Rajshekar	4. Soraya Verjee
5. Chidmabaranathan	5. Akkamma	
6. Raju		

Ms Prameela, Mr Chidmabaranathan and Mr Jeyaseelan visited CDE in Switzerland along with other members of the Sampark team for the workshop on Social Learning for Sustainability (SOLES). On this occasion they shared the results of the research and developed ideas for the proposal on the second phase of SOLES

During this year Mr Jeyaseelan registered for MPhil at Madurai Kamraj University, Tamil Nadu, Mr Chidambaranathan registered for a PhD and Mr Raju has completed the graduation in Bachelor of Commerce.

We would like to thank the associates for their time and commitment.

The details about the distribution of staff according to salary levels are tabled below:

Figure 14: Distribution of staff according to their salary

Slab of gross salary (in Rs.) plus benefits paid to staff	Male staff	Female staff	Total staff
5000 <	1	5	6
5,000 – 10,000	1		1
10,000 – 25,000	2	1	3
25,000 – 50,000			
50,000 – 1,00,000			
1,00,000 >			
Total			10

Figure: 15: Staff remuneration (Gross annual salary + benefits) in Rupees

Head of the organisation:	Nil (Work as Volunteer)	Per annum
Highest paid:	Rs. 1,46,520/-	Per annum
Lowest paid:	Rs. 45,600/-	Per annum

Details about International Travels During the Year: As a part of research on Social Learning for Sustainability, three staff and Secretary of Sampark visited CDE, Bern to present the research results. The expenses incurred for this international travel is given below, which was reimbursed by CDE as a part of research work.

Figure 16: Details about international travel for the year

Name of the staff	Amount Spent	Amount received	Visited Place	Purpose
Ms. Smital Premchander (Secretary of Society)	35,210/-	35,210/-	Switzerland	Travel charges, to present the research results for Phase 1 (travel charges)
Mr. Chidambaranathan M (Research Coordinator)	2,39,194	2,39,194	Switzerland	To present the research results for Phase 1 (Travel charges including food and stay for 45 days),
Ms. V. Prameela (Project Coordinator)	1,55,874	1,55,874	Switzerland	To present the research results for Phase 1 (Travel charges including food and stay for 26 days),
Mr. Jeyaseelan (Project Coordinator)	1,55,874	1,55,874	Switzerland	To present the research results for Phase 1 of SOLES research. (Travel charges including food and stay for 26 days),
Mr. Chidambaranathan M (Research Coordinator)	1,39,358	1,39,358	Switzerland and Netherland	To write the proposal for second phase of the SOLES project along with partners (Travel charges including food and stay for 1 month)
Total	7,25,510	7,25,510		

Internal trainings and workshops: Sampark organised several internal trainings on the concept of SHGs, enterprise development, agricultural and land development and finance management for the field staff in Koppal. The training helped them to build their capacities in those areas.

Sampark has organised a three-day internal workshop for both Bangalore and field staff between 22 and 24 December 2004.

Workshop on Governance: Dr. Isabelle Milbert, Professor at the Graduate Institute of Development Studies (University of Geneva), heads a project on Governance, Human Development, and Environment. She visited India to study the governance aspects in the Indian context. Sampark invited her and organised a one-day workshop at Sampark, at which Sampark's staff as well as staff of other NGOs (FEVORD – K, Vidyaniketan, German Social Service Society and Piple Tree), who are involved in governance related activities, participated. The workshop provided an opportunity to share and learn experiences related to governance.

7.3. Fund raising

During the year, Sampark has made the following efforts to raise funds:

Proposals in the Pipeline:

