



ANNUAL REPORT

2011-2012



Annual Report

2011 -2012

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Message from the Secretary's Desk

Sampark has completed 21 years of development work this year and it gives me immense satisfaction to present before you Sampark's Annual Report 2011-12. We have kept up our commitment to high quality work and long term partnerships and have made a positive and long lasting impact on our beneficiaries. Sampark has directly reached out to over 5100 women and 3000 children through its various intervention programmes this year. Sampark has a team of 56 project staff and associates contributing to the welfare of these families.

Sampark has federated 331 women's self help groups into 10 cooperatives, which have been registered under the Souharda Cooperatives Act. All of them have their own offices, with links to mainstream organizations, such as banks and government departments. Sampark has made linkages with external agencies such as banks and private microfinance organizations to get loans directly to these cooperatives. These linkages has improved their credit worthiness and helped to build the capacities to manage revolving loan funds. Sampark established federation with representatives from 10 cooperatives to manage loans funds at district level. The leaders are strong, vocal and aggressive entrepreneurs. This gives Sampark a great sense of achievement as one of our prime focus is on building people's institutions. During this year cooperatives managed their own capital of Rs 3.06 crores (includes own capital and loan funds raised from external sources) credit funds.

Under the on-going projects there were significant achievements in two education related projects- one focusing on women's literacy and empowerment and the second one relating to reducing the drop-out rates of children in 10 identified schools along with improving their performance at the examinations. Under the women literacy and empowerment project, Sampark has reached out to and enrolled 1993 women so far at the village learning centres for learning functional literacy. At the SHG level, an average of 5-6 members is able to write their individual pass books. Under the children's education project, Sampark reached out to 3211 children and, through the education coordinators taken on for the project, Sampark has been instrumental in making school interesting for these children and increasing the attendance rate. During this academic year there was tangible increase in the 10th board exams results as compared to 2009-2010 when Sampark started it's interventions. This clearly shows the impact of the intervention to improve the quality of education.

Sampark designed and implemented a new project of skill training on tailoring exclusively for the daughters of Devadasis/Scheduled castes. These girls did not benefit from the Sampark's regular skill training programme as they could not afford to give up their daily earnings. Under this new project, beneficiaries were given stipend to compensate daily earnings. The beneficiaries were given functional literacy, health and enterprise trainings along with technical training on tailoring. Today these girls proudly say "as they are doing good work in stitching, even upper caste women are visiting their houses to give cloths for tailoring".

Sampark took on two prestigious studies, the first study was a state level research study that demonstrated the status of SHGs and federations in Karnataka. The findings recommended that the promoting agencies need to remain invested in supporting their groups, at the same time, their limitations are recognized, and the funding agencies should continue to support the promoting agencies' endeavours. It is important to address the quality concerns of the SHGs through regular monitoring and auditing. Self Help Promoting Agencies (SHPAs) can expect to

develop the capacities of SHGs and their federations in the domains of governance and staffing, by imparting professional skills, tools and practices to the groups for managing microfinance services, and finally by building the groups' organizational capacity to reflect a competence that would attract external agencies. The study results were disseminated through a workshop in which 113 participants from across the state covering 17 districts participated. The participants comprised of representatives of cooperatives, NGOs, banks including RBI, and micro finance institutions.

The second study was an assessment of the women-run small and medium enterprises in collaboration with the International Center for Research on Women (ICRW), with offices in Washington DC and Delhi. The objective of the study was to document i) the results of 10000 women programme¹ on women entrepreneur's business skills, practices and growth, ii) specific policies, economic conditions, program initiatives, and other circumstances that have affected women's entrepreneurial activity in the last five years. The study was conducted in the two cities of Delhi and Hyderabad more specifically with women entrepreneurs and departments and institutions involved in promotion of women entrepreneurs in SME sector. The results showed that the programme improved their skills in business planning, negotiation, accounting, marketing and the use of computers to advance their business which finally helped them to increase their confidence to engage in male dominated sectors and expand their business.

During this year Sampark initiated interventions to work with migrant construction workers in Bangalore with an objective of improving their livelihoods and working conditions. As an initial process Sampark conducted a study and understood issues (living and working conditions) of inter and intra state unorganized migrant construction workers employed in Karnataka and designed long term interventions for a period of 3 years. The overall goal of the intervention is to facilitate the processes whereby 5500 migrant construction workers are healthy, safe, secured, and empowered to access their entitlements as Indian citizens/unorganized workers and thereby, improve their livelihoods over a period of 3 years. This will be achieved through setting up of a Migrant Resource Centre which will implement two sets of activities. The first broad set relates to filling knowledge gap in the sector by generating relevant and authentic data and information. This, in turn, can be used for advocacy purpose. The ultimate objective of the data gathering and advocacy is to change policies in favour of migrants and create a positive enabling environment for them. The second large set of activities is directed at the destination.

The staff of Sampark has strived hard to make the above achievements possible and have kept up the commitment to build people's organizations and their capacities to manage these. They have helped set up systems of governance that are transparent and accountable to the members. Women leaders are strong enough to take control of their cooperatives and make independent linkages for loans and grant funds with banks and government departments. It is a credit to their dedication that Sampark-promoted people's organizations have begun to stabilize and empower themselves.

Dr. Smita Premchander,

Date: 21st July, 2012.

¹ 10,000 women programme is five year global programme that improve the power of women entrepreneurs to foster economic growth by educating and supporting them in becoming stronger business women.

1. Introduction

Sampark is a Voluntary Organisation started in the year 1990 and registered in July 1991 under the Karnataka Societies Registration Act, 1960. It is also registered under Foreign Contribution Regulation Act, 1974. Sampark works for the holistic development of the most marginalized people in 46 villages of Koppal district and Bangalore in Karnataka by adopting inclusive and empowering ways of working in society that would create respect and promote equality.

Mission

Sampark's mission is to help people gain direct control over their own situations by expanding the capacity of the vulnerable and poor people, especially women, to improve their lives, primarily through increasing their income-earning ability.

Philosophy

All women, men and children have the basic right to dignity and self-determination, and that all people should have the opportunity and choice of enhancing their own potential and well-being.

To fulfill its mission and vision, Sampark emphasizes a people-centered, integrated livelihood approach pointing the way directly towards adopting a facilitating role, developing local leadership and supporting several development projects to tackle issues related to poverty and rural livelihoods. The practical interventions in rural areas include:

- 1) Ensuring financial wellbeing by organizing women's self-help groups for savings and credit support and providing vocational skill training and enterprise development support for youth and women
- 2) Building people's organizations i.e. clusters and committees, and ensuring sustainability of these development activities by building their capacity to plan and monitor
- 3) Building literacy i.e. children's education and women's literacy
- 4) Healthy Living through health awareness and focused mental health intervention

Sampark has established crèches for children of construction labourers in Bangalore city to reach out to the marginalized section in urban population

It also works as a resource agency by using its learning and expertise to influence and inform other NGOs, government and donor agencies. The developmental research and knowledge building approach helps in influencing development practice and policy; organizing capacity building trainings programmes for development partners; and in publication and dissemination of good development practice. The achievements and impacts of these activities during the financial year 2011-2012 are detailed in this report.

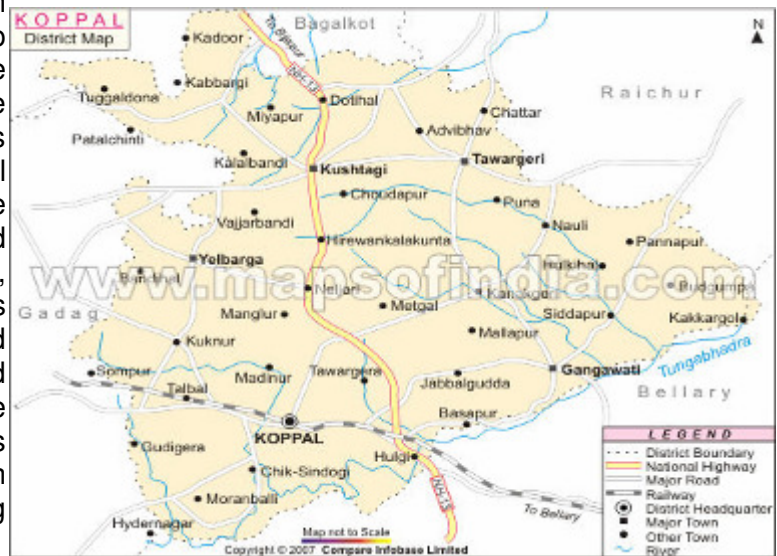
2. Sampark Field Projects

Sampark is implementing a number of projects that cater to various facets of livelihood enhancement and community welfare. Having identified the north Karnataka region as an area that needed focused and strong intervention, Sampark has based most of its projects there. A few projects are also based in Bangalore. The sections below give details on the various projects that were undertaken by Sampark in 2011-2012.

2.1 Koppal

Sampark implements a number of projects in the district of Koppal in north Karnataka. Koppal is semi-arid, with an average annual rainfall of 572 mm spread over 40-50 days and is situated in the Raichur region which is typically interspersed with plains and mainly barren hills with large rocks. This landscape and environmental conditions have left the people of this region with limited and strained sources of livelihood. In 1998, Sampark started its intervention in 8 villages in the region. This number has steadily increased over the years and in 2011 Sampark carried out its intervention activities in over 46 villages in Koppal district. Sampark conducts its activities in 38 villages through the women self help groups that it has formed, while in the remaining villages the intervention is conducted directly at the beneficiary level.

Sampark's intervention has been across various areas in order to ensure holistic development of the communities. These areas include children's education, women's literacy and empowerment, skill training and enterprise development, general health and mental health support to women, formation of Self Help Groups (SHGs), awareness activities and setting up of community based impact monitoring systems. The sections below detail the activities and achievements of Sampark in these areas during the reporting period.



District map of Koppal

2.1.1 Women's Self Help Groups

Sampark initiated small and informal associations of poor people 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 group, banks and other institutions. Through the formation of SHGs, Sampark aims to help the poor people to come out from the clutches of moneylenders and at the same time empower women socially and economically.

In Koppal Taluk, Sampark has been continuously involved in forming these self-help groups over the years. During the process of group formation, Sampark identifies poor and disadvantaged people through various participatory exercises involving the community, such as

grama sabhas, social mapping, resource mapping, wealth ranking etc. These poor are then encouraged to participate in the SHGs, and these group members are then trained in the concept of SHG, leadership, book keeping, financial management etc. They are also trained on topics such as saving and credit linkages, which help them to get bank loans for initiating income generating activities.

Number of Groups and Members: As of March 31, 2012, Sampark has 331 groups across the 38 villages having a membership of 5099 women. These SHGs are federated as cooperatives.

Table 1: Total No. of Groups and Members in the Cooperatives as on March 2012

Sl. No.	Cooperative Name	No. of Villages	No. of Groups	No. of Women
1	Eshwara Coop	2	54	937
2	Bhumika Coop	11	64	916
3	Sadhana Coop	4	45	625
4	Gavisideshwara Coop	7	55	781
5	Sangamma Coop	3	33	512
6	Sahana Coop	4	31	548
7	Bettadalingeshwara Coop	5	19	295
8	Shrigandha Cluster	2	30	485
	TOTAL	38	331	5099

Group Savings Details: As on 31st March 2011 the group savings amount to Rs. 1,03,23,802 and the cumulative interest earned is Rs. 36,10,354.

Table 2: Cumulative Savings Details as on 31st March 2011

Sl. No.	Cooperative Name	Savings	Interest	S.Nidi	Other income	Total Group Fund
1	Eshwara Coop	1571553	362609	28270	4000	1966432
2	Bhumika Coop	2028214	1169378	46381	11527	3255500
3	Sadhana Coop	747720	254740	21166	22195	1045821
4	Gaovisiddeshwara Coop	2232590	399652	1525	49265	2683032
5	Sangama Coop	560160	158713	19414	7327	745614
6	Sahana/Padmavati Coop	1657290	1657290	1657290	1657290	2220414
7	Betedalingeshwara Coop	564220	173676	2203	9778	749877
8	Shrigandha Cluster	962055	371079	0	22450	1355584
	Grand total	10323802	3610354	189893	235872	14359921

The groups thus have a total cumulative group fund of Rs.1,43,59,921 which comprises of savings, interest earned, Samanya Nidhi fund and other income which comprises of earnings from income generating activities and fines.

Capacity Building and Training of SHGs:

Once groups are formed, group members are trained in the concept of SHG, leadership, book keeping, financial management etc. They are also trained on topics such as saving and credit linkages, which help them get bank loans for initiating income generating activities. In 2011-2012 the following trainings were conducted by cooperative staff, women leaders and Sampark staff:



- 294 groups on SHG concept, rules and regulations of SHG
- 287 groups on book keeping
- 263 groups on money management
- 239 groups on leadership
- 77 groups on communication and conflict resolutions
- 76 groups on business orientation

This year greater emphasis was given to the formation of new groups. The trainings to these groups include the SHG concept, rules and regulations, financial management, book writing, and about Sampark activities.

Bank Linkages: The SHG members have been made aware of and trained in how to create linkages with banks in order to access funds as well as various government health schemes. A total of Rs.30,95,000 was accessed by 35 groups from local banks. Gavisiddheshwara and Eshwar cooperatives have accessed higher loan amounts.

