



Annual Report 2003-2004

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Annexure 1: List of Training Programmes and Conferences Attended by Staff

Annexure 2: List of Visitors

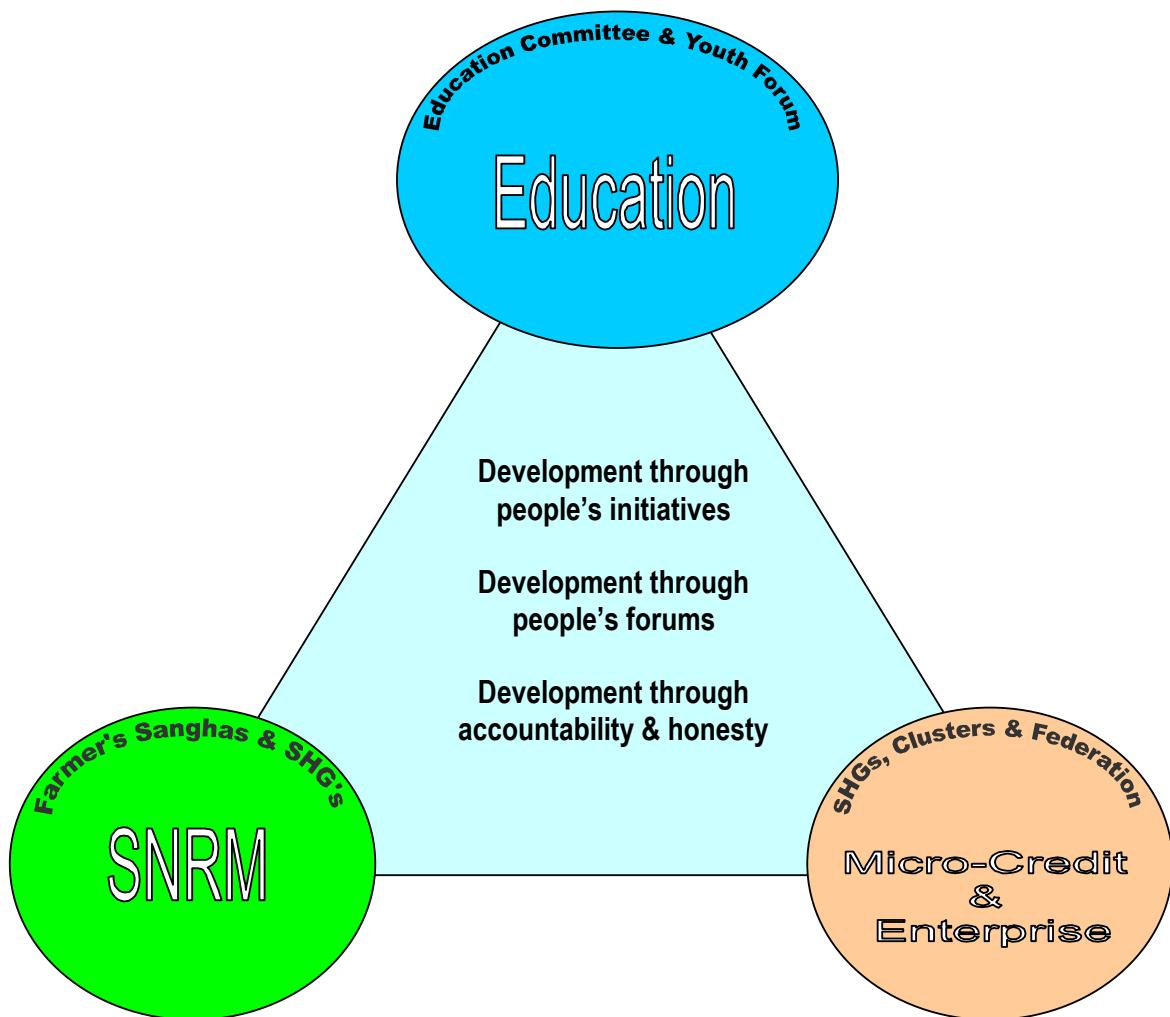
1. Introduction

Sampark is a voluntary organisation founded in the year 1990 and registered in July, 1991 under the Karnataka Societies Registration Act of 1960. It is also registered under the Foreign Contribution Regulation Act of 1974. Sampark's mission is to expand the capacity of the poor and vulnerable, while emphasising the improvement of women's income earning capacities. Sampark also works as a resource organisation by supporting voluntary, private and government organisations in the planning, implementation, and evaluation of their credit, enterprise and gender related activities.

Sampark utilises a holistic approach to development through its incorporation of gender and environmental sustainability measures into all of its programmes. Sampark's experience is utilised at the village level through direct action programmes in the field.

This was a significant year for Sampark, as it succeeded in both consolidating its field activities and increasing the range of activities offered. Last year in the field 7 staff members monitored 65 groups, as compared to this year, in which the same staff was able to monitor a total of 111 groups. This shift is primarily an outgrowth of the greater efficiency and effectiveness of fieldwork brought about by increased member initiation and participation in field activities. Leadership at the community level has also increased as group members began to assume the responsibility of monitoring field activities.

This report detail the activities implemented by Sampark during the year 2003-04.



