



# Annual Report 2014 - 15



# Message from Secretary

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*Dear friends of Sampark,*

*Sampark has completed 24 years of development work this year and it gives me immense satisfaction to present before you Sampark's Annual Report 2014-15. I hope you enjoy reading it. We have kept up our commitment to high quality work along with long term partnerships, and have made a positive and long lasting impact on our beneficiaries. Sampark has directly reached out to over 13363 women, 3852 migrant workers and 6440 children through its various intervention programmes this year. Sampark has a team of 33 staff contributing to the welfare of these families.*



*This year saw Sampark expanding its microfinance activities to 102 villages of Koppal by forming 1007 self-help groups and linking them to local banks. We have been tirelessly trying to raise their capacities through constant training and workshops. Over two thirds of the SHGs have been consolidated to four women's financial cooperatives completely managed by our women. Social development work has caught the attention of the women and they are actively pursuing various activities through the Social Development Cell in Koppal.*

*The Sampark aided cooperatives have now gained traction and have demonstrated the capacity to function independently. As the cooperatives have grown from their humble beginnings over the years, we saw the challenges also grow with them. The cooperatives continue to need a handholding in building the technical capacity for their management, leadership, governance and MIS.*

*Sampark initiated the Prerane project with the broad mission of enhancing reading and writing skills of lower & higher primary school students in Koppal. The project covering 10 villages (schools) with a total strength of 1170 students targeted at providing writing and learning aid to 1440 students. Earlier the project covered primary and high school students; from this academic year the focus is on primary school students. This academic year (January 2015-March 2015) 203 class 5 and 6 students have been chosen as target group.*

*The project titled Sampurna Shuchi Gram follows a participative strategy where the views, thoughts, needs and action from the villagers are at the centre. The project has spawned youth groups, farmer groups and the education programs have been conducted in five villages. The project is currently being phased out and Sampark has placed sustainability of the groups as the focus of the project strategy and also seek new partnerships to continue the interventions.*

*Sampark had started working with migrant construction labourers in Bangalore from January 2013 towards empowering and educating them to claim their entitlements. I am happy to announce that we are well ahead of what we had planned last year and we have already reached out to 3,852 workers. Through networking and building strong relationships with the Labour Department and other stakeholders, we were successful in registering 3026 (84%) of construction workers with the Karnataka Builders' and Construction Workers' Welfare Board (KBCWWB). The crèches act as bridge schools for the migrant workers' children and expanded from 5 to 7. The children are given a safe, warm place near their make-shift homes in the labour colonies with a healthy atmosphere to learn through informal lessons, games and activities. We have helped 517 workers open bank accounts as a part of the financial inclusion. Legal counselling has been undertaken to create awareness among the workers about their entitlements. We have won 2 major cases in the labour department on behalf of the migrant workers. In one case a sum of 1.59 Lakhs INR was released to the aggrieved workers and in the other case a sum of 8 Lakhs INR has been released to 69 aggrieved workers.*

*As a research and advisory agency, we undertook two major projects this year. The first is a study on "Violence against Women" in partnership with GIZ (German International Cooperation) to understand whether microfinance can resolve this issue in the rural areas. The research results were shared in all India workshop with participation of donor agencies, government and UN organizations. The second is that Sampark was selected as the resource agency to develop a "financial capability assessment tool" in partnership with GIZ. Sampark participated as a resource organization to introduce the concept of financial capability across pan-India through six regional and one national workshop.*

*Sampark's future direction is to grow urban work, have a sustainability plan. Towards achieving this sustainability Sampark started second sister organization last year. There is need to have another organization in a company format this year to scale up our operations. We will also look to expand our work with most marginalized people for example devadasi women, migrant construction workers. Sampark strengthen its partnership with NGOs and educational institutions in India and abroad. Sampark's funding partners have expressed a commitment and desire to enable Sampark to plan achieve long term sustainability. In the coming year we look forward to achieve greater heights of professional work and strong partnerships.*

*Sampark's donors, individuals, trusts, both private and public have been very happy with the quality of work, and have continued to extend support. Some new contacts have been made this year, too. Sampark has continued to improve both scale and quality, and has gained recognition. The staff team and the board members have engaged and contributed, and our success is indeed jointly achieved, and the people and communities we work with have also participated actively and partnered in the programmes to make these achievements possible.*

*Dr. Smita Premchander, Secretary*

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# 1. Introduction

## Our Mission

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 by increasing their income-earning ability

## Our Philosophy

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

## To this end we at Sampark:

**Emphasize** on a people-centred, integrated livelihoods approach, by adopting a facilitating role, developing local leadership and supporting several development projects to tackle issues related to poverty and rural livelihoods.

**Build** people's organizations and ensure sustainability of these development activities by building their capacity to plan and monitor.

**Work** as a resource agency by using its learning and expertise to influence and inform other NGOs, government and donor agencies.

**Research** in developmental issues and a knowledge building approach helps in influencing practice and policy; organizing capacity building training programmes for the development partners; and in publication and dissemination of information regarding good practices.

## Our Organisation

Sampark, a voluntary organisation had started as a resource agency in the year 1990 and was formally registered in July 1991 under the Karnataka Societies Registration Act, 1960. It is also registered under the Foreign Contribution Regulation Act, 1974. Over the past 25 years Sampark has engaged with several development practitioners, practicing several development projects in the field.

Sampark works for the holistic development of the most marginalized people in 102 villages of Koppal district of Karnataka, and in 20 construction labour colonies of Bangalore city by adopting inclusive ways of working in society that would create inclusion and promote equality.

## **Board Members**

The board consists of 15 members and the details are given below:

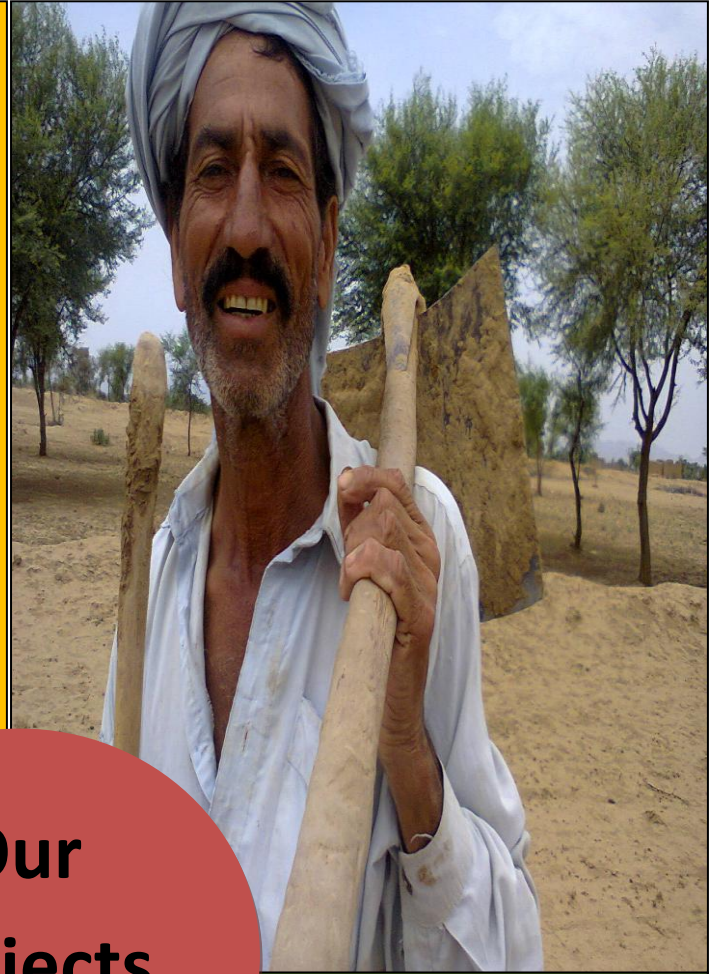
|                       |                |
|-----------------------|----------------|
| Dr. Kiran Rao         | PRESIDENT      |
| Ms. Neena Paul        | VICE PRESIDENT |
| Ms. Smita Premchander | SECRETARY      |

## **Members**

Ms. Chinnamma B.K  
Ms. Priyashree Anil Kumar  
Mr. Chiranjiv Singh  
Ms. T. Sujatha  
Mr. R. Suresh  
Mr. Suryamani Roul  
Mr. Sushant Gupta  
Ms. Madhu Singhal  
Dr. Satish Inamdar  
Dr. Alka Barua  
Mr. Ashoke Chatterjee

We are a team of 33 people working in three offices- the main office in Bangalore, Worker's Resource Centre (WRC) in Bangalore and the field office in Koppal district of North Karnataka. The details are given in Annexure 1.

**Rural Interventions, Koppal**  
SHGs & Cooperative Building,  
Sampurna Shuchi Gram  
(Model Village) Programme,  
Prerane (Education) Project



**Our  
Projects**



**Urban Livelihoods Support  
Programme, Bangalore**

Education & Empowerment  
of Migrant Construction  
Workers

## 2. SHGs & Cooperative Building

With the aim of addressing needs of lower income households in the Rural Karnataka, Sampark initiated small and informal associations of women from the region on principles of self-help and collective responsibility. These informal groups, later evolved as SHGs provides an opportunity for the women to access credit facilities from within and other institutions and also enable them to create small savings, which was otherwise a distant dream. By building communities that are self reliant and economically stable, Sampark aims to act as an instrument in relieving the women from the clutches of moneylenders while simultaneously empower and enlighten the women on social, economic and political fronts.

