



# Annual Report 2010 -2011



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### **Message from the Secretary's Desk**

*Sampark has completed 20 years of development work this year and it gives me immense satisfaction to present before you Sampark's Annual Report 2010-11. We have kept up our commitment to high quality work, created the highest quality and long term partnerships and have made a positive and long lasting impact on our beneficiaries. Sampark has directly reached out to over 3300 women, 4600 children and through its various intervention programmes this year. Sampark has team of 60 staff and associates contributing to the welfare of these families.*

*Sampark has federated 217 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 banks and private microfinance organization 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.*

*In addition to managing their own businesses and the cooperative, some leaders are charged with managing social interventions: monitoring school drop-outs, selecting children for and distributing educational materials, supervising and supporting SHGs, selection of children and managing credit activities. These women leaders carry a lot of responsibility, and when they get tired, we need to get new people to carry the load. This needs continuous capacity building which leaders' rotation demands; other capacity building inputs have continued this year too. The health awareness and training programmes have helped women become aware of government schemes. The health committees of cooperatives have, through regular follow ups, monitored pregnant women and infants helped them avail of pre and post natal care services and Sampark has put tremendous investments into it.*

*During this year 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.*

*Under the on-going projects there were significant achievements in two education related projects- one focusing on women 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 learning functional literacy at the SHG level an average of 5-6 members are able to write their individual pas 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 about 50 to 55% increase in the 10<sup>th</sup> board exams results as compared to last year which crealy shows the impact of the intervention to improve the quality of education.*

*Under the on-going health projects, A total of 1967 women were provided assistance and information by the health committee members regarding linkages with various government schemes. As on March 2011, a total of 3188 people, (1883 women, 459 men and 846 children) underwent health screening in 5 health camps and mental health counseling interventions were scaled upto 113 groups in 19 villages. The health and mental health programmes have supported women to cope with gender based disadvantages, and come out of depression to learn new skills and pursue income generating activities. The efforts at the crèches for this year have paid off by 24 children being admitted into regular schools for the new academic session.*

*Sampark took on two prestigious studies for Care – India and ICCO. The first study is the evaluation of South Asia Resource Team (SART). The objective of the study is to document the processes, outcomes and impacts of the SART Project, a post Tsunami intervention by CARE, to strengthen the nascent MFIs in order to build up their institutional capacities to deliver effective MF services to the affected and needy communities in the Tsunami affected and disaster prone locations in India and its neighbourhoods. The study recommended that there is need to have provision of technical inputs at least for five years, need to establish a legal structure to provide long term revolving loan capital for partner MFIs or to make appropriate linkages/steps to provide venture capital like tapping social investors, lobbying and sensitizing lead banks about the current status of SART initiatives and the funding needs of emerging MFIs, adequate attention to the creation of baseline relating to poverty, gender and women's empowerment parameters in order to get a comprehensive data base to measure the corresponding impacts during the course and at the end of the project, of poverty targeting, women's empowerment and gender aspects.*

*The second is linking with growth processes: exploring market based livelihoods opportunities whose objective is to explore the potential for market based livelihoods in the two less developed states of Orissa and Jharkhand. The study covered both the demand and supply perspectives, and scanned for potential partners in the NGO, government and private sectors. The results showed that there is a possibility of selecting 10 key sub-sectors which are having highest potential impact on livelihoods of the poor and undertaking a constraint-opportunity study along these. These sub-sectors could be: siali leaf plate and cup, hill broom, cashew, vegetables, tamarind, turmeric, maize, pineapple, poultry and kandulu. Several co-operatives have been formed by NGOs and government agencies in Jharkand and Orissa. However, their management capacities are limited. There is a need to strengthen these institutions and the skills of the local communities to manage them better. The study recommends there is a need for constantly scanning the market and continually updating all stakeholders, particularly the primary stakeholder institutions on aspects of price, quality standards, value addition, emerging opportunities etc. Good storage facilities are critical to value addition and enhancing the shelf life of the perishable and semi-perishable commodities, particularly in the horticulture sector and producer co-operatives themselves could be supported to establish appropriate, innovative and low-cost yet effective storage facilities.*

*The staff of Sampark has strived hard to make these 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.*

*Given the current state of the economy and the dwindling resources coming through donations, Sampark is now putting together a communication strategy that will focus on showcasing the commendable work that Sampark has done over the years and encourage more and more individuals and organizations to join us in our endeavour.*

*Dr. Smita Premchander,*

*Date: 13<sup>th</sup> August, 2011.*

## **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 2010-2011 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 2010-2011.

### 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 36 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 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 get bank loans for initiating income generating activities.

**Number of Groups and Members:** As of March 31, 2011, Sampark has 217 groups across the 33 villages having a membership of 3296 women. These SHGs are federated as cooperatives.

**Table 1: Cooperative wise Group Details**

Sl. No.	Cooperative Names	Total Villages	Total SHGs (March 2011)	Total members (March 2011)
1	Sadhana	2	16	225
2	Sangama	3	21	329
3	Eshwara	2	18	274
4	Govisiddeshwara	5	23	342
5	Betedalingeshwara	3	23	324
6	Padmavathi	1	7	114
7	Manjunath	2	15	241
8	Shrigandha	2	21	326
9	Bhumika	5	28	420
10	Bharatambe	5	23	326
11	Sahana	3	22	375
	<b>Grand total</b>	<b>33</b>	<b>217</b>	<b>3296</b>

Bettadalingeshwara, Bharatambe and Bhumika cooperatives have the largest number of SHGs and members.

**Group Savings Details:** As on 31st March 2011 of which the group savings amounts to Rs. 79,62,482 (\$177357.88) and the cumulative interested earned is Rs. 32,65,860 (\$72744.4).

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

Cooperative Name	Savings	Interest	S.Nidi	Other income	Total Group Fund
Sadhana	470910	165886	17032	15890	669718
Sangama Cluster	1073308	298036	33160	8331	1412835
Eshwar	874423	257190	44448	9173	1185234
Govisiddeshwara	1557970	364735	2000	19139	1943844
Betedalingeshwara	1020220	556463	18554	8008	1603245
Padmavati	196250	69680	10109	380	276419
Manjunath Cluster	544447	157445	703	9618	712213
Shrigandha	900840	351475	0	19141	1271456
Bhumika	707030	400034	17885	5521	1130470
Bharatambe	792350	304653	27627	4779	1129409
Sahana	1262821	786898	47648	0	2097367
<b>Grand total</b>	<b>9400569</b>	<b>3712495</b>	<b>219166</b>	<b>99980</b>	<b>13432210</b>

The groups thus have a total cumulative group fund of Rs. 1,34,32,210 which comprises of own 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:** Capacity building and training of SHG members is an important activity that Sampark staff engages itself in every year. In 2010-2011 the following trainings were conducted.

**Table 3: SHG Training Details**

Cluster Name	No. of SHGs covered under various topics					
	Book writing	Sampark Activities	SHG Concept	Rules & Regulation	Financial Mgmt	Health
1. Betalingeswara						
2. Sreegandha						
3. Padmavati						
4. Sangama						
5. Sadhana	6					
6. Gavisiddeshwara			9	2		
7. Eshwara						
8. Bhumika	7	1	12	6	2	
9. Sahana	2	1	10	3	2	1
10. Manjunath						
11. Bharathamba	7	11	13	11		
<b>TOTAL</b>	<b>22</b>	<b>13</b>	<b>44</b>	<b>22</b>	<b>4</b>	<b>1</b>

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

**External Linkages:** The SHG members have been made aware of and trained how to create linkages with banks in order to access funds as well as various government health schemes. The bank linkages made during the year is given in the table 4:

**Table 4: Details of Bank Loans Accessed by SHGs**

Cooperative Name	No. of Groups	Total Loan Amount Accessed (INR)
Sadhana	2	150000
Govisideshwara	4	410000
Bettalinkeshwara	7	395000
Sreegandha	3	275000
Eshwara	4	560000
Sangamma	2	150000
Bhumika and Bharathambe	5	505000
Sahana	2	140000
<b>Total</b>	<b>29</b>	<b>2585000</b>

A total of Rs.25,85,000 have accessed by 29 groups from Thungabathra Grameen Bank. Eshwara, Bhumika, Govisidheshwara and Bettalinkeshwara cooperatives have accessed higher loan amounts.

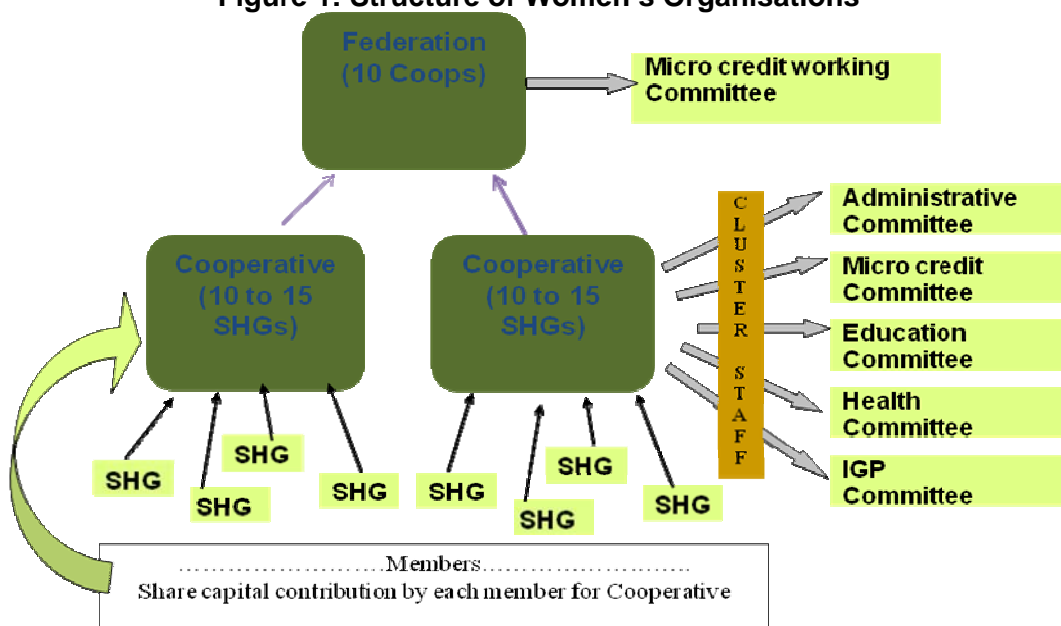
The linkages created with respect to government health schemes has already been covered in Table 11 of section 2.1.6.

### 2.1.2 Development of Women's Cooperatives

Sampark's strength lies in its commitment to its vision of building people's organizations and building capacities of people and organizations to improve their own livelihoods. Sampark believes that the process of building people's institutions and involving them actively in implementing and monitoring each activity is important for the sustainability of the project.

Recognizing the importance of this mission, since January 2007, Sampark has been working intensively with the cooperatives and SHGs in providing capacity building training so that they can manage their organizations and also be actively engaged in the implementation of the various activities (health, micro credit, legal and social awareness, children's education, informal education, vocational skill training and enterprise development) initiated by Sampark. Once the organization structure is created, the leaders of committees are trained to implement the activities at the grassroots level.

**Figure 1: Structure of Women's Organisations**



In order to ensure the sustainability of the organizations developed and their continued support to the poor families to attain sustainable livelihoods, Sampark engages in a process of periodic reviewing of the work done and also articulates withdrawal strategies. Thus, throughout 2010-2011, 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:

## **Capacity Building of Cooperative Leaders (Committee Members)**

During the reporting period, Sampark conducted one training session for the new members of micro credit committee and two training sessions for the new members of the administrative committee on their roles and responsibilities, and discussed strategies for the growth of the cooperatives. Totally 13, 9 and 9 members respectively attended the micro-credit committee training and 16 and 14 members respectively attended administrative committee training.

**Maintenance of Account Books in Accordance with the Legal Requirements of the Cooperative Act :** With the support of professional auditors, Sampark organized a two day training programme for 22 cooperative leaders from 9 cooperatives/clusters, 4 cooperative staff and two Sampark staff. The training inputs were focused on the additional books that need to be maintained and how they should be maintained according to the legal requirements of the Cooperatives Act and also the audit requirements of the Act.

**Strategic Workshops with Cooperative Leaders:** Sampark has held discussions with the cooperative leaders to develop strategies for getting external projects; made plans for the cooperatives to engage in enterprise activities, expand their membership and increase their own capitals.

**Exposure visits by the Cooperative leaders, their staff and Sampark staff:** During the period, Sampark facilitated the learning process through exposure visits to other regions:

- **SHG Federation Meeting in Gujarat:** Three women leaders from 3 cooperatives and two Sampark staff participated in the one day workshop in Ahmedabad on how the SHG federations can improve people's livelihoods.
- **Learning Financial literacy and the Methodology to Monitor the Literacy Programme in Mysore:** As the cooperatives are engaged in monitoring the VLCs, 6 members of the cooperative staff visited the educational institutions in Mysore to learn the methodology used in the literacy centres.
- **SHG federation training in Hyderabad:** Two cooperative staff members and one Sampark staff participated in the SHG federation training in Hyderabad organized by APMAS.
- **Cooperative Banking Model in Alavandi:** Sampark staff, two women leaders and two staff members from the Bhumika Cooperative visited a Farmer's Multipurpose Cooperative Society in Alavandi, where the cooperative society has been conducting credit operations quite successfully like any normal bank. The visitors learnt that they must adopt certain features like adding more financial products such as individual savings accounts and deposit schemes for their groups; and that they must modify their credit processing fee structure, so, instead of taking a slab rate according to the range of loan amount, they must take Rs.10 per Rs.1000/- - by doing this they can earn more income and build on their capital.