2. Institutional Collaboration

During the year Sampark benefited from collaboration with several institutions, listed in the table below:

Sl. No	Agency	Programme
1	Give Foundation	<ul style="list-style-type: none"> Capacity building of women and the cluster development program. Supports skills training, adult literacy; sponsors the education of children through online donations
2	Council for Advancement of People's Action and Rural Technology (CAPART)	<ul style="list-style-type: none"> Sustainable land development program at Bikanalli
3	Swashakti Project (KSWDC)	<ul style="list-style-type: none"> Formation of groups and training
4	Department Commissioner of Handicrafts	<ul style="list-style-type: none"> Survey to identify potential clusters for Handicrafts and formation of groups among artisans.
5	Centre for Development and Environment (CDE) Bern	<ul style="list-style-type: none"> PAMS – Technical training on NRM, microfinance, and enterprise promotion SOLES – Social Learning for Sustainability, Research study Assessment of potential organisations for institutionalisation of ALS
6.	CARE – India	<ul style="list-style-type: none"> Impact assessment of CASHE project, Orissa
7.	The Swiss Commission for Research with Developing Countries (KFPE)	<ul style="list-style-type: none"> Impact assessment of partnership research – Indo Swiss research project
8.	Global Development Network (GDN), USA	<ul style="list-style-type: none"> Policy research on women in agriculture: influence national policy
9.	United Nations Office for Project Services (UNOPS), Malaysia	<ul style="list-style-type: none"> Review of livelihood project in Gujarat
10.	Traidcraft, UK	<ul style="list-style-type: none"> Review of community business support
11.	Food and Agriculture Organisation of the United Nations (FAO), Bangkok	<ul style="list-style-type: none"> Develop enterprise training material for panchayat raj
12.	Sustainable Development Research Institute SDRI, Canada	<ul style="list-style-type: none"> Sponsoring an internship programme

We would like to acknowledge the support from these institutions without which, we could not have reported such a successful year.

3. Report of Koppal

3.1. Introduction to the Field Project

The Sampark-Sampurna Holistic Development project was founded in Koppal in November of 1997 with the objectives of fomenting *poverty reduction and promoting women's empowerment through expanded access to resources and heightened income-generating capacities*. Sampark promotes women's savings and credit groups by providing them with training in capacity building and sustainable land development practices, extending to them enterprise and educational support, and providing them with linkages to banking institutions and departments. In order to better understand the workings of such environments, as well as to assist development agencies and research institutions, Sampark has also undertaken research on the topics of rural livelihoods systems and social learning for sustainability. Related to the action and research Sampark is involved in several activities to build the people's capacities to obtain sustainable livelihoods. The details of all these activities are given below:

Activities performed in the field

1. Monitoring of women's savings and credit groups
2. Capacity building training
3. Enterprise support
4. Literacy/educational support
5. Sustainable land development operations
6. Field-based research

3.2. Micro Credit Program Through Savings and Credit Groups (SHGs)

3.2.1. Women's self-help groups

Sampark formed and supported 111 women's self-help groups consisting of 1800 women from 35 villages. The women's groups are the key players and tools in promoting poverty reduction in the empowerment program at the community level. These groups consist of 697 (39%) members belonging to scheduled castes, 192 (11%) women belonging to scheduled tribes and minorities (Muslims) and the remaining 912 (50%) belonging to other backward communities. However, although a majority (90%) of the women live below the poverty, only 680 (38%) are currently considered to be living below the poverty line according to government records.

	Numbers in 2003-2004	Percentage of Total
Scheduled castes	697	39%
Scheduled tribes	93	5%
Minorities (Muslims)	99	5%
Other backward communities	912	51%
Total group members	1801	100%
Total number of groups	111	
Total BPL card holders	680	38%

All 111 groups meet weekly as per the scheduled days and times. Sampark staff attends the group meeting depending on the needs and strengths of the individual groups; weekly, fortnightly or monthly. During the meetings we provide information and training, and facilitate the development of smoothly running and sustainable group management systems

3.2.2. Savings Details

As of March 2004, these 111 SHGs have a total common fund of Rs.24,75,410/- including savings of Rs.18,24,351/-, an extra income of Rs.6,51,059/-, service charges, fine, membership fees, IGP income, and donations. Additionally, about Rs.15 lakhs in savings was shared by the group members over the past 5 years. These pooled savings served as a revolving loan for the members, and funded their emergency needs, consumption needs and small business expenditures. By borrowing money from the group the women were able to avoid exploitation at the hands of moneylenders who demand exorbitant interest rates. Moreover, the group savings provided a form of collateral for external credit and bank linkages.

Particulars	Amount in Rs.
Total groups	111
Total Savings	18,24,351
Interest & Other income	6,51,059
Total of SHGs fund	24,75,410

3.2.3. Loan Details

By means of their group membership, these women gain access to a wider variety of credit facilities, as well as increased options of access to outside resources. The first option women have is to take loans from their own savings in the group. The second option is mainstream linkages for business loans from the Bank, which Sampark can facilitate for them. The women of some of the groups belonging to SC/ST have received subsidy loans from Zilla Panchayat for group business operations. The SC groups were linked with SC/ST for subsidy loans. The third option is micro credit from external finance institutions. As of March 2004, these groups had taken loans amounting to Rs.16, 62,200/- from external sources in addition to the loan of Rs.21 lakhs from group savings. The loans taken in the year 2003 – 2004 are detailed below.

Sl.No	Sources of Funding	Scheme	No. of groups	Subsidy	Loan (Rs)
1	SHG Savings		105		20,90,697
2	Bank Loan		27		4,58,500
3	Agriculture Depart.	WYTEP ¹	6		17,500
4	Zilla Panchayat	SGSY ²	2	1,35,000	2,70,000
5	SC/ST Corporation	Micro credit	4	1,67,000	3,75,000
6	Sampark	Micro credit	22		3,00,000
				3,02,000	34,41,697

The amount of Rs.20, 90,697/- remains outstanding from group savings as of March 2004, but the group has generated more than Rs.50 lakhs for loans to members. In the year 2003-2004, the group distributed loans totalling Rs. 34,41,697/-. About 3000 loans were extended in the past two years of group operations. The average loan amount per individual was between Rs.100 – 10,000/- from the group and between Rs.2000/- and 15,000/- from banks and micro-credit institutions.

