

# Annual Report

2007-2008



# Annual Report - 2007 -2008

<b>1</b>	<b>Introduction</b> .....	<b>1</b>
<b>2</b>	<b>Areas of work</b> .....	<b>2</b>
2.1.	Women's Self-Help Groups .....	2
2.2.	Development of Clusters, the People's Institutions .....	8
2.3.	Children's Education .....	19
2.4.	Skill training and Enterprise Development .....	24
2.5.	Health .....	31
2.6.	Legal Awareness .....	35
2.7.	Sustainable Agricultural Practice .....	36
2.8.	Community Based Impact Monitoring System .....	37
2.9.	Children's Crèches in Bangalore .....	37
2.10.	Research and advisory Support Services .....	39
<b>3</b>	<b>Future Action Plan</b> .....	<b>40</b>
<b>4</b>	<b>Documentation and Publication</b> .....	<b>41</b>
<b>5</b>	<b>Board Member's Involvement</b> .....	<b>41</b>
<b>6</b>	<b>Staff Development</b> .....	<b>41</b>
<b>7</b>	<b>Interns and Volunteers</b> .....	<b>42</b>
7.1.	Interns .....	42
7.2.	Volunteers .....	42
<b>8</b>	<b>Partners</b> .....	<b>43</b>
<b>9</b>	<b>Guests</b> .....	<b>44</b>

## List of Tables

Table 1:	Cluster-wise Membership and Group Details .....	3
Table 2:	Group Saving Fund .....	3
Table 3:	Loan Disbursement and its Repayment .....	4
Table 4:	Loan Given by Bank and Cluster .....	5
Table 5:	Members in Cluster Committees.....	8
Table 6:	Training to Cluster Staff by Sampark Staff.....	10
Table 7:	Training to SHGs by Cluster Staff .....	11
Table 8:	Training to Cluster Committee Members.....	12
Table 9:	Details of Membership and Share Capital of the Registered Clusters .....	13
Table 10:	School Dropouts Between 14 to 20 years.....	19
Table 11:	Number of Children Supported for Education.....	22
Table 12:	Details about Enterprise Trainings .....	25
Table 13:	Sector-wise Trainings Started .....	26
Table 14:	Details of Staff and Associates at Sampark .....	41
Table 15:	Details on Trainings and Workshops Attended by Staff .....	42
Table 16:	List of Funding Agencies and Individual Donors .....	43

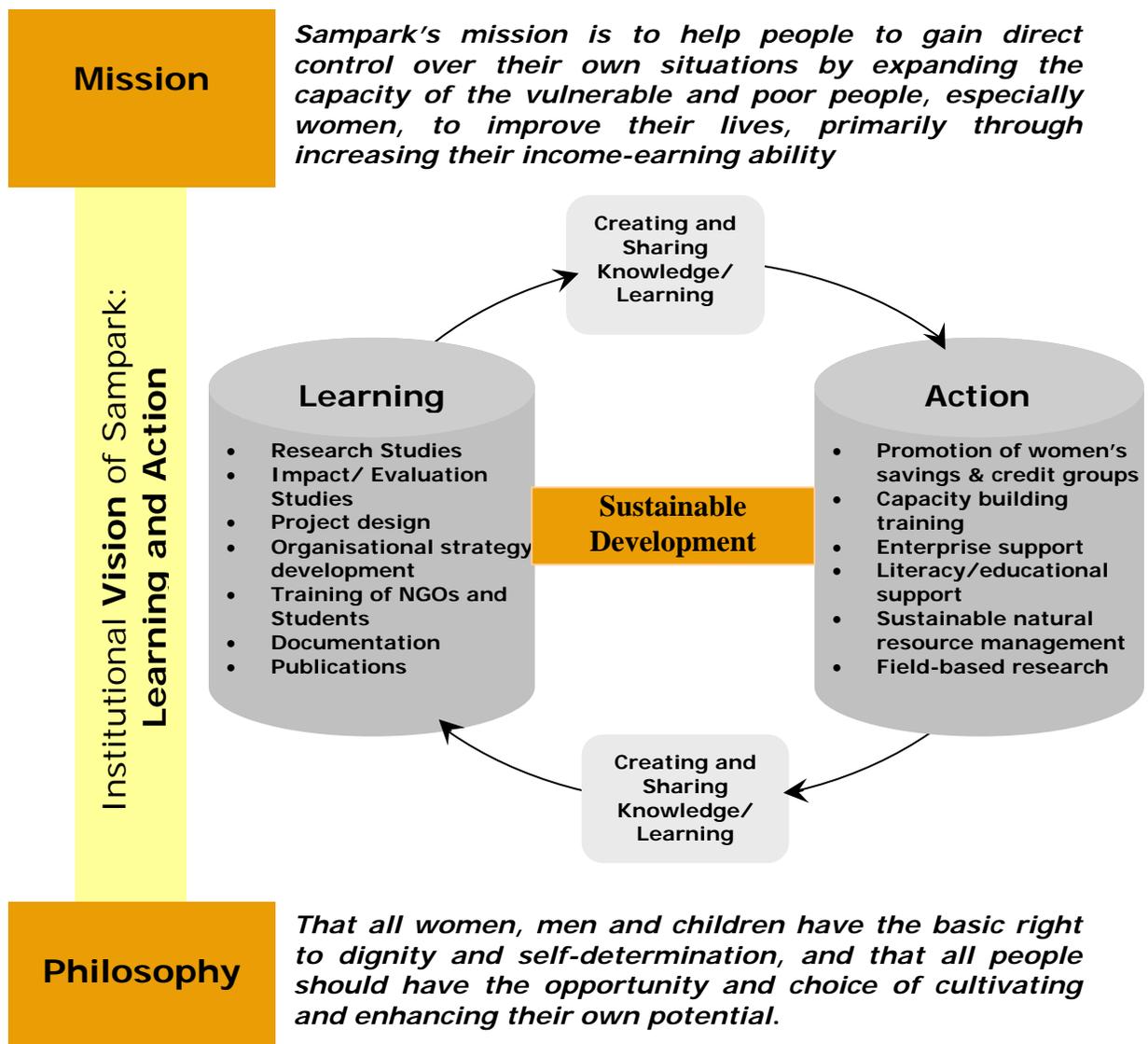
## List of Figures

Figure 1:	Sampark's Vision, Mission and Philosophy .....	1
Figure 2:	Changes in Group Savings and Interest Earned Over the Years .....	4
Figure 3:	Loan Given to Groups by the Bank and the Cluster over Years.....	5

# 1 Introduction

Sampark, a non-profit non-governmental organization, established in 1991, began as a resource agency for other NGOs, government and donor agencies to support them in marketing of rural products, income generation programmes, and gender related activities. It has used its expertise in handling issues related to poverty and rural livelihoods to initiate holistic development through people's forum and community based leadership in 37 villages in Koppal district of Karnataka. The interventions commenced in 1998 and have progressed a long way over the ten years - starting with women's self-help groups for savings and credit support and moved into several other areas like children's education, vocational skill training for youth and women, enterprise promotional activities, general and mental health support and establishing strong people's organizations. Sampark also has expanded its activities in Bangalore by establishing crèches for children of construction labourers. The achievements and impacts of these activities during the financial year 2007-2008 are detailed in this report.

**Figure 1: Sampark's Vision, Mission and Philosophy**



## 2 Areas of work

Sampark is actively involved in the following areas of work:

1. Women's Self-Help Groups
2. Cluster Development
3. Children's Education
4. Skill Training and Enterprise Development
5. General Health Awareness and Mental Health Support for women
6. Legal Awareness
7. Sustainable Agricultural Practices
8. Community Based Impact Monitoring System
9. Children's Crèches in Bangalore
10. Research and advisory support services

### 2.1. Women's Self-Help Groups

Small and informal associations of poor people were initiated by Sampark on the principles of self-help and collective responsibility. The formation of SHGs helps the poor to pool their savings, deposit it in banks and access credit facilities from the group, bank and other institutions. Through the formation of SHGs, Sampark aims to not only help the poor to come out from the clutches of moneylenders and traders, but also to play a significant role in empowering women socially and economically.

Sampark's strategy to form groups was to identify poor and disadvantaged people through the means of various participatory exercises involving the community, such as *grama sabhas*, social mapping, resource mapping, wealth ranking etc., and the poor were encouraged to participate in the SHGs. After the formation of the group, the members were given capacity training on the concept of SHGs, leadership, book



keeping, financial management etc. They were also trained on credit linkages, which helped them to get bank loans for taking up some income generating activities.

## Achievements

### Number of SHGs and Members

Sampark is now supporting 169 women's SHGs. The number of groups has increased from last year when it was 156. Thirteen new groups were formed by the cluster themselves. There are 2566 families belonging to 32 villages in Koppal taluk who are part of the SHGs. 22% (556 members) belong to the scheduled caste and the remaining 78% (2010 members) belong to other backward communities.

**Table 1: Cluster-wise Membership and Group Details**

Sl. No	Cluster Name	No. of Village	No. of Groups joint Cluster	No. of groups not joint in the Cluster	Total Groups	Total Members	No. of group Audited in March 2008
1	Bhumika	5	18	1	19	286	18
2	Bharatambe	5	16	3	19	269	13
3	Sahana	3	18	3	21	360	19
4	Bettada-lingeshwara	3	23		23	330	23
5	Manjunatha	2	11		11	182	11
6	Shrigandha	2	14		14	218	14
7	Padmvati	1	6		6	98	6
8	Eshwara	2	16	2	18	283	15
9	Sadhana	2	12		12	161	12
10	Sangama	3	15		15	229	14
11	Govi-siddeshwar	4	10	1	11	150	10
	<b>Total</b>	<b>32</b>	<b>159</b>	<b>10</b>	<b>169</b>	<b>2566</b>	<b>155</b>

### Group Work

The women's groups actively participate in various activities within the group and out side the group; their activities include, conducting weekly meetings, saving regularly, and utilizing the facilities provided by the government, banks, cluster and other institutes. During the meeting they discuss various personal, village level and social issues and share the knowledge obtained through training programmes and cluster meetings.

### Savings and Credit Details

Sampark supports 169 groups, the savings and credit details of 155 are only given in this report; these groups have saved around Rs. 83,55,366/- (which includes savings, interest, and other income) (Table 2). The savings played an important role in

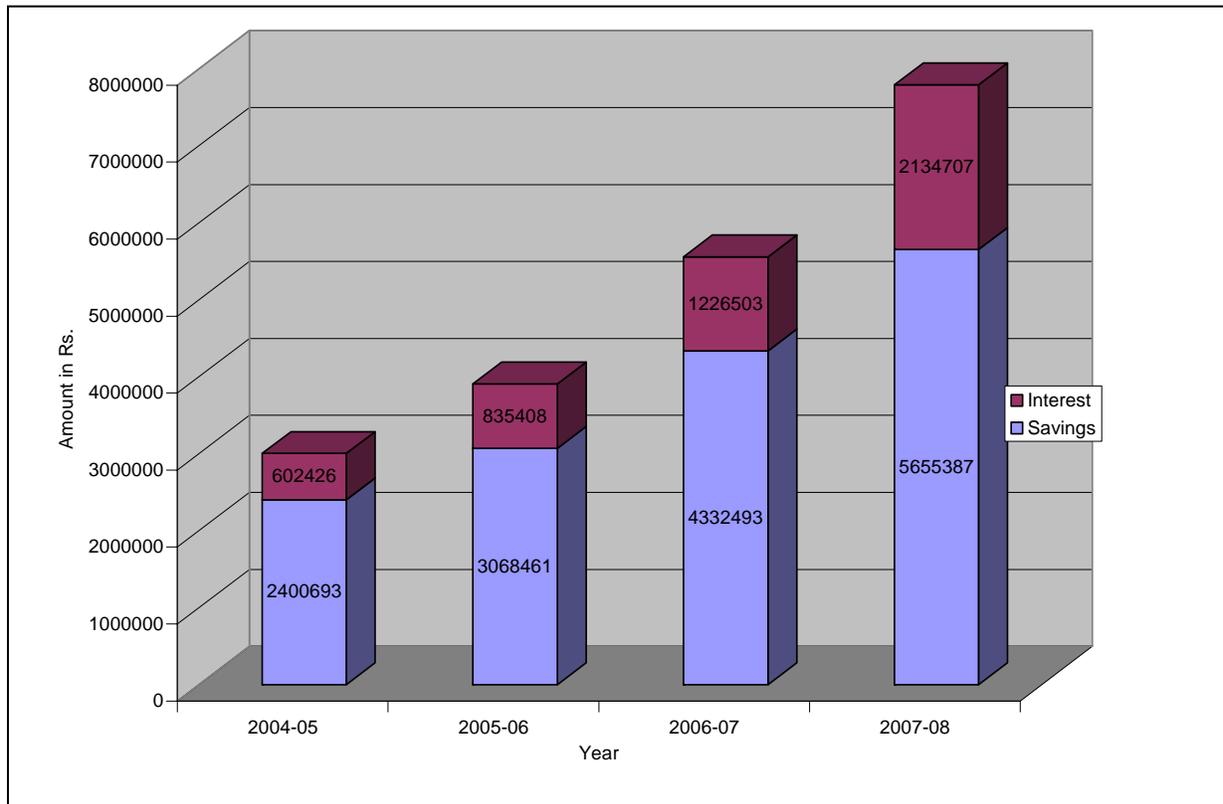
**Table 2: Group Saving Fund**

Category	Amount (Rs)
Savings	5,655,387
Interest	2,134,707
Other income	565,272
<b>Total</b>	<b>8,355,366</b>

breaking the debt-trap of the moneylenders who charged high interest rates. Women used savings as collateral for getting higher amounts of external credit from banks and the contribution of these women to the family business, welfare and income has increased - as a direct result of this, gender issues at the family level have reduced to a very large extent.