2.1.2 Development of Women's Cooperatives

SHG Women engage in savings activities and from these they take small loans for livelihood needs. When women need a larger loan amount and if it is not available from the groups, then the groups are linked to local banks. The financial needs of SHGs were unmet by the banking structure, and the second layer of organization into clusters of 15 to 20 groups per cluster was organized, which was then registered as cooperative societies. Eight cooperatives have formed from these 331 groups. The objective of building the cooperatives is to build women-owned and women-managed organizations. In deference to women's needs, capacity building relates not only to financial management of the savings and credit activities, but also to social issues such as health, education, legal and social awareness. Livelihoods support, such as skill training and enterprise

Funds Managed by Cooperatives	
Groups savings	1.40 crores
Groups Bank loans	0.31 crores
Savings by cooperatives	0.37 crores
External loans by coop. through Sampark	0.50 crores
External loans by cooperatives – NABFINs	0.48 crores
Total	3.06 crores

development support for the families, is also addressed through these cooperatives. Therefore, the main objective of the Cooperatives is:

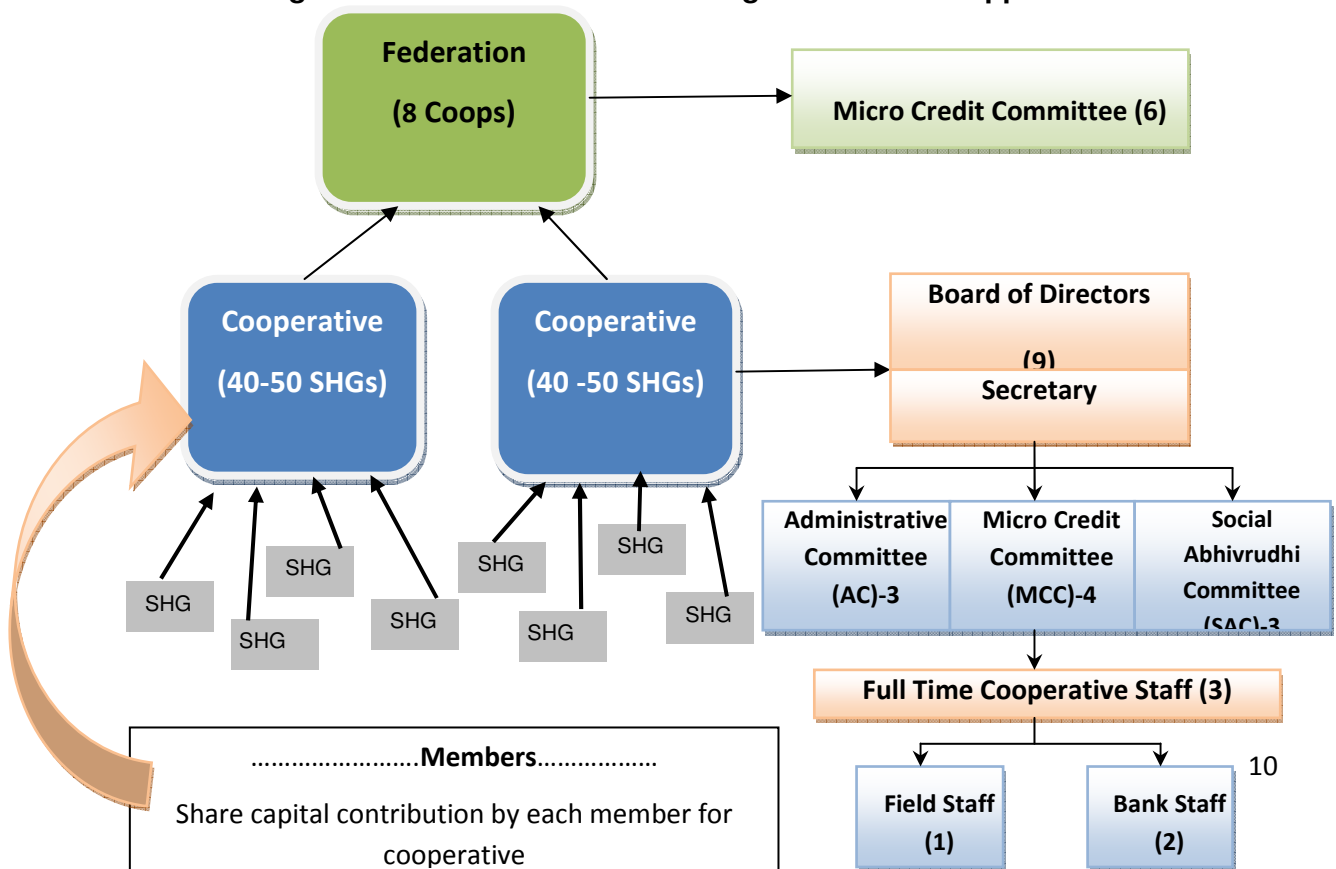
To build a strong formal or informal, self owned, self managed and democratic people's organizations that acts as a viable microfinance organization and plays the role of key facilitator in delivering integrated development support services to its SHGs and members' families.

Structure of Women's Cooperatives

Sampark has strategically encouraged a formal structure within its groups to aid towards this goal of self-reliance. Till last year the cooperatives had a structure that spans five working committees and one field staff. However, only the micro credit committee, and to some extent the administrative committee, have been actively working. The other committees such as education, IGAs (Income Generating Activities) and health are becoming inactive due to the projects completed in Sampark. There was also constant change of members in the committees, and the volume of operations and range of financial services increased in the cooperative but not many women are keen to take responsibilities due to lack of provision for time compensations. In order to ensure more sustained and efficient working members in the cooperatives that can lead to a meaningful growth of the organisation, Sampark conducted a strategic workshop with the cooperative leaders to find better solutions. As an outcome of the exercise, a re-structuring of the cooperative has emerged.

The current structure of each cooperative consists of a president, secretary, and three working committees in the following areas: finance/micro-credit, administrative and social development (See Figure 1). These cooperatives conduct meetings once a month and discuss their activities. Besides them, the co-operatives employ 3 permanent staff; 2 bank staff and 1 field staff. One of the bank staffs is from Micro-credit Committee i.e. she is one of the board directors. Such an inclusion in the bank staff has been made in order to keep an internal control on the activity of the bank and to take charge of the bank's administrative functions.

Figure 1: Structure of Women's Organizations in Koppal



Recently, Sampark has added federation as another level, above the co-operative level, in the structure. Sampark formed one federation from these 8 co-operatives. The SHG federation structure was envisioned to provide more sustainability to cooperatives through better financial and organisational support. It would help to channel the credit better, control the cooperatives activities and tighten the credit system. Also, such a structure would help in expanding the scale of operation of the cooperatives as its size grows.

During the reporting period, Sampark has trained the working committee of the federation to handle the major credit operations and strengthening the cooperative's credit system. Since the federation's capacity is currently limited and therefore not autonomously able to undertake all its functions, Sampark plays the major role of the revolving loan operations.

Capacity Building of Cooperatives

In order to ensure the sustainability of the cooperatives developed and their continued support to the poor families to attain sustainable livelihoods, Sampark worked with the women leaders of the cooperatives in strengthening their skills and systems and enabling them to access mainstream linkages for their sustainability. The detailed achievements and impacts of these activities are outlined in the following sections:

Improvement in Governing System

The governance systems have improved significantly after re-structuring of the cooperatives and constant one- to- one basis inputs to the cooperative leaders. Five out of the eight cooperatives have improved in the following areas:

- Selected effective members to be in the governing board– selected members who were trained, had experience in previous years and long term commitment to work
- Re-structured the working committees - formed three effective committees instead of five and other representatives from each group participate in quarterly meeting along with working committees
- Monthly board meeting processes have become more effective – financial transactions are moved to daily office work, and provided more time for effective review and planning of activities.
- Maintained formalities of board meeting according to the coop act and accounts are computerized and handled by the leaders
- Fixed payment systems for the working committee members to ensure the progress of the activities



Bettadalingeshwara, Sangama and Shrigandha have restructured the cooperatives but yet to find good leaders to work on the board.

Improvement in Office Set up and Documentations

As part of the feedback provided by the team members of FWWB, it was observed that it was important to develop and present the cooperatives offices in a more professional way in terms of the office look, basic facilities and documentation.

Four cooperatives (Eshwara, Sadhana, Bhumika and Gavisiddeshwara) worked towards improving along above areas:

- Established better office and located at main place which is centrally accessible for members
- Equipped office with banking counters, computers, printers, UPS, telephone, internet/emailing and furniture. The office organized in a way where women come and make transactions easily, working space for cooperative directors and staff, and place for conducting meeting and training.
- Improved filing system; organized with separate rack, labeling, indexing of the files
- Maintenance of attendance register for the staff
- Maintenance of Log-book for the usage vehicle by the staff
- Using ID card for staff and board members
- Display of information about the cooperative's activities using charts and photographs
- Translated operational manual

Sangama, Bettalingeshwara and Shrigandha have not completed most of the activities as they lack staff and also money to invest. Their loan portfolio is less due to recovery problems. Sahana has not shown much interest in pushing towards improving in these areas.

Improvement in HRM System

The cooperatives have strengthened their human resources through putting some strong women in the working committees, and setting responsibilities to work upon every month, and along with this they have appointed three additional full time staff for the office. The cooperatives also have put efforts in improving the skills of the leaders and the staff.

- The five cooperatives (Eshwara, Sadhana, Bhumika, Gavisiddeshwara and Sahana) have worked out decent salaries for the old field staff as they have been underperforming because of low salaries. This has motivated the staff to work hard towards the expansion of groups and monitoring of the current groups for better loan repayment and loan uptake.
- Four of the cooperatives (Eshwara, Sadhana, Bhumika, Gavisiddeshwara) have conducted interviews and three of them (Eshwara, Sadhana and Bhumika) have recruited two full time staff for the banking work in the office.
- More than 43 women leaders from the cooperatives have undergone training on formation of SHGs, and 28 women leaders have undergone training on eight SHG modules. These two teams are now engaged in forming more than 130 new groups (as on March 2012) and trained over 85% of the new groups formed.
- The women and the staff also participated in workshops and conferences in Bangalore, and presented their activities to international delegates, and federal cooperative members.

Overall, the increase of human resources and their skills have enabled the cooperatives to expand the cooperative membership as well as improve their performance in financial aspects.

Expansion of Membership and New Financial Products

The increased human resources helped increase the groups in the cooperatives. As four of the cooperatives opened better offices, changed their strategy to open a daily office with full time staff, now they have introduced flexible savings products along with compulsory savings. Now the two savings categories includes following facilities:

1. **Compulsory savings products:** under this category, every SHG makes savings to the tune of Rs. 200 per month and compulsory fixed deposit (kept when loan is taken by a SHG) also forms a part of compulsory saving.
2. **Flexible savings products:** Besides this few co-operatives allow for flexible savings in the form of fixed deposits, recurring deposit and savings accounts for groups and individuals. The co-operative offers to groups, individual group members and other non-members to open a savings account in their cooperative. For this savings account, each group is required to keep a minimum balance of Rs. 500 which serves as capital for providing loan to the groups. By means of these flexible savings accounts, the co-operatives try to contribute towards financial inclusion whereby more individuals can have access to banking facilities. Over 160 SHGs have accounts in the cooperatives, and more than 30 individuals opened accounts in the bank.

Improvement in System for Conducting Financial Analysis

The rigorous training by the FWFB team members to Sampark staff and women leaders on financial analysis have helped to put some system in place to analyse the financial performances of the cooperatives, and improve the weak areas like poor recovery of loans in some cooperatives, and motivate all cooperatives to keep a check on the performances.

- The five active cooperatives (Eshwara, Sadhana Bhumika, Sahana and Gavisideshwara) have learnt and conducted internal auditing for each other. This internal capacity building of MC leaders has helped them to identify the mistake areas, and see where they need to improve within their own cooperatives.
- Contributing to the regular follow-up on inputs on the financial analysis, the MC committee members from four cooperatives (Eshwara, Sadhana Bhumika, and Gavisideshwara) have learnt to make aging analysis on their own. Sampark staff is helping Sangama and Bettalingeshwara to prepare the aging² analysis. This has helped the cooperatives in monitoring their repayments. Sangama, Bhumika and Bettalingeshwara have set up a committee to recover the loan. They devised a strategy of using the group guarantee and threatening to complain to the police, and thus they are recovering the loans now. Eshwara, Sadhana and Gavisiddeshwara have not set up a committee as they have good repayment rates, but they have learnt through the aging analysis that they have to keep an eye all the time otherwise they will reach a stage where their loans will be at risk. They are now able to look at each loan on an individual basis.

² Aging analysis gives details about the loan portfolio at risk.

Management Information System (MIS): Development of Software: Jayam solution has developed the first version of the software that was installed in the Sampark office but the software did not satisfy the requirements of the cooperatives. Based on a detailed feedback from Sampark, Jayam Solution has taken the right specifications to make changes in the software. The second version has been prepared and is in the process of testing at the cooperative level.

Improvement in Financial Performances

As there are some significant improvements in some of the systems, the performance in the financial aspects has shown positive results in three cooperatives. The performances on various financial indicators are presented in Table 3:

Table 3: Financial Performances of the Cooperatives (as on Feb 2012)

Sl. No	Performance Indicators	Standard Core ³	Eshwara	Sadhana	Gavi-siddeshwara	Bhumika	Betta-lingeshwara	Sangama
I.	Portfolio Quality							
1	Gross Portfolio Outstanding (Rs.)	>5 lakhs	1,799,290	708,950	1,274,050	1,445,661	128,272	136,630
2	On Time Repayment Rate (%)	>95	98	95	100	38	7	10
3	Portfolio At Risk (PAR) - >30 Days (%)	<5%	0	0	0	16	100	100
II.	Efficiency							
4	Personnel Cost Ratio (PCR) - %	<7%	1	3	3	3	0	7
5	Administrative Cost Ratio (ACR) (%)	<5%	4	5	4	4	2	2
6	Total Administrative Cost Ratio (%)	<15%	5	8	7	7	2	9
7	Financial Cost Ratio (FCR) (%)	<15%	11	14	12	11	0	0
8	Operating Cost Ratio (OCR) (%)	<25%	17	22	19	18	2	9
9	Yield On Portfolio (YOP) (%)		17	16	16	19	25	9
III.	Sustainability							
10	Capital Adequacy Ratio (CAR) (%)	>20%	11	20	13	28	100	50
11	Operational Self Sufficiency (OSS) (%)	>90%	99	72	84	100	100	100

³ According to the standards provided by FWWB in the financial performance analysis format

Overall four cooperatives (Eshwara, Sadhana, Gavisiddeshwara and Bhumika) have made significant progress in most of the systems. These are areas that had initially been recommended for improvement by FWFB for providing loan. Sangama and Bettalingeshwara have changed in some areas but still need to improve in many critical areas. They are in the process of sorting out the repayment problems. Sahana has not shown interest in taking responsibilities to improve their organisation and its growth.

Cooperative Micro Credit Details

As part of their sustainability strategies, the cooperatives have started increasing their membership and this has created more demands for loans. In order to meet the credit needs of the SHGs, cooperatives have increased their own capital and accessed more loans from Sampark-RLF and NABINS.

The internal source for credit:

The cooperative's own capitals are mainly from their members' share amount, reserves and savings deposited by the groups. The details of cooperative's own capital are presented in Table 4.

Table 4: Cooperative Capitals (As On March 2012)

Sl. No.	Cooperative Name	Share amount	Reserves	Savings Deposits	Total
1	Eshwara, Koppal	110,600	213,656	223,514	547,770
2	Sadhana, Kinnhal	154,600	99593	226,720	480,913
3	Bhumika, Alavandi,	124,300	477,330	224,384	826,014
4	Govisideshwara,	77,100	140,129	159,000	376,229
5	Sangama	36900	91789	44100	172789
6	Bettadalingeshwara	59,100	232,778	-	291,878
7	Sahana	68,200	201,319	119,172	388,691
8	Sreegantha	29,400	203,734	51,700	284,834
	Total	660,200	1,660,328	1,048,590	3,369,118

The total own capital of the cooperatives is Rs.33.69 lakhs. This amount is used to provide loans to the groups which yield high interest of 12-18%.