Particulars on loan to members	Amount in Lakhs
Total SHGs funds s	20 lakhs
Total External funds raised	16 lakhs
Leverage	20:16 1:0.8

¹ Women Youth Training and Employment Programme

² Swarnajayanthi Grama Swarozagar yojane

Own funds of Rs.25 lakhs enabled women to raise Rs.16 lakhs from external sources thus enabling women to achieve equal to their total owned funds.

3.2.4. Linkage Programs for Groups

Linkages with the Agriculture Department:

The Department of Agriculture has conducted a 10-day training program on the protection of seeds, the different structures of 'kanaja'(grain storage), and good agriculture practices. This training was especially geared towards the groups

Department	Training/ Scheme	No. of SHGs benefited
Depart. of Agriculture	Training in seeds protection and Exposure to watershed projects	10
ZP	Loan with subsidy for livestock	2
Forest Department	Formation of Nursery	3

formed by Sampark in Halegera. In total, there are 23 women participating in the program, each of, which was provided a drum with a seed storage capacity of 1.2 quintals. The Department also provided 'kanaja' (the seed storage structure with a capacity of 10 quintals). The beneficiaries contributed Rs.300/- for labour costs and the Department provided a subsidy of Rs.900/-.

For the purpose of exposure, thirty women from Halegera, Kolor, Vadagnal and Bikannli were taken by the Department of Agriculture to see the watershed program and organic farming in action.

Link with Zilla Panchayat (SGSY scheme): Two groups, Marlasiddeshwara, Bistralli and Durgadevi, Tigiri, were linked with the SGSY scheme and sanctioned subsidies of Rs.70,000/- and Rs.2 lakhs respectively. Fifty percent of the loan was subsidised by the Zilla panchayat and the other fifty percent was sanctioned by the bank under the SGSY scheme. The amount was released to the group on the 30th of March 2004. The group withdrew the loan in order to pursue dairy operations. Sampark facilitated the purchase of high quality animals while providing both technical training and livestock insurance.

3.2.5. Link with Forest Department

The Sridevi self-help group of Halegera and the Mayamma and Huligemma groups of Mainalli have linked with the Forest Department for the formation of a nursery. This group was given an order to grow 15,000 saplings of several tree varieties. The sand, soil, manure, bags, and fertilizers were provided by the Forest Department. The Department also committed to buying back the sapling once they had grown.

3.3. Capacity Building at Local Level

3.3.1. Organising and Strengthening People's Own Structures

Internal group audit and assessment: Sampark has a system of auditing all the groups every year. During this year Sampark conducted internal group audits and group assessments for all 111 groups with the support of cluster leaders. Internal auditing is done through an elaborate scoring system based on a set of criteria for good operation and management of groups, determined by Sampark staff and the cluster leaders. During the visit, the groups were given information and feedback for future improvement. The table below shows the rating of the SHGs for 2003-2004:

Group Assessment - Summary Report March 2004

Sl.No	Staff	No.of groups maintained	Good	Average	Bad
1	Rajashekar	31	7	15	9
2	Iramma	24	7	13	4
3	Nirmala	18	9	7	2
4	Akkamma	15	5	9	1
5	Uma	11	5	5	1
6	Jayanthi	12	3	3	6
	Total	111	36	52	23
	Percentage of groups		32%	47%	21%

Formation of cluster and federations: The clusters are a second level forum formed by the association of 10-15 groups, based on geographical area. During 2003-2004, we formed 6 cluster associations and 1 cluster was formed last year. The Give Foundation supports cluster development and training. The cluster associations mainly focus on strengthening the groups by supporting group enterprise and promoting micro credit activity. This year the clusters have taken on the responsibility of managing the micro-credit program, the education program, auditing, and group assessment, as well as conducting awareness, health, and veterinary camps for the community.

Name of the Cluster	No.of groups
1. Govisiddeshwara	14
2. Chamundi	12
3. Jenugudu	11
4. Mallige	12
5. Betadalingeshwara	13
6. Shahna	14
7. Netravati	13
Total	89

All clusters meet once a month. There are three members from each group who participate in the cluster meetings and discuss the progress and issues of each group. The cluster members visit other groups for training, problem-solving, group assessment and loan checks.

The cluster associations have an office bearer president, a secretary and an accountant. Some clusters have a vice president and secretary. All seven clusters have a bank account in the name of the cluster and have money raised through the program, membership fees and donations..

Sampark tried to form a federation of all the self-help groups it had formed till 2003-2004. We had discussions and orientations with groups in addition to clusters meetings. The 50 groups formed with the support of Swashakti project were registered under the co-operatives act with Swashakti support. As per Swashakti terms and conditions, the other groups were not included. The cluster received permission from the registrar's office to collect the share amount from the members and thus collected a sum of Rs.55,000. The

registration will be done in the coming year. Sampark plans to promote a strong federation among all groups for the maintenance of unity and sustainability.

3.3.2. Training Programmes

In order to develop cluster and federation associations there is need to build the capacities of SHGs to manage their associations. To build their managerial capacities Sampark conducted several training programmes (given in accompanying table) during the year.

Sl.No.	Name of the Training Programme	Number of people attended
A.	Association Management	
1.	Theme camp on literacy awareness	650
2.	Theme camp on health and sanitation	400
3.	Theme camp on devadasi system and issues	600
4.	Community gender programme	45
5.	Medical check-up camps	1045
6.	Animal husbandry camp	650
7.	Training on legal aspects	1403
B.	Skill Training	
1.	Brick making	21
2.	Agarbathi making	37
3.	Soap making	80
4.	Animal husbandry and dairy management	21
5.	Food processing	14
6.	On farm training and exposure trip	52
	Total villagers covered under training	5018

With support from the Give foundation we have conducted 114 training programs for 48 groups on 4 subjects, Social analysis and group concepts, rules and regulations, leadership and communication, fund management and cluster and federation. Sampark has also conducted training programs to members and leaders at cluster level.

