



Annual Report 2006 - 2007



Annual Report for the Year 2006 -2007

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Preface

It gives me immense satisfaction to present before you Sampark's annual report for the year, 2006-2007. We have seen expanded work in many fields; many partnerships forged and new links with associates, volunteers and partner agencies, so this year has been one of deeper relationships and more effective development work.



Sampark, when it started in 1991, had the objective of catalyzing the poor; enabling them to eradicate their poverty and become self-reliant by increasing their incomes. Since then, Sampark has come a long way and has made significant inroads in organization building, creating and training the Self-Help Groups (SHGs) and clusters, giving vocational guidance, and in creating and nurturing micro entrepreneurs. It has been very clear for Sampark, that its role is that of a catalyst in bringing about social transformation and fostering entrepreneurship among people. 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.

During the first two years of work in Koppal, Sampark started with its core competence, which is in organizing women and making linkages for microfinance and microfinance. Over the next few years, we built upon this base to start both educational and vocational training support. The economic work of the SHGs has provided a good foundation for giving general health (including mental health) inputs to the women. This has helped in extending Sampark's reach to many family members and has strengthened the livelihoods support to the poorest families.

This year has seen Sampark contribute at three levels. At the grassroots level, the women's SHGs have been organized into cluster associations, managed by women leaders themselves, and the local staff employed by them have effectively replaced Sampark staff. Women have taken more responsibility for management of microfinance, educational and vocational training support of Sampark. Vocational training is effectively linked to employment and enterprise start-ups. Two groups of craft persons, engaged in production of bamboo baskets and wood carvings were provided training, and they were organized into groups to enable better bargaining power and market linkages for them. During the training session conducted for farmers (both women and men) the topics discussed included sustainable management of natural resources, to enable the villagers to take action at village level. Thus, the livelihoods of the members of Sampark groups have been positively impacted.

At the organizational level, a study of 900 SHGs was completed for CARE-STEP, Vishakhapatnam, which recommends sustainability and improved impacts of the interventions. The contribution to policy level was made through the conduct of a research study on how women's empowerment is addressed; and how it can be better monitored and achieved at policy level.

In addition to working for others, Sampark also made a provision for retirement benefits for its employees, which endorses the principle of caring for its own staff. Sampark continued to be managed by the staff, many of whom have been independently handling projects, networking with other organizations, and are also involved in fundraising activities. Sampark's associates have increased, with a larger number of volunteers from India and abroad giving support for editing, writing, website updating and development of software for microfinance records at the grassroots and organizational levels. Thus, Sampark has continued to be efficient in its staff costs, effective in building greater capacities with local organizations, and effective in delivering the services needed, through use of interns and associates.

Today, the world around us is changing at a faster rate than ever before; the concerns with respect to the multitude of problems that the deprived are facing have increased manifold. At the same time, as connectivity and communications improve, new opportunities for better

understanding and achievement of development objectives have become possible. These have enabled the forging of new partnerships, with public and private organizations, and collaborations between researchers, practitioners and policy makers; which can enhance the quality and impact of development work at the grassroots, organizational and policy level. Sampark has become a member of and used the potential of Solution Exchange, a knowledge management forum set up by the United Nations agencies in India, to connect with a wide range of organizations working in the development sector.

In the coming year, Sampark proposes to expand and deepen its livelihoods support in the fields where it is already working, namely microfinance, micro-enterprise, education, vocational training, employment linkages and health and mental health work. All this will be done by building local organizations and augmenting their capacity to manage more human and financial resources. Women's organizations will be registered as independent entities (as cooperatives), so that they will have better access to formal financial institutions. Sampark will also evaluate the need for purified drinking water in the villages where it works, and design an intervention to prevent water related diseases.

Over the years as Sampark has worked with poor rural families that migrate every year in search of livelihoods. Hence, we have been aware that when such families arrive in the city they are the most marginalized and their children the most neglected in terms of care and education. It has done preliminary research on this, and has decided to start a crèche for the children of construction workers, so that the children are cared for, do not go begging on the crossroads, and are protected from the traffic hazards as also those on the construction sites. The contact with parents through these crèches will also eventually help in organizing them into groups and working with them to improve their skills, earning abilities, and bargaining capacities. Sampark will also contact local authorities to see how the State can provide better care for the needs of migrant workers.

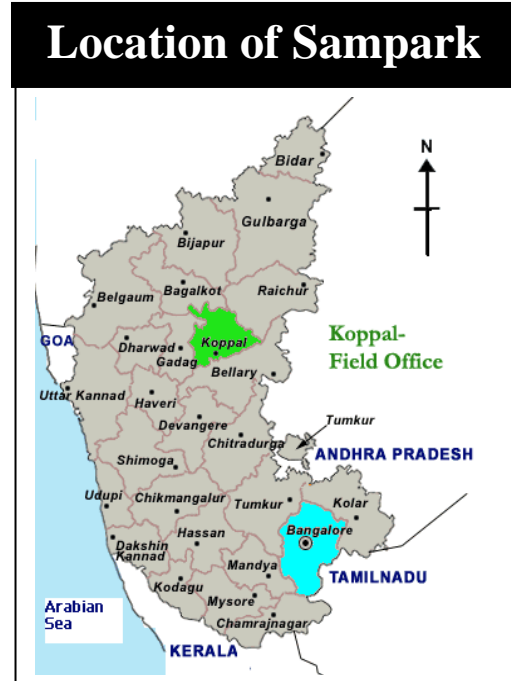
Sampark will consider starting new projects outside Karnataka, especially in Rajasthan, Madhya Pradesh and/or West Bengal. These will be aimed at reaching to new locations the lessons that Sampark has learnt from its experiences over the years, and to work at a larger scale with new partnerships. Sampark has had funding and research partnerships this year with the Pangea Foundation, Italy; Anuradha Foundation, USA; Volkart Foundation, New Delhi; Canadian International Development Agency (CIDA), New Delhi; The Commissioner for Handlooms and Handicrafts, New Delhi, the National Bank of Agriculture and Rural Development (NABARD), Bangalore; International Labour Organization (ILO), New Delhi, CARE-STEP, Vishakhapatnam; Give Foundation Mumbai and CARE-India, New Delhi. Many individuals have contributed towards expanding Sampark's work and also in fundraising activities The 'Friends of Sampark' group was set up to raise funds in Switzerland, UK and USA.

On behalf of the members and staff of Sampark, I would like to thank the partners for their financial and moral support. I would also like to thank the staff of Sampark for their excellent work, their commitment and energy in maintaining a high quality of work and in their interactions with people; holding the high principles of quality and equality in all that they do. The partnerships between Sampark members, staff, associates, sponsors and people have all made the work of Sampark strong and meaningful and this provides the foundation for work that this leads us towards a better future for humanity, in our country and outside.

Smita Premchander,
Secretary, Sampark

1. Introduction

Sampark, a non-profit non governmental organization, established in 1991, began as a resource organization to support formal and informal groups and individuals to start income generating programmes, enterprises, and gender related activities. The organization's experience points the way directly towards its adopting the role of a facilitator. It has since used its expertise in handling issues related to poverty and rural livelihoods to promote holistic development through people's forum and community based leadership in southern India. Sampark has operated as a resource agency for other NGOs, government and donor agencies, and also works in field projects where it engages with self-reliant poverty reduction strategies in 37 villages in Koppal district of Karnataka.