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 the group members trained about the concept of SHG, leadership, book keeping, financial management etc. They are also trained on topics such as saving and credit linkages which help them to get bank loans for initiating income generating activities.

Over the period of time, Sampark has helped establishing 7 Souharda credit cooperatives<sup>1</sup> under the Karnataka Souharda Cooperative Act, 1997 and 3 clusters. Out of these 10 Community based organizations, due to several reasons like lack of participation and growth and lack of capital, two cooperatives have been merged and two cooperative have been closed off. Presently there are 4 cooperatives namely Eshwara, Sadhana, Bhumika and Govisidhshwara, working under strategic direction of Sampark.

### Achievements

The following can be discussed as the achievements of 4 Cooperatives and 3 clusters (Community-based MFIs) for the year ending on 31<sup>st</sup> March, 2015.

#### Group formation, training and linkage:

A substantial increase in the number of SHGs from only 331 in 2011 to 751 groups in 2014-2015 can be contributed intense working and expansion operations undertaken by the Cooperatives with the support of Sampark to increase the scope of benefits to greater population. As many as 13,363 women are now part of Self Help Groups and there has also

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<sup>1</sup> A cooperative is a community based Microfinance Institute owned by its women members and is ideally a cluster of SHGs formed in that area by Sampark.



been a successful growth in number of A grade groups. This would mean that more and more groups are handling financial matters efficiently. (Refer Annexure 2.1)

The following table shows the expansion of activities and coverage of Co-operatives and Self Help Groups (Table 1)-

**Table 1 Coverage of the Project**

| Financial Year              | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|-----------------------------|---------|---------|---------|---------|
| No of villages covered      | 38      | 63      | 81      | 102     |
| % increase over last year   | -       | 65.79   | 28.57   | 25.93   |
| No of SHGs                  | 331     | 560     | 838     | 1007    |
| % increase over last year   | -       | 69.18   | 49.64   | 20.17   |
| No of women members         | 5099    | 8089    | 11440   | 13363   |
| % increase over last year   | -       | 58.64   | 41.43   | 16.81   |
| No of SHGs graded A,B       | 129     | 490     | 633     | 751     |
| % increase over last year   | -       | 279.84  | 29.18   | 18.64   |
| No of groups linked to Bank | 81      | 130     | 415     | 482     |
| % increase over last year   | -       | 60.49   | 219.23  | 16.14   |

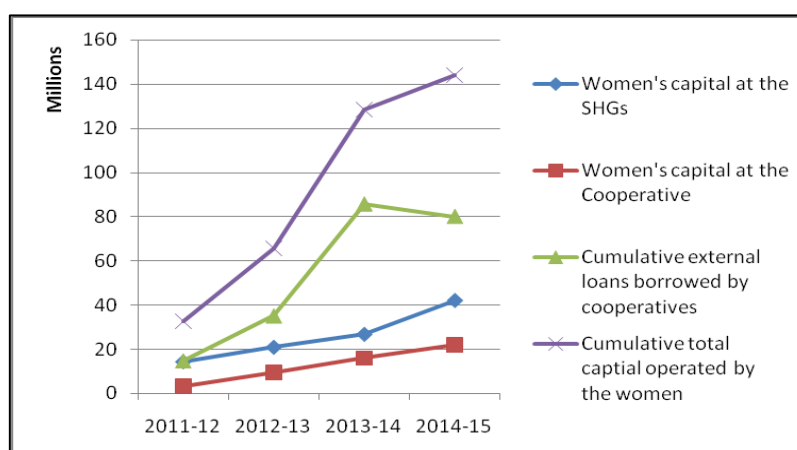
**NABARD – SHG Bank Linkage Programme:** Sampark formed and trained 100 SHGs in Koppal district. Of which 34 groups have supported to access bank loans.

Training programmes were organized for SHGs on concepts, rules and regulations of SHGs, book keeping, leadership, financial management, Co-operative Act and Business Awareness. (Refer Annexure 2.1)

#### Expansion in Financial operations by Cooperatives:

The graph (Fig 1) below presents the growth of financial operations of cooperatives in percentage terms.

**Figure 1 Growth in Financial Operations**



**Table 2 Financial Operations**

| <i>Financial Year</i>   | <b>2011-12</b> | <b>2012-13</b> | <b>2013-14</b> | <b>2014-15</b>  |
|---|----------------|----------------|----------------|-----------------|
| <i>SHG members' own capital</i>                                     | 143599<br>21   | 208832<br>05   | 26723631       | 41958370        |
| <i>% increase over last year</i>                                    | -              | 45.43          | 27.97          | 57.01           |
| <i>Cooperative's own capital</i>                                    | 336911<br>8    | 966913<br>9    | 16005710       | 21958370        |
| <i>% increase over last year</i>                                    | -              | 186.99         | 65.53          | 37.19           |
| <i>Cumulative loans borrowed from NABFINS</i>                       | 481300<br>0    | 118680<br>00   | 49406000       | 64806000        |
| <i>% increase over last year</i>                                    | -              | 146.58         | 316.3          | 31.17           |
| <i>Cumulative loans borrowed from Sampark</i>                       | 101250<br>39   | 233800<br>00   | 3,33,92,539    | 1,54,00,000     |
| <i>% increase over last year</i>                                    | -              | 130.91         | 42.83          | 12.11           |
| <i>Cumulative loans borrowed from IGS-LAMPFUND</i>                  | NA             | NA             | 3000000        | 0.00            |
| <i>Cumulative external loans borrowed</i>                           | 149380<br>39   | 352480<br>00   | 85798539       | 80206000.0<br>0 |
| <i>% increase over last year</i>                                    | -              | 135.96         | 143.41         | 0.00            |
| <i>Cumulative loans disbursed by cooperatives</i>                   | 339482<br>76   | 683899<br>26   | 14,47,96,876   | 3,67,32,900     |
| <i>% increase over last year</i>                                    | -              | 101.45         | 111.72         | 0.00            |
| <i>Outstanding loan portfolio</i>                                   | 778664<br>8    | 270688<br>51   | 54317631       | 49930610        |
| <i>% increase over last year</i>                                    | -              | 247.63         | 100.66         | 0.00            |
| <i>Repayment rate (From group to Cooperative)</i>                   | 95             | 97             | 97             | 81.00           |
| <i>% increase over last year</i>                                    | -              | 2              | 0              | 0.00            |
| <i>Repayment rate (in %) (From Cooperative to external lenders)</i> | 100            | 100            | 100            | 100.00          |

**Figure 2 Experience of a SHG Member**

Devamma, a mother of four, struggled to raise and educate her children as household expenses were too high to meet. By availing benefit under the state government scheme “Janatha Mana”, she built a one room kitchen house. The sources of her household income include agricultural labour, husband who worked in stone quarry, elder son who was employed in a grocery store. She received free grains and clothes in kind for the laundry work done in local households (Caste based work of “Madivalars”). Owing to her minimum income, she often had to borrow from money lenders to make her ends meet.

In 2008, she joined a SHG promoted by Gavisiddeshwara Co-operative and borrowed 3 loans and promptly repaid all. However, it was hard to repay the fourth loan which was taken for her daughter’s marriage. She was further in need of money for medical assistance. The SHG helped her by allowing loans to be taken in the name of others in the group. The group also supported her in buying a cow and expand the house to accommodate her large family. She has made significant progress in earnings and has repaid her loans. She is grateful to her group which she views as family.

**Table 3 Financial Performance**

| Sl. No                     |  | Standard Core <sup>2</sup> | Eshwara     | Sadhana     | Gividdeswara | Bhumika     |
|----------------------------|--|----------------------------|-------------|-------------|--------------|-------------|
| <b>I Portfolio Quality</b> |  |                            |             |             |              |             |
| 1                          | <b>Gross Portfolio Outstanding (Rs.)</b>         | >5 lakhs                   | 1,75,16,961 | 1,35,31,789 | 98,76,231    | 1,38,93,573 |
| 2                          | <b>On Time Repayment Rate (%)</b>                | >95                        | 98          | 66          | 95           | 82          |
| 3                          | <b>Portfolio At Risk (PAR) - &gt;30 Days (%)</b> | <5%                        | 9           | 28          | 11           | 18          |
| <b>I.</b>                  |  |                            |             |             |              |             |
| 4                          | <b>Personnel Cost Ratio (PCR) - %</b>            | <7%                        | 3           | 4           | 2            | 5           |
| 5                          | <b>Administrative Cost Ratio (ACR) (%)</b>       | <5%                        | 6           | 2           | 3            | 5           |
| 6                          | <b>Total Administrative Cost Ratio (%)</b>       | <15%                       | 9           | 6           | 5            | 10          |
| 7                          | <b>Financial Cost Ratio (FCR) (%)</b>            | <15%                       | 9           | 11          | 8            | 13          |
| 8                          | <b>Operating Cost Ratio (OCR) (%)</b>            | <25%                       | 18          | 17          | 16           | 23          |
| 9                          | <b>Yield On Portfolio (YOP) (%)</b>              |                            | 20          | 17          | 18           | 30          |
| <b>II.</b>                 |  |                            |             |             |              |             |
| 0                          | <b>Capital Adequacy Ratio (CAR) (%)</b>          | <20%                       | 47          | 23          | 21           | 29          |

The detailed financial items of the SHGs and Co-operatives, borrowings and outstanding from various sources are represented in the table 2.