## **Developing a Federation Structure**

Sampark has mobilized a revolving loan fund of Rs.11 lakhs from various sources and has provided credit to the cooperatives for lending to their groups. Since Sampark is building the capacity of the cooperatives to operate their micro-credit and is looking at withdrawing its

support, the Sampark Board has passed a resolution that the funds would be given to the Cooperatives so that they can operate it by themselves.

The transformation process has been worked out in a phased out manner by building the capacity of the cooperatives to set up a Federation consisting of 10 cooperatives (2 representatives from each cooperative are part of the Federation) and establishing working and administrative committees of federation leaders to operate the fund.

**Designing System for Revolving Loan Fund (RLF) at the Federation Level:** Sampark conducted a facilitation workshop for the members of the credit committees and presidents and secretaries of the cooperatives to discuss fund management and the systems needed for the same. A clear system was designed in line with the system of the cooperatives.

The strategy discussed was that the Sampark team would facilitate fund operation for the federation for at least one year, and in the second year Sampark would withdraw and allow them to operate independently while still keeping an eye on their operations, and if necessary play a facilitation role. By the end of the third year the federation would be capable of handling the entire process on their own and the system will ensure that it runs without loop holes or corruption/ mismanagement.

**Building Capacities of the Federation Working Committee to Operate the RLF:** In the last one year, Sampark has trained the working committee to handle the major credit operations and engage in decision making for sanctioning the loan as well as recovering the loan from the cooperatives.

Based on this training, the Federation Working Committee members are able to perform the following functions:

- Grading the cooperatives
- Screening the applications collected from the cooperatives.
- According to the available fund at the Federation, prioritizing the loan sanction based on the needs of the member stated in the application forms of the SHGs. Based on this exercise, the committee would finally approve the loan amounts to be sanctioned for the cooperatives. The committee would also make a list of the cooperatives that were rejected and state the reasons for rejections on each of the rejected applications.
- Arranging payments with Sampark staff to release the sanctioned amounts to the cooperatives, getting the cheque signed by the Sampark staff and depositing the amount in the cooperative bank account.
- Following up with the cooperatives for timely repayment before the 3<sup>rd</sup> of every month.
- Taking action against the cooperatives for non-repayment of loans.
- Maintaining the loan applications files collected from the cooperatives and writing books of accounts about the loans provided and the money recovered from the cooperatives.

The cooperatives utilize the federation income to pay the working committee for their grading work, for book maintenance, and travel and food expenses when they attend the monthly meeting.

## **Building Systems for Monitoring Micro Credit Operations**

Friends of Women World Banking (FWWB) team members visited Koppal and assessed all the cooperatives for providing loan. FWWB felt that the cooperatives needed to improve their capacities and more professional in documentation and book keeping and only then would they consider providing loans to the cooperatives. As an outcome of this exercise, FWWB has been supporting the cooperatives in building their capacities in these areas, and is working with the cooperative leaders, their staff and Sampark team in preparing an operation manual for micro finance work and are also developing customized software with the help of professionals for monitoring the cooperatives' credit work. The operation manual and MIS system are ready, and the cooperatives have been given time to use these tools and improve their performances. By October 2011, FWWB plans to assess the cooperatives for providing loan.

### **Expansion of Cooperatives and its Business**

Sampark has worked with the cooperatives to expand their credit business activities through increasing their membership, share capital and introducing different savings products. These are summarized below:

**Increase in Cooperatives' Membership and Capital:** The cooperatives have been involved in increasing the number of villages they are operating in and the number of SHGs too, in order to make their credit operation more viable and sustainable. As part of this exercise, the cooperatives increased their total groups from 206 to 217 in October 2011, and the total membership from 3027 to 3296 in March 2011.

Three of the cooperatives have increased their SHG savings from Rs.100 to Rs.200; the Sahana cooperative has introduced another savings product, the Fixed Deposit (FD) for their SHGs; and based on the strategic workshop, and exposure visits, the Bhumika Cooperative has increased the loan processing fee to Rs.10/1000.

There has been an increase in the share amount as the new groups join the cooperatives and also because old members have bought more shares.

As a result of the increase in savings, formation of more groups, more profits due to cost effective methods as well as the additional project support from Sampark, the total capital available for lending to groups has increased. A total of Rs. 22.79 lakhs was generated by the cooperatives from group savings, reserve funds and profits during the last financial year. Each of the cooperatives has an average of Rs.3.25 lakhs of their own funds to rotate as loans. This increase of own capital not only helps them to provide more loan to their members and earn more profits, but it also helps them to show credit worthiness in order to attract loan funds from external financial institutions.

**Cooperative Enterprise:** Some of the cooperatives have started seasonal business activities to increase their income. Some of these are:

*Seasonal Businesses:* Based on the strategic workshops, four of the cooperatives (Sahana, Eshwara, Bhumika, and Sadhana) are now engaged in the trading business - they buy whole sale grocery items like rice, oil, and detergents and sell these to their group members at a marginal price. This has added some profit to the cooperatives.

*Renting a vehicle for Mobile Library Service:* Bhumika cooperative has purchased a van for Rs.3,50,000/-, and has rented it to the mobile library service project undertaken by Sampark for SHG women for improving their literacy skills. The cooperative raised Rs. 1,05,500/- from within

its groups and Rs.2,45,000/- from the local bank. It generates an income of Rs.30,000 per month, and after expenses, gets a net profit of Rs.15000/-, of which it uses Rs.8500/- for loan repayment to the bank and the balance is used for giving loan to its group members.

### **External Financial Linkages**

Sampark facilitated linkages between the cooperatives and external financial institutions for meeting the credit needs of the SHGs.

**The NABARD Financial Service (NABFINS) has** supported three cooperatives (Eshwara, Sahana and Bhumika) by providing them loans of Rs. 10.95 lakhs. Based on a few months' repayment performance of these cooperatives, NABFINS staff visited Koppal to assess two more cooperatives' (Govisideshwara and Sadhana) repayment capacities before providing them loan. NABFINS has also agreed to provide a second loan to the three cooperatives supported earlier. After a long process of assessment and documentation, NABFINS has sanctioned loans to the new two cooperatives and also to the three old cooperatives.

A total of Rs.30.18 lakhs given to these five cooperatives has helped 104 women from 44 groups to access loans for various business activities.

**Local Banks:** In addition to facilitating linkages with NABFINS, Sampark has facilitated the cooperatives to establish linkages with local banks in Koppal.

Six of the cooperatives have approached the local banks (SBI, SBH, TGB, and RDCC) for getting credit for their cooperatives. They could not succeed as these are nationalized banks and they do not have the policy of providing loans to SHG cooperatives, and they need to get clearance from their head offices, but at the moment the head offices are not interested in looking into this matter.

However, due to continuous persuasion by the Bhumika/Bharathambe cooperative leaders and Sampark staff, in March 2011 the State Bank of Hyderabad, Alavandi sanctioned them a loan of Rs. 2,45,000/- for purchase of a vehicle (van), which will be used for doing the cooperative's business. This success has spurred the other cooperative leaders and they have gained confidence to negotiate with other banks to get loan for their cooperatives.

**Bridge Loans from Sampark:** The cooperatives have applied for loan from NABFINS but NABFINS delayed in giving the loan to the cooperatives. So Sampark has given a loan of Rs. 26.03 lakhs to the cooperatives from its specific funds to meet partial credit needs of the women.

**Other sources approached** for loan by the Cooperatives and Sampark include:

- Friends of Women World Banking (FWWB)
- NABARD, through its Umbrella Programme for Natural Resource Management (UPNRM)
- OneProsper, an agency in Canada

### **Development Programme Linkages**

To begin with, the cooperatives are encouraged to take up small assignments from Sampark's projects. As a part of this step, Sampark's staff helped them to prepare small project proposals and budgets to apply for such assignments. Sampark followed a systematic bidding process in assigning these small projects. All the 10 cooperatives/clusters have taken up the monitoring of village level literacy learning centers (VLC) run by the local literacy facilitators for adult women. One of the cooperatives (Bhumika Cooperative) has taken up the running of a mobile library for the VLCs. By doing these assignments, the cooperatives get some money which covers staff salary, women leaders' time cost, and administrative costs.

### Cooperative Micro Credit Details

As five of the cooperatives were able to mobilize loan funds they have extended credit support required by the SHGs during the reporting period. Since five of the cooperatives have taken loan from external agency, the other cooperatives have the option of taking the required credit amount from the RLF fund and supply to their member SHGs. The details of loan repayment by the SHGs and repayment by the cooperatives to NABFINS and Sampark/Federation RLF are given in the following tables:

**Loan Repayment to Cooperatives by SHGs:** The total loan amount disbursed, the amount paid by the groups, total outstanding loan amounts and the repayment rates are presented in Table 5.

**Table 5: Details of Loans by the SHGs from Cooperatives**

Sl. No.	Cooperative Name	Cumulative Loan Amount Disbursed to Groups	Total Amount to be paid	Cumulative amount paid	Amount Prepaid	Cumulative Balance (outstanding) amount	Cumulative Repayment Rate (%)
1	Bharathambe	1,897,500	1172922	1,249,000	76078	648,500	100
2	Bettalinkeshwara	976,400	890127	724,410	0	251,990	81
3	Sadhana	2,017,300	1395405	1,611,605	216200	405,695	100
4	Govisideshwara	2,036,500	1382038	1,429,926	47888	606,574	100
5	Manjunatha	778,500	646325	647,900	1575	130,600	100
6	Sahana	3,429,600	2317435	2,724,150	406715	700,950	100
7	Sangama	655,500	579700	584,970	5270	70,530	100
8	Eshwara	5,587,000	3477812	3,921,660	443848	1,665,340	100
9	Bhumika	4,044,726	3139693	3,317,765	178072	726,961	100
10	Sreegandha	1,070,000	798950	694,900	0	375,100	87
	<b>Total</b>	<b>22,493,026</b>	<b>15800406</b>	<b>16,906,286</b>	<b>1375647</b>	<b>5,582,240</b>	<b>98</b>

The table shows that a cumulative loan amount of Rs. 2.24 crores has been disbursed over the years to the groups by the cooperatives. The total outstanding as on March 2011 is Rs.55.82 lakhs. The repayment of the disbursed loan amount is 98%.

**Loan Repayment to NABFINS by the Cooperatives:** The total loan amount disbursed, the amount paid by the cooperatives to NABFINS, total outstanding loan amounts and the repayment rates are presented in Table 6.



**Table 6: Details of Loans by the Cooperatives from NABFINS**

Sl. No	Co-operative Name	Total Loan Amount (INR)	Total Amount to be Paid (INR)	Total amount paid (INR)	Total Balance amount (Outstanding)	OTR (OnTime Repayment Rate) %
1	Bhumika	1,100,000	423,000	423,000	677,000	100
2	Eshwara	813,000	300,919	300,919	512,081	100
3	Sahana	505,000	184,088	184,088	320,912	100
4	Govisideshwara	420,000	84,000	84,000	336,000	100
5	Sadhana	180,000	36,000	36,000	144,000	100
	<b>TOTAL</b>	<b>3,018,000</b>	<b>1,028,007</b>	<b>1,028,007</b>	<b>1,989,993</b>	<b>100</b>

The total loan amount accessed from NABFINS and disbursed the same to the groups by the cooperatives is Rs.30.18 lakhs. The on time repayment rate to NABFINS has been 100%.

#### **Loan Repayment to Sampark/ Cooperative Federation's by Cooperatives**

The cumulative loan amount disbursed, the amount paid by the cooperatives to Sampark/Federation RLF, total outstanding of the loans and the repayment rates till March 2011 are presented in Table 7.

**Table 7: Cumulative Loan Details by the Cooperatives from Sampark/ Federation RLF**

Cooperative Name	Loan Amount	Amount to be paid (due)	Cumulative amount paid till March 11	Cumulative Balance amount (Outstanding) till March 11	Prepaid amount	OTR (OnTime Repayment Rate) %
Bhumika	2179003	621000	2179003	0	1558003	100
Bharathambe	971268	819000	954888	16380	135888	100
Bettadalingeshwara	255000	285000	237200	17800	0	83
Sadhana	962000	720600	941300	20700	220700	100
Govisideshwara	966000	757700	966000	0	208300	100
Manjunatha	571500	355050	571500	0	216450	100
Sahana	843890	568300	821744	22146	253444	100
Sangama	216000	168800	216000	0	47200	100
Eshwara	3279489	1742000	2495876	783613	753876	100
Sreegandha	823500	601050	647100	176400	46050	100
<b>TOTAL</b>	<b>11067650</b>	<b>6638500</b>	<b>10030611</b>	<b>1037039</b>	<b>3439911</b>	<b>99</b>

The cumulative loan amount disbursed to the cooperatives by the Federation/ Sampark is Rs.1.10 crores, and the total loan outstanding as on March 2011 is Rs.10.37 laksh. The on time repayment rate to Federation/Sampark is 99%. Only one cooperative, the Bettalingeshwara has 83% as there are few groups in this cooperative have some internal problem and due to this they have delayed their payment.