Total savings from all the groups has been increasing over the years (Fig 2). The total savings has increased 31% as compared to the previous year and interest has increased 74% compared to last financial year.

**Figure 2: Changes in Group Savings and Interest Earned Over the Years**



**Table 3: Loan Disbursement and its Repayment**

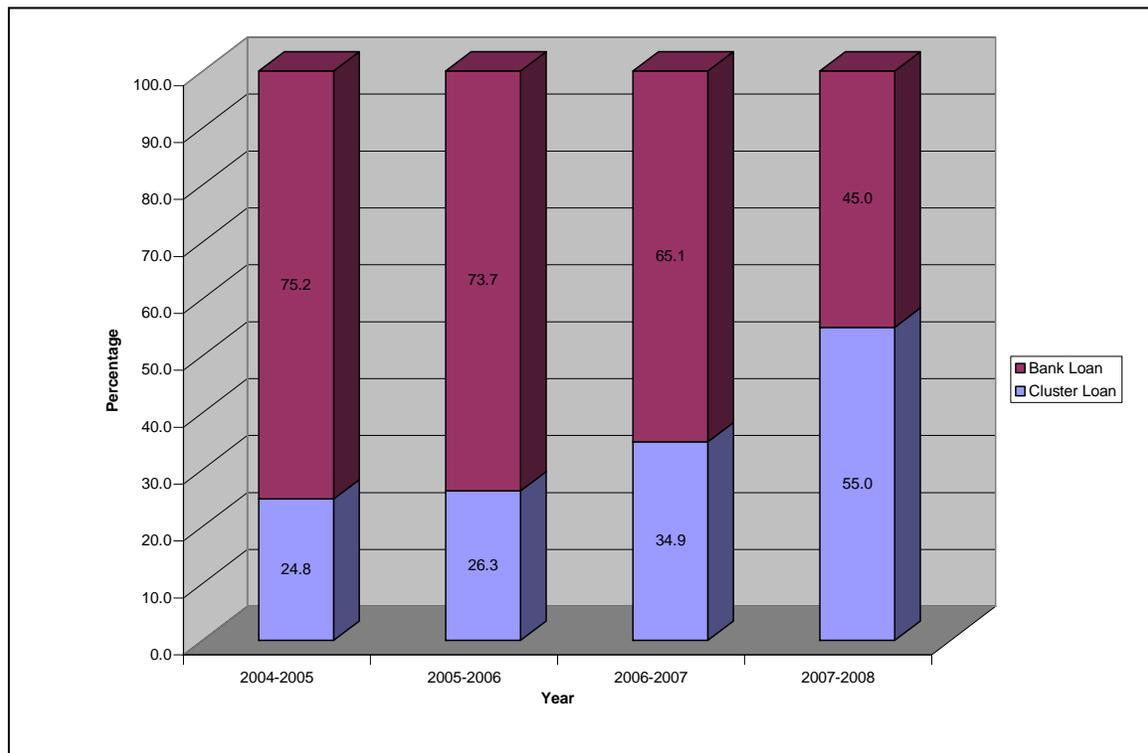
Source	Opening Balance till March 2007	Current Loan disbursed in 2007-2008	Total Loan Disbursed (O.B + current) in Rs	Repaid in Rs	Balance
Group Loan	4,259,970	7,418,666	11,678,636	5,717,952	5,960,684
Bank Loan	688,986	1,862,000	2,550,986	786,223	1,764,763
SGSY scheme	715,811	280,000	995,811	721,311	274,500
Cluster Loan	149,369	2,126,000	2,275,369	763,864	1,511,505
<b>Total</b>	<b>814,136</b>	<b>1,686,666</b>	<b>17,500,802</b>	<b>7,989,350</b>	<b>9,511,452</b>

As on March 31, 2008, the cumulative loan amount disbursed to group members was Rs. 1,16,78,636/, of which Rs.16,86,666 was disbursed during the financial year 2007-2008. The sources of these funds include: group funds, bank, cluster and SGSY government subsidy schemes. The breakup amount of these sources of loans is given Table 3. Nineteen groups availed of loans under the SGSY scheme till March 2008 (including 2 groups in 2007-2008), which amounts to Rs.2,80,000. The loans sanctioned by the government were used by women to purchase sheep, goats and buffaloes. Forty three groups were linked with banks during this year and received an amount of Rs.18,62,000/- and 90 groups accessed Rs.22,75,369/- from the cluster (Table 4). The credit linkages supported women to get finances required for the purpose of agriculture, animal husbandry, businesses, health, education, house-repairs, marriages and other ceremonies.

**Table 4: Loan Given by Bank and Cluster**

Year	Cluster Loan in Rs.	Bank in Rs.
2004-2005	1,77,700	5,38,000
2005-2006	3,11,500	8,75,000
2006-2007	6,28,550	11,75,000
2007-2008	22,75,369	18,62,000
<b>Total</b>	<b>33,93,119</b>	<b>44,50,000</b>

**Figure 3: Loan Given to Groups by the Bank and the Cluster over Years**



The loan amount taken from both the bank and the cluster is increasing over the years. The percentage of loan taken from the cluster, out of the total loan, has increased over the years i.e. from 24.8% in 2004-05 to 55% (Fig 2) in 2007-08. It shows that groups are interested in using their own savings first and earning interest

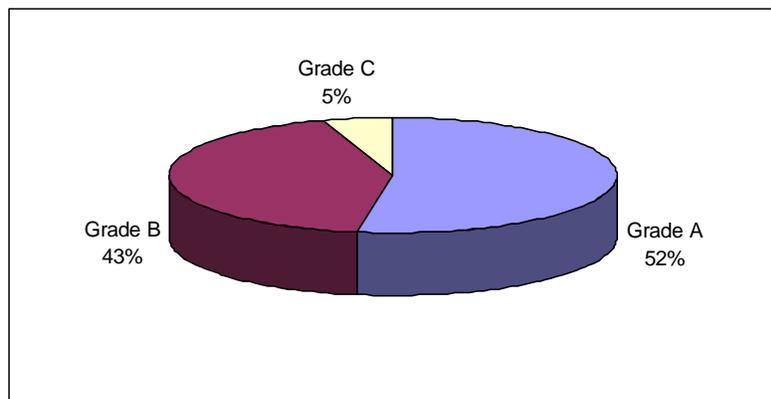
out of it instead of paying to the banks. Clusters are showing 100% repayment and are doing well to support the groups, to utilize their own money deposited in the cluster.

The average loan amount has increased from Rs.5000/- that it was 3 years back to Rs.20000/- per women now. From April 2007 – March 2008, 185 women took loans for business activities from 90 groups (few groups had taken loans even 2-3 times). In a period of one year the cluster's revolving fund generated 3 times from the original amount.

### **Group Financial Auditing**

A total of 155 groups were audited in March 2008 by the trained cluster leaders. The auditing process was transparent, participatory and learning oriented. A team consisting of two members conducted the auditing in the presence of all the SHG members. Before auditing the team informed the members about the aspects they would be looking into, and asked the members to clarify details that were not clear to them. At the end of the auditing, the team has shared the results of the auditing and also their remarks regarding the accounting system, book maintenance and misuse of funds. The same remarks have also been recorded in the SHG minutes book. Through this process all the group members were educated regarding the group's total income, expenditure, profit sharing to each members, unknown financial transactions and also improvements that need to be done in the areas of accounts and book maintenance. Usually, this process would be confined between the book writer, group leader and the auditing team. Women were happy to participate in such a process even through they had to sit through for long hours.

**Grading of SHGs** As part of the loan sanction process clusters undertake assessment of the groups that applied for credit. Totally 40 groups were graded as part of this process during the financial year, of which 21 (52%) of them fall under A grade which is the best standard of group, 17 groups (43%) fall under B grade and 2 groups (5%) were graded as C groups which poor in their performance.



### **Capacity Building of SHG Book Writers**

During the financial year, the cluster staff conducted several programmes for groups to build capacity of the members to manage their group meetings, their savings and credit activities as well. The details of the training conducted for groups are given in Table 7 in section 2.2.

The book writers from 40 SHGs (Table 7 in section 2.2) were trained in book writing by the cluster and Sampark staff. After that many groups have done follow up and on-the job training to be perfect in their jobs.

## Women's day programme on 8<sup>th</sup> March

On 8<sup>th</sup> March, women's day was celebrated in Koppal, wherein 250 women from Koppal and nearby villagers participated. The programme was jointly organized by Sampark and the district court. In the beginning, the women took a rally for about 1 k.m and walked between the offices of the taluk panchayat and the District court to create public awareness about women's issues related to gender equality, property rights, dowry, harassment etc. Followed by rally the women gathered for about 3 hours to hold discussions with guests and press reporters about the women issues. The District Police commissioner Ms. Gangubai was the chair person for the discussion and judges, lawyers, officials from the women and child development department, and the Zilla panchayat president participated in the discussions. The guests addressed the gathering on various issues such as gender equality, equality in wage and property and educating girls. The government officials explained about their future programmes that are focused for women's empowerment and development. The commissioner informed the women that there is a law against the harassment of women and the dowry system and that there are no fees charges for the cases filed by women for their rights.

## Impacts

- Women built capacity on leadership and financial management
  - The capacity of accessing credit through the SHGs, clusters and banking linkages has increased among the women members (Table 4).
  - The availability of money at the groups helped the poor women to avail loans easily for their emergency needs.
  - Easy access to money helped women learn and start enterprise activities and gain an increase in their daily wage income (see section 2.4).
- In Kambli, Beebee Fatima is an SHG with 20 members functioning for the past two years. In March the group took a loan of Rs.25,000/- and disbursed it to a woman called Kariyamma for sale of chilli. She and her husband used to weave cloth, which is mostly part time work, because it depended totally on the Handloom department which supplied them with the materials needed for weaving and paid them for the work done. The family tried to do something for regular income. Hence, Kariyamma requested for a loan from the group to start chilli business. She attended one of the business training programmes in which the staff taught her about business idea generation, and the women were asked to do research about the goods that come in to the village and those that go out from the village. From that concept she picked up the chilli business, as chillies are available locally in the season. With the loan amount of Rs.25,000/- she purchased bulk quantity of chillies from the farmers and sold them on a retail basis in the other market places from which she gained about Rs.5000/- profit within a month. Kariyamma would like to continue this business and is thinking of buying a machine to make chilli powder and sell it. She and her husband feel happy about her starting the chilli selling business. Now both of them do the weaving and chilli business together.

## 2.2. Development of Clusters, the People's Institutions

**Table 5: Members in Cluster Committees**

Clusters of 15-20 groups were formed with an objective of empowering members of the SHGs (by building capacity on group management, financial management, enterprise development, children's education, social awareness) and to improve their socio-economic conditions. Clusters play an important role in designing credit systems, monitoring groups, auditing groups annually and in implementing activities in the areas of education and enterprise development by forming different committees (Administrative, credit, education, health and IGP). These committees play an important role in monitoring the impacts of these activities.