The figure 2 narrates the experience of an SHG member.

**Financial performance:** The financial performance of cooperatives has been assessed through mainstream ratio analysis that has been presented in the table 3.

<sup>2</sup>According to the standards provided by FWWB

## **New initiatives**

### **Advisory committee:**

An advisory committee has been inducted to advise cooperatives on address issues in the co-operative activities with respect to financial transaction, Governance, Financial linkages and to perform livelihoods activities. Advisory committee members are currently Sampark associates and staff who visit the cooperatives every month to discuss issues of concern and to guide them in the cooperative act.

### **Independent venture:**

The cooperatives have become independent and continue to operate independently. w.e.f. July 2014. The cooperatives approach Sampark for support to link with new financial agencies and during the time of auditing. The president and secretaries of the cooperatives negotiate on their own with funding agencies, NABFINS for loans and interest rates. For instance, the NABFINS conducted workshop with leaders of the cooperatives to inform them about cap fixed for loans (one crore). When NABFINS asked the cooperatives to become business correspondent agency between the groups and NABFINS with 2% of interest, the cooperatives disagreed on understanding that it was not profitable to them and would be in conflict of interest. The Co-operatives have also increased their own capital through shares and savings from the members.

### **Constitutional amendments:**

The Karnataka Souharda Cooperative Act has been amended in order to expand the outreach of activities. Till now, Cooperatives functioned only in Koppal Taluk. By this amendment, the outreach of activities has been extended to entire Koppal district and two other districts namely Gadag and Bellary.

### **Micro insurance product:**

This venture is an initiative by the cooperatives as all the four cooperatives have associated with Vimosewa, Ahmedabad for micro insurance. This product is applicable for the members who take loan from the cooperative through the SHGs. The premium payment for the insurance depends on the quantum of the loan amount. This insurance covers the loan amount in case of untoward incidence occurring for the member during the period of loan repayment.

## **Challenges**

Even the cooperatives have become independent and Sampark has withdrawn from active support, oversight, some challenges have emerged. The leaders and staff need to build new capacities to handle scale and also to prevent potential defaults and maintain strict discipline so as to control

misappropriations. New investments are also needed to digitalised MIS and continued technical and professional support from Sampark as facilitation organisation.

### Figure 3

#### Our Impressions...

*“Finding adequate human resources in rural areas is a challenge most organisations face and one that Sampark has met on a large scale. It is remarkable to see the enthusiasm of both the staff and board members of the three co-operatives we visited – enthusiasm that is accompanied by a strong sense of ownership and pride in what has been achieved so far. It is commendable that the training of the staff has kept pace with the rapid growth of the co-operatives. The records are well maintained and the staff seemed at ease in handling the software that tracks savings, loans and reimbursements.*

*Finding the financial resources to cater to the demands for loans still seems problematic. It is difficult to understand the reluctance of banks to loan money to the cooperative, especially since they have a good track record with 100% repayment so far. If additional funds are not raised, a certain scaling down of operations of the co-operatives will be necessary accompanied by more strict selection of SHGs eligible for loans. Under any circumstances, the independence that the co-operatives have achieved should be maintained.*

*The beneficiaries confirmed that the SHGs and co-operatives have replaced the money lenders as their source of credit and helped them get out of the vicious cycle of debt that keeps many rural families in poverty. In addition, their meetings address other social problems that women face. A big plus point is that their collective action has succeeded in closing liquor shops and reducing alcoholism in these villages and neighbourhoods.”*

By Louk Vreeswijk & Asha D’Souza

(Founders of ‘Friends of Orchha, an NGO, from Madhya Pradesh, visited Sampark Cooperatives in Koppal on December 10, 2014).

### Ways Forward

The past ten years of promoting SHGs and cooperatives places Sampark in a position to offer lessons Nationally and Internationally on creating people’s organizations as well as providing insights on multiple challenges and how to overcome them. Going forward Sampark needs not only keep its advisory role with cooperatives but also engage in promoting women’s financial collectives in India as well as other countries.

### 3. Sampurna Shuchi Gram

#### Background

The Sampurna Shuchi Gram (SSG) envisages the graduation of a village to a “Model Village” that can set new standards and can be replicated elsewhere in the country. The project took off in mid November, 2013 and follows a participative approach. Sampark has been able to mobilize the people of these villages to take initiatives in listing out issues in the village, prioritizing them and planning out timelines and costs for implementing solutions for these issues. The project aims to work with the villagers to build a model village with sustainable livelihoods which commensurate with the issues and solutions that are people-centric, raised and suggested by them.

#### Objectives and Activities

The SSG project aims at people – led initiatives for village for village development. The initial activities include development of local forums and interventions in education, agriculture and village cleanliness and sanitation.

#### Scope

The project is currently operational in five villages in Koppal district. The three villages in Koppal Taluk are Kolor, Bairapura, and Gunnali, and the two villages in Yelburga Taluk are Bairanayakanahalli and Honnuhunasi. The villages were selected on the basis of their economic capacity, resources, strong presence of self-help groups and cooperatives, etc.

The scope of the project activities comprises of various interventions in the areas of education, agriculture, water and sanitation and community mobilization and participation activities through building various community based organizations like youth committees, farmer groups and through nurturing the existing community based structures like SHGs and their cooperatives.

#### Education

Educational support is offered to 71 students through 2 English and math coaching centres. During the months from January to March 2015, full attention was given to coaching and revision for the examinations.

**Impacts:** A baseline of the learning had been conducted, and in March, 3 project teachers have conducted assessments for a total of 76(24/30 in Kolor village and 52/60 in Bairapura village) students were assessed on English, Kannada and Mathematics. Children have been tested by the 3 project teachers. The impacts on subject learning are as follows: During the 3<sup>rd</sup> week of March The evaluation revealed that the all these students who have been

regular to the center have improved in Kannada and Mathematics. The students need to improve in writing skill in English language.

**Links with good practice elsewhere:** During the period, contacts were made with two organizations reputed for teaching. The Akshara Foundation, which has a model for supplementary teaching, was contacted. They informed us that they operate in Kustagi block, and 220 government schools in Koppal district. Their school intervention includes Math program for 1 to 5th standard and English program for 1 to 4th standard. They have a program package which includes a training kit, teachers training and teacher's manual, and a children's work book. All the class teachers who teach mathematics and English are trained. Akshara foundation has its own field called Cluster facilitators, who are trained in Mathematics and English, and who visit schools and support school teachers in their programs. Akshara has a practice of implementing its own projects. It has not been possible to obtain their education materials for use, as these books, although announced on the web, has not been available.

**Going Forward** The need for supplementary education is clear, in the current two, as well as the three new villages. The cooperation of the Principals of the schools is an important determinant of the success of the educational support is the collaboration with the Principal of the school and the parents. The major support by Sampark is through teachers, which needs to continue. While three new villages have been added to the SSG fold, education activity in schools in two villages through the SSG project has not yet started, and will be started after the technical links are made with educational organisations. More good practice organisations will be identified, especially for English teaching.

### **Youth Groups**

The youth in the target areas had shown no interest in learning or even skill development activities and required a lot of motivation to attend the youth activities. Motivational training was given to the youth based on following personality management subjects and with adequate practical exercise. The training focused on character building, improving self confidence, set aside shyness and fear and personality development.



The youth were trained in keeping their villages clean for which activities were sketched out by the team themselves and implemented with the help of SSG team and panchayat. The following are some of the activities engaged in by the youth groups.