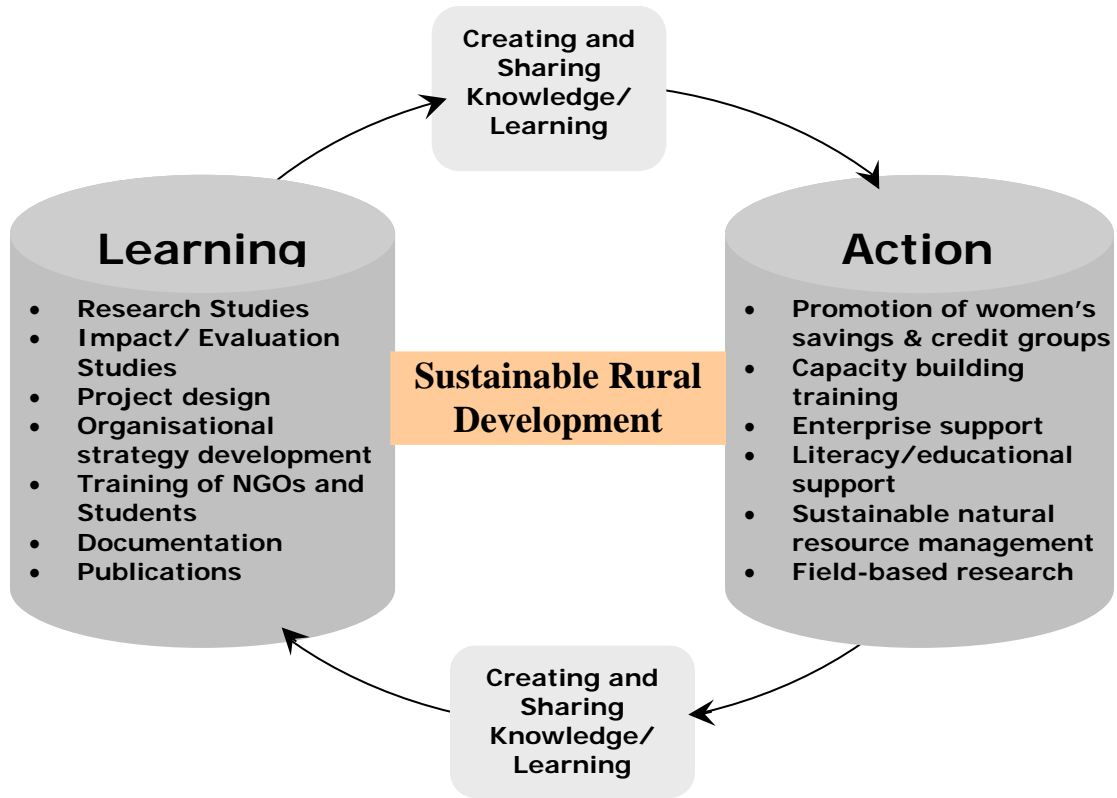
Our Mission

Sampark's mission is to help people to 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

Our Philosophy

That 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 cultivating and enhancing their own potential.

**Figure 1: Institutional Vision of Sampark:
Twin Pillars of Learning and Action**



2. Areas of work

Sampark is actively involved in the following areas of work:

1. Women's Self-Help Groups
2. Cluster Development
3. Education
4. Skill Training and Enterprise Development
5. Health
6. Natural Resource Management

2.1. Women's Self-Help Groups

Small and informal associations of poor people were initiated by Sampark on the principles of self-help and collective responsibility. The formation of SHGs helps the poor to pool their savings, deposit it in banks and access credit facilities from group, bank and other institutions. Through the formation of SHGs, Sampark aims to help the poor people to come out from the clutches of moneylenders and traders and also to play role in empowering women socially and economically.

In Koppal Taluk, Sampark has formed about 200 groups over the years. During the process of group formation, Sampark identified poor and disadvantaged people through the means of various participatory exercises involving the community, such as *grama sabhas*, social mapping, resource mapping, wealth ranking etc., and the poor were encouraged to participate in the SHGs, and the group members were provided capacity training on the concept of SHG, leadership, book keeping, financial management etc. They were also trained on topics such as saving and credit linkages, which helped them to get bank loans for taking up some income generating activities.

2.1.1. Implementation Strategy

Table 1: Membership and Group Details

Sampark is now supporting around 156 women's SHGs. The number of groups has increased from last year when it was 147. Nine new groups were formed by the people themselves. There are

| Caste- wise break- up | SC | General | Total |
|-----------------------|-----|---------|-------|
| Total women's groups | 36 | 120 | 156 |
| Total women members | 530 | 1839 | 2369 |

2369 families belonging to 37 villages in Koppal taluk who are part of SHGs. 22% (530 members) belong to the scheduled caste and the remaining 78% (1839 members) belong to other backward communities. The women's groups actively participate in various activities within the group and out side the group; their activities include, conducting weekly meetings, saving regularly, and utilizing the facilities provided by the government, banks, cluster and other institutes. During the meeting they discuss various personal, village level and social issues and share the knowledge obtained through training programmes and cluster meetings.

2.1.2. Accomplishments

Savings and credit details

These 156 groups have saved around Rs. 57,38,901/- (which includes savings, interest, samanya nidhi and other income) (Table 2). The savings played an important role in breaking the debt-trap of the moneylenders who charged high interest rates. Women used savings as collateral for getting higher amounts of external credit from banks.

Table 2: Group Saving Fund

| Category | Amount (Rs) |
|---------------------|------------------|
| Savings Available | 43,32,493 |
| Interest | 12,26,503 |
| Samanya Nidhi | 1,16,976 |
| Other Income | 62,929 |
| Total Amount | 57,38,901 |

Total savings from all the groups has been increasing over the years (Fig 2). The total savings has been increased from 38.6% to 46.8% and interest has increased from 27.8% to 41.1% during the last financial year. Groups keep a 12% margin on bank loan, which is added into the group capital, and the interest earned is added to the savings account of the members and divided among them.

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

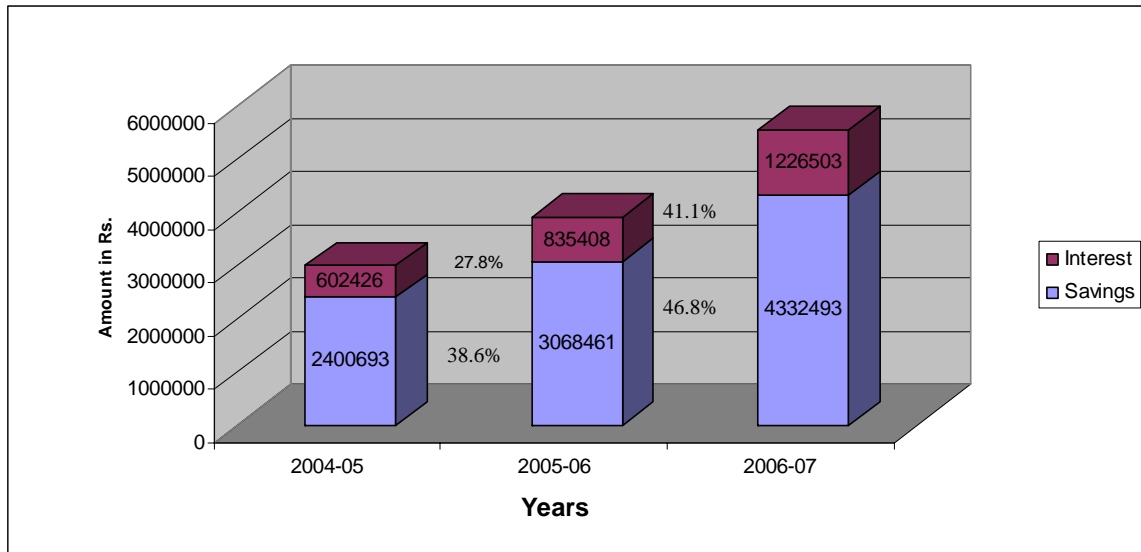


Table 3: Repayment / Current Outstanding

During the present financial year Rs. 104,99,204/- was raised from group funds (cumulative), bank, cluster and SGSY government subsidy schemes (Table 3); out of which Rs. 47,84,568/- has been repaid and Rs. 58,14,136/- is the current outstanding loan (Table 3).

| Source | Total Loan in Rs. | Repaid in Rs. | Balance in Rs |
|-----------------------|-------------------|------------------|------------------|
| Cumulative Group Loan | 78,20,654 | 35,60,684 | 42,59,970 |
| Bank Loan | 11,75,000 | 4,86,014 | 6,88,986 |
| SGSY scheme | 9,74,500 | 2,58,689 | 7,15,811 |
| Cluster Loan | 6,28,550 | 4,79,181 | 1,49,369 |
| Total | 104,99,204 | 47,84,568 | 58,14,136 |

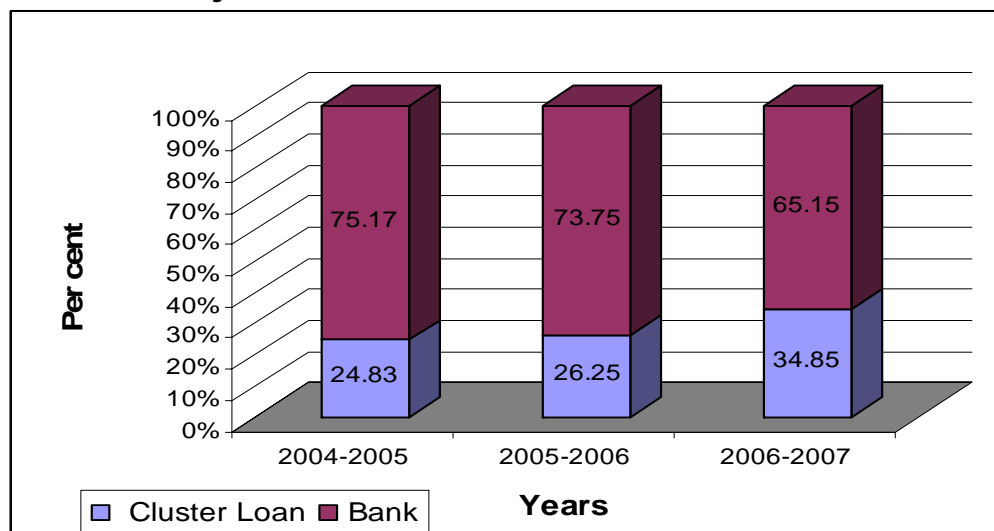
Sampark has raised cluster loans to meet the credit needs of women where bank linkages have not been possible. Seventeen groups availed of loans under the SGSY scheme till March 2007. The loans sanctioned by the government were used by

women to purchase sheep, goats and buffaloes. Thirty four groups were linked with banks during this year and received an amount of Rs.11,75,000/- from the bank and Rs.6,28,550/- (Table 4) from the cluster. The credit linkages supported women to get finances required for agriculture, animal husbandry, businesses, health, education, house- repairs, marriages and other ceremonies.