Name of the Committees	Total Members in each committee
Admin	40
Education	67
IGP	44
Micro Credit	39
Health	50
<b>Total Members</b>	<b>240</b>

Sampark has worked with the cluster associations to establish a stronger structure that would implement and monitor activities and their impact. The current structure of each cluster association consists of a president, secretary, and five working committees in the following areas: finance, health, education, administrative and enterprise. Each committee comprises of 4-6 members, with a total of 240 members from all the 11 clusters. These clusters conduct meetings once a month and discuss their activities. Cluster staff members were appointed by the cluster members and they are paid for their services by the cluster (costs shared by groups) and Sampark.

### Achievements

During this year Sampark conducted and focused many Training of Trainer's (TOTs) programmes to build the capacity of cluster staff and the capacity of the committee members.

#### 1. Capacity Building of Cluster leaders and Staff

##### ToT to Cluster Staff

##### *Training by Myrada*

In addition to the training inputs given to the cluster staff by Sampark on SHG management and book writing, Sampark has organized additional training for them from Myrada to enhance their capacity to train SHGs and book writers.

**SHG and its Management:** Two residential training programmes covering 4 days each were organized for the cluster staff at the MYRADA training centre in Danapur in December 2007 so that they could learn about the concepts and management of

SHGs. Myrada faculty members have provided both theoretical as well as practical training on eight different modules.

Eight out of 9 staff from the 11 clusters participated in both the training programmes. The topics covered by the faculty of Myrada in the four days of the first training programme are:

1. Poverty analysis
2. Concept of SHGs
3. Rules and regulations followed in SHGs
4. Fund management – savings and credit

The topics covered by the faculty of Myrada in the four days of the second training programme are:

1. Bank linkages
2. Communication
3. Leadership
4. Sampark's goal and activities

During the training course the staff members have also learnt the skills of training methodologies for conducting an effective training programme for SHG members.

**Book Writing:** Sampark had organized a three day residential training programme on book writing for cluster staff and SHG book writers at the MYRADA training centre, Danapur. Six cluster staff from four clusters and 16 book writers participated.

### ***Training by Sampark Staff***

In addition, Sampark has conducted TOTs to the cluster staff on different subjects that are required for building the capacities of SHGs and village level committees. The subjects include: cluster concept, IGAs and micro credit activities, education, health, government schemes and planning training for SHGs. Specific attention was given to these topics due to the knowledge gap among the group members that hindered smooth implementation of activities by cluster committees and Sampark team with groups. The details of the training programmes conducted for the cluster staff, are given in table 6:



**Table 6: Training to Cluster Staff by Sampark Staff**

Cluster Name	No. staff trained under various subjects									
	Cluster Concept and roles of village education committee	Work sharing & planning training for SHGs			IGP and Micro credit Activities	Book Writing	Education Programme	Health	Govt. schemes	
		Trg 1	Trg 2	Trg 3						
Betadalingeshwara										
Manjunath	1	1	1	1	0	1	0	0	1	1
Shrigandh	1	1	1	1	0	1	0	1	1	1
Padmavati	1	1	1	1	1	1	1	1	1	1
Sangama	1	1	0	1	-		-	1	0	
Gavisiddeshwara	0	0	1	0	0	0	1	1	0	
Eshwara	1	1	1	1	1		1	1	1	1
Sadhana	1	1	1	0	1		1	1	1	1
Bhumika										
Bharathambe	1	2	2	2	2		2	2	2	2
Sahana	1	1	1	1	1		1	1	1	1
<b>No. of staff attended</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>7</b>	<b>6</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>7</b>	
<b>Total staff to be in the training</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>9</b>	<b>4</b>	<b>9</b>	<b>10</b>	<b>9</b>	

The book writing training was conducted for the benefit of new staff members who had missed the training in Myrada. Attendance was low in Govisideshwar, Sangham and Bettalingeshwar because the staff members were irregular in their work and also because of poor staff management by the administrative committee of these clusters.

#### **Training to SHGs by Cluster Staff**

After the training received from Myrada and Sampark, the cluster staff has conducted training programmes for the groups. After the group level training, the cluster staff provided follow up training during the group meetings.

The details of the training programmes conducted by the cluster staff for SHGs are given in the Table 7.



**Table 7: Training to SHGs by Cluster Staff**

Cluster Name	Total Groups	Training Topics Covered for SHGs by the Cluster staff													
		Cluster Concept	Sampark Activities	IGP Activities	1	2	3	4	5	Book keeping to group members	SHG Concept	Rules & Regulation	Health	Financial Mgmt	Poverty Analysis
					Book Writing										
1. Betadalingeshwara	23	6	7								4				
2. Shrigandh	15														
3. Padmavati	6	2	4							6	5				
4. Sangama	13														
5. Sadhana	14	8	7	13	13	14	10	8	6	5	0	2	9		
6. Gavisiddeshwara	10	7	5		7	8				5					
7. Eshwara	16	13	13	15	12	15				3	9	15	4		
8. Bhumika	18	10	16		8							1	1	3	2
9. Sahana	21	7	6								3	3			
10. Manjunath	11														
11. Bharathamba	13	11	9								2				
<b>TOTAL</b>	<b>160</b>	<b>55</b>	<b>67</b>	<b>28</b>	<b>40</b>	<b>36</b>	<b>10</b>	<b>8</b>	<b>6</b>	<b>19</b>	<b>14</b>	<b>30</b>	<b>14</b>	<b>3</b>	<b>2</b>

As the cluster staff's capacity has increased the number of training and the number of groups covered for training during this year increased. Many groups have received training on orientation about sampark's activities (67), cluster concept (55), book writing for book writers (40) and rules and regulations followed in self-help groups (36). In three clusters, particularly in the Sadhana cluster, many groups' book writers have received follow up training.

The table shows that the two clusters (Eshwar and Sadhana) have covered almost all the groups under all the training subjects designed for SHGs. This is mainly due to the cluster staff's efforts and the effective management of these staff by the administrative committee of these clusters. The other three clusters, Bhumika, Gavisiddeshwar and Sahana have focused on covering the topics of cluster concept, Sampark's activities and book writing, but they are yet to cover all the groups under these topics.

The staff members from Bettalingeshwar and Padmavathi clusters have covered three topics (cluster concept, Sampark's activities and rules and regulations) for a few groups. Three clusters (Sangama, Srigantha and Manjunatha) have not conducted any training programmes to any of its groups. This was mainly due to frequent staff turnover and no stability of the staff for a reasonable period where they can get training and transfer the same to SHGs. Now Srigantha and Manjunatha

clusters have regular staff and have started the training programme for the groups. The Sangham cluster is still trying to get staff.

### Training given to Cluster Committees

**Training Related to Managerial and Implementation of Activities:** Sampark conducted a series of training programmes for the committee members to build the capacity of women to manage the cluster and the different activities well. The details of training programmes conducted for each committee are given in Table 7.

**Table 8: Training to Cluster Committee Members**

Cluster Name	No. of training conducted for each committee over period of one year									
	Admin committee		Credit Committee		IGP Committee		Education Committee		Health Committee	
	No. of Trg	% Attended	No. of Trg	% attended	No. of Trg	% attended	No. of Trg	% attended	No. of Trg	% attended
Betadalingeshwara	8	71	9	62	6	63	7	71	4	31
Manjunath	6	61	6	56	8	59			5	45
Shrigandh	5	60	3	83	8	34	6	43	4	50
Padmavati	0	0	# <sup>1</sup>		1	50			1	100
Sangama	7	60	8	56	6	37	8	45	0	0
Gavisiddeshwara	7	48	4	67	6	29	7	67	3	83
Eshwara	5	75	9	87	10	52	7	52	3	53
Sadhana	7	68	9	67	7	68	7	40	3	33
Bhumika	4	40	9	61	10	64	5	37	2	21
Bharathambe	1	67	3	83	6	72	2	25	2	25
Sahana	4	25	10	65	10	65	10	46	3	47
<b>Total AV Trg per cluster/ % of members attended</b>	<b>5</b>	<b>56</b>	<b>7</b>	<b>68</b>	<b>7</b>	<b>55</b>	<b>6</b>	<b>49</b>	<b>3</b>	<b>41</b>
<b>Maximum Training conducted</b>	<b>8</b>		<b>10+</b> <b>1<sup>2</sup></b>		<b>10</b>		<b>10</b>		<b>5</b>	

A maximum of 10 training sessions on different modules were conducted for credit, IGP and education committees. Eight training sessions to administrative and 5 training sessions to health committees were conducted during the one year period. An average of 5-7 training sessions were conducted for each committee. Some of the training sessions were repeated due to low attendance.

In addition to the formal training, on the job training was given to all the committees during every cluster meeting.

<sup>1</sup> No credit committee was formed in the cluster

<sup>2</sup> One practical training programme was organized in the field for the credit committees to demonstrate on how to conduct grading of SHGs. Eight clusters were participated in two batches.

### **Training on Monitoring of Performance and Impact of Cluster's Activities:**

Sampark has conducted two participatory workshops with all the committee members to build the capacities in the following domains: Formulation of cluster's goal, objectives, activities and outputs; concept of monitoring of performance and impact of its cluster's activities and developing indicators for monitoring the same. The detailed process and outcome of the workshops are elaborated later in Section 2.6.

### **Registration of Clusters as Mutual Cooperatives**

Sampark is engaged in the process of helping the clusters to register as mutual cooperatives, as the clusters have to be legal entities in order to access external resources (from banks); and also Sampark had planned to make them into people owned and managed organizations through the legal structure. As a part of this process, Sampark had paid a lot of attention while working with the seven clusters in educating the members about the registration process and while applying for registration. Sampark has conducted a series of workshops and participatory exercises in each cluster with 60-80 women from the cluster and SHGs and made them develop bye-laws according to the guidelines of the Cooperative Act by themselves as they need to understand the Act and the various rules and regulations in order to run the cooperatives on their own. After several follow ups by Sampark staff and the cluster leaders with the registrar's office in Koppal, **five**<sup>3</sup> of the clusters submitted their documents received their registration documents and are now moving forward to having a meeting to formalize the board as per the legal norms. Once this process is complete, these clusters would be ready to apply for bank loans for their cluster.

#### **Clusters Completed Registration**

1. Sadhana, Kinnal
2. Eshwar, Koppal
3. Sahana, Gondabala
4. Bhumika and 5. Bharathambe, Alavandi

#### **Clusters in the final stage of Submission**

1. Gavisiddeshwara, Chicksindohi
2. Bettalingeshwar, Belur
3. Sangham, Halikere

**Table 9: Details of Membership and Share Capital of the Registered Clusters**

<b>Name of the cluster registered as cooperative society</b>	<b>Total membership</b>	<b>No. of Shares</b>	<b>Av. Number of shares per member</b>	<b>Total share amount paid by the members (Rs.)</b>
1. Sadhana, Kinnal	150	406	2.7	50750
2. Eshwar, Koppal	266	440	1.6	55000
3. Sahana, Gondabala	314	483	1.5	60375
4. Bhumika and 5. Bharathamma, Alavandi	470	633	1.3	79145

<sup>3</sup> Bhumicak and Bharathambe clusters were registered as one society since they are from the same geographical region.

**Three** other clusters that Sampark had facilitated for registration are in the final stages of submitting their documents. Another three clusters are in the initial process of acquiring knowledge about registration, which would enable them to make the choice as to whether they need registration for their clusters or not.

### **Exposure Visit to BIRD-K by Cluster Leaders and Project Team**

A two-day learning tour was organized by Sampark for cluster leaders and the Sampark project team to BIRD-K (BAIF Institute for Rural Development, Karnataka), an NGO and research organization working in dairying, agriculture, income generation and promoting people's organization and local resource persons. Five women leaders from five different clusters participated in the learning tour along with seven of Sampark's staff. The main purposes of the tour was for the members to learn about the different activities implemented by BIRD-K, so that they could adopt some of the ideas into their activities and importantly, take lessons for their organizational growth.

### **Impacts**

Over the two years the cluster associations have been progressing well as people centered microfinance and development organizations. The clusters equipped with strong active leaders and professionally trained staff enabled community level organisations such as SHGs and village education committees to improve their performances. The investments resulted in a large number of empowered women and significant impacts at the household level.