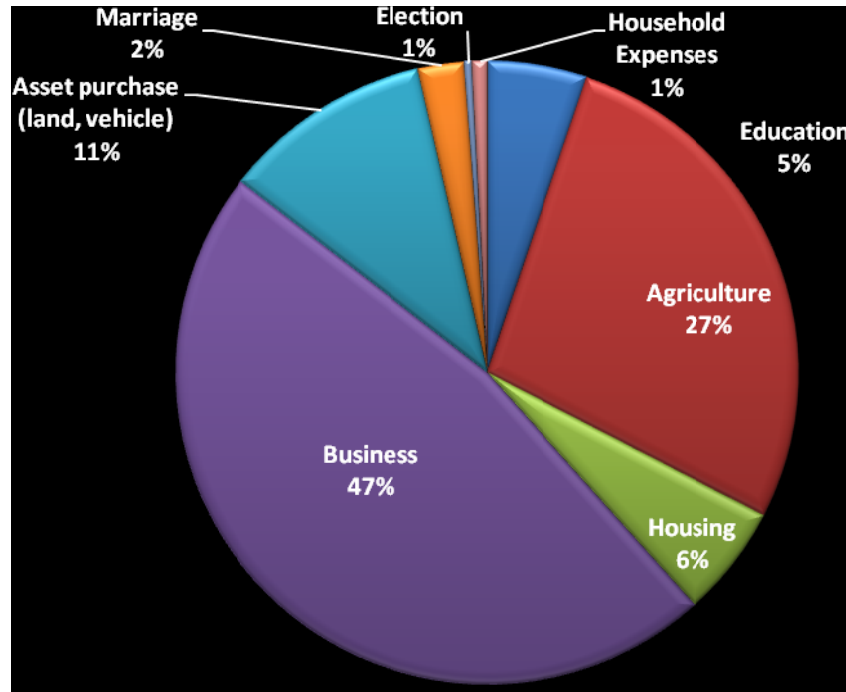
**Usage of Loans:** From April 2010- March 2011 a total of Rs. 50,05,000 (€79,444) was disbursed to 66 Groups from nine cooperatives. 47% of the loan amounts was used for income generating activities and 27% for agriculture purposes by the women. 11% of the amount was used for purchase of assets like vehicles, land and bullock carts, 6% of the amounts were used for house construction and repair work, and 5% was used for education purposes. A small portion like 2% was used for conducting marriages and 1% each for household consumption and panchayat election expenses.

**Fatima's family had revived their livelihood situation through multiple businesses supported by the loans from SHG and Cooperative**

**Family:** Fatima has eight children; three girls and five boys. Her husband, Tipusab, Nadaf is working in the petty shop business. He goes to festivals and marriages in different towns and villages to sell sweets, torches, mobile phone covers, decorative items for women, plastic jewellery and hair bands. A few years ago, the family became very poor because the business wasn't doing too well and they were unable to bear the expenses like clothing, food and school materials for about six children. At that time Fatima's husband decided to take the first four children out of school so that they could be sent for work. The eldest son, who has studied up till the 8<sup>th</sup> grade, learnt driving through Sampark, and now works for the Coca-Cola factory as a driver. The second son, who is 22 years old; has studied up till the 6<sup>th</sup> grade and sells ice cream and cool drinks at festivals and marriages, like his father; he can also drive vehicles. Fatima's third son is 19 years old and draws henna patterns on the hands and feet of women during weddings; her fourth son is 17 years old and is also in the petty shop business like his father. Fatima's fifth son is 14 years old and wants go to college after completing class X; his ambition is to become a doctor. Nearly all the family members are in the street selling business; for large festivals they go together as a group; for smaller events they either go singly or in groups of two or three.

Fatima took five SHG loans in the past, for the education of her children and to purchase items for the family which can be sold during festivals. She took three cooperative loans; with the first loan she bought a 4 wheeler for her son. He uses it to transport and sell ice cream in different towns. The ice cream factory provides a fridge, but he is limited to only selling their brand. The mother didn't like that. With the second loan she bought her son an own fridge so he could become more independent and increase his income. With the third loan she purchased a large quantity of bangles. She stores them at home and sells them over a period of time. Earlier they used to take loans from money lenders at an interest rate of 6% a month, adding up to 72% a year. Fatima says that after entering the SHG it became easier for her family to cover their costs, deal with emergencies and repairs. The SHG has made her more confident in running her business. Fatima would like to open a small bangles shop. The family now lives in a rented house, which is very small. She would need a loan of about Rs. 80,000/- to build her own small house and a bangles shop.

**Figure 2: Usage of Loan from RLF (April 2010-March 2011)**



### **Continuation and Scaling up of Cooperative Development**

The support from Pangea Foundation lasted up till December 2010; Sampark then approached the Dalyan Foundation, Switzerland, and they had agreed to provide continuous support necessary for enabling the cooperatives to build their capacities and become independent organisations on their own right. This agreement has signed for the period starting from June 2011 and extending up to May 2014.

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.

#### **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 this

child getting access to education. The deterrent could be in the form of inability to afford uniforms, stationery and fees and could also be the preference of the children to drop-out of school in order to work and earn money for the family. As a result, Sampark has undertaken 2 kinds of approaches to support these children. The first approach comprises of support for covering educational expenses wherein the needy children are identified and are then provided with material support (uniforms, stationery, bags etc) and expenses for fees and bus pass. The second 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 these approaches is given below.

#### a. Education Support to Poor Children

**Educational Expenses Support :** This intervention aims to address the issue of school education for children of poor and very poor families in Koppal District. The donations received from various donors have been used to support the education of these children by providing them with education material, conducting motivation and community awareness programmes and children camps in the rural areas.



In the beginning of April 2010, the education committees of all the villages re-visited the children supported in 2009-10 and assessed their performance, attendance and need for further support. They also identified new children through the poverty ranking exercise in all the self-help groups. Through the poverty ranking exercise the education committee decided to support the children from very poor category and poor categories. The scheduled caste and schedule tribal children were given priority because of the economic conditions.

In June, the school education material and expenses support was provided to 945 children from the funds received from various donors. Out of 945 children, 478 were girls constituting 51 per cent of the total supported group. 14 out these 945 children are high school and graduate level students who needed higher support for their education in terms of college fees, bus pass, tuition and text books.



Sampark strongly believes that just material support alone is not sufficient, what is needed is a regular follow-up and monitoring of these children so as to ensure that these children regularly attend school, study well and genuinely benefit from the intervention. Sampark has thus set up Village Education Committees (VECs) to monitor the progress and performance of these children on a monthly basis, as well as to identify the children who need the support based on

their economic status, performance and attendance. The committee works in close coordination with the children, their parents and the school. The members of the VECs travel to the schools and homes of the supported children on a regular basis. This is done once every month per child on a minimum and in cases where the child is irregular, not performing well or has dropped out of school, the visits become more frequent. It is through these committees that Sampark rolls out its support for children's education as well as monitors their progress and performance. It was found that 19 children (12 girls and 7 boys) had not dropped out from school. The main reason was that 6 of those girls got married before their schooling was completed, and 2 of them migrated along with their parents to other places for work. Seven children (3 girls and 4 boys) are engaged in agriculture work, while the remaining had no interest at all in studying or going to school.

**Motivational Camps:** Sampark conducted motivational programmes for children to encourage them to attend school and study well, as well as to develop their skill in extracurricular activities. The children's camps were conducted in six villages with the support of the VECs. A total of 6 camps were conducted in the concerned villages with a total attendance of 287 children of which 116 were girls and 171 were boys.

The first benefit of such camps is that the children are motivated to participate in the different extracurricular activities and cultural events. The committee has given the children an opportunity to discuss the problems that they face at home and at school. These problems have been identified and through collective effort; and some of them have been solved. For example, through discussions and persuasions, the committee members have been able to convince many parents to send their children regularly to school instead of missing school in order to work in the fields.

Gangamma is 14 years old and in the midst of 11 siblings. She has four older sisters, who are married and live in different villages, two older brothers, who work in the fields with her parents, four younger sisters who are now studying and a younger brother. Since only four members work earning Rs 400/- a day all together, the school expenses of the five girls are very high, and her mother will have to repay a large amount of money to her SHG Gonibosaveshuiava for the loan she has taken. Gangamma's parents would get very angry with her when she asked them to buy her books and other stationery, without which it would have been impossible for her to perform well in school. Four years ago Sampark started to provide her with all the materials she needed and it made her and her parents very happy they could save some money for her younger siblings' expenses. However in school they don't receive much help from their teachers. Since they don't provide tutorials, the students have made study groups where they study by themselves and help each other without the teacher supervision. Despite these, Gangamma obtained an average of grade A last year in 7<sup>th</sup> Standard. Her school experience and playing Kabaddi, an Indian team sport, made her very confident of herself and full of hopes for her future. Her dream is to become a Kannada teacher in a different village like Koppal, which would be the most convenient. Bangalore would be indeed too far away for her.

She also does not want to get married anytime soon as she wants to continue with her studies.

**Impact and Further Plan:** A total of 945 children have been supported under this programme through education material, college fees and bus pass to students of higher education, and children camps in their villages. The school children support programme run by Sampark has had a strong and positive impact on the children and their families in the covered villages. The impact includes a 100% enrolment of children into class 1 in all the villages, a reduction in irregular attendance and a lot of community involvement in the entire process.

Sampark plans to provide support to the needy children who are keen on higher education.

### **b. Support to Reduce Drop-Out Rate and Improve Performance**

Sampark started this project in the year 2009 along with Nunhems Stitching Foundation, Holland which comprises of working in 10 high schools in Koppal district. The overall goal of the project is to develop the capacity of the future generations through education in drop-out rate, improving quality of education and thus reduce the spread of child labour.



This project covers 3211 (1396 girls and 1815 boys) children across 10 High Schools and 57 villages as these high schools cater to children from other neighbouring villages as well. Five

Education Coordinators (ECs) have been hired to conduct the various activities needed under the project. The ECs formed the students into study groups with the purpose of facilitating peer and group studying which has been proven to have a greater impact on children than mere class room learning. The ECs then concentrated on skill training, drill work and monitoring of these study groups.

During the baseline survey of 10 schools, it was found that in 5 schools the performance of students was not as good as the performance in the other 5 schools. Sampark staff spends more time with the 5 weak schools which emerged after the baseline report. The other five schools have been supported with infrastructure materials and the ECs to work with study groups and conduct club activities one week in a month. Sampark has planned activities like mobilization and functioning of children's club activities, formation of children's study groups, conducting extra classes for slow learners before and after school hours, visiting and counseling the parents of irregular children and meeting the SDMC members regularly. The ECs have identified slow learners and have organized special classes for those children. A total of 708 students participated in study groups for whom special attention was to be given to improve their academic performance.

**K-Yan trainings:** These have been a continuous activity taking place in all 5 schools. The students of class 9 and 10 were able to understand concepts clearly and students said that they are able to recall the concepts learnt earlier. During the study group hour students take a particular topic for discussion and thus get an opportunity to share their views with the other students in the group.

**Meetings with SDMC:** Sampark conducted 2 to 5 rounds of meetings with the SDMC members and covered about 113 members. The purpose of these meetings is to seek member's inputs on

how to ensure maximum support from the parents and the community. The SDMC members were requested to support in the implementation of this project. The SDMCs in all the schools have become motivated and are actively supporting the ECs in bringing back the dropped out children to schools.

**Meetings with Parents:** Sampark conducted several meetings with the parents covering about 927 parents across 5 schools. A large number of parents became aware of the importance of educating and sending their children regularly to school. Overall it was noticed that the children were attracted to come to school because of the club activities which were being conducted, the prizes for of which were distributed on the eve of Independence Day and Republic day.

**Rights based workshops:** Sampark organized workshops on child rights, child marriage and government schemes available for children. The purpose of this workshop is to make the students aware of their rights and freedom. (Each child has the right to live, to grow as a healthy individual, right to compulsory education, equal rights, right to job opportunity, right to speech, right to religion, travel right,. A total of 546 students, of which 244 were girls and 302 were boys, across 5 schools attended the child rights workshop..

**Career Counselling:** Sampark conducted Career Counseling Course (CCC) for students in 3 schools from Vidya Poshak- Dharwad. A total of 201 students, of which 104 were girls and 97 were boys, from 3 schools attended the session and benefited from the CCC. One student from class 10 from Kanakagiri School said "I am thankful to the NGO Sampark for giving me an opportunity to attend this course. I was able to focus on my studies and had clear direction on how to study and I am able to score distinction this year in class 10 examination."

**Summer classes:** Summer classes have been conducted for the class 9 and 10 students across 5 schools in the month of April and May 2010. The classes for students were held on all six days of the week. Students attended four hours of class every day. The activities included learning skills like reading, writing, drawing diagrams, problem solving and computation in three subjects. The ECs incorporated hands on activities to break the monotony of rigorous work. Teaching learning process included group discussion, reading, diagram in science and writing skills in English and

**Summer classes helped Shilpa to improve Mathematics and Science**

Shilpa is a student of class 10 in this academic year (2010-2011) and is hard working. Her parents wanted her to do well in class 10, but were not in a position to send her to private tuition as they cannot afford Rs.4000-Rs.5000 towards fees. When the EC visited her house to inform the parents about summer class in the school, they were overjoyed with the idea. Shilpa attended class regularly and used the opportunity well. She said "I really like the idea of summer class organized by Sampark. I have been able to brush up many concepts in Mathematics and Science. Daily practice of handwriting in English and Kannada has helped me to improve the legibility of my handwriting. I have covered a few chapters in class 10 and it will help me to do well in class 10. Along with the studies I liked other activities also. The stationery provided by Sampark for the summer class is very useful. I promise I will do well in the board examination"

Kannada Languages. The hands on activities motivated students to attend summer classes on a regular basis. The ECs found these short breaks helped students to concentrate better in their academic work and reduced dropped rate as the children did not gone to the agricultural fields

during summer. A total of 240 students attended summer class, out of which 108 girls and 132 boys.