Table 4: Loan Given by Bank and Cluster

| Year | Cluster Loan in Rs. | Bank in Rs. |
|--------------|---------------------|------------------|
| 2004-2005 | 1,77,700 | 5,38,000 |
| 2005-2006 | 3,11,500 | 8,75,000 |
| 2006-2007 | 6,28,550 | 11,75,000 |
| Total | 11,17,750 | 25,88,000 |

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



Loan amount taken from both the bank and the cluster is increasing over the years the percentage of loan taken from the cluster, out of total loan, has increased over the years i.e. from 24.8% in 2004-05 to 34.8% (Fig 3) in 2006-07. It shows that groups are interested in using their own savings first and earn interest out of it instead of paying to the banks. Clusters are showing 100% repayment and are doing well to support the groups, to utilize their own money deposited in the cluster.

Internal Assessment of SHGs

In depth quantitative and qualitative data has been collected from the SHGs for their internal assessment. The analysis of the data is under progress.

Design of Data Management System for Monitoring Micro Credit Activity

The senior project staff and IT experts have involved in two days workshop in Bangalore to understand the current monitoring systems of Sampark and the requirements for designing better system. Based on the workshop, the IT expert from India and Switzerland has been working with Sampark team to design a data management system for micro credit activities of the SHGs and clusters.

2.1.3. Impacts

- Women built capacity on leadership and financial management
- The capacity of access to credit has increased among the women members through the SHGs, clusters and banking linkages (Table 4).
- The availability of money at the groups helped the poor women to avail loans easily for their emergency needs.
- Easy access of money helped women learn and start enterprise activities and gain an increase in their daily wage income (see section 2.4).

Unity in Diversity

We eighteen women of Koppal town belonging to different caste and class came to know about the SHGs and their activities and got interested to form our own group. So for that we approached Savithamma, representative of a successful group and she introduced us to Nirmala, Sampark staff, who explained us the concept of SHG, how to save, conduct meetings, framing rules and regulations, maintain book of accounts and other income generating activities. Then we formed a group two years ago and named it "Kittur Chennamma Sangha", which was later merged to "Eshwar cluster". During initial days of formation of group, we got training and information on various aspects v/z, education, health, government schemes, bank linkages etc. During the later days, we got training on self employment and took loan from the bank and cluster and started own businesses. On the inspiration of Cluster staff Yashoda, we started group business of salt, cloth and soap and earned profit of Rs. 60/- per fortnight. Our group was known for discipline, unity and group income generating activities, and we wanted to make this a model group in the cluster. We all bought 'saree' of same type and colour to show our unity and to make the group stronger within. We have spent around Rs. 4320/- for the sarees and each costing around 240/- which will be given by the members in installments to group account. Now we wear this saree for all our group meetings, cluster meetings, training programmes and various activities of the group. This has become an identity of our group and everyone recognize us because of our unity in diversity.



2.2. Development of Clusters, the People's Institutions

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

2.2.1. Structure for Implementing and Monitoring Impacts

Since the last two years Sampark has been promoting cluster associations comprising of 2-3 representatives of 13-15 SHGs from 3-4 villages, clustered from one geographical region. Totally 11 such cluster associations have been organized from 156 groups in 37 villages. Till last year (2005-2006) the cluster structure was rather weak in terms of leaders taking responsibility for implementing actions and building themselves as a self-reliant organization. This year Sampark has worked with the cluster associations to establish a stronger structure that would implement and monitor activities and its impact. The current structure of each cluster association consists of a president, secretary, and five working committees in the following areas: finance, health, education, administrative and enterprise. Each of the cluster members represents at least one committee. So each committee comprises of 4-6 members, at least one member from each village in charge of the implementing and monitoring of a particular activity. Leaders/ representatives are changed every year to a give chance to every member to build leadership skills. These clusters conduct meetings once a month and discuss their activities. Cluster staff members were appointed by the cluster members and they are paid for their services by the cluster (costs shared by groups) and Sampark.

Envisaged Key Principles of Cluster Association

- Have clear objectives of servicing the SHG members
- Appoint own staff and pay the full salary over a period of time
- The cluster staff have to provide services that builds the capacity of the SHG members
- Cluster to have the control on their staff
- All the members should participate in the cluster meeting and take responsibilities
- All the members should take capacity building training and take responsibilities for implementing and monitoring of various activities
- All the members at cluster and SHG level has to develop leadership skills and handle leader's role on rotation basis
- Cluster to earn to meet their expenses

Based on the new structure, Sampark team facilitated each cluster to set clear **roles and responsibilities** for the cluster staff and each of the working committees. These are described below:

The **president and secretary** are responsible for operating bank accounts and financial transactions, and authorizing documents.

The **administrative committee** is in charge of facilitation of cluster meetings, managing the cluster staff (outlining job profiles, checking monthly plan of work,

monthly reports and checking expenses). The administrative committee also visits the groups in their own villages to check the work of the cluster staff and understand the group needs that would become a part of the monthly plan of the cluster staff. This committee also acts as the coordinating agent between Sampark and cluster committees and cluster staff. The **finance (micro credit) committee** takes the responsibility of collecting and screening of loan applications from groups, assessing of the groups applied for loan and report to the cluster for decision and organize to release the sanctioned amount to the groups. This committee also checks the utilization of the sanctioned loans ensures regular repayment and maintains books of accounts of the credit and cluster work. The **education committee** is responsible for coordinating with the village level education committees and identification of needy children for educational support, purchase of school materials, preparing plans for children's camp and special classes, and monitoring the follow up work of the village level committee. The **IGP committee** is responsible for identifying the interested members for skill training, organizing the training, micro credit and providing linkages to the women who are interested in income generating activities. The **health committee** is responsible for identifying the health needs of the people and for organizing health training for them.

The **cluster staff** is responsible for strengthening the SHGs; building capacity of the book writer of the group, educating members on group management, financial management, leadership skills, enhancing member's communication skills, establishing bank linkages, bringing information from various institutions that are offering development services for women and documenting the progress of the SHGs and cluster work.

Registration of Clusters as Mutual Cooperatives: Sampark is engaged in the process of helping the clusters to register as mutual cooperatives, as the clusters have to be legal entities in order to access external resources (from banks); and also Sampark had the plan to make them into people owned and managed organizations through the legal structure. As part of this process, Sampark had discussed with seven clusters the necessity for registration, analyzed with them various institutional forms available for registration and helped them choose the suitable one for their cluster. As all the clusters chose to register as cooperatives, we helped them to analyze the two Cooperative Acts that exist in Karnataka (old Act and the new Souharda Act) and after a deep analysis, the cluster members have chosen the new act which allows people to take their own decisions and manage themselves without external interference. Based on this selection, Sampark has conducted a series of workshops and participatory exercises in each cluster with 60-80 women from the cluster and SHGs and made them develop bye-laws according to the guidelines of the Cooperative Act by themselves as they need to understand the Act and the various rules and regulations in order to run the cooperatives by themselves. We have conducted 3-5 workshops with each cluster to help them develop the bye-law and for preparing the necessary documents to submit to the registrar for getting the registration. Four out of the seven clusters



facilitated had submitted their documents to the registrar and another two are in the final stage of its submission.

Impact Monitoring System: Since the clusters had re-organized their structure before this registration process, they have accommodated the same structure into their bye-law of the cooperative, and have continued to function with the same structure. In addition to building the capacity of these committees and their staff for implementing the various activities, Sampark also planned to build the capacity these members to design and implement performance and impact monitoring system of these activities, so that the activities implemented by them have a positive and sustained impact on their lives.