### **1. Institutional Development**

With the constant capacity building, many of the clusters have developed as organizations that are pretty independent in running their cluster meetings, managing their staff, encouraging their committees to taking on a proactive role, establishing good standards of credit systems and in fact, they have more improved micro-credit portfolios. Five of the clusters have registered as cooperative societies and are looking ahead to get mainstream linkages for their credit needs and delivering development services to groups. Out of the 11 clusters at least 5 are reasonably close to becoming self-reliant organizations. The areas of development that contributed to this growth are highlighted below:

#### **Development of women's leadership**

Through a series of training programmes and follow-ups with cluster committee members, many women gained confidence and become active leaders. They participate much more in the committee's planning process; they supervise the work done and present their work in front of many women in the cluster meeting. As part of the registration of clusters into cooperatives, many women got motivated to take on the responsibilities of mobilizing people and negotiating with government officials for getting the registration done. As the clusters have the policy of rotation of women in the group to represent at the cluster level, the next round of women are already being trained to take on leadership roles in the cluster activities.

Similarly, by the regular training of SHG members by the cluster staff, cluster committees and Sampark staff, many women in the group are able to understand the nuances of group activities and the cluster's role, and they are much more vibrant than they were earlier. Overall, the number of active women leaders in the clusters and groups has increased significantly.

### **Control and ownership**

Since women started understanding about their roles and responsibilities in the clusters through training and actual participation in the activities, now they understand that the activities are related to their development, and thus show much more ownership of the activities than they did earlier. The activities related to micro-credit and strengthening of SHGs are completely owned by them and they never see them as an external agent's agenda. As regards to other activities such as education, IGP and health they are 50:50. The ratio of ownership was still low until a year back because the women were not aware about activities' benefits and also because they thought of it as Sampark's agenda. After several training sessions and being involved in articulating the purpose of the activities, planning, implementing and monitoring with families, now, to some extent the women feel a sense of ownership towards these activities. The participatory process used in the registration of their clusters as mutual cooperatives helped them to believe that they can run their organisations by themselves. During the monthly meetings they seriously discuss the progress of these activities and raise their voice against incomplete or unattended tasks. However, they still have to be independent in taking this forward on their own without Sampark's inputs during and after the meeting.

The clusters have full control over their financial and human resources. They take all the decisions for their credit operations, manage their staff by themselves and the staff are kept under their control. Though Sampark contributes towards the salaries and certain other cluster expenses; the cluster staff or committee members work according to the cluster's rules and regulations only. All the committees are very conscious about expenses and keep constant track of it.

The changes in ownership and control over their resources among the cluster leaders improved not only because of training but also due to constant attempt of Sampark's team not to take advantage and control over their activities and their staff. For e.g. without taking the permission of the admin committee, Sampark staff will not contact the cluster staff for any work or make decisions in the clusters. Though certain conditions are used in order to make them more accountable, take ownership and develop themselves as an independent organization, these conditions are only temporary till they acquire such capacities.

### **Build up of organizational Capital**

During the financial year, the clusters have done significant loan turnover due to high demand of loan from groups. As the loan demand increased, the clusters have built their own capitals. The groups are now making savings every month in the cluster in addition to member's share amount and previous year's profit. During the registration of the clusters, members from these registered clusters have paid more shares and thus their own total capital has almost doubled. This capital has also helped the clusters to earn more interest when rotated as loan to groups. The

interest amount to be paid to Sampark was retained in the clusters for a one year period, and that also helps them to meet the high demand for loans from groups.

Sampark has reduced the interest rate to 12% from 18% considering the benefits of the SHGs. Many of the groups are operating at interest rates of 24% for the loan given to their members. When the groups get loan at 24% from the cluster it does not help the groups to build their capital and meet the expenses that they make towards getting services of the clusters. Sampark has reduced the interest rates with the condition that cluster should lend at 18% to the groups, and also should increase the staff salaries contributions. Clusters also reduced the rate expecting to get more credit business from groups. It worked out very well for them and they have received lot of demand from the groups, which in turn helped in earning more profit; covering their expenses and also increasing the staff salary and contribution ratio with Sampark. In the first years the clusters have contributed 10-15% toward staff salary, then in the second year 15-25% and in third (current year) they had contributed 25-35%.

### **Linkages with external agencies**

As five clusters have registered as cooperatives, now they are ready to use the legal identity to get loan from mainstream bank at low interest rate. Two clusters have already approached for this purpose. These clusters can access government schemes using the legal structure.

### **Moved Towards Financial and Managerial Sustainability**

At least four clusters (Sadhana, Eshwar, Sahana and Bhumika) are strong enough to achieve stability sooner (about a year) as financially and managerially sustainable organizations. Another three are mid-way of the process and they may reach their goal in two years time. The remaining four clusters may need three years and more. However, there are huge challenges to be overcome in order to achieve this within these periods. So far the progresses towards this impact are highlighted below:

***Financial Sustainability:*** Currently almost all the 10 clusters that are doing micro-credit activity and are making net profits, as currently they get contributions from Sampark for their staff salary, monthly meeting and programme expenses. They can breakeven with the current earnings but they may not make profit sharing for their member's share amount. Within a period of two years they will be completely meeting their expenses as well as sharing profit with their members.

***Managerial Sustainability:*** According to the internal assessment of the 11 clusters, four of them are strong in managing their clusters through improved staff and cluster committees. Three of them are in the average stage and three of them are weak. One cluster was re-established recently with clear organizational structure, but many inputs were not given.

However all the cluster staff capacities have increased significantly; they gained the capacity to conduct training for the groups; have improved book writing capacity; have established bank linkages for groups and have assisted the cluster committees. With increased capacity the staff productivity has increased during the last few years, particularly in four clusters which have conducted more training, bank linkages, formed new groups and improved their member's knowledge level.

The cluster committee's strengths have also increased tremendously and they play their role effectively. Earlier, the credit and administrative committees were mainly active; now, all the committees are working well. Since these committees are trained on impact monitoring, they plan, implement and monitor the activities much better now than before.

The clusters that registered as cooperative started operating as per the standardized institutional legal norms. Now they have designated board members and have conducted Annual General Body meetings wherein all the member of the organisations participated in selecting the board and making the annual plan and budget.

## **2. Group Performance Level Improved**

Various efforts were made by the clusters and Sampark to strengthen the groups to perform better in their savings and credit activity, and also other socio-economic activates by the members. The efforts include: formal and on-the job informal training by the cluster staff to the book writers and SHG members; the credit standard applied by the cluster credit committee; group auditing; work by various cluster committees and transaction with banks and government institutions. These efforts have helped to improve the group's performance in many ways. Book maintenance, attendance, savings, bank and cluster loan access have improved in many groups which are not doing well earlier.

## **Challenges**

This year we have moved forward in terms of making the clusters self-reliant organizations in many ways. However, it has not been an easy to task to make them fully independent managerially and financially. There were many challenges; some of the key issues are highlighted below:

**Capacity building of women continue to be a challenge and expensive:** Women find it very difficult women to give their time for capacity building training, and also find it difficult to take on responsibilities as they would lose their daily earning which they need for livelihoods. Attendance in the training programme and cluster meeting are low most of the time. This creates problems in covering all the members in each of the committees to train and make them work effectively. Some times we end up conducting 3-4 training sessions on the same topic to a particular committee. Hence it takes about two years to make them workable instead of one year period. This again prolongs the external agency's support to the cluster and delays the withdrawal.

**Difficult for trained women to contribute to the organisation's growth:** Over the two years, Sampark has built the capacities of the women in all the committees to carry out their responsibilities reasonably well. However, these trained members find it difficult to continue working in the cluster. As part of the empowerment process and leadership building, Sampark has recommended strategies of rotation of leaders in the SHGs as well as in the clusters. The rotation policy suggested in the cluster is: one out of the two women representing each cluster is supposed to change every year. Another woman would be retained for one more year to pass on the learning to the newly joined women of the group. Effectively, each woman has

to work in the cluster for a two year period. But because of the difficulties they have in coming to the cluster meetings, women take time to get trained and become involved in the implementation and monitoring processes. Women from almost all the clusters insist on change every year and are not willing to continue for another year. When all the cluster members keep changing (as it has started happening many clusters), it will again be for Sampark to train all the cluster members; and they need training of two years to reach a stage where they can carry out their tasks as many of them are illiterate and also find it difficult to give time for learning.

In order to make the clusters managerially independent it is necessary to build the capacities of all the SHG members, and that will take 5-6 cycles to happen. It will be a huge investment and many years of external support.

**Self-motive over common motive:** Many women leaders in the cluster are active and do take on responsibilities; but then they also look for individual benefits and support for their relatives or like minded people to enjoy the benefits. In the process, they dilute organisation's focus and growth.

**Staff turnover:** In some clusters, staff turnover is regular because they have managed to get the right person, who is willing to accept the stated remuneration; this situation creates a long gap between the recruitment of one staff to another and the cluster has difficulties in addressing problems that emerge in the field with their groups.

**Difficult to reach financial sustainability:** Right now the clusters are breaking even their expenses and making a profit because Sampark is contributing towards their staff salary and certain other administrative costs. Clusters running microfinance activities can be financially viable in couple years; however, they need to conduct these activities in large volumes and trained credit committee members need to continue working for a period of more than one year as this task is very difficult to be rotated with new members every year. It will be more difficult to be financially sustainable for the three clusters that are not doing microfinance activities.

Despite all these difficulties, Sampark has achieved some great results in terms of creating strong, active leaders who run their organisations effectively. Yet, it has to be mentioned that all this needs a lot of stamina and innovative strategies to make them independent and sustainable on their own without the external resources and on-going inputs.

## 2.3. Children's Education

Sampark started giving its support to school going children with the objective of reducing the drop out rate (Table 10 shows the drop out data before the education programme was started), which was very prominent in the villages of Koppal district due to the economic or social conditions.

**Table 10: School Dropouts Between 14 to 20 years**

Education level	Male	Female	Total
Non- enrolled	25 (52%)	23 (48%)	48 (22%)
Primary level (1-5 <sup>th</sup> class)	67 (70%)	29 (30%)	96 (43%)
Middle level (6-8 <sup>th</sup> class)	34 (72%)	13 (28%)	47 (21%)
High school (9 – 10 <sup>th</sup> class)	22 (85%)	4 (15%)	26 (12%)
PUC level (10+2)	5 (100%)	0	5 (2%)
Total	153 (69%)	69 (31%)	222

In the last year Sampark worked in 17 villages and this year (2007-2008) we extended the service to 29 villages. Education committees are functioning in all 29 villages, and they are concentrating to improve the primary education level. As result we found that in the current year there were only 53 dropouts in all the 29 villages, and the dropout rate has gone down especially amongst the Scheduled Caste community.

Seventeen village level education committees, based on the number of Scheduled Caste groups and the literacy level, were formed in 18 villages. A village level committee consists of two representatives from each SHG in the same village and meets once a month. Initially, the meeting was conducted by the committee to discuss current information on children's educational status and also on how to improve the situation by involving the groups, clusters and schools. The committee discussed some of the activities to be planned and implemented, which include: Identifying the poor children, Enrolment of children in schools, Conducting special classes in the evening, Conducting children's camps, School visits and Parent - Teacher meetings. The education committee members in every group lead the discussion and identify the poorest children who need to be supported; the list of identified children from each group is discussed and finalized at the village level committee which meets every month. The committees are now visiting the schools regularly; conducting meetings with parents; and are supporting the cause of schooling for all children thereby hoping to reduce the number of dropouts. These committees also conducted special classes, children's camps, street theatre etc., in the respective villages.

The education committee at the cluster level consists of representatives from the village level education committees. The village level representatives bring the reports, plan, and budgets to the cluster meetings, discuss the progress in each village and organize further programmes.

Education committees play a very important role in selecting children from the village on the basis of 'poorest of poor' and the organization would support them through the clusters.

## Achievements

### Trainings to Village and Cluster Education Committees

Sampark conducted training programmes for 17 village-level education committees consisting of 81 groups. The focus of this training was to teach the group members about the objectives of the programme and about their roles and responsibilities with regard to monitoring and implementation of the project.

After the training sessions, the committee members have taken on the following responsibilities, to ensure:

- 100% Enrolment
- No further dropouts
- Motivating parents and children
- Continuous follow-up and discussion at group and cluster levels
- Visits to school and getting feedbacks
- Conducting special classes
- Results sharing with group, cluster and Sampark

- The village education committee conducts regular monthly meetings on fixed days and time; all the group members attend the training.
- The school visits by the education committee is regularized, the committee members go to school once in fortnight on rotation basis and bring reports about the children and discuss this in the meeting.
- The committee gives special attention to irregular/ dropout children to attend the school regularly; they discuss with children as well as to parents and facilitate by sorting out the issues.
- The committee members cross visit (members of group A visit to group B and vice versa) self-help groups and discuss about the education programme.
- The committee takes full response for the camps and street theatre programmes for their respective villages.
- The education committee learnt to share and present their work and responsibility to others (in SHG and cluster)

Sampark organized two follow-up training sessions for the education committees, which focused mainly on building the capacity of the committees to manage and plan for the sustainability of the programme. In the monthly cluster meetings education committees discuss their successes and other issues regarding the implementation of the education programme.