**Impacts:** In the course of implementation of the project over a two year period there have been several impacts in community and schools. Sampark's team is able to develop cordial relationship with the education department of Koppal District, Block Officers of Education at taluk levels, teachers at school, and students and parents in the villages. The project implementation strategies motivated students to attend school with interest. The rapport between the Education Coordinators and students influenced parents and children to understand the importance of education and hence school drop-out rate has decreased. The Education Coordinators continuous guidance and support to class 10 students has helped them to gain confidence to face final examination with ease and with comfort. The table 9 below shows comparison of class 10 result for two academic years.

**Table 8: Comparison of 2 years class 10 board examination results**

S.No	School	Percentage of Pass in 2009-2010	Percentage of Pass in 2010-2011
1	Inderagi	39	96
2	Kanakagiri	49	82
3	Muslapur	49	84
4	Talakeri	86	95
5	Tarlakatti	70	86

During 2010-2011 academic year there was about 50 to 55% increase in the 10<sup>th</sup> board exams results as compared to last year. In all five schools the failed students in class 10 were encouraged and coached by the ECs to re-appear for the examination in the month of June.

#### 2.1.4. Women's Literacy and Empowerment

The need for literacy was recognised by Sampark in the early stages of its work with women's livelihoods in Koppal. The women who were members of SHGs were largely illiterate, often with only one woman per group with some level of literacy, yet not sufficient to maintain the books of account of the group. This meant that women knew how much money each saved; and when they pooled and took loans they kept track of who had taken how much and when it was returned, yet they did not add



up the total savings, and so did not perceive the total savings as a collective amount. This was a big setback to the larger objective of emphasizing the group's collective financial strength. Sampark staff believed that literacy classes for women must be introduced quickly, if their



conceptualisation of their SHG has to go beyond savings and small loans activities to creating an empowering space for themselves.

Sampark started Women's Literacy: Empowering Women to Enhance Livelihoods programme with the overall objective of enabling women to acquire literacy skills, to increase their self-confidence, to become aware of their civil rights, to improve their income earning capabilities and thereby empower them. The period of the project is two and half years i.e. April 2009 to September 2011. The activities and impacts of project during reporting period are outlined in the following sections.

### **Village Literacy Centres:**

Sampark is currently managing 34 Village Learning Centers (VLCs) in 30 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 women said that they cannot give more time as they do not get time after working two shifts in the field and some women have to work at home in the late evenings too.

Poster competitions were conducted on issues which are

a concern in the villages like cleanliness in and around the villages, measures to conserve water, importance of education to children, methods to be followed in poverty elevation, the reason to save the environment, child marriage and its implications and how to fight against dowry system.

A total of 1993 participants are attending classes in 34 centers of which 1352 are members of the SHG's, 641 are non-members. A total of 362 women from SC community are attending classes in the VLC. In five villages there is a separate VLC in the SC colony as the SC colony is away from the main village.

### **Functional Literacy added Value to Durgavva's Life**

Durgavva, aged 50 years from Murlapura village, has been going to the VLC for the past 8 months and is regular to class. She has learnt to write her name, Kannada letters and numbers. She is able to recognize and read numbers. She has learnt about measures of weight and volumes. For example, she has learnt that 1 kilogram is 1000 grams and 1 litre is 1000ml. The functional literacy skills she has learnt at Sampark has helped Durgavva in her day-to-day life, as is seen by these two instances. She went to the market to buy half a litre of oil. She noticed that the shopkeeper measured only 455 grams, and pointed out that it was 45 gms less. The shopkeeper then measured 502 grams, which too she was able to point out. The shopkeeper was impressed with her numerical skill. She told him not to cheat customers again. Another time she went to the ration-shop for her monthly quota, and signed in her name instead of a thumb impression. The in-charge was pleasantly surprised. She said "I attend literacy class managed by Sampark in my village and am learning to read and write" and that "as long as Sampark is with us we progress and learn everyday".

**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 Acts. The Srigandha and Bhumika cooperatives took up running of four wheelers for the MLRC as a business activity which resulted in ownership of the activity and also income to the cooperatives. The MLRC was inaugurated by chief guest Mr. Kadi, the resource person from the Adult Literacy, Koppal. The MLRC is equipped with a TV and DVD player to display information on children's education, legal issues, health issues, information act procedures, adult literacy and its benefits to women. The knowledge

based shows attracted many women towards the MLRC. Mr. Kadi said "Sampark under the SDTT project Women's Literacy: Empowering Women to Enhance Livelihoods: has achieved what the government could not". He encouraged the women to utilize 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. School and college children always surrounded the MLRC to browse through the books and read. The MLRC being a novel programme in all the villages, there has been curiosity among the villagers and on the whole the village folk used the opportunity of the MLRC to the satisfaction of the organization.

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 watched video programme from 30 villages. 800 women borrowed books from the mobile library to read.

**Impacts:** Ninety four percent of the participants who attended classes at VLCs have learnt to write their names and are able to affix their signature in the weekly SHG meeting register. Eighty two percent of the participants have made gradual progress in acquiring reading, writing and minimum computation skills. Women across thirty villages have said that the CDs displayed on TV have attracted women towards the Mobile library more than the books. A few women were able to borrow books and have requested their children to read for them. The CD on residential camp has been a big hit as many of them who attended the camp were thrilled to see themselves on the TV and the work they have done those three days. The men were able to understand what their wives learnt in the camp. The CDs on children education helped the women to understand the importance of education to their children and the difference the education can make in terms of improving their life style. The CDs on Information Act helped many understand their rights and where and how to avail them. Lakshnavva, Yamanavva and Renuka from Bisaralli village said "we have only heard of the Right To Information Act, but after

**Success of Chennabasamma through Literacy**

Chennabasamma aged 45 years is from Belur village. She is an illiterate and is a member of Yellammadevi SHG. She is the secretary of Bettadalingeswara cluster. She has been doing bank transactions for the cluster with the help of others. She attends VLC regularly and has learnt to write her name, read and write numbers and Kannada letters. She has learnt to read short sentences in Kannada. She was traveling alone to a neighbouring village where the bus fare was Rs13/-. She gave Rs 20. The conductor wrote that Rs.5/- was due to her. Since she was able to read numbers, she asked the conductor why he has written Rs.5 instead of Rs.7. The conductor was surprised that she knew difference between Rs. 7 and Rs. 5. He tried to mumble something and gave her Rs 7. She told herself "I must have been cheated every time I traveled, from now on I will not allow any one to cheat me and I want to protect my fellow travelers' who are illiterate. Now I understand the effort taken by Sampark to educate me and other women in our village."

seeing the video in the mobile library we have understood the importance of the act and how and where to access them.

**Publication of Newsletter:** Two local Kannada newsletters have been published in two years for the women . These newsletters carry information about the success stories of the groups, cooperatives and individual learners in the VLCs. Monitoring and evaluation of the VLCs and the progress of the learning of the members were carried out at cooperative and cluster levels. The review meetings to find out the progress of the women learning in the VLCs were conducted quarterly at the cooperative and cluster levels.

### **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.

By March 2010, a total of 233 youth have been trained in different income earning skills. Out of these, 66% are already either self employed or working as an employee. The remaining are either continuing their studies, are in search of suitable employment or are waiting for a loan from clusters to start business.

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) and life skills. The total project period is two years starting from 1<sup>st</sup> March 2010. The project activities taken up during reporting period are:

### **Identification and Orientation of Trainees:**

Sampark staff spent the month of May 2010 in visiting villages in the district of Koppal, knowingly affected by these issues. In the villages they met the girls' families and explained them the details of the scheme and the outcomes that they would receive once they are fully trained. Sampark organized a first meeting with 12 girls on May 10<sup>th</sup> 2010, wherein they explained the outcomes and objectives of the project (such as being able to work in factories or starting their own business once trained) and informed that the training was meant only for girls from devadasi and ultra poor families. After collecting the profiles of the final 17 trainees, on May 25<sup>th</sup> 2010 a one day training session on project orientation was conducted in Koppal. Here the girls were illustrated with the different rules of the project and the various modes of bank payments and transports reimburse.

**Hema says “*Sampark has taught me how to live confidently and gave me a new life*’.**

Hema is a 19 years old girl from Kolor village, in Koppal district, where she lives in Janathemane (house provided by the government) with her mother, a Devadasi. Indeed, she never had the chance to study because she had to look after the mother after her uncle encroached their land. She also had to support her brother's education, who studied till 12<sup>th</sup> Standard. Once he got married and moved out, he never supported the rest of his family. This rejection by many men in her life made her feel very depressed, and she lost her hopes on getting married in the future.

Through a staff member of Sampark, Hema came to know about the skill training program which would take place in Koppal, and would teach her basic literacy, tailoring, embroidery and life skills. Hema joined the programme, with the support of her mother, and learnt some new skills.

Now Hema is able to live a better life: '*Sampark has taught me how to live confidently and has given me a new life*'. Thanks to the training, she is able to write her name and signature, and to slowly read by joining a letter at a time. She continues to work in the fields from 7am to 12noon, and to 4 pm to 7pm which fetches her Rs 70 per day. During the lunch breaks and in the evenings, she goes back home and stitches blouses and other garments, which fetches another Rs 70 per day, thus doubling her daily income. Of the Rs 1800/- that she earns in a month only from tailoring, she saves Rs 500 with her mother who puts it into her SHG savings. The rest of the money from her earnings goes into meeting various household expenses and supporting her adopted 4 year old niece . Hema is now economically independent enough to be able to maintain her niece at her own expense. She is happy, and is able to take care of other people as well of herself as a consequence of the training. Furthermore thanks to the new relationships she has built with her classmates and teachers, she learnt how to maintain personal hygiene and communication skills such as knowing the difference between formal and informal speeches, greeting and introducing herself. These new skills boosted her self confidence and enabled her to communicate with the external world. Also, she now feels confident enough to work in tailoring shops in Koppal and increase her earnings. .

**Provision of Stipend:** 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. This can be withdrawn only after the completion of 12 months. It took nearly a month to process all the accounts, due to procedural issues with the bank.

**Literacy and Technical Training:**

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 (June and July) 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 started from 1<sup>st</sup> June 2010, with class everyday from 10 am to 2 pm. During the training the girls learned many new skills, starting from how to handle the machine and stitch straight. They then moved on to more complex stitching such as making cloth diapers and baby caps, stitching blouses and skirts (ghagra) in various styles, and different kinds of baby frocks.



**Parents Meeting:** During the first period of the training it was noticed by Sampark staff that many girls did not attend regularly and were often late. A parents meeting was then organized in October to illustrate to the girls' families the importance of the training and how it would help in their future. This was done with the help of Ms. Gallamma from Hosagondabala who attended the meeting and shared her success story. The meeting had a positive impact as there was increased attendance after that. All the girls stayed an hour late at the training centre, to practice on the machine even after the teacher had left the centre.

**Trainings on Health and Enterprise:** Due to the lack of the girls' personal hygiene at the beginning of the programme, health training sessions were organized in the months of July and August. During the two one-day health awareness training sessions the girls learnt the importance of personal hygiene and discussed topics like balanced diet, communicable diseases and their prevention, pregnancy and care, birth control plans.

In December 2010 and February 2011, two training sessions were organized 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.

**Follow up Meetings:** At the end of the February 2011, after the training in tailoring and embroidery, all the girls were informed that once in 15 days a meeting would be held in the tailoring centre in Koppal. As part of it two follow up meetings were conducted on 15<sup>th</sup> and 30<sup>th</sup> of March, 2011 at the centre in Koppal. These meetings helped the staff in monitoring the progress of the girls and address their issues.

**Impacts:** The trainees are looking forward to utilizing their technical skills and increasing their earnings. 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 to how to maintain their personal hygiene and most importantly, they have developed good communication skills. Since they got machines as soon as they completed the training, they started earning immediately without any delays.

## 2.1.6 Health

Sampark has been involved in a number of interventions on general and mental health, which are important determinants of the welfare of the society. The sections below give details on these interventions and their impact.

### a. General Health

Sampark team attended the monthly meetings of the cooperatives and visited groups and Anganwadi centres in the villages to follow up with the health committee members of all the cooperatives, and guided them to carry out their regular follow up work with the groups in applying the health training knowledge. The staff worked with the committee members to provide information about health services available for women and their families and details about how to access them from the government and other sources.



In the one year period, a total of 345 groups have been provided information about the various health programmes and the procedure to access them. 519 Anganwadi centres were visited during the period. A large number of women have benefited immensely by the support extended by the health committee and the information provided by them.

**Table 9: Health committee visits to the groups and Anganwadi centres**

S.No	Cluster Name	No. of Groups met by committee	No. of Anganwadis visited
1	Bettadalingeshwara	29	63
2	Bhumika & Bharatambe	76	104
3	Eshwara	44	69
4	Gavisiddeshwara	88	96
5	Sahana	62	83
6	Sadhana	19	49
7	Sangama	0	5
8	Sreegandha	27	50
	<b>Total</b>	<b>345</b>	<b>519</b>

During the follow up visits, the cooperative health committee members provided in-depth training on health awareness and particularly knowledge about different health programmes from government Hospitals for pregnant women and children. The responsibilities of visiting the women's group and providing the requisite information was divided among the committee members. The committee members also visited the Anganwadi centre and Primary health centres (PHC) to update the information.

**Table 10: Linkages done by committee (April 2010 – March 2011)**

Activities	No. of women/children linked
Immunization done for women	129
Immunization done for children	648
Madilu Yojana	63
Prasuti Yojana	21
Delivery compensation given	143
Pregnant women referred to hospital for delivery	13
Bhagyalaxmi Yojana	48
Pregnant women registered at Anganwadi centres	885
Epilepsy patients referred to hospital	2
Mental illness patients referred to hospital	2
Eye operation done for women	7
HIV test done for women	6
<b>Total</b>	<b>1967</b>

The table 11 shows the linkages done by the effort of the committee. The following example of case story shows on how the health services have helped women.