2.2.2. Accomplishments

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

Training of Trainers to Cluster Staff

During this year Sampark conducted TOTs to the cluster staff from 8 clusters on six different subjects that are related to SHGs. The subjects include: SHG concept, Book keeping, Rules and regulation of SHG, IGAs and Sampark's activities and programmes. Out of the 9 clusters promoted in the year, 11 staff from eight clusters had attended the training programmes. Staff from one cluster (Sangama) has not attended any of the programmes, as the cluster had frequent staff turnover. Out of 11 staff attended, 9 of them have taken training on 4-6 subjects. Two staff from the Padmavathi cluster had undertaken training in only one out of the six programmes. This is due to non-functioning of clusters for several months. The details of the training programmes conducted for the cluster staff is given in the table below:

Table 5: Training to Cluster Staff by Sampark Staff

| Cluster Name | Total Cluster staffs | No. staff trained under various subjects | | | | | | Total trg taken by a staff |
|------------------------------|----------------------|--|--------------------|----------------|--------------|-------------|--------------------|----------------------------|
| | | Cluster Concept | Sampark Activities | IGP Activities | Book Writing | SHG Concept | Rules & Regulation | |
| Betadalingeshwara | 2 | 1 | | | 1 | 1 | 1 | 4 |
| Shrigandh | 1 | 1 | | | 1 | 1 | 1 | 4 |
| Padmavati | 2 | | | | 1 | | | 1 |
| Sangama | 1 | | | | | | | 0 |
| Gavisiddeshwara | 1 | 1 | 1 | | 2 | 1 | | 4 |
| Eshwara | 1 | 1 | 1 | | 2 | 1 | 1 | 5 |
| Sadhana | 1 | 1 | 1 | | 1 | 1 | 1 | 5 |
| Bhumika | 2 | 1 | 1 | 1 | 2 | 2 | 2 | 6 |
| Sahana | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| Total number of staff | 12 | 7 | 5 | 2 | 11 | 8 | 7 | |

After the TOTs, the staff conducted 2-3 training programmes to groups involving cluster staff and committee members; later the cluster staff conducted training to the groups independently. After the group level training, the cluster staff provided follow up training during the group meeting.

The details of the training programmes conducted for SHGs by the cluster staff is given in the Table 6.

Table 6: Training to SHGs by Cluster Staff

| Cluster Name | Total Cluster Staff | Total Groups in Each Cluster | SHG Rules & Regulations | SHG Concept | About Cluster | Business Orientation | Sampark Activities | Basic Health | Legal Rights | Book Writing |
|-----------------|---------------------|------------------------------|-------------------------|-------------|---------------|----------------------|--------------------|--------------|--------------|--------------|
| Shrigandh | 1 | 18 | 3 | 0 | 7 | 0 | 3 | 1 | 1 | 6 |
| Sahana | 1 | 19 | 0 | 7 | 2 | 0 | 0 | 0 | 0 | 17 |
| Bhumika | 2 | 18 | 3 | 3 | 1 | 0 | 0 | 0 | 0 | 0 |
| Sadhana | 1 | 13 | 2 | 3 | 4 | 0 | 0 | 0 | 0 | 2 |
| Eshwara | 1 | 13 | 9 | 6 | 0 | 1 | 0 | 2 | 0 | 0 |
| Gavisiddeshwara | 1 | 13 | 0 | 0 | 3 | 4 | 0 | 0 | 0 | 1 |
| Total | 7 | 94 | 17 | 19 | 17 | 5 | 3 | 3 | 1 | 26 |

18-27% of the groups received training on book writing, SHG concepts and about cluster by the cluster staff.

Training to Cluster committees

After formation of committees in clusters, Sampark organized a series of training programmes for the committee members to build the capacity of women to manage the cluster and the different activities well. The details of training programmes conducted for each committee are given in Table 7.



Table 7: Training to Cluster Committee Members

| Name of the Committees | Total Members in each committee | No. of committee members attended training under different subjects | | | | | | | | | | | |
|------------------------|---------------------------------|---|-----------|--------------------|-----------|-----------------------|-----------|-----------------------|-----------|--------------|----------|--------------------|-----------|
| | | Facilitation of Cluster Meeting and Management of Cluster Staff | | Sampark Activities | | Book Writing Training | | Micro Credit Training | | IGA Training | | Education Training | |
| | | 1st Trg | FU | 1st Trg | FU | 1st Trg | FU | 1st Trg | FU | 1st Trg | FU | 1st Trg | FU |
| Admin | 26 | 21 | 17 | 19 | 10 | 17 | 12 | 0 | 0 | 0 | 0 | 0 | 0 |
| Education | 34 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 21 | 14 |
| IGP | 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 20 | 0 | 0 | 0 |
| Micro Credit | 32 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 12 | 0 | 0 | 0 | 0 |
| Health | 33 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
| Total Members | 157 | 21 | 17 | 19 | 10 | 17 | 12 | 18 | 12 | 22 | 0 | 21 | 14 |

Every committee has received at least one training related to their roles and responsibilities. Only the administrative committee has received three training including the training covered for their cluster staff as they have to get the subject knowledge to monitor them. Some of the committees like admin, credit and education committees have received follow up training on their roles and responsibilities. In addition to the formal training, on the job training is given to all the committees during every cluster meeting. More details about the training received by the members of education, IGP committees and its impact are elaborated in sections 2.3 and 2.4

2.2.3. Impacts

The cluster has played the role of a facilitator for empowering members of community level organizations. An outcome of the efforts of the cluster and Sampark is that an organization with a clear structure has been created, with potential leaders taking responsibilities, building their own capital and raising resources from external agents. The cluster provided flexible credit to groups to meet their members' credit demands and increased the potential of more women for starting enterprise activities.

Management of the Cluster

Compared to a year before, now the cluster leaders taken responsibility to manage their cluster and are involved in planning and implementing activities.

There are some strong leaders in the administrative committee, particularly from 6 clusters (Sahana, Bhumika, Sangama, Gavisideshwara, Eshwara and Sadhana) who take the responsibilities of facilitating the cluster meetings, making the cluster members to participate in the discussions and take joint decisions on issues during the meetings. These leaders are also very effective in managing the staff in terms of providing jobs, checking their monthly plan, monthly report and expenses, and visiting the groups to check his/her delivery of work. They have good control of their staff, despite of their low literacy level. Also, they attend to the needs of the groups by solving the issues during their visits and/or by asking their staff to address the

group issues. However, some of the women face a lot of problems in playing such strong roles, both from their own family members as well as from members of many groups.

Girijamma, an energetic and active woman of 'Akkamahadevi Sangha', was selected to represent the group as a 'permanent member' at the 'Gavi Siddeshwara' cluster. Girijamma was made the member of Administrative committee at the cluster. Women from the Chikka Sindogi village very happily accepted the post and promised to deliver their best for the betterment of the Cluster and the Society. Girijamma attended her first training programme on administrative committee, which went on till evening. She was very confident on how to conduct the meeting and was clear about her roles and responsibilities. After her first training programme she reached home at 6 in the evening and saw her husband waiting for her at the door.

Her husband asked her as to where was she from morning, then she happily explained what all new things she has learnt at the training and told, that she will be attending 3 more such trainings during the next few days. Her husband who was listening to her patiently suddenly shouted at her and said if she wants to attend any more trainings then she can stay outside the house and should come inside only when she decides not to attend any cluster and even group meetings. Scared by her husband's words she stopped attending group meetings. Members of her group came and convinced her husband to send her only to the group meetings and promised that she will not be sent to cluster meetings, and then with a word of caution he allowed her to attend the group meetings. One fine day the other members of the administrative committee of the Gavi Siddeshwara cluster, Shivaleela and Malamma came to her home to enquire why she did not attend the training programmes. They also tried to convince her husband to send her to cluster meeting and training programmes, but he said she has to do a lot of work at home daily and school going children needed to be taken care of, so he won't send her to far off place for any meetings. But members succeeded again in convincing him to agree for allowing her

Husenamma (55) an Administrative management committee member of Bhoomika Mahila Okkuta (cluster) attended trainings on SHG concept and cluster management (facilitation of cluster meetings and management of cluster staff). She also underwent training on book writing along with cluster staff, as she needed to have the subject knowledge in order to monitor the job of the cluster staff. She does regular monitoring of cluster staff's work. She checks whether the cluster staff is working according to the given plan, visits the groups and checks the group books. If the staff has not visited the group she will go and do the same and have and talks with the members. She also keeps a check on the staff travel expenses and the future work plan of the staff.

Earlier She had asked as to why there was a need to have a cluster meeting but now Husenamma spreads awareness to the groups and tells them about Sampark that how it is working for people. She tells to other group members *"It is not the government to expect everything being done by them, by working with Sampark we will get profit, if we spent 20 rupees we can get 200 rupees in return."*

When she is visiting the groups she also checks the cluster loan repayments. Durgadevi group from Marlapur had taken a loan of Rs.15000/- from the cluster. The group made the repayment for 6 months and the seventh month they did not pay anything. Then Husenamma went with the finance committee members and asked the group to repay the loan with 1% extra interest on the due amount and gave them one month's time to repay the balance amount. They also claimed their travel expenses from that group. Then, the members repaid the loan to the cluster within a month. She is one of the committed women who takes every responsibility of the cluster. Her leadership skills and commitment to work, is an example for other members to take on responsibilities in the cluster.

to attend the cluster meeting only and not the training programmes. The process of convincing her husband will go on until he allows her to attend all the meetings and training programmes.