Sampark's RLF

The revolving loan fund (RLF) was set up by Sampark for these cooperatives as a bridge loan till they got access to mainstream financial institutions. The RLF fund has been raised from external sources and interest generated is kept in the same RLF account, and now it has grown to Rs.50 lakhs.

Table 5: Total Loans accessed by Cooperatives from RLF (March 2012)

Cooperative Name		Loan Amount Disbursed	Amount to be repaid	Amount Repaid	Loan Outstanding	Ontime Repayment Rate
1	Eshwara	5823613	2501054	2767078	3056535	100
2	Sadhana	1370700	494240	654910	715790	100
3	Sahana	627146	256928	470548	156598	100
4	Bhumika	879380	624866	767688	111692	100
5	Gavideshwara	1230000	304333	653984	576016	100
6	Srigandha	176400	105840	176400	0	100
7	Bettalingeshwara	17800	1780	17800	0	100
TOTA		10125039	4289041	5508408	4616631	100

The loan amount disbursed to the cooperatives from the Sampark RLF is Rs.1.01 crores, and the total loan outstanding as on March 2011 is Rs.46.16 lakhs. The on time repayment rate to Sampark is 100%.

External Credit Source

While supporting the cooperatives with the bridge loan, it facilitated to build their professional capacity to attract mainstream institutions. As a result, five cooperatives have accessed Rs.48.13 lakhs from NABARD Financial Service Limited (NABFINS), of which Rs.17.95 Lakhs was accessed during the reporting year. Recently Friends of Women's World Banking (FWWB), Ahmedabad has assessed seven of the cooperatives and short listed three cooperatives (Eshwara, Sadhana and Gavideshwara) for providing loans.

Table 6: Total Loans accessed by Cooperatives from NABFINS (March 2012)

Sl. No.	Cooperative Name	Cumulative Loan Received	Total Outstanding	On time Repayment Rate
1	Eshwara	1323000	482,500.00	100
2	Sadhana	340,000	149331	100
3	Sahana	760000	255,000.00	100
4	Bhumika	1,620,000	522,998	100
5	Gavideshwara	770,000	346,502	100
Total		4813000	1756331	100

The total loan outstanding is Rs.17.56 lakhs and the on time repayment rate to NABFINS has been 100%.

Credit to Groups

Based on the various sources of funds the cooperatives had given loan to 170 groups. The details of loans given and its repayment are given in Table 7.

Table 7: Details of Loans given by Cooperatives to SHGs (March 2012)

Sl.No.	Cluster/ Cooperative Name	Cumulative Loan Disbursed	Amount to be paid	Cumulative amount paid	Outstanding	Cumulative Repayment Rate (%)
1	Eshwara Cooperative	10,647,000	6414769	7,411,920	3,235,080	99.3
2	Sadhana Cooperative	3,651,300	2277839	2,635,600	1,015,700	99.5
3	Sahana Cooperative	4,354,600	3388139	3,557,612	796,988	97.0
4	Bhumika Cooperative	7779976	6491629	6572702	1207274	93.0
5	Gavisideshwara	3,911,500	2673134	2,835,650	1,075,850	100.0
6	Sangama Cooperative	779,000	725350	681,030	97,970	90.3
7	Sreegandha cluster	1,070,000	1,257,000	960,250	109,750	70.5
8	Bettalingeshwara	1,754,900	1,737,515	1,506,864	24,8036	85.0
	TOTAL	33,948,276	24,965,375	26,161,628	7,786,648	94.7

Table 7 shows that a cumulative loan amount of Rs. 3.39 crores has been disbursed over the years to the groups by the cooperatives. The total outstanding as on March 2012 is Rs.77.86 lakhs. The repayment of the disbursed loan amount is 95%.

The following is an example of how the loan from the cooperatives and SHGs has helped a household improve their living situation:

Improved livelihood situation of Jayamma's family through multiple businesses supported by the loans from SHG and Cooperative

Suganda Somyeer (45 years old), lives in Gondabal village and belongs to the Tulusabhavani SHG.

Family: Suganda is married and has two sons and a daughter. Her elder son is 26 years old and is a construction worker. Her younger son is 24 years old and works as a driver; her daughter, who is 25 years old, has been married since the last five years.

Background: Suganda's family has a two acre wheat plantation, where she and her husband work together. Suganda is in charge of seeding the plantation, while her husband is in charge of harvesting the crops.

Loans taken: In the past 6 years Suganda has taken three loans from the SHG. The first two loans of Rs. 2,500/- and Rs. 5,000/- she used for buying seeds, fertilizers and pesticides. Suganda used the last loan of Rs. 10,000/- to reconstruct a room in her house since it had got damaged during the floods.

Changes through SHG: In Suganda's SHG, they save Rs. 10/- a week; obviously their group savings aren't sufficient enough to give all the members a loan, but she still likes the SHG because she thinks that it is the best system to receive a loan from.

Future plans: Suganda would like to fully reconstruct her house; she would also like to buy a motorbike for her son, who lives in Koppal for business purposes and also so that he can come home more frequently. To achieve all this, Suganda expects that she would need in total a loan of Rs. 4.5 lakhs.

Suganda also wants some positive changes in her village, like the tarring of the roads. The main road in her village is not tarred and while people find the mud road inconvenient even in normal times, during the rains it becomes dangerous because people slip and hurt themselves. The last flood brought a lot of illness with it, some people and even some animals died during that time. So Suganda wants better medical facilities in her village.

Promoting Social Development Activities

Sampark team worked with cooperatives in motivating the committee leaders in taking up social development activities for the SHG members along with financial development services.

All the 8 cooperatives have agreed to contribute income generated from the micro credit towards the social development activities. The Social Abhivridhi Committee (SAC) members are engaged in the process of creating awareness among the SHGs so as to make them understand the needs for social development, and the need for contributing money to gain from such benefits. At the same time the SAC committee members in all the cooperatives are engaged in analysing the social development needs of the SHG members, and identifying the actions that will be carried out by the members themselves, as well as the activities that they need cooperative support for to access the services from mainstream institutions like the government.

The SAC team in cooperatives was engaged in rendering services to Sampark's literacy programme and helped in providing social awareness on topics such as women's rights and domestic violence to the SHG members. The cooperatives paid for the professional services rendered, and out-of-pocket expenses. Moreover, the cooperatives allocated the income from this service for carrying out social development activities for the SHG members. The activities planned from this earning include supporting girl's education and village sanitation.

In addition to the income generated from rendering services to projects like literacy, the cooperatives agreed to allocate fund from this year's profit for the SAC team to carry out social development activities.

Continuation and Scaling up of Cooperative Development

Four of the cooperatives (Eshwara, Sadhana, Gavisideshwara and Bhumika) are showing interest in growing. We will continue to provide mentoring support to these cooperatives and enable them to reach financial sustainability and managerially handle their functions on their own. The areas of support that will be focused in the next year or two include:

- Technical training to bank staff to operate different savings and loan products.
- Formal training to operate accounts using tally to get accounting systems in order.
- Develop business plan and follow them.
- MIS software to be in place to operate financial activities easily
- Facilitate external loan capital apart from Sampark RLF and NABFINS as their demand increases every month.

The other four cooperatives are struggling to get active leaders to function their cooperatives due to lack of literate women in the groups and not many willing to responsibilities leaving their personal work. The cooperatives are also struggling to recover the loans given to their groups which hinder their function properly. Considering these limitations, the cooperatives will be helped to sort out their repayment problems and get linked with other active cooperatives to get financial services as well as social services.

Sampark is associated with the network called ENABLE that promotes SHG federations in India. Sampark is planning to share the lessons from the Pangea supported cooperative development work with others by organizing women's SHG Federation meets, and through the UN Solution Exchange online forum.

Sampark is contributing a section on cooperative model from Sampark's experiences to the microfinance state sector report 2012. Sampark is also contributing a case study on Sampark's SHG cooperative model to the MF course in IIMA.

2.1.3. Children's Education

Sampark believes that education is a necessary and vital component of a child's development and the economic condition of his/ her family should not be allowed to act as a deterrent to a child getting access to education. The approach comprises of Sampark providing support by creating awareness and working with schools and the children in order to improve their academic and co-curricular performance as well as reduce the drop-out and irregular attendance rates. A detailed description of the approaches is given below.

Support to Reduce Drop-Out Rate and Improve Performance

This project was designed to keep children in school and improve their academic and extra-curricular performance in the short-term, and build a stronger posterity in the long-term through specific and targeted interventions. The scope of the project was not merely limited to academic interventions, but extracurricular interventions as well so as to impart a holistic development to the students.

More specifically, the project objectives were targeted at reducing the overall drop-out rates and keeping students in school, by influencing not just the students themselves, but also their parents as well as the School Development Management Committee (SDMC) members. Moreover, the performance of the students was expected to be improved through infrastructure development, the provision of quality education, and constant support in the form of motivational exercises and career guidance session. The project is for three years period i.e from June 2009 to. May 2012.



Interventions

The process of implementation included conducting a host of methods to establish a preliminary baseline which could, in turn, inform the design of the specific project interventions. The baseline determined that two types of interventions would be administered to two different sets of schools: i) direct intervention schools⁴ which included Indaragi, Kanakagiri, Tarlakatti, Muslapur, and Talakeri. ii) indirect intervention schools⁵ which included Hirebomannala, Mangalore, Ganadal, Hirewankalakunta, and Gunnal. The project activities for the year 2011-2012 are as follows:

Table 8: Student Strength in 10 Schools in the Year 2011-2012

School	Class 8		Class 9		Class 10		Total		Total	
	M	F	M	F	M	F	M	F		
Direct Interventions schools										
1	Tarlakatti	17	12	20	17	16	10	53	39	92
2	Talakeri	19	36	28	39	27	41	74	116	190
3	Indaragi	27	25	52	30	24	19	103	74	177
4	Muslapur	42	30	46	40	20	28	108	98	206
5	Kanakagiri	143	99	197	140	149	111	489	350	839
	Total	248	202	343	266	236	209	827	677	1504
Indirect Interventions schools										
6	Mangalore	86	79	83	88	80	69	249	236	485
7	Hirewankalakunta	89	41	91	56	104	47	284	144	428
8	Hirebomannala	20	13	27	21	29	15	76	49	125
9	Gunnal	39	38	52	57	35	50	126	145	271
10	Ganadal	55	8	49	19	34	2	138	29	167
	Total	289	179	302	241	282	183	873	603	1476
	Grand total	537	381	645	507	518	392	1700	1280	2980

⁴ Direct interventions schools are those who receive all project interventions: working with slow learners, drop out students through forming study groups, club activities and material support for class 10th students for preliminary examinations

⁵ Indirect intervention schools are those who receive only club activities and material support for class 10th students for preliminary examinations

Table 8 shows that the student strength in 10 schools is 2980 in the academic year of 2011-2012. This is comprised of 1700 boys and 1280 girls. Of this a total of 810 students, comprised of 518 boys and 392 girls, are in class X and are expected to appear for their board examinations in March 2012. The project covered 54 villages in Yelbarga, Gangavati and Koppal districts. For the current academic year, the Sampark team and the Stichting Nunhems Foundation decided to work in only five schools with direct intervention and in the other five schools indirect intervention as the schools are low in their academic performance. Due to this the Education Coordinators (ECs) will be able to concentrate on one school only in academics and work closely with slow learners and drop out students. This provided the ECs time to visit homes of drop out students and counsel parents. Therefore, the decision to restrict to five schools was prudent.

A total of five schools with 1504 students (827 boys and 677 girls) benefited from the project in the direct five intervention schools. . The boys clearly outnumber the girls, reflecting a gender ratio that is skewed in favour of the boys.

Study Groups: For the academic year 2011-2012 study groups have been formed in all five schools. There are a total of 155 study groups comprising of 10-12 students per group. Of these 71 are girls-only groups and 84 are boys-only groups. It is to be noted that the team has taken a decision to include only classes IX and X students in the study groups in the Kanakagiri School. Class VIII students have been excluded as the EC finds it difficult to handle large number of groups. The total strength of the Kanakagiri School is 839 of which the class VIII strength alone is 242.



The study groups meet every morning before and after school for an hour, from 8.45am to 9.45am in the morning and from 4.30 pm to 5.30 pm in the evening. Interestingly, the academic year of 2011-2012 witnessed that those students who were interested in scoring good grades in tests and examinations, attended the study group sessions regularly and consequently, benefited from these sessions.

Table 9: Details about the Study Group 2011-12

Sl. No	School	Class 10		Total
		M	F	
1	Talakeri	7	8	15
2	Indaragi	10	12	22
3	Muslapur	11	14	25
4	Kanakagiri	40	47	87
5	Tarlakatti	3	3	6
	Total	71	84	155

Children Club Activities: On the cultural activity front, the ECs organized the students of the schools into children's clubs to participate in different activities. A total of 32 new club groups were formed across all five schools in the month of July. Each club had about 15 -16 students. While in a few schools there were separate boys-only and girls-only groups, the remaining schools had mixed groups. A number of club competitions were conducted through the year with the support of the subject teachers and physical education teachers. The students looked forward to the arrival of the ECs at the school because of these extracurricular activities which were seldom conducted in these schools by the teachers. The club activities were conducted on Saturdays. The activities included; child rights workshops, career counseling sessions, student parliament sessions, and separate counsel for slow learners with severe difficulties. Other co-curricular activities that were conducted were typically competitive; such as quizzing, drawing, essay writing, singing and dancing, , debating, and recitation etc. All kinds of sports and games were also the part of the club activities. Through club activities children won prizes for different competitions which encouraged children to look forward to attend school on regular basis.

House Visits of Drop Out Children: The ECs and the project coordinator made door to door visit to the houses of drop out children to counsel parents and bring back the students to school. The details about drop out rates for the year 2011-12 are given in Table 10.

Table 10: Drop Out Rates in 5 Schools for Three Years 2009-12

Academic Year	Strength			Dropout			Brought back		
	Boy	Girl	Total	Boy	Girl	Total	Boy	Girl	Total
Year-1(2009-10)	989	796	1785	152	137	289	58	41	99
Percentage				15.37	17.21	16.19	38.16	42.34	34.26
Year-2(2010-11)	976	754	1730	188	113	301	89	51	140
Percentage				19.26	14.99	17.4	47.34	57.3	46.51
Year-3(2011-12)	854	688	1542	77	55	132	23	11	34
Percentage				9.01	7.99	8.56	29.87	20	25.76

Table 10 shows that in 2009 -2010 the drop out rate is 16.19% and recovery rate is 34.26%. In 2010-2011 the drop out rate stood at 17.4% and recovery rate is 46.51%. ECs were able to bring back 140 representing a 46.51%. In 2011-2012 constituting dropout rate of 8.56%. ECs were able to bring back 34 irregular students to school, representing a 25.75% recovery rate.