## Activities

- **Regular meetings and trainings** are conducted by the youth groups in all five villages. Fortnightly meetings are held in the villages and the groups are trained on objectives, rules and regulations, byelaw, etc
- **Clean Village:** Shramadhan is an initiative towards cleaning villages to improve health and sanitation and thereby avoid diseases and other ailments. The youth groups have been conducting monthly activities in all the villages. This has gained them public acceptance and support. In the village of Bairanayakanahalli, where the project work has recently started, the first shramadan was held in February, with 9 of the 30 youth members participating where the land surrounding the village temple was cleaned.
- **Garbage collection:** In the project villages, dustbins have been installed in different parts of village and are promptly used by the villagers. The youth members provide awareness to the villagers on importance of cleanliness and use of dustbins. The youth transport the garbage using small trolley. The panchayat has given a trolley, which was in disuse and SSG team paid for its repair. The composting task is done on the common land identified by the local Panchayat.
- **Swatch Bharat Workshop:** In January 2015, the youth organised a workshop on “Swatch Bharat Mission” of the government. The workshop was attended by the Panchayat leaders, MP, MLA, CEO of the Zilla panchayat, Executive officer of the Taluka panchayata, etc. The Kolar youth used this as an opportunity to raise the profile of the group, and also to gain collaboration in their work of keeping Kolar village clean.
- **Awareness on cleanliness** by conducting sanitation walks in the village for “stopping open defecation and health protection”. Procession for avoiding use of plastic was also carried out. Since then, villagers have stopped throwing garbage in the streets. They take the compostable garbage to their farmlands.
- **Skill training provided in collaboration with Unnati.**
- **Sign boards** for keeping the village clean have been put up in different parts of Kolar village
- **Registration of youth and farmers’ group:** The District Collector’s office has a separate wing for registration of youth groups. **The youth and farmer groups in Kolar and farmers’ group in Bairapura have registered societies, and are now eligible to implement government programmes.**
- **Savings groups:** In Honnuhuasi, the youth have started saving Rs. 50 per month. The youths changed the vice president because the previous vice president has gone for migration.
- **Planting flower saplings** has been done in three villages: Kolar, Bairapura and Gunnalli. Youth were first given training, youth collected saplings, these are being grown using the “Cloud formation” method, which was learnt from ARTI Foundation in Pune<sup>3</sup>.

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<sup>3</sup> Appropriate Rural Technology Foundation, Pune



## Achievements

- ❖ **Drinking water issue in Kolar high school**, where the school has no sanction for drinking water connection from Panchayat was settled after a meeting with the school management.
- ❖ **Cloth washing stone in Bairapura**, was provided by the Panchayat after follow up by women with the Panchayat members.
- ❖ **Drinking water facility to every household ensured** with the help of SSG team's co-ordination with the contractor and Assistant water engineer. The sump was cleaned up and air tank was made water proof for leakages and now is in working condition.
- ❖ **Social Media Presence** - The youths have got registered with their new email id ([nammakolur@gmail.com](mailto:nammakolur@gmail.com) ) and Facebook account. YouTube account associated with this email id has also been opened. One of the members from the youths' team has uploaded photos and videos of the activities on these social media sites. Besides, the youth group activities are also receiving press coverage. The details of the events reported are provided in the Annexure 2.2.
- ❖ **Financial Empowerment** – The Kolar group opened a bank account with Raichur District Cooperative Bank (RDCC), in its Koppal branch. The members collected Rs. 50 each as contribution sum towards the minimum balance required to be maintained.
- ❖ **Accessing Institutional Grants** – Based on a newspaper advertisement, the Kolar group registered itself as a youth group under the YES Department. With the guidance of Sampark SSG team they submitted a project proposal titled "Nammuru Shalege Namma Yuvajanaru" translating to "Our School our youths". The Group has applied for Rs. 1 Lakh grant for the period of 2015 – 2016 and is waiting for approval

### *Shramadan of youths, Kolar*

It was a sunny morning of Sunday, 8<sup>th</sup> June, 2014. As other Shramdan events, the young blood of the village planned this event also on its own. The plan was to clean the 2 streets wrapped in the blanket of drainage water due to clogged sewers. Borrowing the garbage trolleys from Panchayat and getting brooms, the youths were already prepared for the task, most insisted and adored by Gandhi, before the SSG team reached. The activity took off at 10



AM. Getting rid of the harmful solid and liquid ecologically disastrous waste was the aim of the men on the field. They no longer wanted to see those filthy streets of their own village. As youths started on mission, the passerby and other villagers also got sensitized with one of the most pressing needs of society, the cleanliness. They also joined hands and contributed in their fullest capacity. It is believed that the village has a precedent of such kinds of cleanliness drives by youths of village and some women have started to contribute to cleanliness of village by learning from these youngsters. The Prajavani Kannada version state news paper (Deccan Herald) news agency published one photo with a description of two sentences about the activity. Youths were very enthralled by this gesture of appreciation of their job.

## Agriculture and Farmers' Groups

The *Primary data* revealed that in Kolor village on an average there are 500 farmers with an average land holding of around 4 acres. Out of the 500 farmers, 40% of them have irrigation facilities and the source of irrigation is mainly bore wells. The major crops grown by the farmers are Sorghum, bajra, red gram, Bengal gram, cotton, sunflower, groundnut and also vegetables such as chilli, tomato and onion. Red soil is prominent in the village. The major source of income is dairy. 60% of the households have milch animals.

The following are the activities of the farmer groups spread across 5 villages. In addition, review meetings were held in all 5 villages to discuss the spread and impact of agriculture methods and trainings.

### Schemes for the Farmers

The farmers in these villages were keen on availing the benefits of government run schemes. **The groups** have begun to enquire with the SSG team about various existing schemes for the farmers and procedure to avail each. The schemes are being accessed with ease and every month the group witnesses around 10 members applying for the schemes.

The SSG team regularly informs the groups about other subsidies available for purchasing agricultural tools such as green house nets, technical machines like cutters, tractors and supporting equipments.

**Animal insurance:** Insurance Agents were invited by the SSG team to all 5 villages to provide awareness about availability of animal insurance to protect the farmers' livestock.

**Bank accounts-** Currently the farmers of Kolor and Gunnalli have bank accounts in RDCC bank, Koppal. In other three villages the process is still under completion.



**Training in Horticulture and Low Cost Urea-** the SSG team organized a training programme in association with the Horticulture Department to impart training on horticulture crops and its market, in which several farmers participated.

In village of Bairanyakanahalli farmers had gathered in a farm field to undergo training on usage of low cost urea.(Figure 4) In this training, farmers enquired about availability of future support during harvesting season. In addition, the SSG team explained the role of Krishi Vigyan Kendra, its function (of providing support to farmers) and role in animal husbandry

Figure 4 Urea Training

and horticulture. The farmers were not only satisfied with the training session but sighed with relief on learning about the existence of a formal support institution.(Figure 5)

**Seed treatment with Bio agents:** Training was organized on the importance of seed treatment to the farmers group in both the villages. The farmers groups were shown how to do the seed treatment & the importance of it.

Bio agents have been procured from an agency & will be given to the farmers so that they can make use of it before sowing.



**Figure 5 Farmers Training**

**Enabling Linkages** – The SSG team has played a role in and networking for the farmers. The team has provided support by putting farmers in touch with Krishi Vigyan Kendra and Unnati, besides sending them on regular exposure visits and trainings.

***Gavididappa, a 45 year old farmer from Gunnalli, Koppal Taluk with 3 acres of land***



Gavididappa is a farmer, with agricultural land inherited from his ancestors. Earlier, he was dependent on rains, but over the past ten years, he has installed three bore wells on his land, using the two inches of water he gets from these to irrigate the land. He grows clustered beans, ground nuts, maize, jowar, sun flower, etc. Once, on a visit to a relative, in the village Bodhihal, he saw a banana plantation and was inspired to try it out on his farm. On return, he planed bananas on two acres of his land, and with the support of a relative, bought a subsidized drip irrigation system through the horticulture department.

Before planting the banana trees, the farmer had cleaned and ploughed the land and used super compost and goat/sheep manure to enrich the soil. The horticulture department person provided guidance for the size of plants, and Gavididappa's relative supplied the saplings. For seven months, the plants grew well, and then they were gripped by a disease that would dry up the plants. The youth group in Gunnalli informed the Sampark team, which immediately put the farmer in touch with **Krishi Vigyan Kendra, Gangavati. The farmers used whatsapp to send a photograph of the diseased plant to the KVK scientist, who sent the solution for the disease ( a spray, with the dilution formula).** The medicine worked well, the disease is receding, the plans are looking well. For the past week, Gavididappa is breathing better, and he is happy now. He also plans to follow and spread the other practices that Sampark has introduced, namely production of Azolla and low cost urea.

The Horticulture Department had organized a **three days exposure workshop** in April, to Dharwarda, Bagalkote and Bijapura, for 10 farmers from Honnahunasi village. As a part of the Workshop, the Dharwad Krishi Vigyan Kendra representative educated the participants about different types of soil and suitable cultivations and about seasonal crops, their durations and measurements for cultivation. Beekeeping and mushroom raising techniques were also taught in the programme. Most of the farmers who attended the exposure visit have implemented the newly learnt methods and ideas.

The SSG team was instrumental in supporting **Unnati** to set up a skill training centre in Koppal. The team also helped in linking the centre with the Eshwara Cooperative for outreach purposes. The cooperative sent 24 youth group members to the Unnati centre of which only 3 of them were interested in retail shop training. Unnati was planning to start Retail Shop and Admin Assistant trainings as soon as the minimum enrolment was met.

*In the month of April, one of the farmers in Bairapura, Maruthi Meti, approached SSG team to complain about a peculiar infection in his cotton crops. Noticing that the crop had been affected by some red insects, the SSG team called the **Krishi Vigyan Kendra - Gangavathi** centre and Mr. Badari Prasad from the centre provided required assistance in curing the crops from the said disease.*

### **Infrastructure Development -**

Understanding the need for sanitation and cleanliness of villages, access to built toilets for every household has been on the agenda of SSG project. The purpose behind enabling households to access the grant from Panchayat to build toilets is to avoid open defecation. The health concerns related to open defecation and lack of toilets for women have been taken as serious issues of concern and Sampark's SSG team has been working towards fulfilling this basic need.