With the continued support of the Give Foundation we have trained 10 women from the self-help groups as a local resources for the SHG management. These women have since provided training to self-help groups and have also been used as resource persons by other NGOs. Twenty to thirty women leaders were developed in each cluster and manage the various programs in such fields as bank linkages, micro credit, training, and education. About 50 women were trained in book keeping and record maintenance of the group accounts.

Impact Analysis before and after training programme:

<i>Before Training</i>	<i>After training</i>
The group was not functioning well and there was no regular weekly meeting in many of the old groups	Most of the groups conducted regular weekly meetings
Poor attendance in the group meetings	Good attendance every week and the women sit until the meeting is completed
Few leaders participated in the discussions and decision makings	Most of the members participate and are involved in the group discussions and decisions
No regular savings in the groups	The savings performance improved
About 15 groups out of 48 have not opened a bank account for over a year.	All groups have bank accounts and regular transactions with banks. The members go to the bank on a rotation basis.
The self-help group members didn't participate in the community development activity or any community programs	The members not only participate in the community development program, but also try to assist the program through the self-help groups.
The groups did not minute the discussions of meeting proceedings	The group follows the minutes and all the members put their signatures when the group meetings are over.
The members didn't go to the bank regularly and there were no banking operations	After the training they increased their bank transactions and all members visit bank on a rotation basis.
The members do not show interest in participating in training programs	The members come to Koppal for training and sometimes the training will be organised at the village level.
No income generation program was planned in many groups	16 groups started the group business of selling essential commodities and individuals also started small IGPs.
The group records and books were not maintained properly	Now all groups have at least five books and maintain them properly. The group members were taught to maintain the books and records
There was no system for group proceedings in many groups.	A good system of rules and regulations was set for group meetings and followed by the people.

Training programmes at community level.

The Swashakti project supported conducting different community programs at the village level, such as gender training for men and women, legal training, an education program and programs on environmental issues. The cluster associations conducted the programs with Sampark facilitation.

Theme camp on literacy awareness; We conducted 5 themes for literacy awareness campaign in Mainalli, Belur, Kataragi, and Gudlanur during February and March 2004. About 650 people participated in the program. It was conducted with the support of local teachers, the SDMC (School Development Management Committee) and children with external resources. The children participated and performed in the cultural program in these villages. These camps help us to form education committees in the villages and in the cluster associations.

Theme camps on Devadasi system and issue; We conducted 5 theme camps on the Devadasi system and issues related to their health, children and families. This program

was conducted especially for the scheduled castes groups in Kawaloor, Katragi, Gudlanur, Madinur and Bistralli. The street theatre played in these villages show the effect of superstitions on the poor community.

Theme camps on health and sanitation issues and prevented health methods: We conducted 5 theme camps on health and sanitation issues as well as prevent health methods. We used primary health centre doctors and health workers for this program, in addition to NGO staff. There was a good response in all the five camps in which women and men participated.

Medical check-up camps: We conducted seven health check-up camps, in which a total of 1045 men, women and children were examined and treated. Many of the women and children had skin diseases common to these places and some of the children suffered from malaria. The special cases were identified and referred to a private clinic. The doctors proposed organising special camps such as Eye camps, Child health camps, and Women's reproductive health issues camps. Specialist doctors in attendance would prove much more useful to the patients than would a general medical check-up.

Animal Husbandry Camp: We conducted an animal husbandry camp at Kesalapura on 8th of October with the collaboration of the Veterinary department. Four (1 doctor and 3 senior inspectors) technical people attended the camp. About 650 cattle were examined and provided with food and mouth vaccinations. They also provided maize seeds for growing fodder, and distributed 20 kg of seeds to each of 8 members. Fifty kg of mineral mixers were also provided to group members.

Legal Training and Gender training: During May and June of 2003, we had legal and gender training programs for all 49 groups formed with Swashakti support. Legal training covered 12 different subjects such as women's property rights, dowry, divorce, marriage laws, harassment, and treatment at police stations, each of, which is essential to the daily lives of these women. The subjects were then given to lawyers to teach. Five senior lawyers were used for all 49 training sessions. There were 703 women from 49 groups participating in the training. It was effective and very useful, as the women gave good feedback about the training.

We conducted gender training for 49 self-help groups, in which about 700 women participated. We have used Sampark experts as resources for the gender training. We prepared a 4-hour teaching manual with participatory methods such as focus group discussion, role-play, charts and games. The women who participated enjoyed the training program.

We also conducted gender training to community members in Bistralli and Alawandi. About 45 men and women attended in each place. Mr. Basavaraj from MYRADA participated as contact resource for the program. The participants felt it was good for men to understand the concept as well as the functions of women's groups and encouraged obtaining co-operation from men in the community.

Training conducted for enterprise promotion

One of the clusters in the Alawandi started Business Counselling Center, with Swashakti support, provided business ideas and information to the women. One of the group women was also trained to provide business counselling and to manage the center. As no women visit the center, the counsellor visits the groups and attends cluster meetings to provide

them with information on running a business. The center provides services twice a week, i.e. Tuesday and Sunday (these are shandy days, during which many women go to the market).

Trainings for improving skills

The following skills-training programs were organised by Sampark, with the support of the Swashakti project, and conducted by different technical institutions like, Krichi Vigyan Kendra (KVK), NIS and Nirmithi Kendra.