Sampark also conducts regular training sessions for the cluster education committee to build their capacity to monitor the programme well with the cooperation of the village level committee (see the details in table 8 in Section 2.2).

## Children's Camps

Sampark had conducted 26 children's camps with the support of the education committees. Totally 1612 children participated in the camps and 3-6 education committee members participated and coordinated every programme in these camps. The children were taken to the nearest temple in the outskirts of their villages and the importance of the quality of education was discussed to motivate the children to continue their schooling.



The children participated in various cultural events such as singing, dancing, drama and essay writing, and they enjoyed themselves immensely as they were able to exhibit their talents. This created tremendous confidence in the children and encouraged their parents and teachers to give more attention to education. The children were also motivated to take on the responsibility of supporting and encouraging each other to go school, doing home work and organizing study-sessions at home. Some of the children shared their problems wherein their parents sent them for work to augment the family income, and some could not attend school as they had to look after younger siblings, or due to illness. The committee members have taken up the responsibility of talking / discussing these issues with the concerned parents and also at the group meeting.

## Street Plays

Sampark conducted community awareness programmes through street plays in 21 villages this year with the support of village and cluster level education committees. In each village a play which lasted for 2 hours was performed in a public place. Several important issues were addressed in these plays, such as education, role of parents and teachers in promoting



education, health awareness, superstitious beliefs and effect of health, the Devadasi system and its social impact, child marriage, alcoholism etc. Each theme was covered in about 10 minutes which included drama, folk song and a small cameo piece with action and role play. Around 200-300 people participated in each of this programmes.

### **Educational Support to Children**

Till last year Sampark extended educational support only to the children of scheduled caste families from 11 villages. This year Sampark raised more fund for education support through additional support were able to cover all scheduled caste children as well as from very poor and poor category of non-scheduled caste children from 17 villages.

**Table 11: Number of Children Supported for Education**

No. of Villages & groups	Boys	Girls	Total
<b>81 groups from 17 villages</b>	<b>413</b>	<b>408</b>	<b>821</b>

After completing the training sessions the education committees prepared the list of children who needed support, and based on their recommendation, 821 children (of which 413 are males and 408 females) from 17 villages (Table 11) were supported with school materials, school fee and travel expenses. 444 children (54%) out of 821 were covered from scheduled caste families. Sampark staff are continuously working in the other villages to create awareness among the members to participate in the programme.

### **Impacts**

- The drop outs reduced to 53 among these 17 villages
- Improvement, both in terms of academic performance and in their participation in extra curricular activities.
- Parents recognized the importance of education and were motivated to send their children to school regularly. Some of the feedbacks from parents and the children are:

Sankarappa's mother Pakiravva said, "I am not a member of women's self-help group (SHG), still the education committee considered to provide education support to my son because I am very poor, two of my children dropped education because of the poverty and two are going school at present, this support helped to reduce by burden, without this support, I would not be able to provide all necessary materials to my son. Now he is very happy and doing well".

Mudhappa's mother Devakka said that her son used to go to school everyday wearing the same uniform provided from the school. Since he had no white dress he would not go to school on Saturday. Therefore, the dress (two sets of uniform, regular and white) and material, notebooks and stationery helped a lot and the behaviour of her son also changed for the better.

Renukavva said, "I am member of SHG, my group has selected both my children to support for education and provided dress, notebooks, mathematical tools, bags, material etc. With this support I have escaped from the loan to educate my children and they identified correct people like me to get this support. Now both my children are going school regularly and studying well."

Sungavva (35) mother of Renuka, Ravi and Suriya said, "I have received all the education material such as dress, notebooks, bags, Maths instruments, fees, stationery, material etc. for all three children. The education committee identified the children from poor families and support to improve education conditions from the poorest family with support of Sampark. It is good for the families like us and motivated our children; my daughter was not interest to go school, the education committee motivated and provides this support, now she is studying well."

Shivanappa said, "My mother could not provid me the white dress for Saturday or a school bag; she used to give me a plastic carry bag, so I was not going to school regularly. I am very happy that I have received good school bag and dress material, white uniform, stationery from Sampark, it really made me happy and now I never miss my school , I am studying well, I got good marks in the class tests."



## **2.4. Skill training and Enterprise Development**

Sampark is committed to facilitate the setting up of micro-enterprises which are completely owned by people. Various institutions have tied up with Sampark for providing support for micro enterprises through skill and vocational trainings.

The primary objective of this activity is to provide market oriented skills and vocational training to women and youth in the villages of Koppal Taluk and encourage them to start their own enterprises to earn better livelihoods.

The final output expected of the beneficiaries, who undergo the training is that they assimilate all the aspects of entrepreneurship thought at these trainings and start their own micro enterprises and augment their income.

Any vocational or skill based training at Sampark starts with a little homework. Prior to the commencement of any training, women or youth are motivated to become entrepreneurs in their own or neighbouring villages. Then the participants are trained in business idea generation and facilitated in the process to identify a feasible activity or product for their skill training. Once the training is completed, the participants usually do sample products and collect market opinion on them. Then they are asked to start production of the product based on the demand estimated. After completion, Sampark conducts follow up activities by conducting refresher training camps and compiles the achievements through case studies on successful entrepreneurs. This helps Sampark to motivate others to become self reliant through starting enterprises.

### **Achievements**

#### **Enterprise Trainings to Women and Youth**

Out of total 2369 women members, enterprise motivational training was conducted for 815 members in the previous year. Out of 815 women, 175 women attended enterprise promotional training and 97 started various business activities like dairying, sheep and goat rearing, petty shops, hotel, trading of pickle, vegetable vending etc. Table 12 provides details of the enterprise training covered during this year as well as the total covered so far.

By this year, all the 2369 women members were covered under enterprise motivational training. 1513 (64%) women out of 2369 were covered under motivational training shown interest to move further in starting business, therefore these women were given enterprise promotional training to analyse their business ideas.

856 women were not interested in business, because do not have enough time due to nuclear families, have small kids and some of them are crossed 45 years so not able to go out of the house.

**Table 12: Details about Enterprise Trainings**

Particulars	No. of members covered in the previous year (Dec. 06 to June 07)	No. of members covered this year (July to March 08)	Total No. of members covered so far
Total SHG members	2369	2369	2369
Members attended enterprise motivational trainings	815 (34%)	1554 (66%)	2369 (100%)
Members attended enterprise promotional trainings	175 (22%)	1338 (86%)	1513 (64%)
Members started business /diversified/started	97 (55%)	957 (72%)	1054 (70%)

Out of 1513 women who had undergone intensive training, 1054 (70%) women have started/expanded/diversified businesses. This shows that more women were motivated to start businesses and the number of women who started businesses has also increased. More number of women started more than one business (as shown in Box).

**Nirmala: An entrepreneur looking for a variety of businesses**

Nirmala is one of the members of the Saraswati SHG which has 20 members in Kinall village. She was doing tailoring as a part time business. She attended the enterprise training and selected the business idea of roti and pickle making, because she is skilled in roti and pickle making and also found that there is a good demand for Khanavalis (Hotels) at Kinal and that there was demand from individual households also. Roti making does not require much investment and another advantage for Nirmala is that she gets wood, which is one of the raw materials required for making rotis, as a fuel from her own field. On an average she is supplying about 2000 rotis to hotels and individual houses per month @ Rs.1.50/roti. She is getting regular orders from two hotels and from the individual houses is on demand basis. She is able to get a net profit of Rs. 1500/- per month from the roti making business and she is able to do this business along with her household work. From her tailoring business she is earning about Rs.300-500/- per month depending upon the season; during the festival and marriage seasons she earns more. Along with this Nirmala has started making pickle with raw tamarind, which is seasonal business. Because of her training she is able to plan the business aspects such as how much jowar flour is needed to make 100 rotis and how to price it per roti and which are the costs that need to be added while pricing. Plus, she has learnt to manage more than one income generating activity so that she can get a regular income for the family. Nirmala is planning to sell popcorn along with these three businesses and is on the look out for a popcorn making machine. As an entrepreneur she planned to buy raw material (jowar grain, raw tamarind, maize) during the season so that she can buy them at cheaper rates and thus reduce the cost of production and increase her profits. She says, "I learned all these business related aspects during the enterprise training which are taught as part of calculating costing, pricing and profits. Now I am able to earn from three different sources."

A case of Rajbhakshi group where 14 women, out of 16 started the individual businesses is given in the accompanied box. These businesses include running petty shops, flour machine, hotels, making pickle, vegetable vending, tailoring, beauty parlour, detergent powder, dairying, sheep and goat rearing, trading of wood and grains, jowar roti making, puffed rice, making of Khowdi, bamboo items, wooden items, trading of Hindustan items etc.

### **Rajabhakshi: An Entrepreneurial Group**

Sampark conducted business awareness training to Rajabhakshi group at Belagatii. The focus of this training was to motivate the women to start small business activities and generate ideas for add-on activities which support to increase their income. These trainings helped women to generate several business ideas and select the one that would be suitable and market viable business. Due to these inputs out of 16 women, 5 women selected tailoring (three wanted to learn the skill and decided to start business; two of them who already knew stitching wanted to buy machine and start tailoring business), 6 women identified the dairying activity, 2 women identified petty shop business and 1 women wanted to run rickshaw business with support of her husband. After the identification of business, handholding and regular counselling was given on market survey, sectorwise training to know the skill of the business and make business plans to identify the financial requirements of the business

#### **Group Business**

This group buys the essential commodities such as cooking oil, sugar, soap, coconut as bulk for cheaper price and distributes them among the members with little profit margin, the members save their time to go and buy in the market individually, save transport and they receive less than what they might paid retail purchases.

They expressed that Sampark's handholding supported many of them to start business otherwise we would have continued to be depend only on agriculture which is not a regular income generation because it dependent on rain."

### **Skill Trainings**

Depending upon the need of the youth and women, Sampark organised skill training programmes in different sectors (Table 13).

**Table 13: Sector-wise Trainings Started**

Name of sector	Number of members		
	Women/Girls	Men/Youth	Total
Tailoring	102		102
Beautation	13		13
Computer	19	26	45
Mobil Repairing		4	4
Driving		17	17
Scrubber	3		3
Candle making	10		10
Detergent powder	17		17
Electrical Training		3	3
Bangalore Factory (Yuiken, John Foulter and pepsi companies)		36	36
Bamboo craft and wood carving	24	36	60
<b>Total</b>	<b>188</b>	<b>122</b>	<b>310</b>

**Trainings on Business Concepts during the Skill Training Period:** During the skill training period trainings on business concepts were conducted for the participants. The training content included: Concept of business, costing and pricing, market survey methods and business plan

Once every fortnight training programmes were conducted on the above aspects. This helped the trainees to start and manage their own business units after completing the skill training programmes. These trainings helped women to plan their business when they were still in the training period itself so that they could start their business as soon as they completed their trainings.

## **Impact**

### **1. Employment Opportunities**

**Tailoring:** Several women who have completed training were looking for job opportunities such as to work as tailors in garment factories, than to start their own tailoring unit. At the same time several garment factory's owners from Bangalore approached the village through the Gram Panchayat to appoint tailors for their factories. In order to make use of this opportunity Sampark organized a meeting where the women who had completed tailoring skill training, an official from Garment factory and Gram panchayat members participated. A total of 35 women who are interested in working outside the village attended the meeting. But none of them was selected even though they have very good tailoring skills because they did not have education of SSLC which was the main criterion of the garment factory owners. But 6 members who are not members of SHG from the 3 villages where Sampark is working have been selected and at present they are working in one of the garment factories in Bangalore.

Sampark has also done a survey in near by places such as Hubli, Gadag and Hospet, whether there are garment factories so that women can be taken as tailors based on their tailoring skills but not based on their education qualification. In this survey, Sampark was able to develop linkage with a small factory which was stitching only blouses in Hubli town. Then an official from this factory came and interviewed and observed the skills of the women in stitching blouses. Six women were selected and at present they are working in a factory in Hubli. In the beginning, for two months they were paid only Rs. 500/- per month as a stipend because the women were not able to stitch more blouses and were also not able to follow modern patterns. But later they picked up the designs as well as speed and now they are earning Rs. 1500/- per month excluding stay and food expenses.