- **Societal Learning for Sustainable Regional Development (SOLES-RD) - Enhancement of Institutional Innovation through Collective Action.** This proposal was developed as a part of the second phase of SOLES and in collaboration with CDE, Bern. The overall objective is to identify the factors that enable or hinder social learning and negotiation processes on a multi-level and in a multi-stakeholder context in order to achieve sustainable regional development.
- **Coping Skills Interventions for Rural Women with Psychological Distress:** This proposal was developed based on advertisement in the Deccan Herald newspaper dated 29 Oct. 2004, lanced by the Anuradha Foundation Mental Health Chapter, USA. As per the request from Anuradha Foundation, a first concept note has been developed with support of Dr. Kiran Rao, who is an expert in clinical psychology. Out of 54 Institutions who submitted the concept note, Anuradha Foundation invited 5 institutions to send a full proposal and Sampark was among them. Again with support of Dr. Kiran Rao, the full proposal was developed and submitted to Anuradha Foundation. The main objective of the proposed study is to evaluate the effectiveness of coping skills interventions for rural women with psychological distress. The evaluation of the proposal will be in the end of July 2005.
- **Development of the Capacity of Future Generations: Children's Education through Sustainable Improvement of Livelihoods of Underprivileged Families in Villages of Koppal:** Pangea Foundation, an Italy based funding agency, asked Sampark to put up a proposal on a project for the benefit of devadasis. Based on this request, Sampark prepared a project proposal with the objective of developing the capacities of future generations in Koppal villages through primary and vocational education to the children of devadasi and Scheduled Caste families, also improving the socio-economic situation of these families.
Pangea Foundation accepted the proposal and will release the funds by October 2005.
- **Creating People's Capacity to Sustain their Livelihoods through the Formation of People's Institutions:** Sampark developed a project proposal to Volkart Foundation, Switzerland with the objective of creating people's institutions for the improvement of the livelihoods of 2300 families in 39 villages in Koppal district. The proposal - planned for a period of five years - was submitted to Volkart. As Volkart does not have enough resources to fund the entire project, it has requested Sampark to prioritise its activities and submit a revised proposal. The revision of the proposal is currently in process.

Donations: A few people who came to know about Sampark, either through the website or via Sampark's network, contributed cash donations towards Sampark operations. The details of which are given in the table below:

Figure 17: Details about donations for the year 2004-05

Sl. No.	Name of the donor	Amount in Rs.	Purpose
1	M. Shruti Haldea	10,667	• Education of children
2	Stephan Rist	17,833	• Education for two Devadasi children
3	Thomas Joseph Thayil	1,00,000	• Revolving loan fund for education of children
4	Give Foundation	56,728	• Education of children • Skill training for women
	Total	1,85,228	

Sampark would like to express its gratitude to the donors for their support.

Sampark linked with the Times of India for getting online donations from NRI for its development activities. Sampark also updated its Internet home page and included several options for donations. The two links are:

<http://www.Remit2india.com> and <http://www.sampark.org/>

These two websites improve Sampark's image both at national and international level and will also help in raising funds through donations.

7.4. Visitors to Sampark

Several people visited Sampark in both Bangalore and Koppal to gain understanding of Sampark's operations and to review its various projects. The details of these visits are attached as Annexure 2.

8. Financial Position

During the year excess of income over expenditure for the year is Rs. .460879.72. The details of this is given below:

Figure 18: Abridged Receipts and Payments

ABRIDGED RECEIPTS & PAYMENTS	
ACCOUNT FOR THE PERIOD 01.04.2004 TO 31.03.2005	
Particulars	Amount Rs.
Receipts:	
Opening Balance (Cash & Bank)	522242.39
Professional Receipts (Consultancy)	1256308.76
Programme receipts	834822.00
Other receipts	172849.46
Receipts towards specific funds	374541.00
Bank Interest	98635.52
NET FD encashed	1061577.00
Total	4320976.13
Payments:	
Programme Expenses	2216419.61
Admin Expenses	878115.20
Fixed Assets acquired	71540.00
Revolving fund for PWD	10000.00
Advances receivable	94055.00
Closing Balance	1050846.32
Total	4320976.13
ABRIDGED STATEMENT OF INCOME & EXPENDITURE	
FOR THE YEAR ENDED 31.03.2005	
Particulars	Amount in Rs.
Income:	
Professional receipts (including accrued amounts)	1446208.76
FD & Bank interest (including accrued amounts)	173414.52
Other income	70862.50
Total	1690485.78
Expenditure	
Salaries	418875.00
Travel	35443.00
Office Rent	167328.00
Telephone charges	47250.00
Printing & Stationery	20876.60
Professional charges	19020.00
Local conveyance	10094.00
Audit fees	33060.00
Other Admin expenses	392312.71
Depreciation	85346.75
Excess of income over expenditure	460879.72
Total	1690485.78

ABRIDGED BALANCE SHEET AS AT 31.03.2005			
Particulars	Amount in Rs.		
Sources:			
General fund	5580698.86		
Specific Fund	1350000.00		
Project under progress	778573.00		
Outstanding Expenses	163562.46		
Total	7872834.32		
Utilisation:			
Fixed Assets	2121451.00		
Advances and Deposits	4700537.00		
Cash & Bank Balance	1050846.32		
Total	7872834.32		
Place: Bangalore			
Date:08.08.2005	President	Secretary	Chartered Accountants

9. Future Direction

Sampark is an NGO committed to poverty reduction in the villages of Koppal. This commitment has been renewed and Sampark has pledged its resources to this task. Sampark decided to stay with the 39 villages where at present Sampark is working and to work with women towards strengthening the groups and clusters. Sampark will further focus on savings and credit activities as well as the education programmes as they show a positive impact on the livelihoods of the people in Koppal.