Brick making: Twenty one women from 7 groups participated in the brick-making skills training conducted by Nirmithi Kendra, in Koppal, and organised by Swashakti. They learned the skills necessary to prepare different products of low cost construction material. They have expressed that they couldn't follow the technical teaching on measurement, mixing, calculation, etc and that the resource instructor spoke English in the theoretical session. They also reported being unable to read in order to use the materials given by the Nirmithi, because the instructions contained mostly words but limited illustrations. Although the women completed the training, no women started the enterprise. They expressed that living so far from the town makes getting raw materials and going to the market a problem.

Agarbathi making: Thirty seven women from 14 groups participated in the Agarbathi skills training program at Krichi Vigyan Kendra, Gadag. These women expressed that the training was good and all had learned the process of agarbathi making. They also expressed that the exposure to the factory in Gadag while doing the agarbathi production and marketing was really useful and motivating. After the training, their confidence in the enterprise had increased. Many of them started production of agarbathi and found their own markets. After some time, the women slowly dropped out of the business because it was not profitable and finding a market for their goods was a problem. Currently only 5 women continue with the enterprise.

Soap making: Eighty women from 28 groups participated in the soap-making skills training, which was a 5-day residential program. The women learned the manufacturing process of different products like liquid soap, cleaning powder and washing soap. The women were also taught business ideas and business plans. They reported becoming motivated and said that the resource person handled the sessions well. Also the exposure trip to a soap manufacturing plant in Hospet was good to see directly.

After the training about 30 women started the production individually and 4 groups started it as a group business. The group businesses were not sustained after the second round, as they felt they were not profiting and marketing was difficult. As the individuals' businesses picked-up, they found problems getting raw material from Hubli (about 150 k.m) and some of them dropped the enterprise. Then one of the groups decided to open the chemical shop locally, bought bulk materials from Hubli, and sold them to a member. This unit is running well. At least 20 women are continuing the business and find their own local markets.

Animal husbandry and dairy management: Twenty one women participating from 8 SHGs for Animal Husbandry skills training at KVK, Gadag between the 24th and 29th of January. The members learned different technical aspects of cattle management and were taken to the Sunday bazaar at Gadag, which is set especially for rural products. They learned marketing skills and were exposed to different products by the rural women. This training motivated the members to start dairying and undertake other such activities for income generation. After this training 4 groups were linked with a bank loan under the SGSY

scheme and they started a diary unit. Most of the individuals either took a bank loan or group loan for the purchase of cattle.

On farm training & exposure trip: Thirty- eight members from the Belur cluster went for the exposure visit to KVK, Gadag. This exposure mainly focused on understanding the different farm products from rural villages. These 38 women from 20 groups were taken to the Saturday Bazar in KVK, Gadag where the women exhibit and do sales of farm products. The women learned about the different enterprises women start up. This experience motivated the SHG members to start small trading and business activities. They also learned vermi-compost and organic agriculture practices.

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|--|
| <ul style="list-style-type: none">➤ On-farm Exposure to KVK – 38 members from 20 groups.➤ Food processing training – 14 members attended from 5 groups. |
|--|

Fourteen women attended 7 days of training on food processing conducted by Dharward Agriculture University. They learned about different fruits, vegetable and pulse products. These members produced based on orders, participated in 3 exhibitions and sold, but they have a limited market.

3.4. Education Program

Over the past two years within Sampark there have been internal discussions about taking action to improve education levels in our project villages. Most of the villagers are uneducated; however, a few of them have completed a primary level of schooling. The dropout rates are high, mainly due to poverty and the need for children to work and contribute to the household income. Some adult literacy classes and classes for school dropouts were held over the past two years. This year we expanded work on this theme with the support of individuals, groups and clusters.

3.4.1. Base Line Survey

We conducted base line surveys in all 35 villages, especially to understand the education level, reasons for dropouts, perceptions on education, plans for educating the children, economic conditions etc. As per the survey conducted by Sampark in the 35 villages only 73% of the children are enrolled in school, of these only 65% reach the 5th class. 26% of the children reach between the 6th and 8th classes, and only 9% reach the 10th class. It also showed that this average to about 10% dropout in each year of school from 1st to 10th classes.

3.4.2. Objective

This year (2004), we started working on the education program with the support of our groups and clusters, regardless of funding. Our objectives were:

- 100% enrolment of children at 6 years of age
- School drop outs are reduced to a minimum

3.4.3. Education Committee and Functions

After the survey, we initiated the discussion in all our women's group and cluster meetings; the women also felt the need to improve education among the children of group members, especially among the scheduled caste. The women decided and formed education committees at the village level with 3-4 women representatives from each group in each of 24 villages. The committees did house visits, discussed at the group meetings and conducted children's camps in each of their respective villages. The committees meet once a month and review the progress. The members also visit the schools and attend the school development management committee. The clusters also have education committees which mainly focus on fund-raising at the local level and on conducting awareness programs.

3.5. Sustainable Land Development Program

In the past three years Sampark has been working with people on sustainable resource management by conducting workshops and research to explore and understand the issues related to sustainable natural resource management. As a follow-up of our training and research, we started the action program to implement water harvesting systems and land development programs with the support of CAPART in Bikannali. The Farmers' Sangha has the key responsibility of implementing the program with the support the women's group, committees and farmers.

3.5.1. Implementation of Sustainable Land and Water Development Programs

With Sampark's support, the farmers' Sangha submitted a proposal to government department for promoting sustainable land and water management. Although the proposal was sanctioned there was a delay in releasing the money because payments had to be made to certain officials. This issue was discussed during the meeting held on July 9th 2003, in which the CDE partners also took part. Both Sampark and CDE partners felt the need to create awareness within the Sangha and the community, so that the issue could be addressed collectively and the money released without making payments to the officials in question. Against this backdrop both Sampark and CDE partners put together the proposal on "Mutual Learning for Collective Action: Enabling a Break-through for Dignified and Self-reliant Local Development". The proposal included the activities that would expand the capacities of the Farmers' Sangha and the community to promote good governance and to address poverty alleviation through credit and enterprise support. This proposal was then submitted and subsequently sanctioned by the NCCR N-S, under Participatory Action Mitigation Syndrome (PAMS), a scheme through which local action to supported in the areas where research has been taken.