**Various Health Trainings helped Draxayani to guide her daughter to have a healthy baby**

Tigari village belongs to Koppal taluk and is about 30 kms from Koppal town. It is a medium sized village with about 295 households. Sampark has been working in Tigari since 2000 and has been instrumental in forming the 150 women living there into 6 SHGs. Draxayani is a member of the Pakirasawmy Self Help Group. This SHG is six years old, and has undergone 9 model trainings on SHG concept, rules and regulations of the SHG, poverty analysis, IGP, cluster concept, Sampark activities, general health awareness, legal awareness and microcredit usage. Draxayani has attended all the health trainings conducted by Sampark. She is aware of the cleanliness inside the house and also aware of the consequences of the cleanliness of the surroundings. Geeta, Draxayani's daughter is 24 years old and is married. After 5 years of marriage she has two children. She has two sons, one is 4 years old and the younger son is two months old. Draxayani had five children with the duration of only one year difference. She has suffered a lot to take care of her children since the gaps between the children were only one year. Draxayani also informed her daughter about the safe period during the month to avoid pregnancy in the month. Geeta initially adapted to Copper T, but since she had developed some kind of difficulties, she felt that using Nirodh is safer. The awareness about the gap between the children from her mother's experience has helped Geeta to avoid and plan the second pregnancy after 4 years. After attending the health awareness training Draxayani understood that she has to educate her daughters about pregnancy related issues such as visiting the anganawadi to get tetanus injection and to take vitamin tablets on a regular basis. Draxayani had instructed Geeta to visit the nearby Primary Health Center to check blood for HIV and to undergo scanning to check for any deformity in the infant; she also told Geeta about the importance of vaccinations and Polio drops for the baby. Geeta followed all the instructions passed on by her mother and is happy to have a healthy and happy son. The awareness about the usage of 'copper T' and Nirodh has been helpful to maintain gap between the two children. Karnataka government has made it mandatory for all the pregnant women to get admitted to the nearest primary health center for the delivery. Geeta delivered both her children in Hiresindhogi Primary Health Center and for her first baby she got Rs.700/- as delivery gift. She received Rs 700 and a baby care kit for the second baby. This kit contain 19 items: towels, body soaps for the mother and the baby, oil, baby powder, sweater, socks, scarves, blanket, baby frocks and mosquito net etc. Geeta said **"My mother learnt a lot during these health trainings conducted by Sampark. At every stage of my pregnancy, my mother told me what to do. I followed her advice every time and I am happy now that I have the second baby after 4 years. I had enough time to take care of my first son. Now I have my second son and I know what to do."**

### **a. Mental Health Support to Women**

During this reporting year Sampark completed five years of implementation mental health interventions for women. Sampark conducted a three year (October 2005 to September 2008) action research programme on coping skill intervention for rural women with psychological distress, as part of the ongoing SHG activity. The primary objective of the research was to study the effectiveness of mental health interventions in reducing psychological distress and disability. The secondary objective was to evaluate the possibility of integrating mental health interventions within the SHG activities. The participants were about 300 women from 30 SHGs in 2 panchayats (Katarki and Bisaralli ).

The initial results of introducing a coping skill intervention within a development framework have yielded positive results. Based on these positive impacts, Sampark extended the existing intervention program to the remaining 93 SHGs, covering around 1501 women during October 2008 to March 2011. Scaling up of the psychological counseling interventions was done based on the demand from the SHGs through cluster meetings. The mental health interventions are as follows.

**Health Camps:** Health camps were introduced in the second year of the initial pilot phase. They were conducted before starting the counseling interventions. This was not part of the initial project plan, but introduced as a result of the feedback from the staff counselors. The field staff observed that in the initial sessions of the intervention, the SHG members focused a lot on physical symptoms and general bodily aches and pains.

This sometimes made the counselors unsure as to whether there was a genuine medical problem. Although they would advise members to seek medical help, they would often fail to do so. Hence, the team decided to introduce a health screening camp, for the SHG members as well as their families, before initiating the counselling interventions for the groups as this would reassure both the counsellors and the participants, while ensuring that those in need received appropriate medical attention.

Each member of the SHG was given a health ID card one week before the health camps, which had details about the name, age, weight and the diagnosis, if they received one. In the health camps these cards served to identify the illnesses prevalent in the area and also helped to refer the concerned person to the appropriate hospital. Staff discussed with the Doctors of the respective PHCs about the common ailments in that area and procured the list of medicines that would meet these common physical problems. These medicines were purchased and distributed free of cost during the health camps.

As of March 2011, including the research and scale up period, a total of 3188 people, (1883 women, 459 men and 846 children) underwent health screening in 5 health camps.

**Mental health Counseling:** As of March 2011, including the research scaling up phase, Sampark extended mental health counselling support to 113 SHGs in 19 villages covering 1801 women members of groups.

The main issues discussed in the 10 sessions as documented by the counsellors are:

- Most of the group members brought up concerns related to the marital relationship, and consumption of alcohol by their husbands



- Male members (husbands, sons) of the family not working, resulting in a lot of stress for the female members in earning their livelihoods
- Some women worried about not having sons and grandsons. Few of them who were childless had adopted children of close relatives, expressed their unhappiness that once the children had grown up they wanted to return to their biological parents
- Lot of peer pressure on mothers to get their daughters married at a young age
- Some of the members did not open up during the sessions, as they did not want to share their personal problems in the group or due to presence of their relatives (such as co-sisters, mother in-laws, sister in-laws etc) in the group. The former was addressed by the counsellor contacting these women individually either at work place or at home. Some of them were able to open up in the group after completion of one individual session with the counsellor. The latter issue was addressed by having relatives belonging to the same SHG, attend another SHG for the health meeting
- As sessions progressed, and the interpersonal bonds among the women in the group strengthened, it was observed that the women guarded their privacy and did not permit non group members to stand and watch or listen in and around the meeting place.
- During the counselling sessions, women quoted several proverbs to build the confidence of the women
- However, it was also observed that the electronic media had penetrated their lives to a great extent. An example being instead of using mythological stories (preferred by older women), younger women referred to popular TV serials as examples of how to handle family issues and become confident in dealing with them.

**Training:** Several refresher and booster training sessions were conducted for the group facilitators and the staff to facilitate sustainability of the interventions at grassroot level. Two days trainings were conducted for 166 local facilitators (about 2 facilitators per group) in Koppal. Three months after completing the two days training, the group facilitators underwent a further one day refresher training in their village. The purpose of the refresher training was to provide an opportunity for the participants to share

#### **Shamala got emotional and social support from group members**

Shamala belongs to Maheshwari SHG which is about 7 years old. In one of the health meeting she shared her woes about how her husband is mentally unstable and hence does not work. Since her mother-in-law used to abuse her she went back to her parents' house. Her husband used to come and stay with her sometimes. She used to work in her parents' fields and was given food to eat and a roof to live under. She was however not getting paid. This continued for many years. She has two children, one aged 6 and the other aged 3. She soon became restless staying with her parents because she was not getting paid and she felt she was losing her respect as well as straining her relationship with her parents. So she finally moved out and took up a room on rent @ Rs150/- per month where she stays with her 3 year old child; the 6 year old one is with her sister. However the problem continues because she now has to pay the rent for this room and also start saving to provide for her children's education. Apart from that her husband keeps badgering her to get food from her parents' house for him. The members were very sympathetic and told her that she was not the only one to be suffering like this. Many of them had been through similar situations. They kept sharing their own experiences with her in order to comfort her. Finally, the book-keeper, who had rented out this room to Shamala told her that if the rent was such a big issue then she need not pay it. This was a major decision taken by the lady alone without consulting her husband and in itself shows the level of empowerment! The other members in turn said that they would all contribute and give her grain and food every month. All these support from group members helped Shamala to build her confidence and decided to stay independently with her husband and children.

their experiences as group facilitators as well as focus on any difficulties that they may have faced in their role as facilitators. This ensured that the counselling process was being carried out smoothly.

Several booster trainings were conducted for the Sampark field team in Bangalore. In these trainings, debriefing for the counsellors took place, progress of the project was discussed and specific issues that they faced while conducting the group counselling session or training the local facilitators were dealt with. At each session, need based technical inputs were given which helped them to handle field level issues.

**Impacts:** Psychological interventions in the form of counselling, coping skills enhancement and relaxation have helped the women SHG members to reduce their psychological distress. In addition, many of their physical complaints, such as headache, body ache and leg pains, which were stress-related, improved. One of the main impacts of the mental health intervention was that, in addition to reducing psychological distress and enhancing wellbeing, it served as a platform for women to genuinely reach out and help each other. They were able to provide emotional, social and economical support through kind or cash. The women have reported an increase in their confidence and ability to deal with day to day livelihood concerns and relationship issues with family members. Interventions at group level did not stigmatize any one individual in the group, but facilitated the group to become a secure base for the members to share personal as well as economic problems. While enterprise development and micro credit enabled them to increase their economic capital, integrating the psychological intervention with the SHG activity strengthened their social capital. The women clearly differentiated the benefits that accrued from increasing economic capital and that from strengthening social capital. With minimal supervision, the ability of the group leaders to continue facilitation of the mental health meetings has indicated that the steps taken in the project to ensure sustainability of the intervention have been successful. The project highlights that women's mental health and wellbeing is affected by circumstances and factors in the immediate family environment and in the larger socio-cultural milieu. A community based supportive program which is accessible, and addresses women's needs and concerns is a low-cost, effective mental health intervention.

## 2.2. Working with the Marginalised 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.

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

Two crèches are now operational, in Iblur and Bellandur with 90 children enrolled. Daily attendance varies according to season and parental movement.

**Achievements:** 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 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.

**Children’s Day celebration:** On November 14<sup>th</sup> both crèches celebrated children’s day celebration separately. In Iblur crèche, Mr. Rama moorthy from Philips and in Bellandur crèche Mrs. Rajani, Mr. Ramkumar Ramaswamy, Mr. Kasinath prabhu and Ms. Savitha participated in the celebrations and distributed the prizes to the children who won in games that were organized by the teachers.

**Visit to Planetarium and Cubbon Park :** About 46 children from Bellandur (22 children) and Iblur (24 children)

above the age of five were taken on a day’s

**Language no bar for Ramesh’s Admission in Local School**

Ramesh is a 10 years old boy who lives with his parents Venkatesh and Padma and his two siblings Shrinivas and Shridevi. His family is from Madavar, Andhra Pradesh, but since they did not own any land and his parents’ coolie work wasn’t enough to support the family, they moved to Bangalore four years ago. Here they live in Ibbelur, Sun City complex. Nevertheless, the overall family income is provided only by Ramesh’s mother and brother, because his little sister Shridevi doesn’t work and his father spends all of his earnings on alcohol. In fact, Shrinivas drinks everyday and this leads to daily fights with his wife. Before moving to Bangalore, Ramesh and his younger sister used to attend 2<sup>nd</sup> and 1<sup>st</sup> standard at the local school in Madavar, but had to stop when the family decided to leave the village. When Ramesh was 9 and Shridevi 7 years old, Sampark opened a crèche near Sun City and they enrolled there; they started learning Kannada, since they only knew how to read and write in Telugu. Once Ramesh was taken to his grandmother’s house in his mother’s native village, where he joined a school and he attended 4<sup>th</sup> standard. However, he had to leave after a year because he was not properly looked after by his uncle and aunt. When Padma took him back to Bangalore he started attending the crèche once again and within a short time, he learnt how to write and read in Kannada, and solve math problems, besides showing a keen interest in drawing. The teacher at the crèche offered him admission to a government school. But, Ramesh’ mother was not interested in sending him to that school because he started his studies in Telugu and did not know Kannada. The teacher had to convince her, and finally Ramesh was able to resume his studies from 3<sup>rd</sup> standard in the government school at Ibbelur. There he performed well in studies and also participated in a children talents competition in dance, singing and drawing. Ramesh won the 1<sup>st</sup> prize in the drawing contest; his teacher Ms. Geetha, who also attended the competition, was so impressed that she promoted him to 4<sup>th</sup> standard.

visit to the Planetarium and Cubbon park on 7<sup>th</sup> May 2010. They first visited the planetarium then went to Cubbon park, where they had their lunch and rode the toy train. Suncity association members contributed snacks. Valley school provided transport facilities, and a concession of about Rs 10/- per ticket was obtained from officials of Planetarium for the children and teachers on the entrance tickets. The children absolutely loved the entire trip and were excited to see all the planets and stars in planetarium and trees and train in Cubbon Park which hitherto they had only been learning about at the crèche.

**Volunteers:** 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 Iblur crèche Ms. Savitha contributed in cash towards teachers salary in Iblur 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 follow ups, 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.
- Children's health has been improved due to personal hygiene maintenance and the nutritious food from Akshaya Patra. For example, it has been observed that after the start of the crèches, the children are not falling ill frequently. Earlier children were falling ill frequently because they would play the entire day with mud in the sun. This has also had an impact on reducing the number of non-working days for the women as previously they would need to stay at home to look after their sick children.
- In June 2010, 19 children were admitted into regular schools. These children are doing well in the school and some of them have been promoted to the next class as they have picked up the lessons faster as compared with other children in their class. None of these children dropped out of the regular school. This helped the teachers to admit the new children easily into regular government schools during the month of June 2011 (for the academic year of 2011- 2012).
- Twenty four children (details are given in table 12) 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 Ibbelur and Bellandur in Bangalore, 5 children joined in private

English medium schools and another 9 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 Tuesday and on Saturday at 11.30 am) and are excited to share what they have learnt at the school with the teacher and other children in the crèche.