One woman was appointed as the tailoring teacher in Government school in her own village. She is getting a salary of Rs.1000/- per month for working one hour per day.

**Computer training:** Out of 19, three completed their training programme in computer. Out of three, two are working in Sampark's field office as a data entry persons. They enter the data of SHGs and clusters such as savings, loans disbursements, repayments and process documentation of meetings/workshops in Kannada.

## 2. Self Employment – Started or improved Own Businesses

Sampark has supported to women started their own business after the skill training. The roles played and impacts generated are highlighted below:

### *Tailoring*

For tailoring the main marketing linkage is the 2300 cluster members and local village people. Most demand from the cluster members is for petticoats, frocks for children and chudidars for young girls. Usually two sizes of petticoats were stitched and were taken to the cluster meetings which are conducted on fixed dates. Some of stitched items were also displayed in the tailoring centre because 3 cluster meetings will be conducted in the centre.

Most of women who have completed the training purchased machines taking loan from cluster and they are doing stitching in their own village. Some of them hired machine @ Rs. 50/- per month in their village and few of them using their relative's machines for stitching. A story of Mariyamma who is not only stitching but also teaching to other women is given below.

#### **Mariyamma, Working as a Tailor and as a Tailoring Teacher**

Mariyamma is a 21 years old who lives in Kartarki village which is 20 Kms from Koppal. She lives with her mother, 2 brothers, and 1 younger sister. She has completed a six month training course from the Sampark tailoring centre. She said that when she joined the course she did not even know how to thread the needle and that she was very nervous in the beginning of the training course. But the teacher was nice and taught them with a lot of patience. Within 15 days of the completion of her training, she purchased a machine. When her family shifted to Koppal she started tailoring there. She was stitching clothes and was also training four girls in tailoring for which she charged Rs. 50/- per month per person as fees and Rs. 100/- per person as an advance. She was earning Rs. 1500/- from stitching neighbors' clothes and Rs. 200/- as a training fees, so a total of Rs. 1700/- was her profit per month. After two months her family shifted to Hanakunte due to the high cost of living in Koppal. She started stitching there too, and she also stitched the clothes of the SC/ST families because no tailor undertook tailoring for the 100 SC/ST families in that village. Mariyamma says, "Before tailoring training I was working under the hot sun in the fields: now I am working in the shade sitting at home. I have become the tailor for 250 families and also a teacher for girls who want to learn tailoring. Due to this income my family's financial condition has improved greatly."

### *Beauty Parlour*

A total of 16 women (seven in the last half year and nine during the reporting period) were trained in beauty parlour in two batches. Out of 16, one dropped out of the training in first batch, in the second nobody dropped out because of strict rules and regulations set by the cluster members (as mentioned in section 3.1). Out of 15, three got married and went to another place. Out of 12, seven are operating the beauty parlour from their homes at Koppal town and in 3 villages which are big and

have about 1000 households. Of the remaining 6, 2 are using the beauty parlour centre set up by Sampark and are also planning to train three other women who want to learn. The remaining four are in planning stage. A case of Bharati who started beauty parlour immediately after the completion of training is given in Box below.

### **Bharati, a Beautician in Kinnal Village**

Bharati Shaleda is member of the Keerthi group in Kinnale which is 12 Kms from Koppal, with about 1200 families. She is one of the active members in SHG so she was elected as the member of the financial committee of one of the clusters and also as a gram panchayat member. Through the cluster meeting she came to know that Sampark is organizing skill training and applied to learn the beautician course. Sampark organized a workshop for all the women who had identified the beautician course training. When Sampark asked them to do a market survey, Bharati was very confident that there is a great demand in her village for beauty parlours, which is big compared to other villages. She was also doing tailoring, so she was already having customers who came to her for tailoring services. She then completed the three months course. When Sampark asked her experience about the training she said that she had learned eyebrow, forehead threading, face threading, face pack, waxing, facial, face and head massage, henna treatment for hair, different types of hair cutting, manicure, pedicure, bridal make up etc. She also said that in the same centre there were several women, who were learning tailoring, and these women were used as customers for practical learning sessions and that she was very nervous when she was doing eyebrow with thread, which was a nice experience. After the completion of training she has started a beauty parlor in a room which was vacant in her house. In the first month, on an average she earned Rs. 20 per day as profit. She has also advertised in the form of small posters and kept a big board in front of her house. The same room is being used for tailoring and as her beauty parlour. Bharati says, "The training given by Sampark helped me not to learn technical aspects of beautician course but also how to make business plan, advertise and run business.

### ***Detergent Powder***

Sixteen women from four different groups were trained in making detergent powder for about one week. Later the inputs were also given on how to pack and do costing and pricing. They were also helped to develop of their own brand called "Rambo" washing powder. Branding helped to increase their sales.

After the completion of training, out of 16, 8 women together started producing and selling the detergent powder. All sixteen together did not want to start business because they believed that if there were too many members in a group the conflicts in running business also increased. In the first production cycle they prepared about 3 quintals of powder and made 1/4 Kg, 1/2 kg and 1 Kg packets, priced Rs.5, Rs. 10, and Rs. 20 respectively. They had taken a loan of Rs. 5000/- from the group and each woman individually contributed Rs. 200 for the business. They purchased raw materials from Hubli which is about 80 Kms from Koppal. In the beginning they were facing problems in neatly sealing the packets with a candle and were not able to sell because of bad package and also because they did not have any label. In order to avoid these problems, the group members got a sealing machine from

Sampark and were able to pack easily and neatly. Sampark also helped the women to develop and print their own brand "Rambo". Both labeling and packaging with machine attracted the customers and thus the women were able to sell their produce.

Out of three quintals of powder, one quintal was sold at ITI College and another one and half quintals were sold through local shops and to individual households, cluster members and in the neighboring village. The women have repaid the loan amount of Rs. 5000/- along with interest from the sales and they still have raw material and ½ a quintal of powder left over with which they can earn profits.

### ***Design and technical development workshop on Bamboo craft and Wood carving craft in Koppal villages***

In August – September 2007, Sampark conducted two Design development workshop for Bamboo and woodcarving artisans in Koppal and Mangalore villages, there are 60 (30 each) skilled artisans are participated and learnt the different new designs and product diversification with support of designer from Jodpur design institute. The designer followed participative method and friendly approach with artisans to teach the different new designs during the workshop. The prototypes are done by participants with support of designer guide and supervision.



The workshop aimed at designing new products which will suit both bigger cities and local market. 25 new products were designed in the workshop. All of them were skilled and enthusiastic about leaving new design and product.

## **Challenges**

Sampark has seen a several good micro-entrepreneurs in the making in the last few years. But there are many challenges in the field area; such as:

**Ownership:** Sampark is training women and youth in various skills. Once these skills are imparted, they are motivated to start their own enterprises. But making these micro enterprises run on a sustainable basis is continue to be a major challenge.

**A fluctuation in electricity hampers** their production particularly in the scrubber unit

**Poor transport facilities** to Koppal from the villages around does not allow them to attend the training on time and engage themselves in the production of the products

**Contribution of IGA committee member's time:** Sampark's strategy for building women's organizations demands contribution of their time. While the organization

views this as essential for long term sustainability of external interventions, this also poses a difficulty for the poor. These women go for daily agricultural labour, the wages for which are Rs. 20 to 25 per day - the income source on which the whole family depends. If women give up this money, it puts stress on the food purchase of the household, and many women have had to resort to consumption credit when they faced such loss of daily wage income. This makes it difficult for women, who are leaders of the cluster associations and the enterprise committees, to supervise and lead the skill training activities for youth.

**Marketing:** Youth are shy and reluctant to go to markets and meet shop keepers. Girls, especially from the SC/ST communities have low literacy, less confidence and are reluctant to go to towns and meet shop keepers and discuss marketing issues.

**Entrepreneur's attitudes:** Most of the youth would like work under somebody so that they can earn wages on a regular basis. They do not like to start their own business for fear of failure or lack of support from parents. During the skill training period several trainings were organized to change their mindsets from being a worker to becoming an entrepreneur.

**Expectation of wage compensation (stipend):** As mentioned above, not only the IGA committee members, but even the youth who attend the skill training programmes expect wage compensation during the training period. Before entering into the skill training course youth and their parents accept to not having any wage during the skill training period, but due to family and livelihood pressures they would like to have wage compensation.

Sampark has found that when government offers training programmes a stipend is offered to them, so they expect the same from Sampark. In contrast, Sampark's programmes demand an investment in time and effort, but the youth from the poorest families still find it difficult to meet this condition. Some of the trainees who were not able to cope up with these pressures and had no family support, dropped out of the skill training programme.

## 2.5. Health

### General Health

**Health training:** Based on the request from SHGs during this year Sampark imparted health training to 41 groups belonging to the scheduled caste were given health training till March 2008. Sampark has also extended this health awareness training to 62 non-scheduled caste groups based on the needs raised by the group members in the cluster meetings, totally 103 groups were given training. The training focused on:

- Basic health, personal hygiene, sanitation.
- Reproductive system and contraceptive methods.
- Common illness, prevention methods and first aid.
- Nutrition, cleanliness and facilities available at government medical centres.
- Linkages with PHC.

To follow-up the training inputs and monitor the programme cluster-level health committees exist in all 11 clusters.

**Impact of health training:** Gudlanur a village, lies 17 k.m. from Koppal town, has 8 SHGs formed and support by Sampark. Santamma is one of the SHG members, lives in Gudlanur; there are 8 members in her family, 6 children and husband. She attended a health training session; after the training, she followed the learning and adopted them in her life. She has a mentally retarded boy aged 10 years; normally she did not take proper care of him and because of this others did not visit her home. One of her sons goes for grazing; he does not bathe. After the training she realised her mistake and gave proper attention to the children, their cleanliness and the maintenance of the house. She herself is addict to chewing tobacco all the time; this has reduced lot now. She maintained the cattle shed which is the part of her house; but it smelt bad as it was not maintained well and lots of mosquitoes came into her house. Now she maintains it properly and cleans the shed every morning. Santamma works as the local dai (woman who conducts deliveries at home). Earlier she did not maintain cleanliness before attending the deliveries. After the Sampark training she washes her hand clean, uses gloves, clean tools for deliveries and advices the mothers to take care of the child, keep it clean, to breast feed the baby, and also about immunization.

## **Mental Health Support to Women**

To promote holistic development of rural poor, Sampark initiated several health related activities by designing a mental health support programme and organizing health camps. Sampark is determined to overcome the barriers that stand in the way of rural poor to have a better control over their lives and future.

The Mental Health Programme is a pilot study conducted in three panchayats (Katarki Belur and Bisaralli) covering 29 groups. Stigma, poverty and lack of access to health care often result in psychological distress in women being regularly unrecognized and untreated. Common mental disorders such as anxiety and depression often go unrecognized and un-treated in the community. Using a development framework, the primary objective of the project is to study the effectiveness of mental health intervention in reducing psychological distress and disability.

In this pilot study the main strategy that has been tried out is the integration of mental health interventions into the SHG's activities.

## **Achievements of Mental Health**

During the year the following interventions carried out:

**Training of trainers programme to Group Leaders:** Forty two leaders (two from each group) were identified for training them as leaders to facilitate the counseling sessions further after the completion of the project period. Out of 42, 35 were trained in three batches for about two days. Participatory training tools such as role play, group discussions were used. The training topics included the relationship between body and mind, common physical health issues, modules of counseling

sessions. At the end of the training the leaders identified their responsibilities in conducting and facilitating the counseling sessions in groups.

The remaining 7 group leaders were trained in the village level by the counselors, as these members could not come to Bangalore due to family responsibilities. At present on an average each group has two leaders who are working as facilitators.

**Follow up Sessions for Treatment Groups:** Follow up sessions were facilitated by the trained group leaders and the observed by the counselors to the 21 treatment groups. Out of 21 groups, 10 groups were conducting once in 15 days, and the remaining 11 groups were conducting once in a month in SHG meeting. In the month of February and March, 10 groups out of 20, discontinued conducting health meeting. When the staffs asked reasons for discontinuation of the meetings, they expressed that due to heavy rains and pressure of work in the agricultural fields they have discontinued but they would like to continue in future. These meetings were facilitated by the trained leaders. Alternate meetings were attended by the counselors and observe the facilitation of leaders and provided necessary suggestions for the leaders.