Similarly, some of the leaders from the credit and education committees were effective in handling their activities. The credit committee members have learnt to conduct professional loan appraisal and loan monitoring activities. They use stranded criteria to assess the groups and ensure proper utilization and repayment of loans. Leaders from the education committee are more effective in coordinating with the village level education committee and have learnt to make budget plans for supporting children's education and also for other children's programmes like children's camps.

Cross controlling of each committee's work in the cluster meeting has started happening; for example, if the education committee present their budget or plan, other committee members critique it and ensure that the plan will result in better impact on the children. Similarly, when the credit committees present their credit report, people raise their voice when the proposed report is not good for the cluster or the group who applied for the loan.

The cluster members have started showing concern and ownership of their staff and feel accountable for the external resources. If their cluster staff has not performed his duty, all the members raise their voice and take immediate measures as they pay his salary from their savings. They also consider the salary contribution from Sampark as their own money, and even depend on this for their expenses on activities, for example, streamlining the budget proposed for the children's education.

Adaviamma from Vadagnal, is illiterate, and a member of administrative committee of the cluster. She knows that SHGs are paying for the cluster staff and was delegating the work of her group to cluster staff. She monitors cluster staff's activities and tries to extract work from the paid employee. Adaviamma is about to raise the issue of the performance of the cluster staff, in the next cluster meeting, as she observed him to be very irregular and she feels that he hardly conveys any information to the group regarding any schemes or training programmes.

Compared to the previous year, there are some improvements in communication skills of the cluster members in terms of sharing the information about the cluster meeting with the group members. In some clusters like Sahana, the literate members take notes about the meeting or training proceedings and share it in their group meetings with other members. However, this needs to improve considerably and different strategies have to be evolved to improve communication between cluster and group.

The impact of cluster staff on the capacity of SHG members had been noticeable in terms of the improvement of the group book writer's and member's knowledge on the group financial transactions. The cluster staffs spend more time with the book writers and also explain the weekly money transaction to all the members.

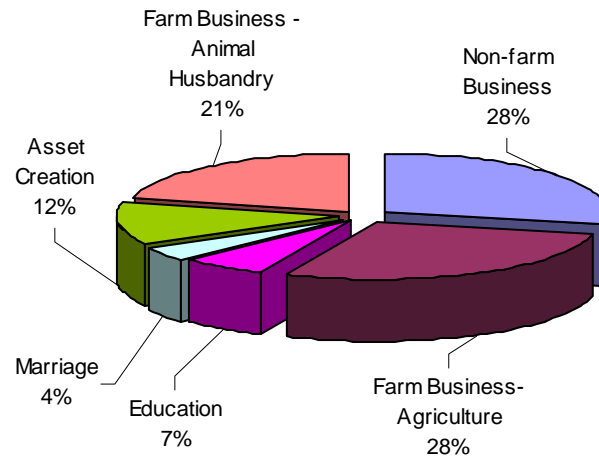
Cluster Loan

The cluster provides loan to groups when their demand is not met fully by the bank, or when the bankers are not supportive. Cluster charges an interest rate of 24% per

annum, for covering their operational cost. About 133 loans were sanctioned amounting to Rs. 10,72,000/-, out of Rs.6,28,550/- taken from Sampark and rest is from cluster capital. About 85 loans amounting to Rs. 8,32,000/- were sanctioned for agriculture, animal husbandry and business purposes only and the rest for education, asset creation and marriage purposes (Figure 4).

Figure 4: Usage of Cluster Loan

| Purpose | No. of Loans | Amount in Rs. |
|-------------------|--------------|---------------|
| Business | 40 | 303000 |
| Agriculture | 41 | 304000 |
| Education | 27 | 70000 |
| Marriage ceremony | 14 | 40000 |
| Assets creation | 7 | 130000 |
| Animal husbandry | 4 | 225000 |
| Total | 133 | 1072000 |



Sarasvati (40) a poorest women from Lakambika SHG in Hatti, has taken Rs.10,000/- from the cluster in April. It is her third loan from the cluster, she took first loan of Rs.3000/- and purchased plot in her village, because she has no own plot to access government housing scheme, as per the scheme the government construct the house for houseless if they own the plot. She has taken Rs.5000/- second loan to construct the house, after she got her own plot, the government allotted housing scheme for them and government spent Rs.20000/- on construction and she contributed another Rs.5000/- for finishing work and completed the house construction. She has taken Rs.10,000/- third time, out Rs.5000/- spent for purchase of five goats of her own and Rs.5000/- spent for electricity connection to the new house. Now she felt so happy being in the group and the way she got supported for her life. She said, " her husband is drunker never took response to the family, that is the reason she lived in hut with three children not having own plot".

2.2.4. Challenges

Though it created some impact on the development of the cluster organizations, it still has a long way to go, in order to:

- Build organisational capital which would be able to offer flexible credit on a long term basis, and be able to cover fully the personnel and administrative cost for monitoring the credit operation and capacity building of women
- Have full control and ownership of the credit management and development activities
- Develop women leadership at the cluster, group, family and village levels
- Establish links with various external agencies and raise resources for credit demand and development of women and their families

- Make the organization financially and managerially sustainable, and operate as independent people's organization that would care for women and their families' livelihood improvement.

The immediate challenge for moving towards achieving the above objectives is making the women as active and egalitarian leaders. The major causes for development of women's leaders are low literacy level, domination by few women, economic and caste disparities. Lot of difficulties for women to give time for capacity building training, and also for giving time for taking responsibilities as they lose their daily earning which they need for livelihoods. The household members will not allow the women to attend training as well as engaging in common work for other groups. Even, if Sampark explore strategy for covering their daily loss, it raises the question of how they will be able to cover this on a sustainable basis when Sampark not channeling the resource. Women are feels the pressure of paying for many services with out seeing major benefits.

Sampark is trying to look at special services for the marginalized poor families (eg. SC and Devadasi families), but other category of women feel that they are left out from the support. They feel that the economic difference is very marginal between the SCs and others. They argue that because they are poor Sampark is associated with them; hence it is unfair if they are discriminated against. This hinders the potential leaders who are taking the risk of convincing their household members and are interested in taking an active role in the cluster. Another difficulty to develop leaders is in making the same women to continue for even one period with the cluster. The women who agreed to represent the cluster

Challenges Ahead: Impressions by Students of IRMA

- Every cluster meets once in a month on a specified date and time, at a fixed place. During the meeting, different committees sit separately, and simultaneously discuss related specific issues in depth which saves time. But this process happens only in some clusters as most of the committee members cannot afford to attend the meeting as it lasts for whole day. This hampers the functioning of the cluster activities.
- Education kits are given to the groups whose education committee is functioning regularly at village level; this is to hand over responsibility of monitoring students to groups. Some groups did not get the benefit only because of this reason and it was decided at the cluster meetings so as to encourage groups which have taken responsibility. Such unfortunate groups who have participated in other activities of the cluster were thinking to leave the cluster as they are not given due consideration.
- Because of the caste difference within the cluster there are quarrels as it consists of SC and General category groups. Whenever there is a matter of giving subsidy or any other help through the cluster there is a conflict as to why only the SC people should get all the benefits even though they are not serious of attending the meetings.

- Praveen and Pooja, Students of IRMA

are not willing to come regularly for the cluster meeting. This problem again, is one of benefit sharing, and another associated problem is that the responsibility of undergoing several days of training and working after that for groups makes them lose their wage.

In some of the clusters the caste disparities and distance between villages creates problems for women to be cooperative and willing to take part in the cluster development effectively. When different economic and caste categories of people are in the same cluster, this may lead to domination by some women and create a feeling of insecurity among the weaker women. This hinders leadership transformation.

Despite all these difficulties, Sampark has achieved some great results in terms of making strong, active leaders and however, it needs a lot of stamina and innovative strategies to face these challenges.

2.3. Education

Sampark started giving its support to school going children with the objective of reducing the drop out rate (Table 8) shows the drop out data before the education programme was started), which was very prominent in the villages of Koppal district due to the economic or social conditions.

Table 8: School Dropouts Between 14 to 20 years

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

The concern was also for the people who could not attend school due to age limit, and were therefore provided skill training in order to make them self reliant.