Sampark started the project in 2009; the data on drop out children was collected from government schools which was not appropriate because government schools do not give exact details of drop out children. Due to this reason the number stood very less in the year 2009-2010. Whereas in 2010-11 and 2011-2012 the ECs were able to find out exact drop out children through visiting their houses. The drop rate reduced from 17.4% to 8.56% in the year 2011-2012 though the recovery rate has not reduced. As the families of these children are poor and would like to send children who are above 14 years old to earn, The ECs were not able to bring back more children into schools as anticipated in the year 2011-2012.

Work with Slow Learners: The purpose of identifying slow learners was to provide them with dedicated attention and coaching sessions so that they can perform better. These students are generally neglected in the class room and hence this extra coaching is essential for them. Students prepare a list of the areas of difficulties and approach the ECs for help and guidance. The ECs are then able to group the students according to their specific needs and thus, guide them during the study group sessions. This exercise has helped many students across the ten schools. The annual examination results of classes VIII and IX across all schools have shown a remarkable improvement. The Board examination results clearly demonstrate that these students managed to score an aggregate of 35% and were thus, able to pass class X. For many students, their successful graduation from class X came as a surprise when the board examination results were announced. They were unable to believe that they had cleared all subjects in the first attempt itself. Some students had already enrolled for admission in pre-university courses, and for them their successful results was a dream come true.

Table 11: Slow Learner Grade Consolidation for the Year 2011-12

SI No.	School	Class	Total	Grade in July 2011			Grade February 2012				TC	DO
				C	C+	B	C+	B	B+	A		
1	Indaragi	9	30	28	0	0	27	1	0	0	1	1
		10	18	16	2	0	16	2	0	0	0	0
2	Talakeri	9	20	20	0	0	19	1	0	0	0	1
		10	24	24	0	0	13	9	0	0	0	2
3	Tarlakatti	9	18	9	8	1	7	7	2	0	0	2
		10	12	7	4	0	6	5	0	0	0	1
4	Muslapur	9	27	14	13	0	20	5	0	0	0	2
		10	20	17	3	0	17	2	0	0	0	1
5	Kanakagiri	10	35	35	0	0	23	4	0	3	2	3
		Total		204	170	30	1	148	36	2	3	3

In final

the

year, 2011-12, it was seen that in Indaragi, 100% of the total students in class 10th appeared for the final examinations. 97.67% of the students successfully passed these examinations, which is a marked improvement when compared to the pass percentage of class 10th students in 2010-11, which was 89.79%. In Kanakagiri, 91.24% of the total students appeared for the final examinations. 84.8% were able to pass these successfully, which is lower than the pass percentage of class 10th students in the previous year, which was 87.2%. In Tarlakatti, 82.75% of the students appeared for the final examinations. 83.33% of the students cleared the exams successfully, which again shows a dip as compared to 2010-11 where 87.87% of the students cleared the exams. In Muslapur, 82.69% of the students wrote the final examinations, of which 74.41% of the students cleared successfully, again a dip as compared to 2010-11 where 76.9% of the students of class 10 cleared the exams. Finally, in Talakeri 80.88% of the students wrote the examinations. 94.54% of the students passed successfully, which is an improvement compared to the performance of class 10th students in the previous year, where 92.53% of the students cleared the exams successfully. In Muslapur school, the pass percentage has been low this academic year compared to last year, this particular batch when took admission in class 8th, 50% of the students did not know Kannada alphabets. Looking back the EC had to spend lot of time with those children to achieve this percentage.

SI No.	School	Strength	Appeared	Passed	Failed	Pass %	Pass %
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		Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls		Boys	Girls
1	Muslapur	20	28	24	19	20	12	4	7	74.42	83.33	63.16
2	Indaragi	24	19	24	19	24	18	0	1	97.67	100	94.74
3	Talakeri	27	41	23	32	22	30	1	2	94.55	95.65	93.75
4	Tarlakatti	16	10	16	8	14	6	2	2	83.33	87.5	75
5	Kanakagiri	149	111	140	110	115	97	25	13	84.8	82.14	88.18
6	Ganadal	34	2	29	1	26	1	3	0	90	89.66	100
7	Gunnal	35	50	34	45	33	45	1	0	98.73	97.06	100
8	Mangalore	80	69	78	67	71	62	7	5	91.72	91.03	92.54
9	Hirebommanahalli	29	15	29	14	27	13	2	1	93.02	93.1	92.86
10	Hirewankalkunta	104	47	94	40	89	35	5	5	92.54	94.68	87.5
	Total	518	392	491	355	441	319	50	36			

Table 12: Class X Board Examination Results 2011-2012

School parliament

In the academic year of 2011 Sampark was successful in forming the parliament committees and enabling their functioning in seven schools. The planned parliament committees have been active in all seven schools and have been performing their duties effectively. Two rounds of parliament meetings have been conducted in all 10 schools in the months of August and September. Although school parliament committees are mandatory in schools, the Sampark team organized orientation meetings with students to inform them about their behavioral changes after they assumed responsibility. The function of each committee member was to enforce the welfare of the schools' functions and to prevent the demeaning of any of their peers or their teachers. The committee comprised of the Prime Minister, Vice Prime Minister, Finance Minister, Health Minister, Education Minister, Sports Minister, Food Minister, Science & Technology Minister, Tourism Minister, Women and Child Development Minister, Communication Minister and so on. The ministers under different heads were chosen according to the needs of that particular school.

Table 13: Student Parliament Meetings Across 10 Schools

SI No	School	8		9		10		Total	Rounds
		Male	Female	Male	Female	Male	Female		

1	Tarlakatti	15	10	19	16	15	9	84	2
2	Talakeri	16	35	28	35	22	35	171	2
3	Indaragi	22	21	44	26	21	14	148	2
4	Muslapur	36	26	48	27	21	17	175	2
5	Kanakagiri	131	84	150	135	135	98	733	2
6	Mangalore	76	68	75	73	69	6	367	1
7	Hirewankalku nta	71	36	84	49	96	41	377	1
8	Gunnal	33	32	47	44	33	43	232	1
9	Hirebommana la	16	10	25	19	25	14	109	1
10	Ganadal	49	6	45	15	33	2	150	1

The teachers and the students of these schools appreciated the initiative taken by Sampark in forming parliament committees and were active during the meetings.

Monitoring & Evaluation

The project progress was monitored continually throughout the course of the project to ensure that project deliverables were being met, and that the interventions were having the impact they were designed for. A Nunhems Asia-Pacific Management team meet was organized for introducing the management team to the project and to share with them the activities and achievements that had been completed thus far. Moreover, monthly review meetings were conducted where all the education coordinators would convene. Annual review meetings were also held with the DDPI members and the headmasters. Nunhems officials would visit from time to time to monitor the progress of the interventions. On their part, the Sampark team submitted regular progress report to Nunhems. 8 such documents were submitted, excluding the final project report. Finally, a mid-term and final impact assessment session was carried out by an external consultant.

Impacts

The impacts are documented according to the indirect and direct intervention schools. The statistics have been collected and collated across multiple parameters, such as attendance, appeared for examinations, passing rates, absenteeism, transferred students and drop-out rates. These statistics have been collected over the three years of the project duration, and compared across each year individually. Moreover, the numbers have also been compared with those of the baseline years that is, the three years preceding the intervention years. In general, it was seen that the numbers have been encouraging demonstrating that the drop-out rates have reduced and students have been staying back in school. Moreover, the performances in the annual

board examinations have also been satisfactory and the fail rates have reduced over the years.

Sampark was able to successfully deliver the program over 3 years in a way that truly demonstrated an impact on the drop-out rates and performance of the students in a positive manner. Indeed, this project was not short-sighted in its goals. The Sampark team did not attempt to reduce the drop-out rates and improve student performance by targeting students alone or by targeting only one aspect at a time. The Sampark team believed and was able to demonstrate, that by reaching out to the parents and the SDMC, offering external support to the school and its staff, and by working with the government throughout the course of the intervention, it was possible to keep students in school. Moreover, the Sampark team was able to demonstrate that by reducing drop-out rates, providing quality education and infrastructure within the schools, and offering dedicated support; it was possible to improve the student performance by design.

Shranamma passed 10th Board exam in first division

Sharanamma Police Patil is a student of Tarlakatti School. She is 16 years old and a student of class 10. She got admission to class 8 in Tarlakatti School. Sharanamma is a victim of child marriage . She was married at the age of 13 soon after she completed class 7. Her husband is 18 years of age and has completed pre-university education. Her husband encourages her to study. She is staying with her parents and will be sent to her husband after she completes her studies.

When asked about her forced marriage, she said “both our families are known to each other for many years. My parents have arranged the marriage and they asked me before fixing the marriage. I said yes and I am happy as I am allowed to study further”

Sharanamma joined class 8 in the year 2009; the EC identified her as a slow learner as she lacked the skills of reading, writing and basic computation skill. In class 8 she managed to pass with an aggregate of 49% marks. “Sampark conducting classes during October holidays and summer holidays is a great help to students like me. Since there are only few students during this period it is easy to get individual attention and learning is quicker with clarity”. She said “I am lucky Sampark conducted classes in the summer holidays and October holidays and this has helped me to learn the required skill during the academic year. This has helped me in keeping up with the pace of the class in the 9th and 10th standard and I passed with good marks.” She has scored 60% marks in class 10 board examination this year.

2.1.4. Women's Literacy and Empowerment

This project was designed to empower women through specific literacy and capacity building interventions that would eventually help improve the livelihoods of the women participants. The scope of the project was not merely limited to functional literacy interventions, but spanned a series of knowledge and capacity building interventions that would capacitate women participants with functional and practical knowledge to navigate their daily lives with more comfort and confidence.

Therefore, the overall objective of the project was to empower women by enabling women to acquire literacy skills, to increase their self-confidence, improve their self esteem, make them aware of their civil rights, improve their access to available opportunities, equip them to negotiate power relations with other players, ensure that they exercise greater control over resources, improve their income earning capabilities, and support them so that they are able to play an active role in decision making within their families, SHGs and communities. In that sense, the project aimed to reach all these women to enable them to use literacy to bring a positive effect into their life situations. The period of the project was two and half years i.e. April 2009 to March 2012.

Interventions

This section provides information about the interventions implemented to empower women through functional literacy and creating awareness about their rights. These are as follows:

Research and Baseline Survey: The process of implementation included conducting a host of methods to establish preliminary research which could, in turn, inform the design of the specific project interventions. The preliminary research included conducting a survey on the government's extant literacy programs. During the course of this survey, it was found that while the government literacy programs hosted appropriate and holistic content, they lacked effective delivery. For instance, many women had never heard of the government literacy programs, and were daunted by the bulk of the books. Moreover, pressures of gender discrimination and household responsibilities prevented women from attending the programs. Further, lack of infrastructure impeded the progress of the literacy programs. For the most part, the government programs had not seen much success in empowering women which drove the need for this project.

A baseline survey was conducted across 28 villages where the illiterate and partially literate women were identified. The survey also helped identify the women who were interested in participating in Sampark's literacy program. Around 3941 women were willing to join the literacy programme; of these 733 (19%) were SCs. This further led to the refinement of the intervention design that included spreading awareness, the setting up of village learning centers(VLCs), conducting residential workshops, running the mobile library and conducting several deeper awareness programs on legal, health, water and sanitation and trainings on enterprise development and life skills.

The Mobile Learning Resource Center vehicle (MLRC): This service has been inducted in all 30 villages after months of hard work by Sampark. The MLRC carries story books, books on

health, legal rights and Information Act. The knowledge based shows attracted many women towards the MLRC. The MLRC encouraged the women to utilize the opportunity of the library and gain knowledge and also make time to view all the CDs which have all the information about Information Act, children education, health, legal rights for women, domestic violence and property rights. Though the participants are not reading books on their own, many women borrowed books and asked their children read to them.

Mobile Library service in the villages is a successful activity as the women are free in the evenings to use the facility of the mobile library. The women gather in the late evenings to view the programme played through the DVD. A total of 3273 women from 30 villages used 800 books from video programme in the mobile library.

Village Literacy Centres: Sampark is managing 34 Village Learning Centers (VLCs) in 20 villages effectively, with the support of a Training Coordinator cum Field Supervisor (TCFS) and Literacy Facilitators (LFs). In these villages the women attended classes for a period of one year and have learnt minimal functional literacy and have discontinued learning. The activities and impacts of VLCs during reporting period are outlined in the following sections.



Awareness Interventions: Although women tend to understand the importance of education, they are unable to fully realize it, and therefore it was important to create awareness instruments which were implemented at the village level, so that women were better equipped to overcome their own deficit of awareness, and motivated to challenge household and societal pressures in order to pursue the literacy program. Four months intensive awareness training program was conducted between December 2011 and March 2012. This program was not restricted to the VLC participants, and women from all the project villages were invited. A total of 3191 women attended 60 awareness programmes. Some women got an opportunity to attend multiple awareness trainings. The topics of these awareness training program are: child marriage Act & domestic violence Act, the Consumer Act, Right to Information (RTI), property entitlement to woman and girl child, life skills and mental health, and finally, small enterprise development. Details about the topics and number of women attended are given in Table 14.

Table 14: Details about Awareness Programmes

Sl no	Particulars	No. of workshops	No. of participants
1	Awareness about child marriage & domestic violence to women and girl child	20	1125
2	Awareness about the Consumer Act, Right to Information (RTI), property	20	1500

	entitlement to woman and girl child		
3	Awareness about life skills and mental health	10	266
4	Awareness about small enterprise development	10	300
	Total	60	3191

Residential workshops: Two days residential workshops were held between 1st and 30^h of November in 2011. The empowerment topics covered in this residential camp spanned legal awareness and support, information on the National Rural Employee Guarantee Act, food security awareness, health & education awareness, water & sanitation awareness, and finally birth and death certificates awareness. In total, 507 women attended the residential camps organized across a multitude of villages in each cooperative.

Monitoring & Evaluation: The project progress was monitored continually throughout the course of the project to ensure that project deliverables were being met, and that the interventions were having the impact they were so designed for. This was done through monthly review meetings with project team, cooperatives meetings with members of SHGs and cooperatives, half yearly and annual progress reports and mid term evaluations.