**Table 11: List of children Joined in regular schools**

SL	Student Name	Age	Standard of admission	Name of school
<b>List of children joined local government schools</b>				
1	Anil	8 Years	2nd standard	Ibbelur Government School
2	Linganamma	7 Years	2nd standard	Ibbellur Government School
3	Manjula	9 Years	3rd standard	Ibbellur Government School
4	Aarathi	6 Years	1st standard	Bellandur Government School
5	Veerasha	6 Years	1st standard	Bellandur Government School
6	Chandbasha	6 Years	1st standard	Bellandur Government School
7	Mohamad	6 Years	1st standard	Bellandur Government School
8	Jyothi	6 Years	1st standard	Bellandur Government School
9	Hari krishna	6 Years	1st standard	Bellandur Government School
10	Pooja	8 Years	2nd standard	Bellandur Government School
<b>List of children joined in private English medium schools</b>				
11	Abbas	5 Years	U.K.G.	Shree Sathya Sai Vidaya Mandira, Bellandur
12	Mahamad	4 Years	L.K.G.	Shree Sathya Sai Vidaya Mandira, Bellandur
13	Karya	6 Years	1st standard	Vidya Samsthe - Sarjapur-road
14	Karthik	7 Years	1st standard	Vidya Samsthe - Sarjapur-road
15	Jyothi	6 Years	1st standard	Hostel- Hoskete
<b>List of children joined in government schools of native villages</b>				
16	Ashvini	6 Years	1st standard	Government school in native village
17	Sachin	6 Years	1st standard	Government school in native village
18	Sagar	10 Years	3 <sup>rd</sup> standard	Government school in native village
19	Sowdrya	10 Years	3 <sup>rd</sup> standard	Government school in native village
20	Sandya	11 Years	4th standard	Government school in native village
21	Marry	13 Years	5th standard	Government school in native village
22	Abraham	13 Years	6th standard	Government school in native village
23	Radhika	6 Years	1st standard	Government school in native village
24	Arjun	6 Years	1st standard	Government school in native village

### 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 Feasibility on Skill Building Service for Youth in North Karnataka**

Sampark initiated a vocational training and enterprise development program for youth; this project was funded by the Volkart Vision India, New Delhi. In a time period of 4 years (2006 to 2010) Sampark enabled career pathways for about 250 youth. These youth are all children of Sampark's SHG members. They were provided vocational training in different areas, such as computer training, mobile repair and servicing, driving, mechanical work in factories and foundries, kasuti hand embroidery, tailoring, beauty parlour, bamboo item making and vermiculture.

Taking into consideration the learning from four years on improvement of livelihoods of the youth, Sampark would like to expand the skill training activity, not free of cost but it as a financially viable development service, at the same time include youth from scheduled caste marginalised families. While those who can pay will help in scaling up and viability; those who cannot afford the training will have to be financially supported. In order to find out viability of this idea Sampark conducted a feasibility study with an objective of finding out the financial viability of the skill training activity along with reaching out to youth from the marginalised families and to design a skill training centre based on the results of the study.

The result of the study highlighted that there is a strong need for a skill training initiative in the Koppal region. The study also highlighted the strong role played by Sampark today as a trusted facilitator within the local community. Study of other existing and successful skill training modules highlight how such organizations focus on the end to end value chain and differentiate through strong market linkages. But none of these skill training modules adopted for youth from poor families are not achieving financial viability of the skill training activity. Little income has been generated by some of the organisations through setting of production cum skill training units.

The study recommends that in the short-term (0 – 3 years), Sampark can focus on effective and scalable basic skill development programs for select vocations along with life skills inputs and also create market linkages to ensure jobs for the trainees of the program. In doing so, Sampark partners with existing training organizations that can help Sampark with tested and replicable methodology to provide training and create the right market linkages. Once these training programs have been setup efficiently, Sampark can introduce an advanced module on enterprise development for select group of its graduates and build on the strategy on creating micro-enterprises in Koppal. Alternatively, Sampark can consider expanding to other marginalized or under-developed regions in Karnataka and south India based on their training and engagement methodology.

### **3.2 Project Evaluation of South Asia Resource Team (SART)**

The evaluation has been done for Care-India with an objective of documenting the processes, outcomes and impacts of the SART Project, a post Tsunami intervention by CARE, to strengthen the nascent MFIs in order to build up their institutional capacities to deliver effective MF services to the affected and needy communities in the Tsunami affected and disaster prone locations in India and its neighbourhoods. The study results showed that the financial management inputs have helped the partner organizations to seriously consider the factors of operational costs and financial sustainability and as a consequence, measures are in place to gradually reduce the cost of operations and to increase the financial and operational self-

sufficiency of the respective MFIs. The loans have helped the clients to invest in small businesses, traditional livelihoods like agriculture and allied activities, children's education and in assets, both productive and household. The introduction of insurance services combined with disaster orientation/training has reduced the disaster related vulnerability of the affected communities.

The study recommended that there is need to have provision of technical inputs at least for five years, need to establish a legal structure to provide long term revolving loan capital for partner MFIs or to make appropriate linkages/steps to provide venture capital like tapping social investors, lobbying and sensitizing lead banks about the current status of SART initiatives and the funding needs of emerging MFIs, adequate attention to the creation of baseline relating to poverty, gender and women's empowerment parameters in order to get a comprehensive data base to measure the corresponding impacts during the course and at the end of the project, of poverty targeting, women's empowerment and gender aspects.

### **3.3 Linking with Growth Processes: Exploring Market based Livelihoods Opportunities**

The objective of this study is to explore the potential for market based livelihoods in the two less developed states of Orissa and Jharkhand. The study covered both the demand and supply perspectives, and scanned for potential partners in the NGO, government and private sectors. The study results showed that there is a possibility of selecting 10 key sub-sectors which are having highest potential impact on livelihoods of the poor and undertaking a constraint-opportunity study along these. These sub-sectors could be: 1) Siali leaf plate and cup 2) Hill broom 3) Cashew 4) Vegetables 5) Tamarind 6) Turmeric 7) Maize 8) Pineapple 9) Poultry 10) Kandulu. There are potential marketing linkages from government and corporate for these products.

Several co-operatives have been formed by NGOs and government agencies in Jharkand and Orissa. However, their management capacities are limited. There is a need to strengthen these institutions and the skills of the local communities to manage them better. A comprehensive assessment of the people's collectives in some of the above key sub-sectors could be supported with a view to design an institutional development and capacity building programme for the region. The study recommends that there is a need for constantly scanning the market and continually updating all stakeholders, particularly the primary stakeholder institutions on aspects of price, quality standards, value addition, emerging opportunities etc. Good storage facilities are critical to value addition and enhancing the shelf life of the perishable and semi-perishable commodities, particularly in the horticulture sector and producer co-operatives themselves could be supported to establish appropriate, innovative and low-cost yet effective storage facilities

### **3.4 Social Impact Assessment of Tadadi Port Project in Gokarna, Karnataka**

The Karnataka state government has planned to construct Tadadi Sea Port near Gokarna in Uttara Kannada district. It will be the second biggest Port in Karnataka after Mangalore. As part of the feasibility study Sampark has been invited to conduct a Social Impact Assessment for the project to understand the livelihood arrangements for the affected people in the Port region. The objectives of the assessment are: understand the socio-economic impacts of the persons connected to the proposed Tadadi Port project and provide an action plan for improved

livelihood of people in the proposed Port region. The planning, preliminary visit to the field and design of sampling has been completed and collection analysis of data and writing the report in under progress.

### **3.5 Training Modules 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, Gulberga 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 part of it, along with GIZ, Sampark is involved in doing training needs analysis and developing suitable training modules. During the project period, Sampark pilot tested the induction module on unorganized workers and relevant social security schemes and the same is being refined according to the feedback of the participants. Sampark also developed content of the facilitation model for workers facilitators, the pilot testing and refining for which is under progress.

### **3.6 Training of Trainers Programme**

Sampark has been hired by International School of Advance Studies in Nepal as a resource team for the training of trainers programme on Micro Enterprise Development. This was conducted between 20<sup>th</sup> and 22nd August, 2010 in Kathmandu, Nepal for the staff of NGOs who are involved in promoting micro enterprise at the grassroots. The content of the training included: concept of business, business ideas generation and identifying viable business ideas, analysing businesses using MAIR model, making business plans. The training was received by all the participants with interest and enthusiasm as the training modules were direct experience from grassroots and informative at any geographical areas.

## **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 being avoided. Sampark has been disseminating its learnings through various methods like being partner 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.

### **4.1 Partnership in National Network Enabling Self Help Movement in Indian**

Sampark is one of the partners of National Network Enabling Self Help Movement in India (ENABLE) network whose objectives are to contribute to conducive policy environment through research based advocacy for SHGs and federations, facilitate flow of funds for SHG and SHG



federation promotion and on lending, increase cadre of human resource using standardised training and resource material for improved quality, build the profile of community based microfinance and promote vibrant women SHG movement in India. Sampark team of Dr. Smita premchander and Mr. Chidambarathan participated six ENABLE network meetings in Delhi, Calcutta, Jaipur, and Hyderabad. In these meetings the team shared Sampark's field experience in building the people's intuitions such as SHGs and cooperatives and shared its training materials on gender and enterprise. Along with Action group of ENABLE network Sampark prepared policy notes on Community Based Microfinance Institutions (CBMFI) which was sent to Planning Commission of India as inputs for the 12<sup>th</sup> Plan Approach paper. As an ENABLE partner Sampark is contributing to the study on status of SHG and federations in Karnataka which will be taken up and completed during the year 2011-2012.

#### **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:

- M. Chidambaranathan attended a regional conference on sustainable livelihoods and rural development: "Two Decades of Impact and Learning" on April 21-23, 2010, in Delhi and presented a paper on "Convergence and Institutional Innovations for Sustainable Rural Development: Experiences and Lessons from Convergence Models in Rural Development Programmes"
- Dr. Smita Premchander facilitated 5<sup>th</sup> microfinance colloquium held on October 4-6, 2010 organized by Centre for Micro Finance in Jaipur. In this she provided guidance in strengthening community based microfinance institutions.
- V. Prameela attended regional conference on delivering social protection to unorganized workers in the framework of an inter- country Dialogue on Social Policy in Karnataka on November 18-20, 2010, Bangalore, organized by Department of labour and GIZ regional office. She shared and learned experience in issues related to migrant construction workers, one of the main sector of unorganized workers.
- V. Prameela attended 12<sup>th</sup> Plan Approach Regional Stakeholder Consultative Workshop on 31<sup>st</sup> March, 2011 in Bangalore organized by Confederation of Indian Industry (CII). Shared about Sampark's experience on strategies of organizing skill training, job placements and enterprise development for youth.
- Dr. Smita Premchander was appointed as a Core Committee Member in the State Rural Livelihoods Commission in Gujarat and attended the Vibrant Gujarat Summit in January 2011.

### **3.1 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:

- A National Regulatory Framework for Microfinance Sector
- Successful Private, Community, Local Government Partnerships
- Learning and Developmental Needs of Out of School Adolescents
- Occupational Health Hazards of Stone Mining in Rajasthan
- Meeting Nutritional Needs of Construction Workers
- Increase Utilization of RSBY by Migrant Workers and BPL Households

Along with sharing its experience, Sampark also put up a query on "Existing Models of Sustainable Livelihood Training Institutes for Youth from Poor Families" and received experiences of different development practitioners and researchers. Details of these contributions are given in Annexure 1.

## **4 Future Action Plan**

Sampark will continue its focus on the rural programme and expand its urban programme as well. In the next three years, it will be important to consolidate the organizations building efforts and expand its activities of strengthening SHGs and cooperatives in Koppal and work with migrant construction workers in Bangalore. The research and policy work of Sampark will be strengthened. Given below are some of the focus areas for next three years:

### **1. Expansion of Work with Self Help Groups in Koppal**

With the support of Dalyan Foundation, Switzerland, the expansion work with SHGs in Koppal will be taken up through project with the goal of Empower and develop capacities of women to own and manage the cooperatives in a sustainable manner so that they continue to provide financial and handholding support services to the SHG members that ensure improvements in the livelihoods of poor and marginalized families in villages of Koppal taluk.

In order to achieve the above goal the following activities will be planned and implemented:

- Increasing the number of SHGs - A total of 300 additional groups will be included in the cooperatives covering additional 5000 members.
- Capacity Building of SHGs on basic training modules
- Strengthening federations to operate the RLF for Cooperatives.
- Conducting capacity building training to cooperative leaders with the support of technical experts from the banking and financial sectors on reviewing the current credit systems, making strategies to diversify the credit and other financial products, making credit business plans, and increasing their women capital.
- Facilitating the establishment of MIS system and building capacity on this to improve books of accounts, computerizing the accounts and complying with legal requirements.

- Linking the cooperatives with the local financial institutions for loan funds in order to channel credit to the groups.

The project is planned for three years for the advanced five cooperatives and five years for the five less advanced cooperatives. Pangea foundation will support with credit capital, FWFB will support with building MIS system and credit capital, and NABFINS will provide loan funds to the cooperatives.

## 2. 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 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 on “Understanding Socio Economic Status of Migrant Labourers in the Construction Sector in Bangalore”. The objective of the study is to understand the livelihood status of inter and intra state unorganized migrant construction workers employed in Karnataka and to design long term interventions which would facilitate migrant constructions workers to access their entitlements as Indian citizens/unorganized workers, both at source and destination states and improve their livelihoods. For next five years Sampark will work according to the long term design of the intervention to improve livelihoods and working conditions of the migrant construction workers in Bangalore.