2.3.1. Implementation Strategy

Education Committees, based on the number of Scheduled Caste groups and the literacy level, were formed in 16 of the 19 villages where Sampark decided to implement the education programme. This village level committee consists of two representatives from each SHG in the same village and meet once a month. Initially, the meeting was conducted by the committee to discuss current information on children's educational status and also on how to improve the situation by involving the groups, clusters and schools. The committee discussed some of the activities to be planned and implemented; which include: Identifying the poor children, Enrolment of children in schools, Conducting special classes in the evening, Conducting children's camps, School visits and Parent - Teacher meetings. The education committee members in every group lead the discussion and identify the poorest children who need to be supported; the list of identified children from each group are discussed and finalized at the village level committee which meets every month. The committees are now visiting the schools regularly; conducting meetings with parents; and are supporting the cause of schooling for all children thereby

hoping to reduce the number of dropouts. This committee also conducted special classes, children's camps, street theatre etc., in the respective villages.

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

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

2.3.2. Accomplishments

Trainings to Education Committees

Sampark conducted training programmes for 15 village-level education committees from 15 villages. The focus of this training was to teach the group members about the objectives of the programme and about their roles and responsibilities with regard to monitoring and implementation of the project.

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

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



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

Children's Camps

Sampark had conducted 14 children's camps with the support of the education committees in 10 villages. Totally 338 children participated in the camps and 3-6 education committee members participated and co-ordinated every programme in these camps. The children were taken to the nearest temple in the outskirts of their villages and the importance of the quality of education was discussed to motivate the children to continue their schooling. The children participated in various cultural events such as singing, dancing, drama and essay writing, and they enjoyed

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

Street Plays

Sampark conducted community awareness programmes through street plays in eight villages with the support of village and cluster level education committees. In each village a play which lasted for 2 hours was performed in a public place. Several important issues were addressed in these plays, such as education, role of parents and teachers in promoting education, health awareness, superstitious beliefs and effect of health, the Devadasi system and its social impact, child marriage, alcoholism etc. Each theme was covered in about 10 minutes which included drama, folk song and a small cameo piece with action and role play. Around 2000 people participated in these 8 programmes.

Awareness about social issues through street play

The village leaders who participated in the programme said that it was good programme to create awareness among the illiterate people; especially among the scheduled castes, and that Sampark needs to do more such programmes in all the villages, not once but repeatedly. They also requested people to take this learning seriously and follow it in their lives.

Education Material

After conducting the need analysis exercise among 44 scheduled caste groups in 19 villages, it was made clear to the group members that Sampark would support the project only if the groups took the responsibility for managing the project. On a priority basis Sampark started with education support, followed by enterprise, micro credit, skill training, vocational training etc. Though 16 villages demanded for education support, only 11 village groups took responsibility and the rest were not willing to take any responsibility. After completing the training sessions the committee prepared the list of children who needed support, and based on their recommendation, 388 children (of which 203 are males and 185 females) from 11 villages (Table 9) were provided with school kits (refer accompanied box) within the same budget. Sampark staffers are continuously working in the other

School kit consists of:

- 2 sets of uniform
- School bag
- Note books – 1 dozen
- Mathematical instruments
- Pencil box
- Pencil, pens, eraser



villages to create awareness among the members to actively participate in the programme, rather than being mere beneficiaries. In case the other villages come forward to take responsibility, they also will be supported from next year and Sampark has the strategy to support many children through the contribution strategy devised by the parents along with the project budget.

Table 9: Number of Children Supported with Education Material

| SI.No | Name of Village | 1-3 Class | | 4-5 Class | | 6-7 Class | | 8-10 Class | | Total | |
|-------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|------------|------------|
| | | M | F | M | F | M | F | M | F | M | F |
| 1 | Gondabala | 8 | 9 | 4 | 6 | 5 | 2 | 2 | 2 | 19 | 19 |
| 2 | Handral | 6 | 3 | 3 | 8 | 5 | 5 | 3 | 0 | 17 | 16 |
| 3 | Vadagnal | 23 | 10 | 2 | 5 | 0 | 2 | 4 | 0 | 29 | 17 |
| 4 | Bikanalli | 5 | 3 | 5 | 3 | 3 | 0 | 1 | 1 | 14 | 7 |
| 5 | Kolur | 3 | 3 | 6 | 2 | 4 | 3 | 2 | 0 | 15 | 8 |
| 6 | Muralapura | 3 | 9 | 5 | 6 | 4 | 5 | 0 | 0 | 12 | 20 |
| 7 | Yattinati | 4 | 3 | 3 | 4 | 1 | 3 | 8 | 1 | 16 | 11 |
| 8 | Katargi | 19 | 20 | 4 | 7 | 9 | 3 | 2 | | 34 | 30 |
| 9 | Gudlanur | 12 | 10 | 6 | 10 | 6 | 3 | 4 | 6 | 28 | 29 |
| 10 | Chukankal | 5 | 6 | 1 | 4 | | 3 | 2 | 3 | 8 | 16 |
| 11 | Hale Gondabal | 1 | 3 | 5 | 4 | 2 | 4 | 3 | 1 | 11 | 12 |
| | Total | 89 | 79 | 44 | 59 | 39 | 33 | 31 | 14 | 203 | 185 |

Educational Loan Programme

Based on the need expressed by some women, Sampark introduced the education loan product in the clusters; and people who applied for education loan were given priority at the cluster level. Seventy five children were supported through the education loan from the cluster.

2.3.3. Impacts

- 388 children sponsored for education support.
- 252 children enrolled and 12 were re-admitted in the school.
- Dropout rate reduced (26 children dropped from 16 villages in year 2006-07).
- Improvement, both in terms of academic performance and in their participation in extra curricular activities.
- Committee takes responsibility for implementation and monitoring (refer accompanied box).

Commitment of SHG in Implementing Education Activity

In the Shridevi SHG meeting of Kolur village, the education committee members took up the issue of selecting two children from the group to be given school kits. They discussed within the group and it came out that a woman had made her children drop out from the school last year, as she could not afford the school material and books. So the group decided to give the school, kits and thus provide education support to her children.

- Pooja & Praveen, Students of IRMA

- Regular contact with school administration.
- Parents recognized the importance of education and were motivated to send their children to school regularly.

Support to Maillava Helped to continue her Daughter's Education

Maillavva, a member of a women's group formed and supported by Sampark, is a *devadasi* woman. Originally, the *devadasis* were female dancers and singers attached to temples. While *devadasis* nowadays are still dedicated or 'married' to the temple deity and not allowed to marry mortal men, the practice in reality, involves sexual partnerships with men outside the institution of marriage. Maillavva lives with her 65 year old mother who is also a *devadasi* and daughter Durgamma (13) studying in class-7. Maillavva do not have any assets, she has an '*Ashraya*' house provided by the government under the Devadasi Rehabilitation Scheme. She said, "My life is the very worst that you can see. I was made into a *devadasi* when I was 11 years old; my partner has a wife and children who live in a different village. He visits me once in 8 or 15 days, and does not take any responsibility. He gives Rs.30-40 to my daughter whenever he visits and sometimes he provides cloth. I depend on my wage work for money and have to take care of my mother and daughter. I worry about my daughter's future. My daughter Durgamma is interested in studying, but I can't educate her much longer as the local school has only till 7th class. After that, she would have to go to Koppal town for high school and it is difficult to meet the expenses for bus, school fees, stationery etc."

Sampark has helped Durgamma to enroll in the new school in Koppal for Class 8, and has taken care of all her education expenses such as school fees, transport, school bags, uniform, books, notebooks, stationery and material. This little support has helped Durgamma to continue her education by joining the high school in Koppal.

Maillavva and Durgamma are very happy about this support. Durgamma said, "If this support is not available, then I would have had to work in the hair process factory instead of continuing my education." She expressed her thanks to Sampark and the donors.

2.4. Skill training and Enterprise Development

Sampark believes that the people who are underprivileged can improve their living conditions only when they realise their potential and become self reliant. In order to achieve this, Sampark is committed to facilitate the setting up of micro enterprises which are completely owned by people. Various institutions have tied up with Sampark for providing support for micro enterprises through skill and vocational trainings. However, Sampark has been very clear about the fact that it would not become an enterprise itself; but would only enable and empower people to create and nurture small enterprises. It has trained these budding entrepreneurs to understand the market dynamics like supply and demand conditions for the products they are producing and then to suitably market the products in and around Koppal.

The primary objective of this activity is to provide market oriented skills and vocational training to women and youth in the villages of Koppal Taluk and encourage them to start their own enterprises to earn better livelihoods. The secondary objective is to make the rural and deprived people understand the nuances of a business like market demand estimation (through market survey), the financial requirements of a business, production methods, and the market linkages and marketing skills required.