Documentation: The process of project implementation and its impact at women's and community level is documented in video. Video documentation depicts Sampark's strategies used in the field to reach out to women, make functional literacy user friendly. This documentation will of help for the development practitioners involved in women's literacy and livelihoods projects and also motivate women to participate in literacy programme without hesitation. .

Empowered Paravva got her property share

Paravva Shankrappa Ginigeri is 40 years old and lives in Hosagondabal village, a member of Sri Gavisiddeshwara SHG. She attended the legal awareness training conducted in the village and realized that she is eligible for a share of her father's property. Her mother died when she was very young, she was married off after her schooling. Meanwhile, her father remarried. A year ago when her father passed away, her step mother and her children sold their ancestral property to a company. When Paravva realized that she is an eligible candidate and can fight in the court to get a share of her father's property, she approached the literacy facilitator with her husband as she did not know the procedures to be followed in court. The literacy facilitator went with her and her husband to the court to find out the details. She has been lucky as the Koppal court supports that such people can have legal representation at no cost. Indeed, Paravva was able to collect all the documents necessary with the help of her lawyers by paying minimal fees. Within six months her case came to the court for hearing and she was able to get her share of the money from her step mother and her children. She said "Today I am able to proudly declare that I got my property share only because of the village leaning center set up by Sampark and the timely help from the LF. This is also because I enrolled myself to learn in the center. Today I am a proud lady as I have gained in two things through the literacy programme"

Impacts: The impacts were analyzed individually for the awareness, functional and empowerment interventions. These presented a higher level abstraction from the outputs of each of the interventions. The street theatre and newsletter were not merely related in terms of the number of people they reached out to, but they were related in a more qualitative manner. For instance, the street theatre intervention was able to break gender and age barriers and reach out to not only women, but men and children as well. Moreover, the newsletters were able to shorten the distances between villages by conveying stories through the printed medium.



In a similar manner, actual accounts of women participants were recorded with respect to the functional interventions and the impact they had on their lives. Women participants were now able to read and write, some for the first time, at the age of 40. The Literacy Facilitators not only played the role of guide and mentor, but also of friend, something the women participants appreciated. The audio-visual material at the mobile library was especially effective in taking important information to the women participants who were hitherto unaware of it. Finally, the eye camps and surgeries were able to capacitate those women with poor eyesight with a means to see better as well as a means to educate themselves.

Few women were not afraid to face authority and demand for their rights. These rights included fair ration shop presence and availability of employment under National Rural Employment Guarantee Act (NREGA), the provision of water and sanitation facilities. Indeed, the women participants had to tackle authorities such as the panchayat, and often even the forces of the entire village, but access to knowledge had ensured that they knew they were right in demanding for their rights, and this only emboldened them.

Table 15: Basic Literacy Levels of Participants

Particulars	Numbers	Percentage
Able to write names	1879	94

Read vowels	1007	51
Write vowels	834	42
Read numbers	1023	51
Write numbers	798	40
Read consonants	712	36
Write consonants	533	27
Read words	427	21
Write words	325	16
Read text	232	12

Table 15 shows that 94% of the participants were now able to write their names in Kannada. 51% of the participants were able to recognize and read vowels and 42% were able to write the vowels correctly. Another 51% were able to recognize and read numbers (1-100) and 40% were able to write these numbers (1– 100) correctly. 36% were able to recognize and read consonants and 27% were able to write these consonants correctly. 21% were able to read two and three lettered words and 16% were able to write two and three lettered words correctly. Finally, although a lower proportion, it was still encouraging to see that 12% were able to read four to six sentences and 8% were able to write a short paragraph of the same size

In conclusion, Sampark was able to successfully deliver the literacy program over 3 years in a way that was truly empowering for women, and helped improve their livelihoods. Indeed, this project was not short-sighted in its goals. It did not merely want to disseminate basic functional literacy skills, but instead wanted to provide a holistic and meaningful education within a flexible, supportive environment over a sustained period of time, to truly achieve the impact of empowering women.

2.1.5. Skill Training and Enterprise Development

Sampark aims to build the capacities of young people and enable the career pathways of young people from marginalized families. This is achieved by identifying and organizing suitable and viable vocational training programmes. In the process of organising skill training programmes to improve their living standards in Koppal villages, Sampark has realised that ultra poor families, in particular from Schedule Casts, did not benefit from the program due to two main reasons: child marriages and Devadasi system. Since the daughters of these families were negatively affected by these ancient traditions Sampark decided to take on a new project aiming to provide them with an alternative livelihood and a better economic and social status.

During the reporting period Sampark designed the project which involved the development of a vocational skill, in this case tailoring, through different kinds of interventions such as functional literacy, development of technical (tailoring and embroidery) skills and life skills. The total project period is two years starting from 1st June 2010 to May 2012. In June 2010 15 girls from Devadasi/Scheduled caste families were identified for the project.

Sampark made provision of Rs 1000/- per month as stipend as these families cannot afford to

send girls without losing their daily agricultural labour income. Sampark has worked with Syndicate Bank where the staff has opened saving accounts and Recurring Deposit (RD) account for each girl. Every month Rs 1000/- will be transferred to this account from which Rs 250 will be transferred automatically to the trainee's Recurring Deposit (RD) account.

Rannedevamma's dream is to become like her Teacher in tailoring

Rannedevamma is a 16 year old girl from Mudhaballi. She belongs to the scheduled caste. Because she is the oldest daughter her mother took her out of school after 5th class to help in the household. After that she used to get up at 7am and go to the field at 8am till 1pm and prepare lunch and finish everything, as such that is needed in and around the house. If there is any time left she would go back to the field after she finished everything at home, and especially during the picking season she would go back every day. Her family owns one acre of land and a 'Janathe' house. She lives there with her mother her older brother, her sister in law, her niece and her little sister. All of them are agricultural labourers.

When her mother heard about the tailoring training she sent her daughter to the training. In the beginning Rannedevamma did not like it as she did not know whether she could learn tailoring and become a good tailor. But as the days passed she got confident because her teacher first taught the numbers and alphabets in Kannada. She said, "This learning helped me while I was learning how to cut cloth according to the measurements of blouse/chudidar." During the training every day she used to travel from her village to Koppal which gave her confidence to travel alone to towns/cities. In the beginning of the training, she was not having a bath before coming to the class, if the teacher suggested her to have a bath, she used to say that if she had a bath everyday, she will get fever.. Through the training on health conducted by the local doctor, she realised that having a bath every day is very much necessary to keep her healthy, otherwise she will become sick frequently and easily.

After completion of training she has earned profit of Rs 18,500/- in 12 months (monthly average is Rs1541/-) out of which, 10,500/- has been used for household expenses and to buy dress material for her, Rs 5000/- was given to her mother to repay loans and remaining Rs 3000/- is saved for her marriage. As a bank account was opened for her during training, now she goes to the bank to conduct money transactions. Randedevamma proudly says that now "women from forward caste families come to her house (located in scheduled caste street) to give their cloths for stitching. She used to think that all illiterate people need to work as agricultural labour and only literate/educated people can do other jobs and earn money. After tailoring training she has changed her thinking as she is able to earn through tailoring though she is not literate or educated.

As most of the trainees were illiterate and not able to identify numbers and measuring units such as inches and centimetres, the first two months of training were used to teach them how to write alphabets in Kannada and numbers along with the technical skills of tailoring. The technical training in tailoring was given for 6 months with class everyday from 10 am to 2 pm. Along with technical trainings two trainings were conducted on basic enterprise concepts, pricing and costing, and marketing concepts. These participatory trainings helped them conduct a simple survey in Koppal's tailoring shops, calculate their time and costs while fixing the price for stitching the material. Due to the lack of the girls' personal hygiene at the beginning of the programme, one training was conducted on personal hygiene and balanced diet, communicable diseases and their prevention, pregnancy and care, birth control plans.

The activities taken during the year includes:

Follow up Meetings After the completion of eight months, training in tailoring and embroidery follow-up meetings were conducted once in 15 days in the tailoring centre in Koppal. As part of it several follow up meetings were conducted at the centre in Koppal. These meetings helped the staff in monitoring the progress of the girls and address their issues.

Training in Life Skills and Personal Development: It was noticed that girls were finding difficult to deal with customers and new external people. In order to improve their communication skills 3 day training program was conducted on life skills and personality development from the 22nd to the 24th of November 2011. The resource person was Dr. Kiran Rao, Consultant in Mental Health & Human Development. The facilitator was Ms Uma, Sampark staff.

The objective of the workshop was to focus on "Life Skills" related to:

- a) Personal development
- b) Professional Development
- c) Social Development

Out of 15, 14 girls attended the workshop one could not attend as she is pregnant. Overall, the participation was good and the participants were actively involved in the training. Although on the first day they were shy about doing the Yoga practices, they picked up very well and by the third day were able to do it on their own. The small group discussion sessions and role plays were insightful and helped them to identify problem situations and ways to deal with them more appropriately. The module on professional development was particularly helpful.



In the final concluding session on the third day, many of them shared their own health problems. Several of the participants appeared to be anemic (probably due to worm infestation), two or three had problems of piles and hemorrhoids and one had concerns regarding a congenital heart problem which had been corrected. It was felt that these were better addressed by organizing a health screening checkup by a lady doctor or arranging for a professional consultation.

The participants were informed that booster sessions would be conducted by Ms Uma. Two booster sessions were conducted on the same day as their monthly review meetings one on 3rd and 30th of December 2011. The purpose was to follow up with girls about the yoga practice in their daily lives.

Health Check Ups: As most of girls expressed physical health problems, health check up was organized on 8th December 2011 with support of doctor from government department, The doctor suggested blood test for a few girls, two girls were send to another doctor for piles check up and for few girls the doctor gave iron tablets and vitamin tonic. After the blood test, the results were shown to doctors and the girls were treated for anaemia and piles.

Impacts: Since the girls got machines as soon as they completed the training, they started earning immediately without any delays. Out of 15 trained girls, 7 are doing tailoring as their livelihood and earning average monthly income of Rs.1800 and 5 are doing tailoring and agricultural work and through tailoring they are earning about Rs. 800 – 1000/- per month. Three are not doing tailoring as business, because one of them is having health problems, another is pregnant and the third is stitching only cloths of family members. Although the girls who are doing tailoring are getting lot of cloth for stitching but as the rates for stitching is low in rural areas so their monthly income is less. Ten out of 15 girls said that they are doing 2-3 yoga exercises which helped them to reduce back, leg and neck pain, burning of eyes. Most of them said that they not only learned technical skill training in tailoring but also how to communicate with external people, deal with bank transactions and customers. They have learnt how to maintain their personal hygiene and most importantly, they have developed good communication skills and learnt how to deal with customers.

Particulars	Number
Total girls trained	15
Girls earning through tailoring only	7
Girls earning through tailoring and agriculture	5
Girls stitching only family cloths	1
Girls not doing tailoring/agriculture – health	2

2.2. Working with the Marginalized in Bangalore

Sampark's urban work aims to reach the poorest and most marginalized sections of the population, which led us to work with migrant labourers' children. Sampark started mobile crèches for the children of these migrant workers.

2.2.1 From Periphery to Mainstream: Educating Construction Worker's Children

Sampark has started two crèches in Ibbalur and Bellandur regions in Bangalore for the children of construction workers to create an environment where around 85 children can get an informal education and be taken care of while their parents work uninterrupted.

The primary objective of the crèche is to provide care, safety, health and education for younger children and facilitate the learning process of older children, which enables these children of marginalized and migrant population to develop into competent and confident individuals. The activities at these centers include:

- **Day care cum non-formal education centres:** It provides care for the children in the age group of 1.5 to 3 years and facilitates the learning process of children in the age group of 3 to 12 years.
- **Nutrition** – Provides midday meal and milk to the children in the crèches.
- **Health care and hygiene** – Provides regular awareness about hygiene and cleanliness.
- **Educating the host contractors/builders-** Educates contractors on importance of crèches and non-formal education centers for children of their workers.



Daily attendance varies according to season and parental movement. The average attendance of the children hovers between 75 and 80. The age of these children is between 8 months and twelve years. Their parents have migrated from North Karnataka, Andhra Pradesh, Orissa and Nepal. The school runs for 6 days a week i.e. Monday to Saturday.

This year Sampark, along with the donors, organized a few activities for these children. These activities were aimed at exposure and learning while also giving the children an opportunity to enjoy themselves and be creative.

Health Check Ups: Dr. Swapna in Ibbalur crèche and Dr. Seema Agarwal visited crèches three times (once in 4 months) during the year and conducted general check up for all the children, where they have identified few children as anaemic and special attention and medicine was given for these children. During the month of June and July several children were having cold and cough due to weather change and monsoon rains. During that time special visits were made by these doctors and they examined and gave required prescription for sick children. Funds to buy these medicines were contributed by Ms. Savitha and Sai Bhajanmandal team.



An Event on Children's Day:

On 14th November, a Children's Day function was organized at both Ibbalur and Bellandur crèches for the children. An invitation was sent to the donors and the builders who are contributing to the cause of supporting children of migrant workers. Ms. Kashinath Prabhu, Ms. Savitha and Ms. Meenakshi Rati from Suncity Association and Mr. Agarwal attended the event as chief guests in Ibbalur and Bellandur crèche respectively. After the inauguration, there were various dance and singing performances by the children of the two crèches. Later the chief guests distributed prizes to the children who participated in dancing, singing, drawing and several indoor and outdoor games.

Birender from Nepal able to join government school

Birender is a 9 years old boy from Nepal. In his native village his parents own a small amount of land, but since they moved to Bangalore 9 years ago no one is taking care of it. At first his father worked as a security guard in Indiranagar, but now they live in a small shed in Bellanduru and both his father and brothers don't work. The rent, including electricity and toilet facilities, is Rs. 500 and it is paid only by Birender's mother and sisters. In fact, the women provide for the only income of the family, although they also have to repay a loan of Rs. 30,000/- taken for his elder sister's wedding. The other sisters and their mother have house keeping jobs in Bellandur, earning around Rs. 5,000/- to 6,000/- a month.

Birender' older brother Ganesh, 13 years old used to go to school but he had to leave due to the bad influence that his friends had on him: with them he performed thefts and learnt to fight using a knife. Now he doesn't work, he just stays at home where he constantly fights with his father (who stays at home as well) and bullies his younger brothers, who are very scared of him. However, Birender is very active and he has been attending Sampark's crèche for six months with his younger brother. Here he learnt Kannada and Telugu, which he now speaks besides Hindi and Nepali. In addition to the Kannada alphabet, in the school he also learnt basic mathematics, such as multiplications and sums, rhymes and story telling. In June 2011 Birender got admitted in 3rd standard at the local government school, where he attends regularly and performs well. During holidays he likes to come to the day care cum learning center and discuss his school activities with the teacher and other kids.