The team through its groups (Youth and Farmers) has spread awareness about constructing proper toilets and using them. This is done by enrolling villagers to the Panchayat scheme for building toilets. The details of number of households with toilets as on April 2015 is given below (table 4).

| <b>Table 4 Household with Toilet Facilities (April 2015)</b> |  |  |                                   |   |
|--|--|--|-----------------------------------|---|
| <b>Name of the village</b>                                   | <b>Total number of houses in the village</b> | <b>Households with completed toilets</b> | <b>Households without toilets</b> | <b>Houses with toilets Under construction</b> |
| <b>Kolur</b>   | 241  | 105                                      | 113                               | 23  |
| <b>Bairapura</b>   | 188  | 58                                       | 104                               | 26  |
| <b>Gunnalli</b>  | 180  | 62                                       | 103                               | 15  |
| <b>Honnunasi</b>   | 157  | 37                                       | 105                               | 15  |
| <b>Bairanayakanalli</b>                                      | 238  | 87                                       | 139                               | 12  |
| <b>Total</b>   | <b>1004</b>                                  | <b>349</b>                               | <b>564</b>                        | <b>91</b>                                     |

## **Challenges**

The larger issues of concern that needs focused attention of all associated with the project are listed below.

### **Community mobilization on economic issues**

Whenever there is a perceived threat to economic interest, it becomes challenging to mobilize the support of villagers for schemes, programs or plans beneficial to them. Dispute over sharing of NREGA card no. is an example of such behavior. Persuasive counseling to the whole and not just a part of the committee may be one of the solutions.

### **Challenge of factionalism**

The community based organizations, already existing (SHGs and cooperatives) and newly built youth committees and farmer groups, should ideally work in collaboration with each other for the development of the village. It is, therefore, very essential that they see each other as partners and provide each other a complementary and supplementary role. As the project progresses and more schemes, events and programs are introduced for various group and committees, it should be kept in mind that the community is very susceptible to this phenomenon of factionalism. It would be a challenging task for the team to forge greater partnerships among groups and build an enabling environment to make such partnerships sustainable.

### **Sustainable supporting infrastructure**

The local government structures are, as usual, plagued with their nominal presence and inefficient implementation of schemes and demands of villagers. As the project moves forward, the team needs to ensure that the dependable support of local government

institutions is secured. The village citizenry should be equipped with democratic weapons to construct their active public sphere against inefficiencies of the Panchayat.

### **Sustainable sensitization**

The communities must develop a sense of ownership and responsibility for local institutional structures and assets. The team needs to ensure the sustainable community participation in initiatives and problem solutions. As the project advances to the next level, the team needs to ensure that the community presence becomes paramount in every activity.

## **4. Prerane Project**

### **Enhancing Reading & Writing Skills of Lower & Higher Primary School Students in Koppal district, North Karnataka**

#### **Introduction**

In the 10 Government Primary Schools covered under the project, 50% of class 8 students lack basic learning skills. With the current government order in rule, the students below class 7 cannot be demoted or failed. The primary school students are promoted to the higher classes, though they lack the basic learning skills like reading and writing. Students of classes



1-3 have no practice on reading or writing skills as the programme Sarva Sikshan Abhyan has been followed which does not allow children to be forced to read or write. 80% of the students of classes 4-5 are able to read and only 60% are able to write. Sampark has realized the importance of having a good academic base in students of primary classes which can be inculcated easily and more effectively in higher classes. With this motive, the 'Prerane Project' was started in the rural schools of Yalaburga Taluk of Koppal District, North Karnataka.

The project focuses on the broad mission of enhancing reading & writing skills of lower & higher primary school students. The project is guided by the following objectives –

- To develop special fast pace reading skill improvement program of 12 to 14 weeks for students of class II, III, IV V and VI in 10 selected schools of Koppal district, Karnataka state.
- To train teachers (support teachers) to implement the program and to conduct base line and terminal evaluations to evaluate the program.
- To adopt Skill Target Academic Growth (STAG) a fast pace program for educating educationally backward children, for educating left out or dropped out and under privileged children. The curricular frame work in STAG covers four basic areas:
  - Using the primary faculties of learning: - train to harness one's eyes, mind (memory) hand and reflecting – i.e., developing reflexes.
  - Acquire skills in local school languages (reading and writing).
  - Mastering the elementary arithmetical computation skills.
  - Developing spoken and written English.



### **Building the Team**

The Prerane project team was constituted with members such as the project manager, the project coordinator and a team of enthusiastic Education Facilitators (EFs). The 14 Education Facilitators (EFs) who are the pillars of the project are responsible for the intervention in the 10 project schools. Some of the facilitators are well qualified to teach with a Bachelors in Education (B.Ed) and Diploma in Education (D.Ed) degrees. The rest comprises of college students who are keen on working with the children as they see the importance of building learning skills in the lower classes.

**Support from Education Department** was essential to approach the schools and villagers. The project manager and the project coordinator from Sampark met the Deputy Director of Public Instruction (DDPI) to get permission to visit all the 10 project villages. The details of Gram Sabha and number of people attended are enclosed in the Annexure.

**Gram Sabhas** were platforms to approach and interact with the villagers who were the key support groups in the project. The EFs informed the people in the villages during Grama

Sahbas about the objectives of the project. The details of Gram Sabha and number of people attended are enclosed in the Annexure 2.3

### **Education committee**

The Project Implementation Monitoring Committee (PIMC) was inducted in all 10 villages. In Narasapura and Bhairanaikanahalli the SDMC members regularly visit the schools when the EFs are facilitating the leanings of the students. There is a sense of responsibility among villagers in the progress of the activity and among parents to send children to school. The details of PIMC is given in the Annexure 2.3

**Engaging with Children** The project intervention villages are Bhairanaikanahalli, Guttur, Honhunshi, Hosur, Hunsihal, Jharakunti, Kolihal, Mandalmari, Narasapura and Nelajeri in Yalaburga Taluk of Koppal District. The students' strength from 10 project schools is 1770 (Boys 874 and Girls 876). The project covering 10 schools with a total strength of 1770 students targeted at providing writing and learning aid to 1440 students (Boys 704 and Girls 736). This academic year (January 2015-March 2015) only class 6 and class 5 students have been chosen as target group as these students will either leave the school (as in case of schools where only classes up to 1-5) or will move to the next standard (from class 6 to class 7). The strategy and the time slot were planned according to the request of the school Head Masters. Under the targeted programme a total of 203 students (96 boys and 107 girls) are being taught by the EFs. 4 students from class 6 (2 girls and 2 boys from 2 schools) did not appear for the Annual in the month of March. They are dropped out of the school and the EFs are given task to find out the exact reason for the students drop out. Only 199 students wrote annual examinations and all of them are promoted to the higher class.

### **Challenges**

- Convincing parents about the importance of education to their children.
- Motivating children to attend class regularly as they like to stay at home some days like local santhe or some function at home or in their neighbours house. These children are mostly low performers in academics and like to evade school discipline.
- In Guttur village students refuse to stay back after 4pm in the school. The EFs are visited homes of these students counseled their parents to convince them to send their children to the special classes conducted by Sampark. The project coordinator and with the support Head Master succeeded in motivating the students and the timing was altered and this supported the process of intervention in the school. A large number of slow learners were benefited from the intervention.



## Way Forward

- Prepare list of slow learner students with the help of class teacher from classes 2-6 in all project schools
- Plan activities for students in summer holidays with the consent of the Head Masters of the project schools
- Approach the DDPI and BEO to get permission to conduct classes and activities during the summer vacation in the project schools
- Visit houses of slow learners to counsel parents to send their children to school during summer vacation.
- Visit homes of long absentees to find out the exact reasons- work at home, work in the seed plots
- Provide ToT to the Education Facilitators from the teacher resource cell from Dharwad.

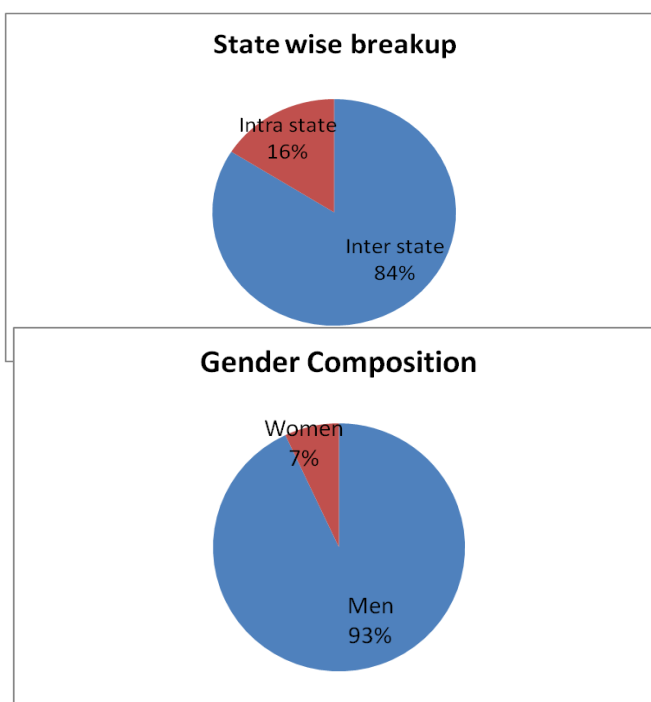
Sampark was able to successfully complete the baseline in all the 10 project schools. The permission from the Education department was granted in time to start Prerane intervention in all the schools at the right time. The education facilitators and the project manager are trying their best to motivate and encourage children to attend the classes regularly. The Sampark team has been able to build rapport with the school authorities and the community in the villages. The field officers of the Nunhems Foundation were helpful in all villages in identifying education facilitators and informing the farmers about the project intervention in the respective village schools. The Sampark team believes in reaching out to many needy and deserving children in all the project school.