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

2.4.1. Implementation Strategy

Any vocational or skill based training at Sampark starts with a little homework. Prior to the commencement of any training, women or youth are motivated to become entrepreneurs in their own or neighbouring villages. Then the participants are trained in business idea generation and facilitated in the process to identify a feasible activity or product for their skill training. Participants then proceed to conduct a local market survey for a viable idea or product. The participants are asked to find out in detail about the demand for the activity or the product in and around Koppal. This step concludes with assimilation of market demand estimation and interests of the participants. The skill that has market orientation is selected for the training. Sampark, on its behalf, identifies institutions that can give training in the identified skill and finalises the institution for training. (refer section 2.4.2 for Institutional linkages done during the year for training and placement purposes). Sampark and the Income Generation Activity Committee regularly supervise training centres and institutions and at the same time help the participants to complete the training successfully. In the training period, Sampark imbibes basic concepts of what a business is, market survey procedures, the rural people produce, costing of the product, packing, negotiating skills and marketing strategies. Once the training is completed, the participants usually do sample products and collect market opinion on them. Then they are asked to start production of the product based on the demand estimated. After completion, Sampark conducts follow up activities by conducting refresher training camps and compiles the achievements through case studies on successful entrepreneurs. This helps Sampark to motivate others to become self reliant through starting enterprises.

2.4.2. Accomplishments

Enterprise Trainings to Women and Youth

Table 10: Details about Enterprise Trainings

Out of total 2369 women members, enterprise motivational training was conducted to 815 members (Table 10) covering 69 groups. Priority was given to groups belongs to scheduled caste and covered all the 36 SC groups under this training. Out of 815 women, 175 women (22%) attended enterprise promotional training. Out of 175 women, 97 (55%) were able run business like dairying, sheep and goat rearing, petty shops, hotel, trading of pickle, vegetable vending etc.

| | |
|--|-----------|
| Total SHG members | 2369 |
| Members attended enterprise motivational trainings | 815 (34%) |
| Members attended enterprise promotional trainings | 175 (22%) |
| Members started business | 97 (55%) |

Diversification of Business Increased Eramma's Income

Eramma belongs to Haligeri village and is a member of Shankamma Sangha. There are 18 members in the sangha, and once a week, usually on Saturdays, they conduct the group meeting and conduct their savings and credit activities. Eramma is an active member in the group and attends the cluster meetings regularly. She manages the group very well on financial matters. She attended two training sessions on business concepts and was motivated to start a dairy business as she is having skills in that. area. She has taken a loan of Rs.10000/- from the cluster to do the dairy business. She purchased a buffalo 6 months back and in the last 2 months it has yielded 4 liters of milk every day. Eramma sells 4 litres of milk in Koppal and earns Rs. 280/- per week (@ Rs. 10 per litre) per day. During the time of doing cost analysis in one of the enterprise training sessions, she came to know that selling curds is a more profitable business because the profit comes from two products i.e butter and curds. Then she started selling all 6 litres of milk as curds and butter and earned about Rs. 380/- per week. She earns Rs.34/- per day after deducting bus charge of Rs.20/- per day. With her earnings from this business she repaid her loan amount of Rs.4,000/-. Before starting this business she used to go for coolie work from morning to evening, and got only Rs.15/-20 per day. Now she is happy that at least she has her own dairy business and there is no need for her to work under somebody else; plus, in the remaining time she can look after her children and does other house hold work. As a future plan, she would like to buy another buffalo, after repaying the first loan so that there would be continuous business. She said that *"After joining the Sangha she did not have any problems to get loans from the bank, group, or cluster, and that now her family's economic condition is better then before, and that she is confidence about doing the business well. She says that all this happened only after she joined the Sangha is therefore extremely thankful to Sampark."*

A total of 225 youth have been identified from 43 Scheduled caste groups, and, 142 of them were provided basic training on idea generation and identifying viable ideas.

Institutional linkages

Sampark had collected information from the several institutions (refer accompanied box) for vocational training linkages and job placements. Information about the

courses offered and skills demanded by the institutes was collected and used to link the youths with institutions for their skill training and job placements.

Skill Trainings

Depending upon the need of the youth and women, Sampark organised skill training programmes in different sectors (Table 11).

List of Institutions Visited

- Akshata Tailoring Institute, Koppal
- Shakti Beauty Parlour, Koppal
- Monofilaments Pvt. Ltd, Bangalore
- RUDSETI, Dharwad
- Thrimual Driving School, Koppal
- Udaya Computer – Koppal
- Unnati, Banaglore
- Penguin Promo Products Pvt. Ltd, Bangaloree
- Yuken India Ltd, Bangalore

Table 11: Sector-wise Trainings Started

| Name of sector | Number of members | | Total |
|--|-------------------|-----------|------------|
| | Women/Girls | Men/Youth | |
| Tailoring | 43 | 2 | 45 |
| Kasuti | 15 | | 15 |
| Driving | | 6 | 6 |
| Beautician | 7 | | 7 |
| Mobile repairing | | 2 | 2 |
| Scrubber making | 10 | | 10 |
| Helpers in Hydraulic pressure pump making industry | | 6 | 6 |
| Sheep and goat rearing | 12 | | 12 |
| Dairying | 34 | | 34 |
| Total | | | 137 |

Most of these skill training sessions are going on. Out of the 137 people (Table 11) participating in the training, 54 participants (sheep and goat rearing, mobile repairing and driving) have completed the training; and out of 46 women who had undergone training on sheep and goat rearing, 38 women (82%) were able to start dairying and sheep and goat rearing. The remaining 18% were not able to start business because they were not able to get loan from the cluster and bank as they had not repaid the 1st loan taken from the group. Out of 8 boys (6 driving and two mobile servicing) who had undergone training in driving, 4 were (50%) were able to work locally as assistants and drivers and able to earn salaries ranging between Rs. 1200 - 2000/- per month.

Experience of Anand after Training on Driving

Anand is a 19 year old living in a family of seven members in Bistralli village. He has completed six years of schooling and worked as a truck loader. His mother is a self help group member. He has completed his one and a half month car driving course.. After completing training, he is now working as assistant to the tractor driver. He also occasionally drives the tractor on his own. In the meanwhile, noticing his driving skills, Mr. Shiddalinga Gowda who owns a tempo in the same village has offered him a job of Rs.900 per month and a daily allowance of Rs.10 plus food. He is also willing to pay Anand, Rs.2500 once he becomes a main driver. As a truck loader, Anand used to earn Rs.900 per month. Now he is earning Rs.1200 per month and has opportunities to earn more. Moreover, he has gained a lot of confidence by getting permanent driver's license. He has observed the change in himself from being a truck loader to a driver. Thus we can see that apart from skill that was imparted, the confidence level of the trainees has also increased.

Trainings to IGP committees

Enterprise committees were formed in all 11 clusters. There are 33 members in the enterprise committee from the 9 clusters. Sampark conducted a one day training programme for 28 members, which focused mainly on the roles and responsibilities of the committee members in connection with enterprise development. At present these enterprise committee members have taken on the major role of implementing the income generation programmes and imparting skill trainings to SHGs members and youth. The committee members had undertaken the responsibility of identifying school dropouts who are in the age group of 16 to 20 years and motivating them to attend skill training sessions so that they would be able to earn either by starting an enterprise or by getting a job. One day training programmes were not sufficient to either impart or imbibe the responsibilities related to enterprise promotion. So there is a need for refresher training programmes to motivate and involve them in fulfilling their responsibilities.

2.4.3. Impacts

The enterprise training programme is having a direct impact on the behavioural and managerial qualities of its beneficiaries, which is reflected by the following aspects that were observed:

- Many have imbibed the positive qualities of punctuality and professional attitude towards their entrepreneurial work.
- Team interaction among women from various villages has been strengthened.
- They have been now updated not only in technical skills like tailoring, kasuti, mobile servicing, beautician skills etc but also in the soft skills of communication and negotiation.
- They have acquired basic managerial understanding of marketing and product pricing about the products they produce.

Experience of Huchavva during Training on Tailoring

Huchavva completed her seventh standard and then she was married to Mariappa. As both she and her husband are agricultural labourers, they earn a petty income of fifty rupees cumulatively per day. She used to face a lot of problems whenever she wanted a loan. Now she belongs to the Huchcheshwara Mahila Swasahaya Sangha and says that now she finds it easy to take small loans. She says "Initially I did not know what these SHGs are. I then understood their working with the help of Sampark staff and then joined one of the SHGs in my colony. I save Rs. 10 every week. Now I get easy loans and I need not give anything in security." She has later joined skill training in tailoring and now



has learnt to stitch basic garments for women and young girls. She says “When Sampark people came to our village, I was a bit hesitant to join any training in Koppal, as I was to go there daily. But then I was made to realise new skills are important and how they could augment my income. Then I went to the training and I learnt how to stitch a blouse, various types of frocks, petty coat etc. Then we were taken to survey the markets for some of these products. For the first time I visited the market place as an entrepreneur. It was a different experience. I went to Gadag market, but it was not successful as the price we offered for our product was quite high for the wholesaler. But then I could not have sold at that price. Then we attended the training classes and decided that we can sell petty coats within the SHG group for Rs.50 and make a profit of Rs.10 on each sale. I now make petty coats on demand basis and earn at least Rs.40 per day. I thank Sampark for its support in my Endeavour.”