On 27th, November, 2011 the children from Ibblur crèche performed dance in the event organized by the Ibblur association, which was attended by about 500 people. A number of residents upon hearing about the crèche and its activities contributed generously, in cash and kind, towards the cause.

Volunteer Visits: Several volunteers from Suncity Association visited our crèches during the reporting period. During these visits, they prepared learning materials, especially for mathematics. Using these materials created an interest among children to learn more and they learnt how to solve mathematical problems easily. The family of M M Vig of Suncity apartments is contributing milk every day to all the children in Ibblur crèche, while Ms. Savitha contributed in cash towards teachers salary in Ibblur crèche. Sampark would like to extend heartfelt thanks for these contributions.

Impacts: The crèche has helped to bridge the learning gap for the children, who are migrating from place to place. This helps them to continue their learning skill, and they are able to get back to school when the families go back to their native place. During their stay at the crèche, the following skills are learnt by the children:

- All children maintained their personal cleanliness such as wearing clean dress, combing hair and cutting their nails when they come to the crèche.
- Children are happy to come to crèche every day without any reminders, as the teacher is friendly.
- Children are able to recite rhymes in three languages i.e. Kannada, Telugu and English. They learnt English only after they started attending the crèche regularly.
- The teacher facilitated some of these children in coming out of their acquired unhealthy habits such as rag picking, roaming around in the street and frequently watching movies etc. and motivated them to attend the crèche.
- Children in the age group of 6-8 years have acquired skills in writing alphabets in Kannada/Hindi and Telugu and numbers till 100.
- Children who are 8-12 years old are now able to read and write alphabets/text in Kannada/Telugu/Hindi and also two-three lettered words. They are also able to solve simple mathematical problems like addition, subtraction and multiplication.
- Twenty three children (details are given in Table 16) who have acquired the skills required for their age were admitted in different types of schools, of which 10 children joined local government schools of Ibblur and Bellandur in Bangalore, 2 children joined in private English medium schools and another 11 joined government schools in their native place. Those children who joined government schools in Bangalore love to come to the crèche after the school hours usually after 3.30 pm from Monday to Friday and on Saturday at 11.30 am and do their home work with support of teachers in the crèches.

Table 16: List of Children Joined in Regular Schools in 2012

SL	Student Name	Age	Standard of admission	Name of school
List of children joined local government schools				
1	Anita	9 Years	2nd standard	lbblur government school
2	Kaveri	8 Years	2nd standard	
3	Chaithra	6 Years	1st standard	
4	Sushmitha	7 Years	1st standard	
5	Akshaya	6 Years	1st standard	
6	Gowri	8 Years	1st standard	Bellandur government school
7	Gangamma	9 Years	1st standard	
8	Gayathri	6 Years	1st standard	
9	Nagaveni	6 Years	1st standard	
10	Thrisha	6 Years	1st standard	
List of children joined in private English medium schools				
11	Indu	5 Years	Nursery	St. Annes English medium school
12	Kaveri	7 Years	L.K.G.	
List of children joined in government schools of native villages				
13	Nagaveni	7 Years	2nd standard	English medium in native
14	Naresha	12 Years	2nd standard	Government school in native village
15	Jaya lakshmi	8 Years	3rd standard	
16	Anilkumar	10 Years	3rd standard	
17	Kalpana	6 Years	1st standard	
18	Kaveri	8 Years	1st standard	
19	Bhaghya	10 Years	3rd standard	
20	Aakansha	6 Years	1st standard	
21	Geetha	6 Years	1st standard	
22	Muniyappa	8 Years	1st standard	
23	Ramesh	6 Years	1st standard	

3. Research and Advisory Projects

As a resource organization Sampark is involved in conducting research and impact and evaluation studies. The studies that have been taken up during the reporting period are given in the following sections.

3.1. Study on Status of SHGs and their Institutions in Karnataka

Along with direct work with SHGs and their federations in Koppal, Sampark also engages in research, advisory and policy influence on the SHGs and federations. With this background Sampark has engaged with a network called ENABLE (National Network Enabling Self Help Movement in India) which comprises of resource organizations in India. The network partners are engaged in promoting the vibrant women's SHG movement in India. The partners together designed a national level research on the status of SHGs and federations in eight states in India to: provide update on the status of SHGs and federation to various stakeholders and improve the awareness level of relevant stakeholders including policy makers on the key issues and gaps that needs to be addressed for vibrant SHG movement in the country. As a part of national level research Sampark contributed results on state level research study that demonstrated the status of SHGs and federations in Karnataka.

The study selected a sample of 270 SHGs across Karnataka promoted by NGOs, Banks and state government. The findings were collated under six broad headings: profiles of SHGs and SHG members, systems and practices in SHGs, financial transactions in SHGs, quality of SHGs and relationship with other variables, impact, and issues and challenges. The findings recommended that the promoting agencies need to remain invested in supporting their groups, at the same time, their limitations are recognized, and the funding agencies should continue to support the promoting agencies' endeavours. It is important to address the quality concerns of the SHGs through regular monitoring and auditing. Self Help Promoting Agencies (SHPAs) can expect to develop the capacities of SHGs and their federations in the domains of governance and staffing, by imparting professional skills, tools and practices to the groups for managing microfinance services, and finally by building the groups' organizational capacity to reflect a competence that would attract external agencies. Such state support can lead to a more integrated and efficient database system that includes information on all SHGs and federations, and connecting them through a centralized data sharing system. A separate appraisal by the state may achieve further quality control. This can be achieved through audits, impact studies, and comparative studies between different models of SHGs and federations.

3.2. The Socio Economic Status of Migrant Construction Workers in Bangalore and Intervention Plan to Improve their Livelihoods

Sampark has been working with children of migrant construction workers for the last four years by setting up daycare cum learning centers (details of which are given in section 2.2.1) During the next five years Sampark would like to work with migrant construction workers in Bangalore with an objective of improving the livelihoods and working conditions. As an initial process in 2011-2012 Sampark conducted a study and understood the issues (living and working condition) of inter and intra state unorganized migrant construction workers employed in Karnataka and designed long term interventions. The overall goal of the intervention is to facilitate the processes whereby 5500 migrant construction workers (4000 women and men) and their children (1500) are healthy, safe, secured, and empowered to access their entitlements as Indian citizens/unorganized workers thereby improve their livelihoods over a period of 3 years. This will be achieved through setting up of a Migrant Resource Centre which will implement the two set activities. The first broad set relates to filling knowledge gap in the

sector by generating relevant and authentic data and information. This in turn can be used for advocacy purpose.

The ultimate objective of the data gathering and advocacy is to change policies in favour of migrants and create a positive enabling environment for them. The second large set of activities is directed at the destination. The three broad types of issue based interventions are knowledge creation, provision of services and rights based linkages with official programmes detailed in Table 17.

Table 17: Snap Shot Of Issues and Interventions

Areas	Existing Issues	Types of Interventions
Health	<ul style="list-style-type: none"> ▪ Unsanitary living conditions. Mosquitoes and flies breed in large numbers. ▪ High levels of dust which cause frequent infections, lung diseases, skin diseases etc amongst the workers. ▪ Inadequate levels of security measures at the construction sites. ▪ Inter-state workers go to the more expensive private hospitals since they cannot speak the local language. ▪ No maternity leave for women. ▪ Lack of awareness results in low levels of immunization for the workers' children. ▪ Small children prone to accidents on the construction sites. 	<ul style="list-style-type: none"> ▪ Awareness <ul style="list-style-type: none"> ○ Preventive measures ○ HIV AIDs ○ ▪ Service <ul style="list-style-type: none"> ○ Health camps ○ Safety measures ▪ Rights based linkages <ul style="list-style-type: none"> ○ Linkages to BCWWB and PHCs
Education	<ul style="list-style-type: none"> ▪ Migrant workers have low levels of education. ▪ Lack of a suitable system at the work site that can take care of the workers' children while the parents are at work. ▪ Children of inter-state workers cannot study in local schools as studying a local language is mandatory. ▪ Constant mobility, and therefore the absence from schools, impedes the momentum for learning amongst the children. 	<ul style="list-style-type: none"> ▪ Awareness <ul style="list-style-type: none"> ○ Parents meetings ▪ Service <ul style="list-style-type: none"> ○ Day care centres ○ Capacity building of teachers ○ Nutrition/food ○ Health care and Immunization ▪ Rights based linkages <ul style="list-style-type: none"> ○ Linkages with government anganwadis and schools
Financial inclusion	<ul style="list-style-type: none"> ▪ Only 15% of the surveyed workers have formal bank accounts ▪ Oh this sample, only 2% have bank accounts in their names in Bangalore. ▪ Lack of suitable documents and identification to complete the process. ▪ Migrant remit money through informal means which are expensive and unsafe. 	<ul style="list-style-type: none"> ▪ Awareness <ul style="list-style-type: none"> ○ Financial literacy ○ Leaders' development ▪ Service <ul style="list-style-type: none"> ○ Opening bank accounts
Social security, laws and rights	<ul style="list-style-type: none"> ▪ Lack of suitable documents and identification due to which workers are unable to access relevant government schemes. ▪ Lack of awareness about BCWWB and its schemes amongst the workers, contractors and sub-contractors 	<ul style="list-style-type: none"> ▪ Awareness <ul style="list-style-type: none"> ○ Labour laws ○ Government institutions and schemes ▪ Service <ul style="list-style-type: none"> ○ Registration with BCWWB ○ Legal counselling ○ Placements ○ Formation of trade unions. ▪ Rights based linkages <ul style="list-style-type: none"> ○ Linkages with BCWWB and NALSA centres ○ Linkages with formal organizations and trade unions

3.3. The Qualitative Impact Study of the Women-run Small and Medium Enterprises

Sampark conducted the qualitative impact study of the women-run small and medium enterprises in collaboration with the International Center for Research on Women (ICRW), with offices in Washington DC and Delhi. The objective of the study was to review and document i) the results of 10000 women programme⁶ on women entrepreneur's business skills, practices and growth. ii) Specific policies, economic conditions, program initiatives, and other circumstances that have affected women's entrepreneurial activity in the last five years. The study was conducted in the two cities of Delhi and Hyderabad more specifically with women entrepreneurs and departments and institutions involved in promotion of women entrepreneurs in SME sector. The results showed that the programme improved their skills in business plan, negotiation, accounting, marketing and the use of computers to advance their business which finally helped them to increase their confidence to engage in male dominated sectors and expand their business.

3.4. Training Module Development

Department of Labour, Karnataka and GIZ have jointly implemented a pilot project on "Social Security Benefits for Unorganised Workers in Karnataka". The objective of the project is to provide access to efficient and improved social security systems for target groups of unorganised workers. This project will be implemented in five districts of Karnataka i.e. Mysore, Bangalore, Bellary, Gulbarga and Dakshina Kannada, at the rate of 2 taluks in each district. The project coordinators and workers facilitators are the staff involved in implementing the project. GIZ has the responsibility to build the capacities of these staff for effective implementation of the project. As a part of it, along with GIZ, Sampark conducted training needs analysis and developed several suitable training modules. During reporting period Sampark developed a "Facilitation Module" for worker facilitation centre facilitators. The same has been pilot tested with the staff of NGOs who are involved in training worker facilitators. Then the staff pilot tested the training module with workers facilitators. The module was refined according to the feedback of the participants and the final version of the module has been designed and printed.

4. Dissemination and Learning

Sampark has a strong belief in sharing its experiences so that every time the wheel doesn't need to be re-invented. There is a huge benefit in sharing experiences and ideas with organizations and individuals of similar interest. Some of them being that there is a greater learning as well as mistakes can be avoided. Sampark has been disseminating its learnings through various methods like engaging with partners in networks, documentation and publications, contributions and conferences and at online discussion forums. The sections below summarize the work Sampark has done to disseminate its learning.

⁶ 10,000 women programme is five year global programme that improve the power of women entrepreneurs to foster economic growth by educating and supporting them in becoming stronger business women.

4.1. Documentation and Publications

Sampark has been involved in a number of documentations and publications catering to a wide reader base. Some of these are

- Dr. Smita Premchander has led Expert Group Consultation for addressing Gender issues in the Micro finance Institutions (Development and Regulation) Bill, 2011 was organized by the Gender Community of the Solutions Exchange and UNDP, on 17 August, 2011, at UN Conference Hall, Lodi Estate, New Delhi.
- Dr. Smita Premchander has moderated a Round Table discussion on the Implementation Framework of the National Rural Livelihood Mission (NRLM) through Gender and Microfinance Community of the UN Solution Exchange in August 2011.

Kannada Newsletter: Sampark has been publishing a bi-annual newsletter that is distributed to all the women enrolled in the Village Learning Centres (VLCs) and also to the SHGs. The contents of the newsletter include information on the activities and impact of VLCs, number of VLCs in the villages with their membership, women's feedbacks after attending the Residential Learning Centres as well as the VLCs, proceedings of the advisory committee meetings and case studies on the best performing in learning functional literacy and SHG with respect to savings and loan utilization for multiple entrepreneurship ventures by the women. This newsletter is well received by the women and the successful stories and feedbacks motivate them to actively participate in the programme. During this year one news letter is published.

Articles in Journals, Books and News Papers

- Kiran Rao, Prameela V. and Smita Premchander, 2011. Community Based Mental Health Interventions for Underprivileged Women in Rural India: An Experiential Report. International Journal of Family Medicine, Volume 2011. Available at <http://www.hindawi.com/journals/ijfm/2011/621426/>
- Smita Premchander, 2011. More Needs to be Done to Empower Women (Gender). An article in Livemint.com, October, 2011. Available at <http://www.livemint.com/2011/10/25235743/Views--More-needs-to-be-done.html>
- Smita Premchander, 2011. "The Draft Micro-Finance Bill" Economic Times on July 16, 2011. Available at <http://economictimes.indiatimes.com/opinion/guest-writer/mfi-bill-concerns-remain/articleshow/9243006.cms>

4.2. Contribution at Conferences

Sampark disseminates its research and field experience to donors, development workers and policy makers by sharing in national and international conference and in network forums. Some of the conferences and forums attended during this year are given below:

- Ms. V. Prameela attended the 12th Plan Approach Regional Stakeholder Consultative Workshop on April 1st 2011 in Bangalore organized by Confederation of Indian Industry (CII). She shared about Sampark's experience on strategies of organizing skill training, job placements and enterprise development for youth.