## 5. Education & Empowerment of Migrant Construction Workers Bangalore

In the building and construction sector, more than 44 million workers are engaged across India. They are one of the most vulnerable and excluded groups in the country. Their employment is not permanent, working hours are uncertain, safety is mostly compromised on the work sites, relationship with employers is temporary, living conditions are pathetic as mostly they migrate from the villages in search of work. Sampark identified a need in this community in urban parts of Bangalore and started its ambitious project on January 1, 2013. Through this project, Sampark aims to create awareness among the migrant construction workers about their entitlements to basic requirements such as health, education, financial & social security and legal aid, facilitate their access to these welfare measures and thereby improve their livelihoods.

Towards this end a Workers resource Centre has been started in the city of Bangalore. The intervention was supposed to be demand-based and hence they were designed through a participatory method with the workers. Reaching out to the workers is a challenge which was dealt by the team through working on Sundays, setting up canopies and kiosks with several posters outside the labour colony on the roads through which awareness about the WRC, its activities and about the welfare schemes of the KBCWWB (Karnataka Builders and Construction Workers' Welfare Board) was disseminated. From January 2013 till March 2015 Sampark has reached out to 3852 migrant construction workers at destination i.e Bangalore. Out of 3852 workers, 1784 workers reached during the reporting period. Out of 1784 workers 84% was from outside Karnataka and only 16% from within the state with 93% men and 7% women workers; as depicted in the figure 6 below.

**Figure 6 Composition of Workers**



### *Health Camp Helped to Overcome the Stigma of Disease -*

*A construction worker named Mohammad Nayar had migrated from Bihar to Bangalore along with his family, in search of employment. Here, his entire family was taken into work at JMC Constructions.*

*They had been working at this site for the past three years. Suddenly, the entire family fell ill with some unknown skin disease. Their bodies started developing pimples with puss formation which made them feel ashamed and hence did not share their concern with anybody.*

*They had visited a private hospital for treatment, and had spent a lot of money, but all in vain. The infection grew severe and by then his four year old son and daughter who was only 1 and a half years old began to suffer from fever.*

*The Field officer found out and counseled them on the need to take immediate medical treatment and not to be embarrassed by such medical conditions. Mr. John took them to the Govt Primary Health Center at Doddakanalli.*

*Dr. Sudhakar (The Medical Officer) of the concerned PHC treated them. Dr. Sudhakar informed that the family member had been suffering from a kind of blood infection which normally comes through contaminated water and that they would require a week's treatment. This was followed by treatment for the entire family for about a week. Finally, the entire family got cured without having to pay any Doctor fees.*

*Seeing this, most of the workers especially interstate migrants in JMC labour colony started visiting Dr. Sudhakar at Doddakannahalli PHC for the treatment as doctor speaks in Hindi.*

## Health

The activities undertaken in providing health support can be categorised into three areas: awareness generation, service provision, and right based linkages of the needy to civic amenities and schemes.

During reporting period ten health camps were organized covering 768 people from 10 labour colonies (details in Annexure 2.4). The government doctors from the local PHCs were present to conduct the health camps. The medicines required for common ailments in the area were distributed free of cost during the camps.

Workers with complicated health issues such as Tuberculosis, malnourishment among children etc. that required institutionalised treatment were taken to the hospitals and were advised to have regular follow up visit to hospitals.



Twelve awareness programmes on HIV/AIDS were conducted across 12 labour colonies (details in Annexure 2.4) covering 461 workers. HIV/AIDS being a sensitive and socially unaccepted disease, reaching out to workers was a challenging task. Hence Sampark conducted ice breaker activities in the labour colonies to the workers comfortable about their problems.

This strategy proved to be highly effective in building networks and relationships among the workers. The construction workers are in continuous work related risk. Keeping in mind continuous risk involved in the nature of construction work, Sampark also conducted awareness programmes for workers on work related safety measures and health hazards. (Refer Annexure 2.4). Around 10 such health camps were conducted which saw a participation of 366 Workers.

Prior to Sampark's involvement, none of the pregnant women in the labour colonies had visited hospitals or clinics for regular checkup. To tackle this issue, linkages with local PHCs and anganwadis were made as a result of which the women received health cards and registered for midwife and nutrition services program.

## Education

The workers migrate to the city along with their family disrupting the child's education which is often a reason for drop – out from formal education. When migrating, both husband and wife take up active employment to make their ends meet. In this continued

struggle, the children's education is neglected or forgotten. Recognising the dire consequences of lack of access to education, Sampark as a part of its education intervention, counselled the parents about the importance of continuing their children's education. Further, the team set up on site day care centres (creches) to act as bridge schools for the children of the migrants. Creches were set up at 7 construction sites spread across various regions in Bangalore.. The programme is carried out with the support of builders who provide physical space to set up centre, share costs of teachers' salary and stationery on 50:50 ratio; this will enable the programme to continue and sustain over the coming years. These schools help in maintaining a continuum in learning and discipline of the drop-out children. The health and nutrition requirements of children are secured by conducting health camps (refer Annexure 2.4) and providing mid day meal (from Akshaya Patra Foundation).

The team frequently visits the parents regarding enrollment of their children to the local government schools. A total of 71 children have been enrolled to the local government schools through our team during the period.

Hinderence to the education programme is the unstable and frequent nature of migration by the construction workers. The seasonal nature of agriculture requires these migrant workers to migrate to home villages for 6 to 8 months. During this period, the children are disengaged from schools in destination although they are enrolled to regular schools.



### Role Model Child

*Ramesh is the 5<sup>th</sup> son of Irramma , a migrant widowed construction worker from Raichur.*

*2009 – As a 9 year old migrated with mother; started attending mobile crèche at Sun City colony.*

*2010 – After 1 year of learning at Crèche, enrolled to a govt. school with crèche teacher's help*

*2010 – 2015 – Continuous schooling; free books and uniforms*

*2015 – Completed high school; admitted to Agara Govt School for class 8.*

*During the period, Crèche teacher regularly monitored him and helped in getting bus pass; her motivation ensured he did not drop out. He went to home town only twice a year and is now a role model to other crèche goers.*

## **Financial Inclusion**

Financial Inclusion Programme, a pressing need for the workers was introduced with the aim of preventing the hassles of dealing with middlemen and commissions in transferring cash to home village. The programme is also essential to the workers in creating a formal source of saving and security of money. Without bank accounts, the workers pay a hefty service charge and depend on others to send home the money. Sampark is trying to link the workers and nationalised banks on this front. Sampark organised 8 financial literacy trainings for a total of 267 workers. Currently around 517 bank accounts have been opened for the migrant workers. . Along with opening bank accounts, the team assisted 65 interested workers in applying for Permanent Account Number (PAN) cards.

With some workers not having any identification proof, which is a primary requirement under KYC norms of banks, the team faces difficulty in accessing bank accounts for such workers. Other workers who have ID cards had left behind the originals in their source villages and are not willing to bring to their place of work due to fear of loss of the same considering that they live in small sized sheds without proper doors.

## **Social Security and Legal Aid**

The Karnataka Building and Other Construction Workers Welfare Board (BCWWB) provides social benefits to construction workers registered with the board. This board was specifically created for the welfare of construction workers. Sampark's activities focuses on securing social and legal aid through awareness programmes and registration with the KBCWWB in order to establish link to its schemes. Other activities include or registration with trade unions and provision of ID cards that would be useful in opening bank accounts or for availing government schemes. Application for three types of ID cards( Union, Board and Sampark's) [table 5] and awareness generation are some of the regular activities carried out for the workers.