## 5 Board Member Details

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

### 5.1 List of Members

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

**Table 12: Board Member Details**

S.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. Priyashri Anil Kumar	Member
6	Mrs. K.K Appu	Member
7	Mr. P.S.Appu	Member
8	Mr. Chiranjiv Singh	Member
9	Ms. T. Sujatha	Member
10	Mr. K. Vishwanathan	Member
11	Mr. R. Suresh	Member
12	Mr. Suryamani Roul	Member
13	Mr. Sushant Gupta	Member

## 5.2 Board 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 2010-2011.

**Table 13: : Board Participation in Meetings**

Name	Date	Purpose of visit
Ms. Madhu Singhal Dr. Smita Premchander Dr. Kiran Rao Ms. B.K.Chinnamma	April 5 <sup>th</sup> , 2010	Discussion on the draft balance sheet of the year 2009-2010 Discussion about providing bridge loan to the women cooperatives Discussion about the court order of land at teachers colony
Ms. Madhu Singhal Dr. Smita Premchander Dr. Kiran Rao Ms. B.K.Chinnamma	June 10 <sup>th</sup> , 2010	Sharing about the progress of the projects from April-July 09 and action plan for next 3 months To discuss about the Give India –Joy of giving week To discuss about the proposal submitted To discuss and Resolutions for opening bank account in HDFC bank for availing payment gateway for receiving on line donations through Sampark website
Dr. Smita Premchander Ms. Chinnamma B.K Dr. Kiran Rao	July 31 <sup>st</sup> , 2010	To discuss about the responsibilities in building the sampark's office at teachers colony Discuss on strategies to raise funds for construction Discussion on monthly cash flows
Ms. Madhu Singhal Dr. Smita Premchander Dr. Kiran Rao Ms.Chinnamma B.K	October 10 <sup>th</sup> 2010	Overview of the projects which are on in Koppal Overview of Sampark's five year fund/project plan- 6 months financial statements Appointing staff to the field
Dr. Smita Premchander Dr. Kiran Rao Ms.Chinnamma B.K	March 31 <sup>st</sup> , 2011	Follow up of last MCM on 6 months financial statements with break up of project wise income and expenditure and cash flows along with staff salary projections.

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.

## 6 Staff Details

### 6.1 List of Staff Members

Sampark has 11 full time staff, 7 associates and 29 project staff (women literacy facilitators, Cluster staff and children education coordinators). Some details are given below:

**Table 14: Sampark Staff Details**

<b>Staff at Bangalore office</b>	<b>Staff at Koppal office</b>	<b>Associates</b>	<b>Staff at Community Level</b>
1. V. Prameela 2. M. Chidambaramnathan 3. M. Shameem Banu 4. K.G. Meenakshi 5. M. Latha 6. S.T. Prema	1. B.S. Uma 2. Akkamma 3. Manjunath 4. Siddamma 5. Siddappa 6. Mahesha 7. Pampanagowda 8. Dasgaratha 9. M. Prashanth 10. Daddur 11.G. Venkoba	1. Veena Reddy 2. Ratan Gopinath 3. Mamtha Kalkur 4. Karuna Sivasailam 5. Svetha Venkataraman	1. B. Saraswati 2. Deepa 3. G.Manjunatha 4. A. Anita 5. Gangamma 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.

## **7 Interns and Guests**

Sampark encourages interns and 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 7 interns details are below.

**Table 15: Interns in Sampark**

S. No	Name of Intern/Volunteer	Name of Institution	Project involved
1	Ms. Rashmi Vaidya	Institute of Rural Management Anand (IRMA) Gujarat	Feasibility study on skill building of youth in north Karnataka at the community level
2	Ms Lisa Gampp	The Fletcher School University of St. Gallen	Empowering women to enhance livelihoods: evaluation on women's literacy in village learning centre
3	Ms. Verena Gross	The Fletcher School University of St. Gallen	Impact of micro credits on people' lives ; initiative by Sampark
4	Ms Melanie Zemp	The Fletcher School University of St. Gallen	Assessment of women cooperatives Koppal and writing proposal : natural resources management financing project
5	Ms Karim Hakki	Egypt	In-depth case studies of individual woman benefited from micro-credit and enterprise promotion activity
6	Ms Nikita Gupta	Symbiosis Institute of Media and Communication (UG) (SIMC) - Pune	Branding and marketing strategy for Sampark
7	Mr. Vikram	USA	Creches for children of migrant construction workers in and translation of case studies from Kannada to English

Sampark would like to express its gratitude to all these people for their time and support. Sampark also has a stream of guests every year to acquaint themselves with what the organization does, as well as 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 2010-2011.

## **8 Support and Sponsor Agencies**

In 2010 – 2011 the 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 17.

**Table 16: List of Donors**

<b>S. No</b>	<b>Name of the Donor Agencies/ Individuals</b>	<b>Supported Activities</b>
<b>Agencies</b>		
1	Pangea Foundation, Italy	To support education and enterprise activities  To build the capacities of clusters and women's empowerment  To design and implement community based impact monitoring system in Koppal
2	Volkart Vision India, India	Conduct feasibility study on setting up of skill training services in Koppal
3	Anuradha Foundation, USA	For an action research on coping skills interventions for mental health issues in Koppal
4	Philips Electronics India Ltd, Bangalore	Crèche support for construction worker's children in Bangalore
5	Suncity Corporate Leisures and Property Developers Pvt. Ltd.	Crèche support for construction worker's children in Bangalore
6	Give Foundation, India	Donation for women's training and business start-ups in Koppal
7	Har Shiv Shri Trust, UK	Children's primary education in Koppal villages
8	Sir Dorabji Tata Trust	Women's Literacy-Empowering Women to Enhance Livelihoods in Koppal district, Karnataka
9	Stichting Nunhems Foundation	For improving the enrollment rate of children in identified schools of Koppal district of Karnataka.
10	Directorate of Human Development Gujarat State	Preparing a pamphlet based on the livelihood study and SWOT analysis of sakhi mandals study in Sabarkantha and Surendranagar districts. distributing in vibrant Gujarat summit
11	In-Went – Capacity Building International – New Delhi	Conducting training needs analysis ( TNA) , develop and pilot test training modules for inwent social security project
12	GIZ- Regional office – New-Delhi	Development of a training material on leadership and communication skills for the ( former) in-went social security project

13	CARE- India, Chennai	Project evaluation of SART in Tamil Nadu and Andhra Pradesh
14	APMAS- Hyderabad, ENABLE	Conduct study on status of SHGs in Karnataka
15	Friends of Women's World Banking, Ahmedabad	Setting up of MIS for the co-operatives in Koppal
16	Akshaya Patra Foundation , Bangalore	Mid-day meal for creche
<b>Individual Donors</b>		
	Stephan Rist, Switzerland	Sponsorship of two Devadasi children in Koppal
4	Mr. M. M. Vig	Crèche support in kind <ul style="list-style-type: none"> <li>• milk, sugar, kerosene fruits and snacks</li> <li>• stationery items</li> <li>• pulse polio</li> </ul> Crèche support in Cash <ul style="list-style-type: none"> <li>• teacher's salary</li> <li>• mid day meals – Akshaya Patra</li> </ul>
5	Ms. Devayani	
6	Mr. Amit and Neha	
7	Ms. Devayani	
8	Ms. Veena	
9	Dr. Seema Agrawal	
10	Ms. Rajani	
11	Mr. Rammohan	
12	Ms. Savitha	
13	Ms. Malini Ramesh	
14	Mr. Suhaja R.K	Children education
15	Mr. Kiran. S. Patel	
16	Ms. Preeti Khandelwal	Health welfare
17	Mr. Siddharhna Menon	
18	Dr. Stephan Rist	
	Ms. Erika Messerli	
19	Ms. Suchishmita Chatterjee	
	Dr. Bettina Wolfgramm	

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 most 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. Some of the areas that Sampark made valuable contributions are mentioned below:

### **Query 1: A National Regulatory Framework for Microfinance Sector**

Do we need a regulatory framework for microfinance sector? The answer depends on an evaluation of the framework that exists. Banks are regulated. Cooperatives are. NGOs are. NBFCs are.

What are MFIs? Microfinance can be provided, according to Indian law, by any of these above organisations. They can all extend credit.

Can they all take savings deposits? Only the former two can. There are regulations for the type of organisations who can collect savings. These are to protect the savers. Small savers need more, not less protection. I believe that the standards here should not be diluted. If NGOs want to collect savings, let them transform and/ or start sister organisations, as many have done in the past decade. There is no harm in that. If NBFCs want to take savings, let them comply with RBI norms and get the requisite approvals. I am not in favour of diluting norms for collecting savings. The strict regulations for banks are the one single factor that saved India from the financial crisis in 2008, we need to appreciate that and safeguard the safeguards! The Reserve Bank of India is often made out to be a villain, all regulators face this, I am sure, and RBI has faced it well, it has not diluted norms, at least not yet.

Similarly, NGOs should not be permitted to offer insurance. Nor should they be permitted to do remittance transfers. These are operations for which financial organisations are created. Let them do it. If we are concerned about these banking organisations not reaching the poor, then let us exert the pressure for them to do so, as RBI does, through moves towards financial inclusion. The other option is to create more banking organisations whose mandate is to reach the poor. Let the donors who want to create this outreach support real banks to come up. Why do they want to put in less money than is needed? Why can't we see donors creating women's banks? Why do we want to dilute norms?

In the name of a 'new regulatory framework' for microfinance, what is often demanded is a dilution of banking standards.

Let us first have a debate on what standards are we willing to stand by. There may be a few gaps, we can fix them.

If there is no reason to dilute standards, then there is no rationale for new types of organisations. Then the current regulatory framework is fine. But no separate regulations are needed for microfinance than for any other size of financial services. Those who are poor, particularly women who may be illiterate, they deserve high banking standards to be upheld in this country. They need financial literacy, financial inclusion, and they need banks with positive attitudes towards lending to them.

Lets get more donor funded full fledged banks, that meet current banking standards, and not talk of different standards for microfinance sector. The recent developments show that MFIs do not, in fact, deserve any such treatment.

**Smita Premchander,**

### **Query 2 - Forging Successful Private, Community, Local Government Partnerships -**

As many of you have rightly pointed out, there is more rhetoric than reality in the PPCP successes shown to us in most examples that are widely quoted.

Sampark has been approached by many companies from time to time, and we have denied many partnerships as they did not make sense for the poor, especially women. In the case of one company that wanted the women to sell their products, the deal was that women pay an advance, they make very little margin, and they promise a minimum sale per month to the company. Instead of vending the washing powder, women chose to manufacture it instead! It gave them much more profit than the small margins from retailing company products.

Another company that we visited in a north western state, had taken money from the government to train women in remote areas, and buy back the products. The training was poor, the machinery was bought on government's IRDP money, and the NGO facilitating the deal made a lot of money on the purchase, getting old machinery. The coordination between the NGO, government and company was highly problematic. This case study was written extremely well and even got awards later.

In a third case in Karnataka, with rural drinking water supply, the government and World Bank and the water purifier supplier all made money. The village that I visited had a high incidence of flurosis, so the villagers contributed Rs. 60,000 from their fund towards the purification plant. The village got not a drop of water for the first six months, as the plant did not work. If this plant had been built on commercial lines, it was completely unviable, given that it had been idle and needed major repairs were it ever to begin functioning. The private company had been paid by the government, which had got the money as part of a world bank project. It makes me angry that we continue to spread this myth of PPCP, in the name of which I have seen many scams and disasters.

- How can synergy be established in the partnerships for the benefit of the poor?

By ensuring that people want the partnership and it is drawn in a way that is favourable to them. Who will do this, if NGOs themselves build a commercial interest in the partnership, and make an undue profit out of it? Few are interested in empowering people to ask the external partners difficult questions. Few are interested in drawing a partnership favouring people, or even giving them a fair and equal benefit.

- What contribution should all stakeholders' make to develop successful PPCPs? Who should take the lead role in managing partnerships?

We first need to build strong, transparent and accountable leadership in people's organisations. Such organisations should then lead the negotiations with external actors, whether they are government, companies or indeed, NGOs.

- What role could the PRIs play in forging partnerships between communities and private sector?

If PRIs are strong and accountable, they can ensure that the terms of partnership are favourable to the community, and community money is not frittered away and controlled by the company or government.

- What types of systems and processes need to be put in place to manage partnerships? Are there any successful examples of engagement with private sector players?

There is a very old example, of Myrada and Titan watch company, where women were taught to make wrist watches. Today they are a profit making cooperative. Its a very impressive example. The NGO invested a lot of time and money. The company made a very strong commitment and adopted the production centre giving it many benefits.

The lesson: there is no alternative to investing in people's own organisations, leadership, technical and managerial skills and systems. if this is done, people will negotiate and make advances. If this is not done, all other efforts will be to benefit other actors, not people.

Good wishes for MART's discussion with UNDP, where I hope sufficient importance will be given, and time and money allocated for building people's own organisations, voice and negotiation skills.