As a part of the PAMS project, the farmers' Singh, accompanied by Sampark staff members, paid several visits to the local government office and achieved the release of 50% of its total budget (Rs.3,50,000/-) for making farm ponds and bunds in Bikannhalli village. Technical workshops on making farmponds, bunds and raising nurseries have also been conducted. The tree plantation program is also included in the project, however the money released towards the program as a grant covers only 1/3 of the land area. As a result, the farmers' Sangha and the villagers agreed to take the money as a loan and rotate it among them and create a fund and a forum for a long-term land development and sustainability program.

By June 30th, 2004, about 25-hectares of lands were treated at a cost of Rs.1 lakh and 18 families were covered in the past three-month time. The work was completely done by human labour and generated employment among the poor in periods of drought.

3.5.2. Technical Training and Workshops

We conducted a two-day workshop in the villages on the technical aspects of water harvesting systems and the micro planning of the watershed programme. A team of experts from BAIF gave the training for planning the program, selecting the area, etc.

We also conducted 2 camps on natural resource management at Halwagali and Hydernagar. Mrs. Vijayalakshimi from the Department of Agriculture has participated as a resource person, and in total about 140 men and women participated in the program. The resource person explained the need of a sustainable practice for land and water management, as well as outlining methods of effective usage.

3.5.3. Compost Pits Demonstration

We have conducted 4 demonstration programs on vermi-compost pits in Kesalapura, Tigiri, Belur and Bikannalli. About 40 –50 farmers and women participated in all three places. It was very effective the representative from the Department of Agriculture explained the process and benefits to the farmers. They were all motivated and approached us to have more programs instigated; some of the farmers and group members showed interest in starting vermi-compost pits on their own. We did a follow-up and found 7 people started a compost pits.

3.6. Institutional Capacity

3.6.1. Staff Development

- Six field staff members were taken for an exposure visit to Grama Vikas, Kolar to understand the Federation and IGA activities. This trip was very useful in helping the staff understands the functions and rules of the clusters promoted in Sampark's project villages.
- The field staffs were involved in the research program and conducted different studies, which helped improve the team capacity for research and planning as well as the action program.
- The field staffs were used as a training resource by different NGOs, the Department of Women and Child Development and other government departments to train the women's self- help groups.

4. Research

4.1. Research on Social Learning for Sustainability (SOLES)

Sampark has been involved in research on sustainable rural livelihood systems for over 8 years. Owing to its experience in this field Sampark received the opportunity to participate in a research project on Social Learning for Sustainability of Natural Resources (SOLES). SOLES is a three year partnership project, continuing until July of 2003, between the Centre for Development and Environment (CDE), Berne and partner institutions in India (Sampark), Bolivia and Mali.

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

Conducting follow up meetings with the ALS participants: Twenty-two follow up meetings were conducted with the participants of the ALS workshop. The synthesis of these meeting reports is in progress. The results of the synthesis will be developed as per the article reviewed by Sampark and the CDE research team.

Livelihoods of ten women in Koppal: –During the 2002-2003 financial year data was collected from the ten women selected for the research on impact of microfinance on women’s livelihoods. This year Dr. Urs Weissmann and Dr. Stephan Rist visited the field and met with these ten women. The workshop was conducted between the 9th and 13th of June, 2003, and involved both the senior and field research team. The entire workshop was conducted in Koppal with field visits to the SHGs and farmers’ sanghas at Bikanhalli village. During the workshop the CDE team guided the research team on data analysis and provided input on the utilization of an Actor Oriented Perspectives framework for livelihood analysis. The CDE team also helped shape the livelihoods analysis the ten women. During the workshop the CDE team appreciated the efforts taken by the research team in its collection of longitudinal data.

Throughout the research process, the women involved learned about several aspects of their family incomes and expenditures. Over a period of time they learned to construct a family budget controlling the expenses of particular items.

The research led to valuable learning among the research team and the ten women participants. One such example is that all the women gained knowledge and insight into the economic aspects of their families; some even managed to reduce the purchase costs of items like beedi, tea etc. By calculating their agricultural incomes and expenditures, they realised the importance of maintaining detailed expense records and of matching them with harvest-time income records.

Based on the inputs from the workshop the data has been analyzed utilizing the Atlas T method and three conceptual frameworks, i.e. DFID’s Sustainable Livelihoods, Actor Oriented Perspective (developed by Dr. Urs Weissmann, CDE) and Nine Square Mandala (developed by Dr. Ruedi Hogger). These frameworks helped to understand livelihood systems in relation to social learning and the impact of credit and natural resources in their livelihoods. The report of these ten case studies has been completed by Smita Premchancher and forms a part of her Phd Thesis.

This year CDE research team member, Dr. Stephan Rist and his wife played a critical role in bettering the lives of two orphaned children in Koppal. Upon learning of the untimely death of the Devadasi Shivamma, who left her 6-year old and 4-year old children orphaned. The children were adopted by Shivamma’s sister, (Shangamma), who herself had a 8 year old girl. Shangamma cared for the three children by going for construction labour everyday

and was in great poverty. They were moved by the courage to becoming personally involved in making a difference. They have pledged to donate Rs. 16,000/- per year, which will go a long way to ensure the safety and security of this family until they are able to properly support themselves.