- Dr. Smita Premchander attended the 26th Skoch Summit with the theme of “Swabhimaan: Inclusive Growth & Beyond” on 2nd and 3rd June 2011 in Mumbai. The objective of the Summit was to bring the focus of financial inclusion back to poverty alleviation and inclusive growth rather than a mere no-frill account opening exercise, most of which still remain unused. In this summit Smita shared two papers: i) Gender Issues in Poverty, Financial Services and Budgeting, ii). Reaching Banking and other Financial Services for Minorities.
- Mr. Chidambaranathan attended the ENABLE network meeting held on 18th and 19th October 2011 in Delhi. In these meetings he gave inputs to design national level study on SHGs status.
- Dr. Smita Premchander attended the Micro Credit and Livelihood Summit which was held on 12th and 13th December, 2011 in Delhi. In this summit she shared Sampark experience in strengthening community based microfinance institutions.
- Mr. Gururaj and two cooperative staff, Mr. Najeer and Ms. Sharada, attended a workshop on Product Development for Community Based Microfinance Institutions from 19th to 21st December 2011 in Ahmedabad. In this workshop they have shared Sampark’s experience in microfinance products used by community based microfinance institutions that are promoted by Sampark.

4.3. Contributions to Discussion Forums

Sampark, with its rich experience has been actively contributing to discussion forums in an endeavour to share its experience with other similar organizations for their benefit. One of the forums that Sampark has most widely contributed to is the United Nation’s Solution Exchange. From sharing its experiences to giving advice on queries and participating in online discussions, Sampark has been very active at this forum. Some of the areas that Sampark made valuable contributions are mentioned below:

- Introducing Voluntary Savings in the SHGs
- Financing the Micro-enterprises through MFIs
- Ensuring Well Being of Domestic Workers through Skill Development
- Gender Budgeting and Innovations in Promoting and Improving Access of Girls to Quality Education
- Framework for Implementation of NRLM
- Input for 12th Plan Sub Group on Elementary Education
- Facilitating Access to Quality Education for the Urban Deprived

Details of these contributions are given in Annexure 1.

In collaboration with United Nation’s Solution Exchange Forum, Sampark contributed inputs to the “Addressing Gender Concerns in Microfinance Institutions (Development and Regulation) Draft Bill 2011.”

5. Future Action Plan

Sampark will continue its focus on the rural programme and expand its urban programme as well. In the next three years, Sampark would like to work with about 5500 migrant workers in the construction sector in Bangalore. The research and policy work of Sampark will be strengthened. Given below are some of the focus areas for next three years:

5.1. Expansion of Work with Migrant Construction Workers in Bangalore

Sampark has been working with children of migrant construction workers for the last four years by setting up daycare cum learning centers (details of which are given in section 2.2.1) During the next three years Sampark would like to work with migrant construction workers in Bangalore with an objective of improving the livelihoods and working conditions. As an initial process Sampark conducted a study on “understanding Socio Economic Status of Migrant Labourers in the Construction Sector in Bangalore”. Based on the issues identified in working and living conditions of migrant construction workers Sampark developed long term interventions to work with 5500 migrant construction workers over a period of 3 years, details of which are given in section 3.

6. Board Member Details

The list of board members and their participation in project planning reviewing during this year is given in the following sections.

6.1. List of Members

The details of the board members and their position on the board are given below:

Table 18: Board Member Details

SI No	Names	Position on Board
1	Dr. Kiran Rao	President
2	Ms. Chinnamma B.K	Vice President
3	Dr. Smita Premchander	Secretary
4	Ms. Madhu Singhal	Member
5	Ms. Priyashree Anil Kumar	Member
6	Mrs. K.K Appu	Member
7	Mr. Chiranjiv Singh	Member
8	Ms. T. Sujatha	Member
9	Mr. K. Vishwanathan	Member
10	Mr. R. Suresh	Member
11	Mr. Suryamani Roul	Member
12	Mr. Sushant Gupta	Member
13	Dr. Alka Barua	Member
14	Dr. Satish Inamdar	Member
15	Ms. Neena Paul	Member
16	Mr. Ashoke Chatterjee	Member
17	Mr. P.S.Appu	Member

6.2. Participation in Project Planning and Review

The Board Members have actively participated in the planning and review of the various projects undertaken by Sampark in 2011-2012.

Table 19: Board Participation in Meetings

Name	Date	Purpose of visit
Dr. Smita Premchander Dr. Kiran Rao Ms. B.K.Chinnamma	August 1 st 2011	Discussion on the draft balance sheet of the year 2010-2011
Dr. Kiran Rao Dr. Smita Premchander Ms. B.K.Chinnamma	January 23 rd , 2012	Discussion about continuing services of Akkamma at Koppal. Discussion about possibilities of separate organization of Sampark NGO- MFI. Overview of project progress. Resolution to open new account at Koppal for utilization of FCRA credit funds.

Sampark would like to express heartfelt thanks to the board members for their valuable time and suggestions with regard to management of Sampark's activities.

7. Staff Details

Sampark has 7 core staff, 34 project staff, and 14 associates and their details are given in Table 20.

Table 20: Sampark Staff Details

Staff at Bangalore office	Staff at Koppal office	Associates	Staff at Community Level
1. V. Prameela 2. M. Chidambaramnathan 3. M. Shameem Banu 4. K.G. Meenakshi 5. M. Latha 6. S.T. Prema 7. Ishita Ghosh	1. B.S. Uma 2. Gururaj 3. Manjunath 4. Siddamma 5. Siddappa 6. Mahesha 7. Pampanagowda 8. Dashratha 9. M. Prashanth Daddur 10. G. Venkoba	1. Veena Reddy 2. Mamtha Kalkur 3. Karuna Sivasailam 4. Rekha Srinivasan 5. Rajyashree Dutt 6. Nirmola Sharma 7. Poornima Kulkarni 8. Nagachethan 9. Kartikeya Bajpal 10. Y. Srinivasa Prasad 11. Soma K Parthasarthy 12. Surabhi Jyotirmayee 13. Bharath. M. 14. Advyth Orion Herur	1. B. Saraswati 2. Deepa 3. G.Manjunatha 4. Anita 5. Gagman 6. Shakunthala 7. Anjanadevi 8. S. Ratnamma 9. Renu 10. Vanajalshi 11. P. Vijayalaxshmi 12. S. Balappa 13. Anasya 14. Vijayalashmi 15. M. Lata 16. Shanthamma 17. Gudadappa 18. Jyothi 19. Sunitavva 20. Paddavva 21. Renuka 22. Vishwanatha 23. Gorjanbee 24. Shaila Bisaralli

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

8. Volunteers and Guests

Sampark encourages volunteers to come and work with us so as to get a fresh perspective on our work as well as for them to get sensitized to the development sector. This year Sampark had 15 volunteers details are given in Table 21.

Table 21: Interns in Sampark

Name of Volunteer	Name of Institution	Project involved
1 Snigdha Ravi 2 Nivedita Shastry 3 Deepika Prasad 4 Amith S.A. 5 Bharath S.M. 6 Anamika Gautam 7 Varunika Sharma 8 Nupur Soni 9 Shweta Singh Rawat 10 Pratikhya Nanda	i Volunteer	Data entry for study on status of SHGs and their institutions in Karnataka
1. Sushma 2. Archana 3. Daivik 4. Surthi 5. Nayana	Dayananda Sagar Collage	Spend time in crèches and working with children of migrant construction workers.

Sampark would like to express its gratitude to all the interns for their time and support. Sampark also has a stream of guests every year to acquaint them with what the organization does. These guests also visit all the projects and give their valuable feedback. Sampark encourages these visits as they always bring a fresh perspective and help enhance the quality of our work. Annexure 2 gives a list of all guests Sampark had in 2011-2012.

9. Support and Sponsor Agencies

In 2011 – 2012 t various support and sponsor agencies and individuals have been associated with Sampark and contributed immensely to the cause through their generous and valuable contributions, the list of same is given in Table 22.

Table 22: List of Donors

S. No	Name of the Donor Agencies/ Individuals	Supported Activities
Agencies		
1	Pangea Foundation, Italy	To support education and enterprise activities To build the capacities of clusters and women's empowerment
2	Sir Dorabji Tata Trust	Women's Literacy-Empowering Women to Enhance Livelihoods in Koppal district, Karnataka
4	Manipal Foundation and Suncity Corporate Leisures and Property Developers Pvt. Ltd.	Creches for construction worker's children in Bangalore
6	Jamsetji Tata Trust	Study of the social economic status of Migrant laborers in the Construction sector.
7	Stichting Nunhems Foundation	For improving the enrollment rate of children in identified schools of Koppal district of Karnataka.
8	Dalyan Foundation	To expand number of SHGs in Koppal and build capacities of cooperatives to become financially sustainable
9	APMAS- Hyderabad	Conduct study on status of SHGs and their institutions in Karnataka
10	Friends of Women's World Banking, Ahmedabad	Setting up of MIS for the co-operatives in Koppal
12	Give Foundation, India	Donation for women's training and business start-ups in Koppal
13	Akshaya Patra Foundation, Bangalore	Mid-day meal for crèche
Individual Donors		
	Stephan Rist, Switzerland	Sponsorship of two Devadasi children in Koppal

Mr. Meetu
Ms. Meenakshi Rati
Ms. Seema Byanarge
Mr. M.M. Vig
Ms. Komal Mhadhra
Mr. Subhash Agarwal
Ms. Rohin Vig
Dr. Swapna
Mr. Nisha laddng
Ms. Nikits Kothstli
Ms. Kamala
Ms. Sonika
Mr. Ashoka Dube
Mr. Kashinatn prabhu
Mr. Nazeva
Ms. Ginigamma
Dr. Seema Agrawal
Ms. Devayani
Ms. Sunitha Shekar
Ms. Savitha and Team

Crèche support in kind

Milk, sugar, kerosene fruits and snacks
Stationery items , School bag
Pulse polio
Old cloths
Children health checkup and treatment
Vitamin tablet
Vitamin tonic
Water filter

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

Annexure 1: Some Contributions to Solution Exchange

Sampark has widely contributed to the United Nation's Solution Exchange. From sharing its experiences to giving advice on queries and participating in online discussions, Sampark has been very active at this forum. Dr. Smita Premchander responded to several queries on various aspects. These are detailed as follows:

Query 1: Introducing Voluntary Savings in the SHGs

It is indeed welcome that you raise this query, which has very important implications for women's empowerment. To begin with, this is an idea whose time has come, it is about time that voluntary savings are introduced. First, because mandatory savings have completed their mandate: women have proven that they are disciplined in pooling and managing money, and they can be trusted with financial transactions, by formal financial institutions, whether banks or NBFCs.

Secondly, SHG savings have been the most benignly treated in India. The SHGs are allowed to save and rotate the savings among women members, and this rotation is taken into account for grading, and banks can extend them loans *without* appropriating their savings. The benefit is that group savings, 'hot' money, can be used by them for whatever purpose they choose to apply it, and they can set the interest rates and repayment terms as they like. However, the offside is that banks do not see women as full customers, who will both save and take loans. The NBFCs are not interested in promoting savings in groups, as they cannot take these savings as deposits, under banking regulations, which is as it should be. In fact, as groups' own savings increase, the demand for loans will eventually reduce, another reason why external agencies do not take a keen interest in promoting women's SHG savings.

So, promoting higher levels of savings in groups are of benefit only to women themselves, and deserve to be backed by banks, with whom they should be encouraged to save. And women's capacities to manage the money, and to keep up an active banking relationship, will need to be increased as well, so massive investments in women's financial literacy is called for.

Will it create inequality among group members? I think we should not worry about this. As long as women are encouraged to increase savings levels, which are strangely set at Rs. 10 or 20 per week, many groups will decide to do so, and many will decide not to. Some groups may just increase the amount of equal installments they save, and some may introduce flexible amounts. Most mature groups will take this decision based on their homogeneity, cohesion, and levels of income. What is important is that we design programmes to educate women about the potentials and risks of increased levels of savings, both fixed and flexible amounts, and how to manage these in a transparent and responsible manner. The group grading standards will need to be changed, too.

I think for the moment we should not worry about what women will do with this money. They may choose to lend to themselves, they may want to lend to NBFCs and they may want to invest in equity, or in gold, or just keep Recurring or Fixed Deposits in post offices or banks. They may want to buy insurances and pensions. They may want to invest in businesses. The important thing is to help them develop options, and to evaluate pros and cons of each alternative use of their money.

What is important is that we support groups to realize their full savings potential, which will then make them interesting for banks, and will allow them to leverage more loans, or to use these funds for other financial products or investments. It will also provide the base for strengthening women's federations and cooperatives.

Query 2: Ensuring Well Being of Domestic Workers through Skill Development

The do's and don'ts in ensuring the well-being of domestic workers include:

1. Learn from the child labour, bonded labour and child protection projects and agencies. There is a lot of experience of working with domestic labour: it would be good to get that on board. Individuals like Ruth Manorama and her organisation carry years of learning that could be taken on board. So do organisations like Vimochana, Save the Children. They have each tried different things: informal education of children, a learning and counselling space, working with parents/employers to change attitudes, informing all stakeholders about the laws, all these strategies have been used and these agencies can share what worked, and what the costs were.

2. Providing social protection. Many parents cannot do without the earning of their children, and in such cases social protection has to be provided. When working with families like this, Sampark makes a provision for a stipend so that the child really has the option to study/ learn a skill. Without this, you would miss out on the poorest. Only the market logic does not work. When you work in Orissa for instance, with extreme poor families, find a donor that will agree to give at least six months, in some cases stipends for up to two years per adolescent/adult girl/boy.

3. Changing attitudes of parents. Many parents can afford to send a child to learn, and do not depend on the earning of the child, or adolescent/ adult son or daughter. In these cases, it is possible to provide the training free, but take some commitment in any case, or a nominal fee to ensure respect for the benefit you give, else it will be wasted.

4. Ensure high quality training, for a long period. To my knowledge, even though many agencies have started entering this field, at least in Koppal district of Karnataka where Sampark works in 50 villages, I have not seen any good skill training organisation. The skill development mission has not yet reached the ground level at least in that area with any significant work or partnerships. When you find a good donor or make a partnership, ensure that the trainee is covered with training, counselling and placement support and follow up, as needed, for at least two years.

5. Employer attitudes. These have been the biggest barriers. Often, employers do not trust an external agency, do not want their domestic help to go out independently, to relate to others, for fear/ protection of the worker. Some of these fears can be addressed through educating workers and employers. Many employers are scared that when a DW learns a new skill, (s)he will ask for a pay hike or leave for a better job. These work as disincentives to invest in a DW's capacity building..... if you have the money, it is best tackled through creating an image, through the media, of a "good employer" of DWs. It is one area where you will achieve the awareness creation and reach out very widely.. and will motivate employers to change, and DWs to demand the change.