**Smita Premchander,**

### **Query 3 - Learning and Developmental Needs of Out of School Adolescents**

Sampark has some projects with this group. And the lessons from our experiences are:

**Children of Devadasi Women and low income households:** Sampark works with Devadasi women in Koppal, women who have been dedicated to God when they were young, have not been allowed to marry, and have alliances with men outside of marriage. Socially sanctioned long and short term commercial sex. Typically, devadasis have to look after own parents and children, with little support from their male partners, even if the latter are long term. Usually, children of devadasis drop out of school at an early age. Girls are married soon after 13 years, and each year after puberty that the girl remains unmarried, the dowry to be paid goes up, and the risk of being dedicated, or turning to commercial sex, increases. Sampark has offered vocational training for these girls, along with other boys and girls who drop out of school. Typically, the youth from poorer households cannot even take training without giving up the earning they are currently engaged in. And there are few donors who are willing to give stipends. Without a stipend, we cannot reach out to the adolescents from poorer households. Funds for these trainings and difficult to come by. Sampark has had support from two organizations: the Pangea Foundation from Italy, and The Volkart Foundation (Switzerland/India). This has allowed us to reach some women, and yet there is a tremendous unmet need.

Typically, donors are willing to fund those who pass 10th class, and those "meritorious". Whereas those who need support are those who have had a difficult environment at home, have not been able to study well, have slowly been excluded from school leading to eventual drop out, and who just fall off the radar of those who support education.

**Life skills and Mental Health:** Sampark's community based mental health programme over the past four years has been led by a senior Clinical Psychologist. It shows that women find mental health awareness and tools very useful. The first four years have been funded by Anuradha Foundation, USA. Continuation and scale up of the programme has not yet been possible. Similarly, life skills for young women and men have remained under-funded.

**What has worked:** Vocational training and self employment guidance has helped the girls to use their tailoring skills and some have started beauty parlors in the villages. Those who have been able to attend have been able to earn about Rs. 1500 per month, sometimes more. This is a benefit, the more traditional occupations such as tailoring have the benefit of home based work, but lower incomes, while those such as beauty parlours are viable in larger villages.

**The challenges:** The first challenge is child marriage. Despite the law, most girls among the scheduled castes get married by 15 or 16. The social norms have been too difficult for an NGO to break.

#### **Recommendations:**

- Prevent child marriage, and though this requires social change, there is no other option to stricter policing in the short term. Politicians conduct mass marriages, and most couples are under-age!
- The government should support vocational training for school drop outs, especially adolescents. Currently there is no alternative to ITIs, which only accept children who have passed class 10.
- Donors need to support more and more life skills trainings, including mental health. Especially for girls.
- Programmes need to have stipend support for those who are poor. The poverty eligibility should not be BPL cards, but the fact that these youth, boys and girls, may have been working as agricultural labour, head loading, or other work as unskilled wage workers.

Most of all, our attitude should be not to support the "meritorious", but those who slip out of all nets and are not able to come up to academic standards, and need social support to be able to develop life skills and vocational skills.

**Smita Premchander**

#### **Query 4 - Occupational Health Hazards of Stone Mining in Rajasthan -**

Brick kiln workers are susceptible to similar diseases, especially those who lift and carry bricks, and those who fire these. External intervention projects, and I saw those supported by a range of donors, including international agencies, typically tend to work at the following levels:

- With Entrepreneurs: To convince them to give occupational health and safety aids, such as gloves, masks, slippers, helmets. This works up to a point. Entrepreneurs can usually be convinced to give these aids free the first time. If workers understand the need for these protective equipment, and get used to them, then they usually buy these in the second round from their own incomes. In many cases, the workers give up using the aids as they find them uncomfortable.
- A long term prevention strategy is to change the technology of production, to make it less environmentally polluting and less hazardous for the workers. This takes long term investment and only very few donors are willing to make such investments.
- NGOs are contracted on these projects to educate the workers, and point them towards health services. Usually, health services are lacking and/or the workers are not able to afford these. I believe work at the community level is easy, less costly, and so is the favourite component of most projects. Working with governments and entrepreneurs is more difficult, but is more needed.

Any interface with workers has to have the agreement of the employers, and so by design, it becomes difficult to weave in rights based elements such as organising the workers, enrolling as trade union members, demanding higher wages, etc.

The best way forward is to have environmental, health and occupational standards enforced strictly. Very few NGOs can work capably in this area. Enforcing standards also requires increasing capacity of the Government Departments whose job it is to monitor and ensure compliance. Few donors are able to design projects which invest in increasing government's capacities. All four stakeholders are thus equally important -

- Workers/ community,
- NGOs/trade unions,
- Government and
- Entrepreneurs/employers.

Prevention involves a range of actions from each stakeholder, not just with workers, who are the least empowered and most exploited in the set up. My most important learning has been that if the workers get decent wages, if we prioritize JUST wages for the work they do, they will be able to take care of all else. So if there is one agenda to fight for, it would be equal and fair wages for the work done and next is to set and enforce occupational health and safety standards, even in the informal sector.

**Smita Premchander**

### **Query 5 - Existing Models of Sustainable Livelihood Training Institutes for Youth from Poor Families**

Sampark began as a resource agency for other NGOs, government and donor agencies to support them in marketing of rural products, income generation programmes, and gender related activities in 1991. Sampark's interventions in the Koppal District of North Karnataka are: forming women's self help groups, working for children's education, vocational skill training for youth and women, promoting enterprise development, general and mental health support and establishing strong people's organizations.

A survey in 32 villages in Koppal District in 2005 revealed that there are about 2400 children from poor families, in the age group of 14-20 years. They are under pressure from their family to find a job and start earning. In this context, Sampark initiated a vocational training and enterprise development program for youth. In three years from July 2006 to June 2009, Sampark enabled career pathways for about 357 youth in areas of computer, mobile repairing and servicing, driving, *kasuti* hand embroidery, tailoring and beauty courses. Sampark spent about Rs. 4500 to 8000 per trainee (including training fees, travel and training materials) for a training period of 3 - 6 months. About 60% of these trainees either started enterprises or found employment.

Sampark would now like to expand the skill training activity, not free of cost but as a financially viable development service, at the same time including youth from scheduled caste and marginalized families. In this context we would like to know:

- What are the existing models of setting up of financially viable skill training institutes for youth from poor families?
- What are the strategies that have been used to raise revenues for the skill training institute to become financially sustainable?
- Who are the main clients of these institutions?
- Which sectors are in urgent need of trained human resource so that the candidates trained in respective fields find immediate employment which helps them in paying back the training fee?

Kindly share your field experience related to these questions and help Sampark in setting up of sustainable skill training institutes for youth from poor families.

**Smita Premchander and V. Prameela**

### **Query 6 - Meeting Nutritional Needs of Construction Workers**

Thank you for raising this query on eating habits of construction workers – an issue that is very important but has been paid inadequate attention so far.

I would like to share about Sampark's experience in this regard. Sampark is an NGO based in Bangalore, working with 3000 women, 5000 children and 1000 youth in Koppal District in Karnataka. In March 2010, Sampark completed a study on livelihoods and working conditions of migrant construction workers in Ahmedabad. It was noticed that when the entire family (wife husband and children) migrated they ate rice, *rotis* (of wheat flour) and *daal*. They rarely consumed vegetables though. The family in this situation wasn't able to save much from the wages earned.

However, when it was only the men who migrated, they were able to save more. But that happened because sometimes they would survive only on tea and biscuits or rice and *daal*. They would have no *rotis* or vegetables in order to save money on food and send the savings to their families back home. Some of these men shared that they saved almost 75% of their wages to send to their families to meet expenses of food, school fees for kids, paying back loans or meeting marriage expenses.

In Ahmedabad, some of the builders had canteen facility which provided subsidized food to the construction workers. This is a good strategy to meet the nutritional needs of the migrant construction workers.

There was also a scheme called Food for Work prior to the National Rural Employment Guarantee Scheme (NREGS), where the workers received 75% of wage as food and the remaining 25% as cash. Whatever schemes we make, we need to give options to the workers in terms of whether they prefer food as wage instead of cash. This is important because most construction workers migrate to earn money to meet their financial needs such as paying back big loans, marriage expenses or buying a piece of land etc.

The study also revealed that migrant families didn't have access to food items available at subsidiary rates through the Public Distribution System (PDS). They had to buy food from the regular market. This resulted in poor or no savings for them. If the Government allows the acceptance of their ration cards anywhere in the country to access food through PDS, then it would, to a large extent, resolve the problem of construction workers not having good, nutritious food.

## **V. Prameela**

### **Query 7- Increase Utilization of RSBY by Migrant Workers and BPL Households**

Though the Rashtriya Swasthya Bima Yojana (RSBY) is a central government's scheme but it is the states who are responsible for its implementation.

One practical issue in implementing these type of state schemes with migrant workers is that we first need to know which state – the source or the destination – is responsible to provide this scheme.

Another practical issue is that for effective implementation, we need to create better infrastructure. For example, in Koppal district, where Sampark is working with 3000 families, the scenario is that there are no private hospitals which have a capacity of more than 20 beds so they can't become eligible for patients to avail health insurance benefits. Though government hospitals are eligible for patients to get treatment and avail insurance benefits, they also lack adequate infrastructure. Moreover, the beneficiary has to travel long distances to get treated in eligible hospitals which is inconvenient and troublesome for them. Also this adds to their cost because travel costs money which usually is not paid by any insurance scheme.

To improve the utilization of RSBY there is a need to create awareness about RSBY. Even in rural areas television and mobiles are easily accessible. We must make use of these and create awareness about these schemes.

## **V. Prameela**

## 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 2010-2011 is given in below table.

**Table 17: List of Guests in Sampark, Bangalore**

<b>Name</b>	<b>Date</b>	<b>Institution/Place</b>	<b>Purpose of Visit</b>
Ms. Anne Vermenlen	10-May-10	Individual, Bangalore	To understand about Sampark
Mr. U. Omkar Gujar	7-Jul-10	Apparent Infotech Pvt ltd, Chennai	Discuss on the software and demo
Ms. Rashmi Vaidya	23-Jul-10	IRMA	Internship
Ms. Verena Gross	7-Aug-10	Switzerland	Internship
Ms. Lisa Gampp	25-Aug-10	Switzerland	Internship
Ms. Melanie Zemp	27-Aug-10	Switzerland	Internship
Mr. Selim Hakki	21-Aug-10	Germany	Understand about Sampark
Mr. Arey Hakki	21-Aug-10	Egypt	Understand about Sampark
Mr. Bernard Imhasiy	24-Aug-10	Volkart Vision India	Proposal
Ms. Chandrika Niksch	6-Sep-10	Anuradha Foundation USA	To know project
Mr. Kasim Hakki	17-Sep-10	Egypt	Internship
Mr. Krishna Mr. Rathish	3-Nov-10	Sattva Media & Consulting Pvt. Ltd , Indiranagar Bangalore	Discuss about feasibility of skill training centre in Koppal
Mr. Jayachandran	13-Nov-10	Chennai	Discuss about the methodology of the evaluation project in Tamil Nadu and Andhra Pradesh
Mr. Manish Kumar	18-Nov-10	Friends of Women's World Banking (FWWB) Ahmedabad	Discuss and work on setting of MIS for the co-operatives in Koppal
Ms. Nalini Andrade	10-Jan-11	Janalakshmi Social Services	Discussion about livelihood training for urban poor youth
Mr. Prabhu .S.	12-Jan-11	Team lease Services (P) Ltd	Give donation
Ms. Pavithra Puttur	16-Feb-11	I Volunteer, Bangalore	Understand the needs of Sampark for volunteers services by I-volunteer
Dr. S. Sreedharan Dr. Laksminarayanappa	25-Feb-11	Credibility Alliance	Assess activities of Sampark
Dr. Wijaya Jayatilaka	25-Feb-11	Sri Lanka	Have update about Sampark's activities
Ms. Sheela	2-Mar-11	Individual, Bangalore	Understand about Sampark
Mr. Ramesh Mr. Bibind Vasu	4-Mar-11	Mir Projects & Consultants Pvt.Ltd. Kerala	Discuss about social impact assessment of port at Tadadi
Ms. Anshul Agarwal	5-Mar-11	Individual, Bangalore	Understand about Sampark
Mr. Tejasvi Acharya	25-Mar-11	Sattva Media & Consulting Pvt. Ltd , Indiranagar, Bangalore	Discuss about feasibility of skill training centre in Koppal



**Table 18: List of Guests in Sampark, Koppal**

<b>Name</b>	<b>Date</b>	<b>Institution/Place</b>	<b>Purpose of Visit</b>
Mr. K.M. Sharma	15- Apr-10	Bangalore	Cooperative work
Mr. Gangadaraswmi	20- Apr10	Raichur	Understand about Sampark
Ms. Sumitra Ms. Hema Ms. Jayashri	25- Apr-10	Bangalore	Co-opertive auditing
Ms. Rashmi	6 -May-10	IRMA	Internship
Mr. Rushki Mahal Mr. Mamish Mishra	6- Jun- 10	Friends of Women's World Banking (FWWB) Ahmedabad	Discuss and work on setting of MIS for the co-operatives in Koppal
Mr. Kasim Hakki	27-Jul-10	Egypt	Internship
Ms. Verena Gross	27-Jul-10	Switzerland	Internship
Ms. Lisa Gamppa	27-Jul-10	Switzerland	Internship
Ms. Melanie Zemp	27-Jul-10	Switzerland	Internship
Mr. Tejasvi Acharya Mr. Hans Kumar	13- Oct -10	Sattva Media & Consulting Pvt. Ltd , Indiranagar, Bangalore	Discuss about feasibility of skill training centre in Koppal
Mr. Anand Mr. Nadiger	16 - Oct -10	Vidy Poshak-Dharawad	Understand about Sampark
Mr. S.R. N. Raju	11- Nov- 2010	Jayam Solutions Pvt Ltd , Hyderabad	
Y.S. Prasad	1-Jan-11	Consultanat-Nunhems - Hyderabad	Assess Nunhems-activities
Dr. S. Sreedharan Dr. Laksminarayanappa	26- Feb-11	Credibility Alliance	Assess activities of Sampark