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

In the year 2002-03, Sampark conducted a macro level study on women in agriculture in order to better understand the situation of women in agriculture while utilising grassroots intervention to improve their standard of living. The findings of the study were then used to draft a National Policy Brief for the Ministry of Agriculture in Delhi. Based on this experience Sampark developed an abstract case study revealing the gaps and bridges between agricultural policy research and its consequent influence on policy change. The abstract of this study was then submitted to the Global Development Network (GDN). Upon reviewing the document, the GDN asked Sampark to further develop the case study and to identifying the factors both contributing to and hindering the influence of policy research.

In this way, Sampark played a role in linking grassroots experience with policy making at national level and also in communicating this through an international forum to research and development community.

5. Impact Studies

During this year Sampark has conducted four impact and review studies for CARE - India, UNOPS, Malaysia, KFPE Berne, Traidcraft UK and CDE, Berne. These are detailed below:

5.1. Mid-term Impact Assessment of CASHE Project of CARE – India

Sampark conducted a participatory review with eight partners of Care's CASHE (Credit and Savings for Household Enterprise) project. The study involved both local stakeholders and CARE staff in designing and conducting the study. The impacts from the CASHE project have been studied and documented at various levels: individual, household, group and community. The different aspects studied are economic, social, gender governance and sustainability. The methodology adopted for the study includes questionnaires and surveys, as well as group discussions and PRAs.

The study recommended aspects that “prove impact and also those that “improve impact”. It outlines lessons learnt from the project that by enable a deeper understanding on the basis of which to reshape CASHE project’ s Tier 1 inputs ad processes. Suggestions towards improvement include review and refining of log frame of the project, streamlining microfinance system and enabling a consultative process with women to decide legal form of financial institution and augmenting their capacity to manage it. Finally the study recommended tracking and enabling economic as well as social and political empowerment of poor women.

5.2. Review of Livelihood Security Project in Gujarat

The livelihood security project, called Jeevika, was designed by the International Fund for Agricultural Development (IFAD) in partnership with the United Nations Office for Project Services (UNOPS) and the World Food Project (WFP) for the victims of the earthquake in Gujarat on January 26th. SEWA implemented the project with the aim of providing long-term livelihood security to economically vulnerable households in three districts of Gujarat. Under this project 1258 savings groups were formed with a total of savings of Rs.1,31,30,682. Sampark identified the gaps and provided recommendations related to monitoring and evaluating systems of self-help groups and their credit projects. Some of the recommendations are:

The Sampark team gained exposure to the development work of SEWA, which has a good reputation as a NGO in Gujarat. The study also taught Sampark's field staff a few lessons, such as the integration of an insurance scheme with a microcredit project.

- Need to create awareness about the rotation of savings
- Strengthen the SHGs on book writing and management of SHGs
- provide training on enterprise development
- Use of innovative strategies to include poorest of the poor in the SGHs, which is the main objective of the programme

Based on its previous experiences, Sampark also shared the insights and lessons learned from its various credit projects, some of which may prove beneficial to incorporate and implement during the time remaining for the project, which will run until December of 2009.

5.3. Impact Assessment of Partnership Research - Indo-Swiss Research Project

This study was conducted for the KFPE, Berne, to understand and analyze the impact of the collaborative research project on the farmers. The project between the National Chemical Laboratory (NCL) Pune, India, the Swiss Federal Institute of Technology (ETH), the Department of Microbiology, Atlas Agro and the Swiss Federal Research Station for Agro-ecology and Agriculture was taken as a case study to analyse and understand the dynamics of such a partnership. The main objective of the study was to understand the dynamics of the partnership and to draw from this understanding valuable lessons and recommendations with which we identified the contributing and inhibiting factors of collaborative North- South research partnership. The research project was on "The microbial Control of Pests: Etiopathology Fungi as Mycoinsecticides" in India. The case study was presented to the international research group of KFPE in an international conference organised by Global Development Network (GDN).

During the research process, the Research team developed a good relationship with NCL Pune. The NCL team shown interest in sharing its knowledge on give presentation on suitable agricultural practices bio-pest control management practices with

This would also foment the design of a more equitable international research collaboration in the future.

5.4. Review of Community Business Support Project

Sampark conducted a review of the community business support project for the Traidcraft, UK, an organisation dedicated to fighting poverty through fair trade. This project was implemented by the International Resources for Fairer Trade (IRFT), a charitable trust and working partner of Traidcraft, in order to expand its work in India. The objectives of the study are to review IRFT's experiences as a business development service provider and to assess the reasons for successes and failures of the partnership process. Based on this analysis, lessons were drawn that will be incorporated in the planning of future IRFT community business support programme operations. Based on our discussions with the stakeholders, a set of impact indicators were outlined which will be used for monitoring and assessment at the end of the project.

During the review process researchers learned several lessons from the IRFT, because like Sampark, IRFT does both consulting and development work. For example, while delivering business support the organisation alternates between playing a facilitating role and an implementing role. Because of their desire to help the poor, NGOs tend to work with the business aspects rather than as facilitators. Sampark has faced the same types of conflict while providing microcredit and enterprise support for the poor, and was therefore in a position to suggest several ways in which IRFT could systematise their services to NGOs and make its business development services more effective.

5.5. Assessment of potential Organisations for Institutionalisation of ALS

Sampark Conducted an assessment of potential Indian to which we may anchor the autodidactic learning system (ALS), a participatory training tool designed to foster economic stability As part of the ALS follow – up workshop, CDE requested that Sampark conduct a study identifying Indian organisations capable of anchoring and widely disseminating ALS concepts to field level development agencies, while providing information for research and educational purposes, Each of ten different organisation were thus ranked on a 0-5 scale based on its ability to meet specific evaluative criterion. The study suggest that the CDE select the first four of these organisations, all of which possess ALS experiences and exposure, and use them as anchor institutions.

6. Documentation & Publications

Research results of the impact studies mentioned above are documented and available at Sampark's library. These documents are confidential and therefore not circulated to wider audiences.