During the counseling session members shared details about their problems; but they also related the good and successful things that happened in their families. For instance, this year all the members were happy because they got good rains and good crops and even reasonable market rates for their produce. One of the group members in Bellure village received profits more than her expectations, from the cultivation of chillies. In order to celebrate this success she made a trip to Ranibennure which is 25 Kms from Koppal taking all the group members where they all together performed Pooja for the Goddess of *Mailarlingeswara* and also went to the nearby sight seeing places.

**Counseling Interventions for Control Groups:** Counseling services were extended to 6 control groups (one group dropped out). During this project period, the remaining 8 counseling sessions were facilitated by the counselors. Till the project period, these groups conducted about 15 counseling sessions. After the completion of 12 sessions, by the staff, the remaining 3 were facilitated by themselves. During these sessions, members find difficult to in starting the sessions and were not able to close properly in the absence of counselors. The identification of leaders for training is under process.

In control group area, the health camp worked as screening centre for health issues and compared to treatment groups, the control group members did not take much time in talking about their physical illness.

About 10 members were identified as leaders and the training of trainers was planned for the month of May.

**Post Assessment Survey for the Control Groups:** During the project period post assessment was conducted for 6 control groups covering 64 members. Three interviewers who had trained in the beginning of the project have been used for the data collection. The total control group members were 87 (after dropping of one group i.e 12-15). The remaining (87-64) 23 were not able to access during the assessment period as some of them got married and others have gone to their native places to visit their relatives and for migrated for work. The data has been computerized for analysis.

**Analysis of Post Assessment Data:** The team is involved in the process of analyzing pre and post assessment data of the treatment and control groups.

**Dissemination of Research Results:** As part of the dissemination of results of this action research, Sampark's research team prepared a poster and presented it at the International Conference on Psychology in Mental Health: Journey of Profession: Prospects and Challenges held at NIMHANS, Bangalore in July 2007.

### **Impacts of Mental Health Support**

Pre and post assessment data of members' feedback was collected and analyzed. Along with this several discussions were conducted with the group members where they had expressed their feedback and opinions about the counseling interventions. Some of these included:

- They felt that sharing their problems and family issues with others makes their mind lighter, and so they felt that the platform created has helped them immensely.
- They were happy about the awareness regarding common diseases and their treatment, existence of good hospitals and cleanliness and nutrition.
- Yoga (breathing) exercises made them feel light in mind, reduced body pains and they were able to eat and sleep well. They were also able to reduce/stop bad habits such as chewing tobacco and betel nut and using snuff powder.
- Since they were eating sleeping well, their health improved and in turn this led to improved family relationships.

Some of the individual experiences were documented as case studies. Few of these are given below:

#### **Counseling Increased Self-Confidence of Neelamma**

**Neelamma** is member of the Biralingeswara (one of the treatment group) group in Katharki village. Neelamma lives with her husband and three children. Her husband was ill and once fell down in the toilet and was not able to walk or do any work. She had taken her husband to several hospitals in an around Koppal and also in Banaglore. She came to know that he had cancer in the advanced stage and doctors in Bangalore asked her to take him home because treatment could not help at this stage. Within a week after reaching Koppal Neelamma's husband died. She has spent about one lakh rupees, money that she had taken as a loan from several sources for his treatment. After this tragedy Neelamma lost confidence and hope in life. She did not know how she would be able to bring up her three children on her own. With all these problems she became very depressed and had even stopped talking in the meetings. Gradually, when she saw other members sharing their family issues, she realized that everybody has one problem or the other and started sharing her story too with others. She told them that she had become helpless after losing her husband. Then all the members told her, *"We cannot die along with dead persons and you need to be alive at least to take care of your children. Like you, all of us here have problems. We should not drown in the problems; we need to come out of the problems and live in society, otherwise our families will drown soon within theses problems"*. After these discussions, Neelamma became one of the most active members in health meetings, as she started showing different types of exercises to the other group members. She had learnt these exercises from one of her relatives

who works as a teacher in the local school. Like in this story, most of the members were using the health meeting as a platform to ventilate their personal issues and to take the counsel of the other members to come out of their problematic situations.

### **Challenges of Mental Health Support**

The challenges faced during the counselling processes are as follows:

**Discontinuation of meeting in peak seasons:** During the agricultural peak seasons, women have to go for field work three times in a day so that they can earn (Rs. 60 (@ Rs.20/ per time). They work in the field from morning 6 am to 7 pm, and along with agriculture work women also have household responsibilities. As they do not get the time, some of the groups, especially SC groups who basically depend on agricultural for their livelihoods, discontinue the health meetings and conduct only two SHG meetings instead of four in a month.

**Lack of literates in the group:** Out of 21 treatment groups, in 6 groups the process of counseling sessions were written by the group leaders; and in 7 groups book writers (who writes the SHG accounts) write the minutes of the health meetings. The remaining 7 groups do not have any literate leaders and the book writer is also busy handling accounts books of several groups, so no record is maintained about the health meetings.

## **2.6. Legal Awareness**

During this year, 7 Legal awareness camps were conducted in 7 villages with the support of the District Court, Koppal. For each camp, a team of 6-8 members from the District court participated as resource persons, including 2 judges (civil & crime) and lawyers from the District court. Women from SHGs, farmers and youth participated in the camp.

The major topics covered in the legal camp were:

- Legal remedies for the hijacking of the benefits and power meant for poor from the government & local panchayat.
- The power of police and the police station.
- Women's property rights.
- Family harassment against women.
- Widow re-marriage.
- Female mortality
- Legal implications and punishment for abortion and sex determination (scanning).
- Harassment of women after marriage and dowry issues.
- Legal rights related to land disputation, crop insurance, failure of seeds and fertilizers etc.
- Motor vehicle – law on registration, insurance, road rules, accident claims, procedure etc.
- Law against corruption, not doing the work, no proper quality public work, mis-utilization of funds allotted for public work (at Gram panchayats) etc.
- Legal rights for basic amenities at village.

After this lecture, the public were given time to react and ask questions about issues which need legal advice. The programme was conducted for about 2½ hours in each place and was open for all community members. In each place 150 - 250 members participated, out of which 60% were women.

## 2.7. Sustainable Agricultural Practice

### **Vermi-compost training:**

During this period Sampark conducted 6 demonstration training sessions in six villages (Bhirapur, Moranal, Hosa gondabal, Hale gondabal, chukankal and Gudigera). In each place about 25 men and women participated. The resource organization, 'The farmers service centre' invited and provide this training, which had 2 hours of participatory teaching and about an hour of demonstration training in the demo pit constructed especially for the purpose of this training in each village.



Training was provided on:

1. Size of vermi-compost pit
2. Method of vermi-compost production
3. Management
4. Use of compost manure (own use and marketing)

### **Feedback from the Participants:**

1. The farmers said that they were not aware about vermin-composting, and normally they would burn all agricultural wastes.
2. The farmers said that they would all try vermin composting their lands near the house or in their gardens and apply to the agriculture department financial support
3. The farmers felt that it is an easy and simple method of organic manure production and were willing to spread the message to other farmers.

As an impact of this training, vermi-compost production was started by about 30 farmers individually in these villages; many of them had received subsidy component for construction of pits from the agriculture department. In Chukankal, four women are marketing the compost manure and earn about Rs.3000-5000 every 3 months. In many other places farmers are using their own lands for this purpose.

## 2.8. Community Based Impact Monitoring System

In order to ensure positive and sustained impact on the lives of rural families through the above implementing activities, Sampark has engaged in designing and implementing a community based performance and impact monitoring system (CBIMS) for its development activities in Koppal.

After the initial process of an in-depth analysis of Sampark's current activities and its monitoring systems along with the cluster and SHG members, Sampark has conducted a two-day participatory residential workshop in Munirabad to develop



performance and impact monitoring indicators. A total of 84 women leaders from 11 clusters, 12 cluster staff, 7 Sampark staff participated in the workshop. Members of the respective committee from all the 11 clusters were involved in the participatory exercises to discuss and develop key impact aspects and indicators, and set priorities according to their livelihood relevance.

Followed with one day workshops, each committee has worked hard to finalize the indicators and have developed methods of data collection, sample size and other details as to who will be responsible for data collection and the frequency of data to be collected.

Based on two workshop outputs the monitoring team planned to make data collection formats and guides for pilot testing of the data.

## 2.9. Children's Crèches in Bangalore

Sampark has started two crèches for children of construction workers in Bangalore to create an environment where children of construction workers can get an informal education and be taken care of while their parents work uninterrupted.

The first crèche was started in Bellandur where the parents are working for small contractors. The second crèche has been started in Sarjapur where the parents are working for Crystal builders. The second one functioned for 6 months and then closed because children from that crèche went back to the regular school run by the Government, and also because many of the parents have migrated to other places.

The third one started in Bellandur for the children of constructions workers who are working for Sun City builder.

## Impact

Running the crèche for the construction worker's children resulted several impacts both in the children's and their parent's lives and also at the organization level i.e Sampark. Some of these include:

### At Children Level

- The children are happy in the crèche and are motivated to attend the crèche regularly by themselves.
- Children learnt alphabets in English, Kannada and numbers. They also practice simple mathematics and forming small words in English and Kannada. The teacher also helped the children who had come from Nepal to learn Hindi.
- Children learnt to maintain cleanliness; for instance wash their hands before having food, comb their hair and dress properly before coming to the crèche.
- Two children were motivated to go back to their villages and have joined 5<sup>th</sup> standard in regular school.
- Children are more confident while talking with outsiders and are now able perform events on the stage.



### At Parents Level

Sampark conducted parents meetings once in a month, wherein they gave their feedback about the crèche. Some of these are listed below:

- Increase in income levels of the families as they get time to go for work.
- All the parents are happy that their children are having nutritious food during lunch and are also learning different languages.
- Now that they are attending the crèche children are not falling ill frequently.



- Women are able to work more days and thus earn more; otherwise they had to stay at home to take care of the children who were ill.
- All the parents said that they are very happy about the teacher who is patient and caring towards their children. One of the woman said, "I really wonder how the teacher Ms. Latha is able to discipline these many children of different age groups at a time."

## Challenges

Several challenges were faced during the setting up and running the crèche; some of these are:

- During the starting phase Sampark found difficult to find the place to start a crèche. As most of the parents at Bellundur are working for the small contractors (in few members for each contractor), no small contractor was interested in providing a place. Even to hire place was a problem because no owner was willing to rent out a place for the children of construction workers because they think that the children are dirty and make the place filthy. Finally, after several efforts and contacts Sampark was able to hire a place for starting a crèche.
- Another major challenge for the teacher is that parents migrate once in three to four months and the children also move along with their parents. So teacher has to start teaching the children who have joined new all over again.

## 2.10. Research and advisory Support Services

### **Sustainable Life Insurance Products for Rural Areas: A Research Study in Karnataka for Design and Distribution of Life Insurance Products**

The objective of this research study, conducted in the rural areas of Mandya, Mysore and Koppal districts, was to assist Bharati-Axa Life Insurance Company Limited in designing new life insurance products for rural people. Based on the data available, the new products are expected to be in line with what the buyers want, or need, and which will also prove to be financially sustainable for the company in the long term.

The needs and preferences of rural households regarding life insurance were identified, as also potential partners for the distribution of the products.

Using both quantitative and qualitative methodology the study has covered 580 households from these three districts. Based on the needs of the people Sampark prepared a report with analysis and suggestions for designing a new product and also recommended the potential partners for distributing such a product.

**Follow Up Support:** After the research Sampark has provided support to the company for making partnership with the potential agencies suggested in the study report. Sampark had organized a partnership meet in Bangalore, where Sampark has shared the study results with the ...NGOs that participated from the three districts, and the company officials shared their profile and partnership requirement. At end of the workshop, all of them had agreed to partner with the company.

Sampark has coordinated with the NGOs that have agreed for the partnership, and a second workshop was held for finalizing the partnership between the NGOs and the company. After this meet, five of the NGOs in Mysore have been engaged in selling the company's existing rural product.

## 3 Future Action Plan

### Future Plan in Koppal

Sampark will continue its work of enterprise promotion; children's education and would be involved in building people's institutions so that they can become self-reliant. In addition to this:

- Sampark will continue to spread **awareness on health** care issues, build local resource persons to address health issues and link the rural poor with the existing health service centres through public-private partnerships.
- **Expansion of mental health support to other clusters:** Sampark conducted an action research with the selected groups from 2 clusters. Based on the sharing by some of treatment groups during the cluster meeting other SHGs requested Sampark to extend the health meeting even to their groups. Based on the significant results of the mental health action research, Sampark would like to expand the programme to other clusters.
- **Legal awareness** activity will be expanded to all the villages and legal service will be provided by running legal clinics.
- Sampark will initiate **functional literacy** for adults in the villages where Sampark is working. Local literates will be identified in these villages and provided with training of trainer's programme.