6. Prioritize reduction of verbal, physical and sexual abuse. I cannot emphasize this more. Employers tend to scold, ridicule their domestic help, with really deep scars on the DWs self esteem. Laws against physical and sexual abuse have to be widely informed, and link with the help agencies and hotlines.

7. Think of a large scale project right from the beginning. Most projects are small and therefore become insignificant. You can start with a small action learning project, but very soon, in a year or two, work on raising funds and do a very large project.

8. MIS. Many agencies will come forward to offer you software development, and surely you will need this. But initially, just make a simple and cheap system and work with it for two years. And only then make large investments. The pilot will help you focus on **what you want to use the data for.** Accordingly, you can decide which information points you absolutely need, else one ends up designing a system for "everything"; every data that you may ever need, and this then means that it never gets collected or fed into the system. Secondly, as much as possible, have a data system that workers and employers can themselves fill and maintain. I have seen agencies investing so much time in designing data systems that then no one fills, or uses.

Finally, DWs are a largely disenfranchised group, and it would be really important that you take a rights based approach to your work. Prioritise the workers over employers. Build worker associations. A totally impartial approach achieves very little. If you stand strongly on the side of the DW, you will achieve a lot, even though it may be difficult. SO even as you sense and serve a market need, offer it empowered workers.

Query 3: Gender Budgeting in Promoting Access of Girls to Quality Education

The importance of girls' education cannot be overstated, and it needs so much special attention, because it is girls who drop out of school faster, in more numbers, and this affects their earning capacity, and keeps them at a lower position as compared to men, all their lives.

Sampark works with many interventions for women, from stopping school drops, to vocational training, savings and credit, business start ups and mental health support (for more details, pl see www.sampark.org). From our educational interventions, we can make some suggestions to the national government.

Assuming that a child would go through till the 5th standard normally, and this is where dropouts are 50%, a net could be put at that level, when a child is 10 or 11 years old, and support her from that time upwards. The next time of drop-out out is 7th class, and then again 9th and 10th, only 10 to 20% of girls are able to complete tenth in the 50 villages of Koppal taluk where Sampark has direct contact with school children, parents and schools.

The suggestions are

1. Girls from SC/ST or poor households, especially from Devadasi households, should all be given a stipend of Rs. 1000 per month, for every year that they study after the 5th class.
2. They should be given vocational training, from the 8th/9th class onwards
3. They need special follow up and tutoring, which should be built into the tasks of the Panchayats and School Development Committees.

There should be monitoring of : How many girl children in a village (among the SC/ST and those below poverty line) in the age group of 6 to 18? How many attending school? Budget the scholarships and vocational trainings for them.

The intention should be that each girl above 6, when born to poor parents or SC/ST or Devadasis, should be supported by the government to continue studies. And a child, who is able to pass, should be given support till she is at least 18 years old?

Query 4: Framework for Implementation of NRLM

Practitioners can influence the design of NRLM. Some suggestions to this end have been enlisted here:

1. Promote women's cooperatives: So far, NRLM emphasizes the formation of SHGs and federations. This emphasis is well taken, as it gives the greatest role for member based organisations. It will be good if more policy space is created for cooperatives, as they are the institutional form that provides women the maximum access and control over their financial savings, gives them leadership and augments their social capital.

In order to promote community based MFIs/ cooperatives, it is important that the government sets aside allocations for NGOs to be able to train groups, form federations and cooperatives, train leaders, build capacities for financial monitoring systems, and build linkages with loan and grant making organisations.

2. Role for NGOs: So far, the money for NGOs is for group formation, an amount which at least in Koppal district of Karnataka and many others, is allotted to corrupt NGOs who then divide it between government/ bank officers and themselves. What is important is to have a scheme by which NGOs have sufficient funds to COVER FULL COSTS of group and cooperative formation, over a three to five year period, and this is assigned through a transparent process to accredited NGOs. It will help a great deal in bringing good NGOs to expand their small and medium scale SHG promotion operations.

3. Subsidy Component: The reason why subsidy gets misdirected is because it is linked to loans for the first cycle of loan, and because the second cycle of loans is never taken/ given because most groups get the first one with some "commissions" given, and so they rarely return this subsidised loan. In these days of financial inclusion and UID, it is possible to identify the ultra poor individually. Then two options are available:

- Form groups of ultra poor, and give them only subsidies for the first round, 50% subsidies in the repeat round of funding and 100% loan in the third round. This can be done in extreme poor regions, such as specific districts of Bihar and Orissa.
- Identify the SHGs in a district, and involve them in identifying some of the poorest in their villages. They can be included in the SHGs and mentored by the existing members. They can be given grants through SHGs. The ultra poor members would not have to take loans.

Both these methodologies have been used in BRAC in Bangladesh, in their ultra poor programme. It can be tried on a pilot basis.

4. Use International lessons on targeting: Finally, there is so much experience and wisdom on targeting that is not put to use in planning in India. Perhaps you could access some of the lessons before the next meeting.

Query 5: Input for 12th Plan Sub Group on Elementary Education

It is sad that the education system does not operate well in India. The trouble is: we know WHAT is to be done, we just don't get it done. Most of the questions raised are about HOW to go about delivering quality education, hence they are very valid. I have answered these queries on the basis of Sampark's field experience in this field.

Role of NGOs and other CSOs: Sampark has set up Education Committees among the members of the Self Help Groups it has formed in 40 villages. The task of these committees is to follow up with schools about the children who are becoming irregular, or not performing well, so that school drop-outs can be stopped. This has helped make the teachers aware of those who are from poor families or slow learners, and has helped to provide additional financial or teaching support to the children. NGOs and community forums can do such monitoring, where the major effort lies in influencing the community, and small coordination with the school teachers.

Demanding High Quality of Education in Government Schools: However, this does not help to attend to the major causes of low quality of education, which are: paucity of teachers, lack of knowledge among teachers, non attendance of teachers, and not teaching even when in school. The committees set up by Sampark are not powerful enough to monitor school functioning, or influence it, or even to make demands on the education system for proper functioning of schools.

Influencing Quality of Education in Government Schools: Early efforts of Sampark in teacher training were spurned by the education department, who considered it their forte to do teacher training, and did not want any external input. The only invitation to Sampark, or any other NGO in Koppal, was to 'adopt' a school, which meant building toilets or walls or school rooms. More recently, Sampark started a programme to work with children from 8th to 10th standard to help them pass the 10th class. We have received very good response this time: we have appointed teachers who work as regular school teachers, and have been doing additional classes for children, so that the 10th pass percentage has gone from 56% to 90% in the 10 schools where Sampark works along with the government. Of course it means that we bring in resources from outside. This obfuscates the fact that government schools are under resourced, and of course the NGO is engaged in 'gap-filling' rather than demanding from the government our right to good and quality education.

Standard Setting and Monitoring: The education system currently monitors enrolment, attendance, drop-outs, etc. Most of these data are fudged, and never provide the real picture on the ground. Information which is critical to functioning of schools relates to: student teacher ratios, vacancies of teachers left unfilled, teacher attendance are some. Others relate to the

number or percentage of children in the 7th, 10th and 12th classes passing the middle and high school examinations. Intermittent tests should be held for children's learning, conducted by external agencies, on the basis of which government schools should be graded. These grades should be made public once a year in each district/ state and the relevant officials should have a black mark on their Performance Appraisals if the children in the schools in their jurisdiction are not able to learn. Unless the public officials are held accountable, the public system will not improve.

Public Private Partnerships: Partnerships are always a good idea. However, I have seen that in the education sector, private sector hopes to gain access to markets, and also to land and other public resources. In this case, I feel that the government would do better to resource its own schools than put public money in private ventures. The argument of lack of capacity of the government is not tenable; it is the government's job to improve its capacity to deliver quality education and health, the two most important sectors to which public money should go on priority.

If we let the public system fail, then no amount of civil society organizations help, or so called partnerships, will be able to stop their downfall. We pay taxes, we need to demand a high quality public schooling system, and public investment in it.

I hope these thoughts will help the government prioritise its own funds for government schools and teachers, and help set up a good monitoring system with clear school performance indicators, for which public servants are held responsible.

Query 5: Facilitating Access to Quality Education for the Urban Deprived

I am glad this query was raised, more specifically the issue of children deprived of education in urban areas. There is a need to address two categories of children in the approach paper.

1. **Children of migrant workers:** Sampark has set up creches for children of migrant workers in Bangalore. These children come with their parents, who work on construction sites in Bangalore. The parents live in small tents of 7 ft x 4ft, The children who come to the creches are aged from less than a year to 13 years, and are from Nepal, Andhra Pradesh, Tamil Nadu, and some from Rajasthan and Bihar. Invariably, Sampark teachers have to teach at least three languages: Kannada, English and Tamil, and often also in Hindi. Sampark admits as many children as possible to government schools, but invariably schools do not accept those who are from other states. The need therefore is to influence policy: ensure that children of migrant workers get admission to schools in the urban areas where their parents migrate to, else they remain excluded from school education unless their parents leave them at home and come to work in cities.

2. **Child Labourers in Urban Areas:** Another completely neglected group is the youth who have migrated to urban areas to work. They are often invisible. Typically, they work in the inner rooms of factories, so are not seen by most visitors. They work in homes, hotels and tea shops, in loading and unloading of trucks and so on. Most of these youth are from Rajasthan, Bihar, Orissa and are not considered citizens of the destination states. They are either completely illiterate, or have studied up to the primary or pre-tenth classes. Most are not able to read and write well, even if they have had a few years of schooling. The policy advocacy for these children requires that:

- Both source and destination states should be responsible for educating children below 14 years of age, and tracking each child who is out of school.
- Those parents not educating their children must be questioned to find out the reasons. If the family is poor, they should be included under government's support schemes.
- In any case, that employing child labour must be brought to court. Stopping child labour is important, and government should have a strict policy to punish employers of child labour. In the current scenario, child labour is accepted as a consequence of poverty, an attitude that is no longer tenable, in a country that can afford to care for its poor households and give them social protection and sustainable livelihoods.
- Schools in urban areas must be oriented to accepting those released from child labour, and children who have had broken schooling. They should NOT be permitted to refuse admission to migrant children, and should be able to cater to children who are returning to school after a few years of leaving formal schools.

Annexure 2: List of Guests

Sampark encourages these visits as they always bring a fresh perspective and help enhance the quality of our work. A list of all guests Sampark (Bangalore and Koppal) had in 2011-2012 is given in below tables.

Table 23: List of Guests in Sampark, Bangalore

Name	Date	Institution/Place	Purpose of Visit
Ms. Vrinda Raman	29-April-11	Manipal Foundation , Bangalore	Understand about Sampark and its work in Bangalore for the children of construction workers
Ms. Simona Lanzoni Ms. Claudia Signoretti	1- May-11	Pangea Foundation, Italy	To review SHGs and Cooperative development project
Ms. Susanne Grossman	1- May-11	Dalyan Foundation Switzerland	To understand Sampark's work at grassroots level
Ms. Soma K. P	17- May- 11	Individual consultant, Delhi	To do impact assessment of project on Women's Literacy-Empowering Women to Enhance Livelihoods funded by SDTT
Mr. Anil Bade	7-June-11	iVolunteer - Mumbai	To give introduction about ICICI fellowship program
Mr. Samir .K. Barua	27- June-11	IIM - Ahmedabad	To donate computer
Ms.Carolin Renaldi	4- July-11	London	To understand about volunteer work in Sampark
Ms. Neeraj Nayan	21- July-11	Individual, Bangalore	To understand about Sampark's & Volunteer work
Mr. Krishna Ms. Asha	9- Aug - 11	Sattva Media & Consulting Pvt. Ltd , Bangalore	To understand Sampark's work with migrant workers
Mr. Justin Ms. Mamatha	9- Aug - 11	Mahindra Satyam Foundation	To understand Sampark's work in skill development
Ms. Roopa	15- Sep-11	i Volunteer, Bangalore	Understand the needs of Sampark for volunteers services by i-volunteer

Censon Skariachan	17- Dec- 11	Ernst and Young Pvt. Ltd.	Understand the needs of Sampark for volunteers services by iVolunteer
Mr. Prajesh Ms. Pushpa Ms. Jaya Rawat	27-Dec- 11	Individuals	To understand Sampark's work with children of migrant labourers
Mr. Somashekhar Rao	19-Dec-11	Individual consultant Bangalore	To get report on AHVY Scheme
Ms. Amrita Sharma	2-Mar-12	Ajeevika Bureau, Udaipur	To review the study findings of socio-economic status of migrant construction workers in Bangalore and give technical support to develop proposal.

Table 24: List of Guests in Sampark, Koppal

Name	Date	Institution/Place	Purpose of Visit
Ms. Susrpa Mduro Mr. Ugo Panent Ms. Harua Wisa Ms. Afra Mantoni Ms. Gabrella Franzini Mr. Luca Mr. Hans Lbutner Mr. Valerio Zingarelli	26 – April- 2011	Pangea Foundation, Italy	Review SHGs and cooperative development work
Ms .Susanne Grossmann	3- May-2011	Dalyan foundation Switzerland	Review capacity building activities of cooperatives
Ms. Simona Lanzoni Ms. Claudia Signoretti	4- May-2011	Pangea Foundation, Italy	Review SHGs and cooperative development work
Ms. Soma K. Parthasarthy	18-May- 2011	Individual consultant, Delhi	Conduct impact assessment of project on Women's Literacy-Empowering Women to Enhance Livelihoods funded by SDTT
Mr. Sayikumar	10-June- 2011	Jayam Solutions Pvt Ltd - Hyderabad	Install Jayam Softwear
Mr. Manish	13-July-2011	Friends of WWB, Ahmedabad	FWWB, Appraisal visit for soft ware installed by the Jayam solutions
Ms Roshni	21-July-2011	Individual, Bangalore	Support Carolina in translation from Kannada to English and vise versa
Ms. Caarolin	21-July-2011	London	Understand about Sampark work at grassroots.
Mr. Abbas	22-July- 2011	IL&FS , Education & Technology Services Limited - Bangalore	For maintenance of Kyan (an instrument used to teach school children)
Ms. Radha	17- Oct - 2011	Rishi Valley School, Andhra Pradesh	Understand about Sampark work at grassroots
Mr. Devendrakumar	3-Nov -2011	Bidar	Resource person for the workshop on NREGA
Ms. Nimnala Mr. Vishwanath	7-Dec- 2011	Rishi Vally School , Madanapalle	Have an exposure to Sampark's work for the children
Dr. Kiran Rao	5-Mar- 2012	Sampark Bangalore	Resource person for the heath & life skills training