During this year the training kit on promoting rural women's cooperative businesses in Thailand was published by the Food and Agriculture Organisation of the United Nations (FAO) regional office for Asia and the Pacific in Bangkok. The content of the training kit was developed by Sampark (Smita Premchander and Prameela).

Papers published during this year are:

- Learning from Impact Assessments: Does Understanding Women's Perspectives Change Microfinance Programmes?' paper presented at workshop in Manchester, UK and can be downloaded from: <http://www.enterprise-impact.org.uk/pdf/Premchander.pdf>
- Questioning Mindsets: Conflicts Embedded in Gender Research and Training". This paper has been published by IGNOU on the web site: <http://group.yahoo.com/group/genderdev>.

7. Administration & Other Issues

7.1. Change of President and Secretary

During this year the members are re-elected for the positions of President, Vice-President, Secretary as the time period of the Management Committee been completed. These are:

Ms. Madhu Singal as a President
Ms. Chinnamma as a Vice President and
Ms. Smita Premchander as a Secretary.

7.2. Management Committee Meetings

Three Management Committee Meetings were conducted during the year. These were conducted on September 30th, February 28th and 22nd April 2003. Most of the Bangalore based members attended these meetings. The issues discussed were:

- Election of President and Vice President
- Projects and progress at Koppal and Bangalore
- Education programme to Koppal
- Fund raising
- Resolution for authorising the Sampark to get loan funds from the KSWDC.

In all these meeting members actively participated and provided their valuable suggestions for the planning and implementation of several Sampark activities. We would like to express our sincere thanks for their time and advice.

7.3. Staff Growth

Sampark has 12 full time and 3 project associates and 60 volunteers, their roles and responsibilities are listed in below table.

Team	Numbers	Work
Full time staff	12	Research, publication, fundraising, administration and field work.
Project associates	3	Editing, designing and printing
Community Resource persons	6	They involve in training to SHGs along with staff.
Animator	4	Group management and records maintenance.
Volunteer (Book writer)	50	Trained and supports for records and book maintenance of groups.
Total	75	

As a part of its professional development, Sampark provides them with an opportunity to continue their education and increase their academic skills. Chidambaranathan has registered for the Phd programme and Prameela and Jeyan plan to register for MPhil programme in the next academic year. Raju is going to complete his B.com in the next academic year. Along with these opportunities, staff were deputed to attend workshops and training programmes. These training programmes not only provide exposure to the work of other organisations, but also improve the staff's skills in performing their duties at Sampark. Examples of such opportunities are outlined in the Annexure 1.

The professional performance of Sampark staff has been noted by reputed organisations such as IFAD, KFPE, Asian Women in Co-operative Forum (AWCF) and UNOPS. One of Sampark's project co-ordinators, Prameela, was invited as a member of the recruitment panel to recruit a Micro Credit Officer for an IFAD project in North East India. Another Sampark project co-ordinator, Chidambaranathan, was invited to an international conference on

Transformative Leadership for Co-operatives in Asia. To present a paper on "confronting the conflicts : Transformative Leadership or Transformation of Organisations"

7.4. Volunteers & Students

A student and few volunteers have worked towards achieving the objectives of Sampark, some of which are listed below:

Ms. Soraya Verjee is an intern from SDRI engaged in the impact assessment of an Indo-Swiss partnership research project. She also assisted Sampark with:

- English language editing of ten in-depth case studies and several other internal documents
- Development of a note on education programme

Volunteers at Koppal: Sixty women work as volunteers in Koppal A honorarium of Rs 50 to Rs. 300 paid to these volunteers depending upon their roles in the projects.

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

7.5. Internal Workshop

Sampark organised a three-day internal workshop for the staff, based in both the field and in Bangalore between the 26th and the 28th of February, 2004. The aspects discussed in the meeting were:

- Review of field projects
 - Progress of Swashakti programme
 - Details about capacity building of clusters
 - Issues related to credit and enterprise aspects of SHGs
 - Planning of education programme
 - Land and water management programme
- Fundraising
- Details about systems set up for monitoring and evaluation of internal projects
- Administration issues

The third day of the meeting was utilised to participate in a Management Committee Meeting. During the MCM all the field staff participated in providing the progress of projects to the board members. Board members gave several suggestions related to the implementation of activities in Koppal, especially for the planning and initiation of the education programme.

7.6. Fund Raising

During the year, Sampark has made efforts to raise funds. They are as follows:

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

Sl.No.	Name of the donor	Amount in Rs.	Purpose
1.	Ms. Gulzar Soraya	17,061/-	Child education programme
2.	Mr. Atul Gupta	14,400/-	Child education programme
3.	Mr. Santosh Reddy	5,000/-	Activities of Sampark
4.	Mr. Sharma	1,000/-	Child education programme
5.	Dr. Stephan Rist and Marie Jeanne	16,000/-	Adoption of 2 orphans
6.	Individual donations through Give Foundation	8,000/-	Skill training for agrabathi making and tailoring and adult literacy.

	Total	61,461/-	
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We are very grateful to these donors for their show of support.

Funds through Give Foundation: ICICI bank set up the Give Foundation, a fund raising agency for NGOs. In the previous year Rs.3,00,000/- was released for training and capacity building, Sampark received Rs.50,000/- to purchase computer for the field office, during this year.

7.7. Visitors to Sampark

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

8. Future Direction

Since 1991, Sampark has been involved in both academic research, in the form of a Gender Resource Centre, and action, through the marketing of products made by the NGOs. Although Sampark has been involved in both types of work since its founding, the public has perceived it more as an action-oriented organisation than an academic one. Involvement in both activities aids in the transfer of knowledge from research to action and vice-versa. To make use of this advantage Sampark must make efforts to focus on and further project its work on academic research in the coming year.

Smita Premchander,
July 10th, 2004.