### Future Plan in Bangalore, Delhi and Rajasthan

**Livelihoods Research and Action in Koppal, Bangalore, Delhi and Rajasthan:** Sampark has been working on rural livelihoods for several years. On account of strained livelihood poor people have the tendency in migrating from their native to seek for jobs in urban areas. Very often it is observed that the living conditions in the place of migration to is not up to a living standard, resulting in difficult situations for the women and the children. Children find it difficult to secure admission in schools partly because of language issues, partly due to instability caused by frequent mobility of the parents. Sampark has been keen on working with this population which has insecure livelihoods. However, it is found that external agencies are reluctant in funding such programmes without sufficient information. At the same time, it is not easy to generate funds purely for research purposes. In order to be able to address issues relating to the means of these marginalised and moving population, Sampark has decided to invest funds in research as well as initial action projects, so as to be able to derive strategy for improving livelihoods.

Sampark will conduct this type of research in Koppal, Bangalore, Delhi and Rajasthan especially in Jodhpur town. In these research projects special attention will be given to women’s empowerment, health and education of children and women who are on the move.

## 4 Documentation and Publication

Sampark disseminates its research and field experiences to donors, development workers and policy makers by publishing them as books and as articles in journals and newspapers. Some of the books and articles published during this year are given below:

Prameela V, Veena A.S., Kiran Rao., Smita Premchander 2007. Counseling Interventions for Rural Women with Psychological Distress, in Mindscapes-Global Perspectives on Psychological in Mental Health, Edited by Kiran Rao, Department of Mental Health and Social Psychology, National Institute of Mental Health and Neuro Science (NIMHANS), Bangalore

## 5 Board Member’s Involvement

The Board members regularly reviewed Sampark’s progress in conducting activities such as microfinance, micro-enterprise and mental health and contributed their technical inputs for the future plan of work. The details of these visits are detailed in Annexure 1.

## 6 Staff Development

Sampark has 11 full time staff and 5 associates. Some details about the same are given below:

**Table 14: Details of Staff and Associates at Sampark**

Staff at Bangalore office	Staff at Koppal office	Associates
1. Smita Premchander 2. V. Prameela 3. M. Chidambaranathan 4. Shameem Banu 5. K.G. Meenakshi	1. L. Jeyseelan 2. Nirmala 3. B.S. Uma 4. Akkamma 5. Manjunath 6. Siddamma	1. Ratan Gopinath 2. Mamtha Kalkur 3. Soraya Verjee 4. Karuna Sivasailam 5

Sampark provides an opportunity to staff to build their capacities by encouraging them to increase their academic qualifications and participating in trainings and workshops.

**Table 15: Details on Trainings and Workshops Attended by Staff**

<b>Name of Staff</b>	<b>Name of Training/Workshop</b>
M.Chidmabaranathan and L. Jeyseelan .	Bharati- AXA Lilfe Insurance Company , 14th February , Bangalore
V. Prameela	Annual Meeting of Gender Community in Solution Exchange. 13th March, New- Delhi

With the intention of enlarging the experience, skill and knowledge of the staff, Sampark organised training programmes. Some of these are; trainings on mental health aspects such as problem solving (coping) skills, techniques for stress release, SHGs, enterprise development, and finance management for the field staff in Koppal. The training helped them to build their capacities in those areas.

## **7 Interns and Volunteers**

### **7.1. Interns**

During the year 2007-2008, 11 students from Indian institutions like the Institute of Rural Management, Anand (IRMA), the National Law School (NLS), Bangalore and the Indian Institute of Management, Bangalore (IIMB) had taken two months internship at Sampark as part of their education requirement. The students were put on projects such as SHGs and their micro-credit activities, market survey for rural products for promoting micro-enterprise in Koppal, and research on social entrepreneurship.

One international student from the University of Bern, Switzerland had interned for three months at Sampark as part of her Masters Degree thesis work. She had conducted research on micro-insurance in Koppal villages where Sampark is working. The details of the students internship is given in Annexure 2.

### **7.2. Volunteers**

In order to increase the involvement of more volunteers in all the activities, Sampark has developed linkage with 'ivolunteers' (Institute of Volunteer Management), an organization working with volunteers. People also contacted Sampark through its website for volunteering their time for the development activities at Sampark.

Five volunteers have worked towards achieving the objectives of Sampark during 2007-08. Some of them worked in the office and some of them worked from home to support Sampark's activities such as: translation of report from Kannada to English, analysis and writing of research data, computer inputs to the staff and English editing of reports. The details of work that the volunteers were involved in are given in Annexure 2.

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

## 8 Partners

Several funding agencies and individual donors supported the activities of Sampark during the year, the details of which are given in Table 16.

**Table 16: List of Funding Agencies and Individual Donors**

Sl. No	Name of the Donor Agencies/ Individuals	Supported Activities
	<b>Agencies</b>	
1	Pangea Foundation, Italy	Supported education and enterprise activities to build the capacities of clusters and women's empowerment. Helped to design and implement community based impact monitoring system in Koppal
2	Volkart Vision India, India	Vocational skill training for women in Koppal
	Canadian International Development Agency (CIDA), Delhi	Supported skill trainings and promoted women's businesses.
3	Anuradha Foundation, USA	Extended support for an action research on coping skills interventions for mental health issues in Koppal
4	Philips Electronics India Ltd, Bangalore	Crèche support for construction worker's children in Bangalore
5	Ramkrishna Ram Kumar, Bangalore	Crèche support for construction worker's children in Bangalore
7	HCL Technology Limited, Bangalore	Donation for women's empowerment programme in Koppal
8	. Ministry of Textile Office of the Development Commissioner (Handicrafts), New Delhi	Facilitated a design and technical development workshop on Bamboo craft and Wood carving in Koppal villages
9	Give Foundation, India	Donation for women's training and business start-ups in Koppal
13	Har Shiv Shri Trust, UK	Contributed towards children's Primary Education in Koppal villages
	Natural Resources International, UK	Helped in writing a project proposal for Koppal
	<b>Individual Donors</b>	
	Stephan Rist, Switzerland	Sponsorship of two Devadasi children in Koppal
	Anandashram, Kerala	Donation for women's empowerment and development activities in Koppal

<p>Sampark's Friends in Switzerland</p> <ol style="list-style-type: none"> <li>1. Sauter Kathrin and Strasser Ueli</li> <li>2. Salmi Annika</li> <li>3. Baetting Michele</li> <li>4. Huerzeler Urs</li> <li>5. Janar Chynbaeva</li> <li>6. Wolfgramm Klaus and Dori</li> <li>7. Eva Reinke</li> <li>8. Brunner Philip</li> <li>9. Wolfgramm Christine</li> <li>10. Fehlmann Anna</li> <li>11. Niederer Peter</li> <li>12. Wolfgramma Bettina</li> <li>13. Regula Preiswerk</li> <li>14. Fabio Wyrsh</li> <li>15. Silvia Hosterrler</li> <li>16. Bettina Wolfgramm</li> <li>17. Rajesh, Bangalore</li> <li>18. Shirshank, Bangalore</li> </ol>	<p>Revolving loan for women's credit need in Koppal</p>
---	---

We would like to thank the funding agencies and individual donors for their contributions toward Sampark's objectives and look forward to their continuing support in future.

## 9 Guests

Sampark had several guests from the funding agencies and other institutions/organizations, both in Bangalore and Koppal, to review Sampark's various projects. The details of some of these visits are attached as Annexure 1.



**Annexure 1**  
**Details of visits made by the Board Members**  
**and other guests during 2007-2008**

**1. Visits of the Board Members**

Name	Date	Purpose of visit
Ms. Madhu Singhal	6-8-07 24-11-07	To review the progress of Sampark's activities
Dr. Kiran Rao	19-4-07 12-5-07 7-8-07 26-10-07	To work with the team on the action research project - coping skills interventions for mental health issues in Koppal
Ms. Chinnamma	8-1-08	To review the progress of Sampark's activities

**2. Visits of Guests**

Name	Date	Institution	Purpose of visit
Mr. Veena Gopal	19-4-07 28-5-07	Phillips Company, Bangalore	To discuss about the children's crèche project
Ms. Kiruthekha. G	16-4-07	Healing fields Foundation, Hyderabad	Regarding group insurance for Sampark
Mr. Kamal Arvind Mr. Sabday Kaler	18-4-07	Christ College, Bangalore	To understand about Sampark's activities
Mr. Vishal	27-4-07	Dream and Dream, Bangalore	To collaborate with Sampark's field programme
Mr. Abhay Kumar	19-5-07	CARE- India, AP	To meet the Sampark team
Ms. Deepa	30-5-07	PES Colleege, Bangalore	To understand about Sampark's activities
Prof. H.S. Shylendra	6-6-07	Institute of Rural Management, Anand (IRMA)	To bring the students to Sampark and discuss with the key staff details regarding the students' internship
Mr. Ravi Kumar. V	1-9-07	The Entertainer Company, Bangalore	To understand about Sampark's activities
Ms. Marie-Loiusis- Olsson	17-10-07	Switzerland	To make video documentation of Sampark's field project
Dr. Pat Richardson	19-11-07	Richardsonhowarth LLP, UK	Discussion about sampark's field project and its strategies
Mr. Ramkumar Ramaswamy	21-11-07	Bangalore	Field visits to two creches
Ms. Shree Lakshmi	24-11-07	Balaku, Bangalore	To get inputs for registering women's groups under the Cooperative act
Prof. Isabelle Mikbert	16-1-07	Switzerland	Field visits to two creches
Ms. Surthi	12-2-08	Switzerland	To understand about Sampark and its activities.

**Annexure 2**  
**Details of the Interns and Volunteers**

**1. Details of Students Internship**

<b>Name</b>	<b>Institution</b>	<b>Period</b>	<b>Product</b>
1. Ms.Pooja Bharech 2. Mr. Praveen	Institute of Rural Management (IRMA), Anand	June-4, 2007 to July 28, 2007	Analysis of the functioning and Performance of Self-Help Groups ( SHGs) promoted by Sampark in Koppal Taluka of Karnataka
3. Mr. Nagahelthan S. 4. Mr. Girdhr Gopal Bagti	Institute of Rural Management (IRMA), Anand	June-4, 2007 to July 28, 2007	Setting up of Micro- Enterprises and Market Survey to provide linkages for Rural products and strategies for the Same
5. Ms. Nisuta Paul	National Law School, Bangalore	21 <sup>st</sup> January – 2008 to 31 <sup>st</sup> January- 2008	Designing and conducting Legal Awareness Programme for school children; Designing and planning Legal Clinic Services; Research on Devadasi culture, history and legal measures
6. Mr. Asif Mohanmmad 7. Mr. Abhisek Banerjee 8. Mr. Jagadish 9. Mr. Maanish Moorjani 10. Mr. Sachin Potnis 11. Mr. Shamik Ganguly	Indian Institute of Management Bangalore ( IIMB), Bangalore	October- November- 2007	Social Entrepreneurship project study of Sampark
12. Ms. Claudia Veith	Centre for Development and Environment (CDE), Department of Geography, University of Berne, Switzerland	April- June 2007	Micro- insurance – a Suitable Instrument for Vulnerability Reduction ? Potential and Constraints of Micro insurance in Southern India

## 2. Details of Volunteers

Name of the Volunteer	Period	Nature of work involved
1. Ms. Saumya, Bangalore		Engaged in Kannada translation and English editing of internal documents
2. Mr. Udayan Gupta, Bangalore	28-4-07	Helped to set up blog on Sampark at Orkut portal
3. Ms. Swati, Bangalore	28-2-08	Summarizing of documents for writing lesson on microfinance for bonded labour.
4. Mr. K.Prashant Sree	December 2007	Supported in analysis of micro insurance survey data
5. Ms. R. Vijayalakshmi, Bangalore		



No. 80, Sree Nilayam, Ground Floor, 2<sup>nd</sup> Main Road, First Block, Koramangala, Bangalore – 560 034

Phone: +91 80 25530196/ 25521268

E-mail: [sampark@sampark.org](mailto:sampark@sampark.org) , [www.sampark.org](http://www.sampark.org)