Sampark is in the process of pilot testing cooperation with farmers in the field of sustainable natural resource management. The learnings of this project will be compiled and evaluated within the next years, and thereupon the continuation of the project will be decided. Sampark will continue to take up its research results in the field project.

Smita Premchander,
Chief Secretary, Sampark

Bangalore
July 9, 2005

Annexure - 1 Institutional Collaborations

The agency that are supported during the year are given in table below:

Sl.No	Agency	Programme
1	Give Foundation	<ul style="list-style-type: none"> • Capacity building of women and the cluster development program. • Supports skills training, adult literacy; sponsors the education of children through online donations
2	CAPART, Dharwad	<ul style="list-style-type: none"> • Sustainable land development program at Bikanalli
3.	International Labour Organisation, Geneva	<ul style="list-style-type: none"> • Developing training manual for self Check of organisations probing services to the Female and Male Operated Small enterprises
4	Department of Handicraft & Textile	<ul style="list-style-type: none"> • Survey to identify potential clusters for Handicrafts and formation of groups among artisans.
5	CDE, Bern	<ul style="list-style-type: none"> • PAMS – Technical training on NRM, Micro credit, and enterprise promotion • SOLES – Social Learning for Sustainability, Research study • Designing and printing of flyer on ALS
6.	Food and Agriculture Organisation of the United Nations (FAO) Thailand	<ul style="list-style-type: none"> • Publishing article on small-scale enterprise development by poor rural women
7.	KFPE, Switzerland	<ul style="list-style-type: none"> • For publishing the case studies on North –South Partnership
8.	Volunteers and Individual donors <ul style="list-style-type: none"> • Ms Neesha Joseph • M. Shruti Haldea • Stephan Rist and Merry Gean • Thomas Joseph Thayil 	<ul style="list-style-type: none"> • English editing of internal documents • Feedback on Sampark's website • Donations for field activities
9.	SDRI, Canada	<ul style="list-style-type: none"> • Sponsoring an internship programmed (Mr. Jason Klinck)

Annexure 2 - Visitors to Sampark

The details of visitors both at Bangalore and Koppal office during the year 2004-05 is tabled below:

Visitors at Bangalore Office

Name of the visitor	Date	Name of institution	Purpose of visit
Ms Smita Singh web designer	16/7/2004	'IMPACT Marketing Communications', Bangalore	To get to know Sampark's activities and to offer website services for Sampark
Ms Savitri Rawat (Member of ABVK)	12/8/2004	Akhil Bhartiya Vanvasi Kalyan Ashram, Calcutta	To share her organisation's activities and to give design inputs for the embroidery work in Koppal
Mr R.B. Shetty, Board Member of Sampark	13/8/2004	Managing Director, KITVEN, Bangalore	To discuss the proposal and fundraising strategies of Sampark
Mr Mukundan	20/9/2004	SERVALS Automation Pvt. Ltd. Chennai	To get to know Sampark's activities. To explain products like electricity, gas, etc. and to identify the market demand for these products in Koppal
Mr Arun and Ms Sredden, BBM students	28/9/2004	Christ College, Bangalore	To get to know Sampark's activities
Ms Aliya Rebecca, MBA student	30/9/2004	Xavier Institute of Management and Enterprise (XIME), Bangalore	To get to know Sampark's activities
Justice Gita Mittal, Board Member of Sampark	22/12/2004	Judge, High Court, Delhi	To discuss Sampark's activities
Mr R.K. Surya Prakash Rao	23/12/2004	CAPART, Bangalore	To get information on the progress of the land and water management project
Dr. Kiran Rao, Board Member of Sampark	16/01/2005	NIMHANS, Bangalore	To support Sampark in developing a proposal
Ms Arathi, Researcher	23/3/2005	St. Joseph College, Bangalore	To get to know Sampark's activities, especially in respect to Self Help Groups in Koppal

Visitors at the field office, Koppal

Name of the visitor	Date	Name of institution	Purpose of visit
Mr Ritu Singh, IAS	6/07/ 2004	District Collector, Koppal	To see and understand the work of Sampark in Koppal taluk
Mr Chiranjiv Singh IAS	6/7/ 2004	Development Commissioner of Karnataka, Bangalore	To understand the work of Sampark in Koppal taluks
Mr Surya Prakash Rao	1/10 /2005	CAPART Bangalore	CAPART programme evaluation
Mr Srikant and Mr. Surya Prakash	21/10/ 2004	AVIVA insurance Company, and Basix Hyderabad	To discuss possible collaboration between Basix and Sampark with regard to insurance and micro credit