**Table 5 ID Cards for Workers**

| No. | Name of the Card | Description   | Use   | Total Number of Workers                          |
|-----|------------------|---|---|--|
| 1   | Sampark ID cards | Signed by the principal employer/secretary of union/contractor/maistry and a Sampark representative | Can be used in difficult situations like accidents  | 280 workers received Sampark ID cards            |
| 2   | Union cards      | Workers registration with Union Card  | Element of identity for personal and occupational purposes. Support during disputes with Contractor or Employer | 256 workers have been registered with the Union  |
| 3   | KBOCWBB Card     | Contains the workers' residential address of source, details about nominees and occupation details  | To avail all the welfare schemes of the Board.  | 1784 workers have been registered with the board |

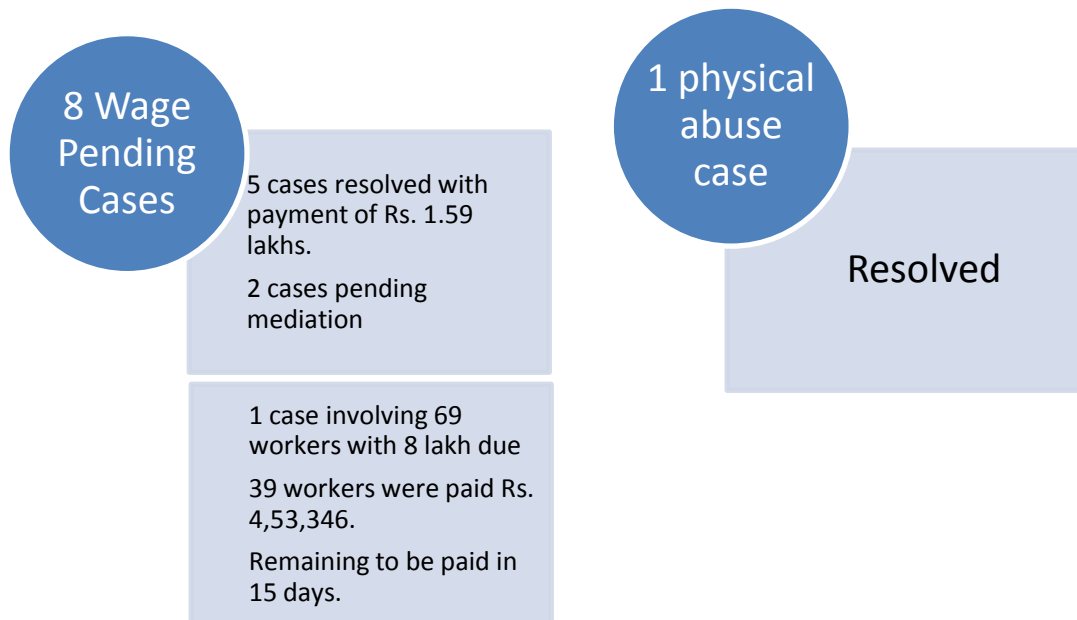
Out of 1784 construction workers, all workers have been registered with the board till date, of which interstate workers are in majority at 84% and 93 % are male (Refer Annexure 2.4 for details). The team identified workers who have completed one year of registration with KBOCWBB and thus eligible to avail schemes such as scholarships for child education and marriage and maternity benefits. About 40 applications were submitted to KBCOWWB to avail scholarship for children and marriage benefits; the applications are waiting approval. Out of 40 applications, 20 applications were rejected due to mismatch of names in the schools and registration card, not have proper certificate from school authorities, mismatch of age of children in schools and registration Card etc. Two applications have been approved and the workers received an amount of Rs 4000/-towards scholarship of two children.

**Challenge** - The procedure for claim and approval processes for schemes from the board is lengthy and time consuming. For instance: In Scholarship applications, verification of children identity from other state is difficult since they return during agricultural season or the original documents are left behind in villages. For availing marriage benefit the Board requires submission of original marriage certificate, which is difficult for the workers as they required their marriage certificate for other purposes in future.

As a part of Sampark's legal aid programme, the WRC team is vested with the role of providing legal and counseling services to workers registered with the centre... The team put into uses the mediation techniques and skills learned from Aajeevika Bureau. During the

reporting period, a total of 9 legal cases were registered of which 8 were wage- pending and 1 was a physical abuse case. (Figure 7) .

**Figure 7 Legal Disputes**



## Research and Advocacy

Sampark has been building and maintaining good networks with all the key stakeholders of the project including the Department of Labour, Anganwadis, PHCs, KBCWWB, various banks, government and private hospitals, other NGOs that work in the same area and the builders.

In parallel to the intervention activities, the team has been collecting relevant literature and training manuals, making postures, pamphlets and brochures to publicise the activities of the WRC in local languages. Sampark has been networking and participating in conferences for sharing experience and learning from the WRC initiatives in urban labour colonies of Bangalore.

### Research on legal disputes of Migrant Workers:

In order to understand the legal issues faced by the construction laborers in Bangalore, a study was conducted by an external consultant on the workers from both own state and other state. The findings highlighted that nonpayment or delay in payment of wages, lack of standardization of wages, Irregularities in addressing accident cases and Lack of dignity of labour are some of the commonly faced legal issues by the workers. However, not all the disputes are reported nor have they been discussed openly with the builders. Lack of job

security, absence of basic facilities, financial insecurity and poor of quality of life are the consequences of weak legislative cover.

Based on the study findings, recommendations were suggested to WRC team to address the disputes. One of the significant recommendations was to create awareness and knowledge about labour laws and rights applicable to them. This includes registering with the labour department and awareness about the social security schemes provided by the government. WRC has also been supporting workers by maintaining their documents during contracting and as and when required for the social schemes. Empowering and assisting workers to resolve issues by settlement was also recommended by the study. However the lack of trust in employers acts as a mind block for the workers to agree for settlements. To tackle this issue, the study suggested creation of specialized resource to train and assist workers during disputes. Besides, the study recommended building and expanding good network and linkages. Linkages would make government departments and builders aware of the workers' plight and to find solutions to help the workers.

#### **Capacity Building of Shramik Mithras:**

25 local leaders (Shramik Mitras) were identified and were given orientation on WRC's objectives and activities, schemes and registration process of KBOCWVB, benefits of three ID cards i.e. Sampark, Union and KBOCWVB, banking procedures to open a bank account and how to do bank transactions, how to use an ATM card, what are the benefits of collectives, how to form collectives in labour colonies and how to take further these collectives as a Union, how to take measurement of the work done by the workers and based on which how to calculate their payments, how to send an email and SMS in mobile etc. During the reporting period, 12 training programmes were conducted for Shramik Mithras. The Shramik Mithras is showing interest in organizing and supporting training programmes in their labour colonies. The Shramik Mithras are actively assisting field staff in motivating workers to register with the KBOCWVB and open bank accounts, to organize meetings and making posters and advertising about activities of WRC

#### **Impacts**

- ❖ **Spreading Awareness** – One of the key impacts of this project (during the reporting period) is awareness generation and dissemination of information about rights and entitlements. Sampark, in its efforts towards the goal of spreading awareness about functions of WRCs to its various stakeholders has been successful. Awareness about WRC activities has been given to the workers and other stakeholders. Migrant construction workers, builders and contractors who were not aware of the facilities available from the state government labour office are today aware of the welfare schemes and their entitlements. As a result, 1784 workers have registered with the KBOCWVB during this year.



- ❖ **Providing Educational Support** - Linkages were made with government schools and six day care centres have been started with the support of the builders on 50:50 cost sharing agreement. 71 children were enrolled into government schools from the day care centers.
- ❖ **Progressing Towards Unionization** - Six collectives were formed which later will be converted into single large collective and registered as a trade union. This was a step towards developing solidarity, unity and oneness among the migrant workers varied backgrounds, cultures and practices but working and living together in the labour camps. Unionization of workers will play a great role in ensuring their sustainability and improving their living standards by continued struggle and demand for better wages and living conditions.
- ❖ **Developing responsibility and Ownership** – With workers’ continued interaction with the Sampark team, they have gained a sense of ownership of WRC recognizing that it strives for their improvement; they now visit the WRC at will to enquire about schemes and progress of application.
- ❖ **Linkage to State** - Linkages was made with the Karnataka State Construction Workers Central Union, following which 256 workers registered with the Union. 1784 workers registered with the Board and eligible workers availed child scholarship and marriage and maternity benefits. Forty applications were submitted to KBOCWBB to avail scholarship for worker’s children.
- ❖ **Building Trust Relationships** - Health camps conducted at the labour colonies helped the WRC team to enter into the labor colonies and develop trust and relationship with the workers. As doctors from PHCs were engaged as resource persons for conducting health camps, a sense of trust and credibility was earned. Awareness on importance of health and education of children, enabling access to institutional health care, care and assistance to pregnant women during health check – up and linkage to government hospitals for free delivery have improved the lives of the workers. Some of the women, after the delivery were beneficiaries of a state government scheme called *Madilu Yojana*, where in mothers of new born babies get a kit containing 19 essential items (worth of Rs 825) for the benefit of mother and child and also a cheque for Rs 1000/-. Women who have benefited by consulting government hospitals for severe illness are now sharing their experiences with other women, which has resulted in more women visiting government hospitals thereby saving money on medical treatment. Workers empowerment in terms of access to health care services has been ensured.
- ❖ **Safeguarding Financial Inclusiveness** - The importance of opening bank accounts has motivated 517 workers to open bank accounts. These workers were trained on how to use the ATM cards perform bank transactions. Some of the Workers now use their ATM cards not just to withdraw money but also check balance and carry out other transactions with ease. Interestingly, 95% of workers who have opened bank accounts are utilizing the accounts actively. The workers who have bank account have benefited

by keeping their money safe, are able save 1-2% of total earned money which was spent on discounting their Account Payee cheques earlier, i.e. before they opened a bank account (please refer case in figure 8.).

- ❖ **Creating Favourable Legal Environment** – WRC’s legal counseling service has proved to be an alternative to formal legal aid required by the workers in difficult situations. The continued support during disputes and creation of amicable relations through mediation has developed trust and credibility of WRC. The successful handling of cases has not only benefitted and changed lives of concerned workers, but has also been a source of strength for others.

#### **Figure 8 Migrant Workers Received Their Pending Wages**

A group of 5 workers from the state of Bihar were working in Adarsh Serenity in Kannamangalam. Their wages were pending for over 43 days which amounted to Rs. 1,59,000/-. This group of workers was employed through a contractor who died a sudden death unfortunately. The brunt was borne by workers as the wages did not reach them before the contractor died. While other workers (under other contractors) received wages on time, the 5 workers were waiting frantically. Their chances of getting support from their co-workers were remote. To much misery, they were denied work in the premises and rendered jobless at this stage, these workers were told through a common source to approach the WRC to resolve the problem. To take up their case with the employer to solve the problem. Local contacts were made with some contractors to make arrangements to provide employment to these workers.

The WRC team took up their cause and approached the employer with the grievance and submitted all the documents for wage redressal. Initially, the employer refused to make good their wages on some pretext and denied employment of the workers. The WRC produced all the documents to prove that they were working and were rightfully due to get their wages. After much dillydallying, the employer relented to the efforts taken by WRC and decided to pay up the wages.

Sampark’s migration project has impacted several migrant construction workers in these years. The impact has spread to other stakeholders by creating a win-win situation for all. For instance, the programme registered several workers with KBOCWVB and Unions due to which the KBOCWVB, and the Union benefitted with increased registration of the workers with them. The banks benefited by workers opening accounts as they could meet their targets under the Jandhan Yojana Besides, the workers and their children are successfully accessing their entitlements from local PHC, local government schools, KBOCWVB and Banks.

## 6. Research and Advisory Projects

As a research organization, Sampark is involved in research, impact and evaluation studies besides other consulting projects.

### 6.1. Microfinance and Violence against Women, New Delhi

The Deutsche Gesellschaft für Internationale Zusammenarbeit (German International Cooperation, GIZ) and Sampark have been exploring various questions like Do women stop men, and other family members from abusing them? What are the forms of violence rural women face and are they able to stop it? And, will they be able to stop it if they are more economically empowered?



Two broad pathways emerged from the research that could resolve this

issue through microfinance: economic and social. The increased confidence, arising due to increased incomes, access and control over assets, income and cash, and access to support from family and self help groups and federations, enables women to raise their voice and challenge unfair treatment and violence against them. Recommendations were also given through the field level research and the workshop conducted with key stakeholders.

Towards this, a study was conducted in one district each in Karnataka and Madhya Pradesh for GIZ. The study also explored how institutional arrangements such as SHGs and women's financial cooperatives played a role in creating an impact on reduction of violence against women through provision of financial and other services.

### 6.2 Developing Toolkit On Financial Capability

Sampark was selected as a resource agency by GIZ for developing the spreading the concept of financial capability, which enables low income families to assess and improve their financial capabilities. The concept was introduced to all states of India through six regional and one national workshop, and tools have been developed for field pilots. Additionally Sampark has organised the southern regional workshop in Bangalore.

Another project undertaken by Sampark was the training of staff and community resources persons (CRPs) of Maharashtra State Rural Livelihood Mission (MSRLM) on Financial Capability, for GIZ, New Delhi. Sampark developed the tools to be piloted in two districts (Wardha and Yavatmal) in Maharashtra, with Training of Trainers programmes being conducted for Community Resource Persons of MSRLM.

## 7. 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. Also, there is a chance for greater learning through sharing and reflecting. For the same we engage with our partners, networks, documentations and publications.

### 7.1 Documentation and Publications

Sampark has been involved in a number of documentations and publications catering to a wide reader base. The details are given below.

- ❖ Thomas Mehwald visited Koppal and Bangalore and documented Sampark's work and disseminated his experiences through an online European magazine: "The Real Value of Development Work in India and what Transformative Movements across the World can learn from it" – Part 1 and 2, Ouishare, Online Magazine, dedicated for Voices for a collaborative society. <http://magazine.ouishare.net/2014/11/a-life-changing-journey/> (*Documentation*)
- ❖ Premchander, Smita, **M. Chidambaranathan**, Thomas Mehwald and Gururaj K. 2015. "Creating Credit Commons: Self-Reliant Cooperatives as an Alternative Model for Financial Inclusion". In: National Conference on Financial Inclusion - Conference Proceedings and Papers, Gandhinagar: Gujarat Livelihood Promotion Company Ltd, Department of Rural Development, Government of Gujarat, Pp.69-79 (*Publication*)
- ❖ Smita Premchander, V. Prameela and **M. Chidambaranathan**. 2014. "Prevention and elimination of bonded labour: the potential and limits of microfinance-led approaches", Geneva: International Labour Office (ILO). (*Publication*)
- ❖ Smita Premchander , V. Prameela , Shameem Banu, K.G. Meenakshi, Hosalli Manjunath, T. Prema- The Socio – economic Status of Migrant Construction Workers in Bangalore and Intervention Plan to improve Their Livelihoods. Urban India – volume 34 Issue 1 January – June 2014 ISSN 0970-9045. (*Publication*)

### 7.2 Courses and Workshops Attended

While believing in continuous learning and sharing of ideas, the following are the workshops attended by Sampark team to enhance their knowledge and ideas.

- ❖ **M. Chidambaranathan attended a short-Course** on Facilitating Multi-Stakeholder Processes and Social Learning (through Fellowship from NUFFIC) at Centre for Development and Innovation, Wageningen University, The Netherlands, from September 29 to October 17, 2014

### **7.3 Contribution to Research, Teaching and Mission Projects**

Sampark with its rich experience in the field of micro- finance management institutions and research continues to contribute to the areas of teaching and research. The following are some of the activities carried out on this regard.

- ❖ Prof. Dr. Smita Premchander contributed cooperative case models to teach MBA students at Indian Institute of Management, Ahmedabad.
- ❖ M. Chidambaranathan had given interview and contributed Sampark's cooperative case study on a theme- 'Governance of multi-purpose cooperative through distinct committees' as a promising and sustainable innovation in the SHG landscape in India for the GIZ-NABARD study on 'Innovations in the Self Help Group (SHG) landscape'
- ❖ M. Chidambaranathan has given interview from Sampark's cooperative experiences to the study team of Center for Financial Inclusion, ACCION that undertaken research to 'map the global landscape of emerging technologies and innovative approaches that can expand the financial capability of low-income consumers, with a particular focus on India'.
- ❖ Inputs provided to strategising capacity building of community based organisation in Gujarat Rural Livelihood Mission by Smita Premchander

### **7.4 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 that Sampark participated in during this year are given below:

- ❖ Dr. Smita Premchander attended High Level Policy Consultation on Amendment in Interstate Migrant Workers (Regulation of Employment & Conditions of Service) Act 1979, on 12<sup>th</sup> February 2015, organized by Centre for Informal Sector and Labour Studies, Centre for the Study of Regional Development, Center for Economic Studies and Planning, School of Social Sciences, Jawaharlal Nehru University, New Delhi & Disha Foundation, Nasik at New Delhi.
- ❖ Prameela attended the workshop on Informality, Migration and Vulnerability: Building a Concrete Legislative Framework, on 13<sup>th</sup> and 14<sup>th</sup> March 2015 at Hyderabad organized by Yugantar – Aajeevika Bureau – Citizen Rights Collective (CiRiC).
- ❖ M. Chidambaranathan participated in Inclusive Finance India Summit 2014 from December 8-9, at New Delhi organised by Access Assist and Access Development Services
- ❖ M. Chidambaranathan participated in Livelihoods Asia Summit 2014 from December 10-11, at New Delhi organised by Access Development Services.

## 7.5 Contribution 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 which are mentioned below and the details are given in Annexure 3.

- Inclusive Finance Sector Report 2014 –Experiences by Smita Premchander
- Innovations in the Self Help Group (SHG) landscape by M. Chidambaranathan
- National Level Model Act on SHGs and SHG-Federations by Smita Premchander and M. Chidambaranathan
- Pradhan Mantri Jan Dhan Yojana (PMJDY) - Strategies to cover disadvantaged group of people by Smita Premchander, M. Chidambaranathan and Prameela
- Need of studying financial cooperative system and documenting successful financial cooperatives in context of financial inclusion – Key aspects to be covered in the study by M Chidambaranathan
- Need of studying financial cooperative system and documenting successful financial cooperatives in context of financial inclusion by Smita Premchander
- Strengthening of SHGs and other collectives under Bharatiya Mahila Bank – Experiences by Smita Premchander
- Financial Capability: A people-centered approach to rethink Financial Inclusion by Smita Premchander and M. Chidambaranathan
- Part of Action Group on Voluntary Savings by Smita Premchander and M. Chidambaranathan