2.4.4. Challenges

To motivate and encourage the underprivileged to become entrepreneurs is a difficult task; though not an impossible one. Due to drought, several youth have migrated and it was difficult to organise training programmes and motivate them to identify suitable skill training areas.

Sampark has seen a few good micro entrepreneurs in the making in last few years. But there are many challenges in the field area. As Koppal is predominantly rain fed, many agricultural labours migrate in seasons when there is no work. Sampark is training such labourers, especially women and youth in various skills. Once these skills are imparted, they are motivated to start their own enterprises. But making these micro enterprises run on a sustainable basis is major challenge. We, at Sampark are striving hard to make the beneficiaries understand that they have to own the enterprises they set up and should run their business in a professional way.

2.5. Health

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

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

2.5.1. Implementation Strategy

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

2.5.2. Accomplishments

During the year several steps were taken under the programme to meet the requirements of the group members, which include:

- Conducting refresher training course for the staff
- Conducting three health camps for the treatment and control groups
- Facilitating follow up counseling sessions for treatment groups and extending counseling services to control groups.
- Identifying 42 leaders @ two from each group

Refresher training for the staff

A two day refresher training course was conducted in Bangalore. The project coordinator and counselors participated in the training programme, where the main agenda was:

- To debrief the counselors
- To plan intervention for the control groups
- To revive groups that have dropped out or are not regular
- To discuss strategies regarding maintaining of treatment groups

The counsellors were encouraged to talk about and analyze the intervention sessions, clarify doubts regarding the application of counselling techniques, discuss difficult moments and issues and about the impact of conducting the counselling sessions on their mental state. As per the counsellor's feedback, yoga and music seemed to be popular across groups.



Health camps

Three health camps were conducted in Bisaralli panchayat (control groups area) in Kartarki and Belur panchayat (treatment group's area). Four MMBS doctors, one nurse and one RMP doctor participated in these camps. A total of 1006 people participated in health camps, which included 438 women, 370 children and 170 men (Table 12).

Table 12: Details about People Participated in Health Camps

| Name of Panchayat | Women | Children | Men | Total |
|-------------------|------------|------------|------------|-------------|
| Bisaralli | 160 | 95 | 40 | 295 |
| Katarki | 98 | 143 | 38 | 279 |
| Belur | 180 | 132 | 120 | 432 |
| Total | 438 | 370 | 198 | 1006 |

The common physical problems identified during health camps were joint pains, headache, white and red discharge issues, anemic etc. Out of the three camps, one Tuberculosis (TB) patient was identified and referred to the near by government hospital where patients get free treatment. The villagers felt it was useful for the poor people; they were given medicines, injections and tonics.



Counseling sessions

Follow up counseling sessions were facilitated by the counselors to the 21 treatment groups, wherein they encouraged women leaders who were active participants to lead the sessions, while the counselor remained as an observer. The counselors were able to identify in each group, women leaders who could be trained as mental health counselors. A total of 42 leaders (two from each group) were identified. During the follow up counseling sessions, women shared not only details about their families and health issues but also the good things that happened in their families. Women exhibited tremendous confidence in dealing with family issues - both financial and non-financial. The members showed confidence in dealing with family, community and physical health issues.

Health training

Based on the request from SHGs (as mentioned under section 2.5.3) during February and March, Sampark imparted health training to 8 groups in four villages in which 69 women participated. The training focused on:

- Reproductive system and contraceptive methods.
- Common illness, prevention methods and first aid.
- Nutrition, cleanliness and facilities available at government medical centres.

These health awareness training sessions would be conducted in all 156 SHGs in 37 villages, where Sampark's other development activities are taking place.

2.5.3. Impacts & Challenges

Most of the group members said that their confidence in dealing with family, community and physical health issues has been increased. Yoga (relaxing exercise) and a technique of ventilation helped them to come out of their depression. The members were also helping others in the community to come out the depression stage. Thereafter, some of the SHGs requested Sampark to extend the health meeting even to their groups. Instead of conducting just the counseling sessions, Sampark designed a holistic health awareness training programme. One of the main challenges is non availability of suitable confidential place for conducting mental health meetings.

Group Supported Paddavva to Come Out of Depression

Paddavva, a member of Durgadevi Sangha in the Katarki panchayat, lived there with her husband and eight children. Recently her husband died due to an illness, and now she is the only earning member in the entire family. She was feeling lonely after her husband's death and was unable to come out of that tragedy and get involved in the day to day activities. She became severely depressed and spent all her time lying down on the bed without having food. Due to this, over a period of time, she became weak and anemic and was not able to walk. At that time the group members discussed her problems in the health meeting and every day one member or the other visited Paddavva's house. They counseled her saying, "If you also become ill and died who will look after your children? Your husband has gone, now at least you should survive to look after your children. One day or the other everybody has to die, so accept this and start living for your children". Due to this moral support and encouragement from the group members, slowly Paddavva recovered and started going for work. Later at a health meeting she revealed how the encouraging words of the members had helped her to come out of her depression and gave her a lot of confidence in taking up her family responsibilities. All the members of this group said that the health meetings developed confidence in them to deal with family, community, and physical health issues.

2.6. Sustainable Natural Resource Management

Based on the experience and outcome of the workshop on Autodidactic Learning for Sustainable Use of Natural Resources (ALS) conducted in Bikanalli in 2001-02 Sampark conducted another workshop in Gondabala, Koppal from 25th October to 14th November, 2006. Gondabala was selected based on the people's interest to participate for a period of 21 days without a break. etc.

The main aim of the workshop is to enhance understanding of development workers and community about sustainable natural resource management and its relationship with development as a whole. The final objective of implementing ALS workshop is to bring an attitude of self-reliance among the community and local NGOs to practice sustainable resource management.

Thirty participants attended the workshop. Out of this, 27 were villagers (14 women and 13 men) and 3 (men) were from 3 NGOs, who have expertise in agriculture, horticulture, watershed programmes. As an outcome of the workshop, the farmers learned about local available Natural Resources, methods to protect and sustain the same and gained technical inputs related to land and water management. Development workers learned the concept of ALS, and different participatory techniques.



During the workshop five action plans were made. These are:

1. Watershed programmes (make farm ponds, construction of bunds to harvest rain water and increase water table and improve soil quality).
2. Income generation programme such as vermin-compost manure, dairy, sheep and goat rearing.
3. Lift irrigation project
4. Construction of bridge over the backwater of dam
5. Tree planting and social forestry

As follow up action, the participants have presented the workshop results to the officials of NABARD and villagers. Based on this sharing, NABARD invited the participants to submit proposal for the action plans of 1, 2 and 5. The remaining action plans i.e 3 and 4 do not come under core area of NABARD. Sampark team conducted two follow up meetings with workshop participants to take the actions forward. However, the participants do not take initiative to come together for taking the action forward. They need external support to facilitate them.

3. Future Action Plan

Sampark is an NGO working with poor families in micro-credit and micro enterprise, education and health in 37 villages, Koppal district. As a part of health agenda, Sampark found several issues with relate to drinking water in most of the Sampark's intervention villages. Sampark would like to extend its facilitation role in proving potable water in these villages.

Sampark would like to extend its development interventions to Bangalore and work with construction workers' children. In this intervention, Sampark would like to use its Koppal field lessons and experiences in organizing parents and children in construction sites and create awareness amongst them about their rights related to labour issues and accessing basic needs such as drinking water, provisions from public fair price shops etc.

4. Documentation and Publication

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

4.1. Books

Premachander, Smita, V. Prameela, M. Chidambaranathan and Benjamin Laroquette. 2006. From Bondage to Freedom: ILO PEBLISA's Experience in South Asia. New Delhi: ILO.

Last year Sampark evaluated the India Chapter of Prevention and Elimination of Bonded Labour in South Asia (PEBLISA) project and learnt several lessons related to the bonded labour project and also had a benefit of sharing these with the staff of other PEBLISA chapters from Bangladesh, Nepal and Pakistan. We had also prepared a guide to evaluate the impact of the bonded labour project. Based on all these experiences from different bonded labour projects, Sampark compiled lessons from all the chapters into a single document, which has been published by the International Labour Organization as a book.

Premachander, Smita, V. Prameela, 2007. Microfinance and Women's Empowerment: Programme and Policy Review. New Delhi: CARE-India.

During the last year Sampark conducted desk research on programmes and policy in order to strengthen policy for women's empowerment in collaboration with CARE – India, New Delhi. Based on the analysis, lessons and recommendations were drawn that would be incorporated in future planning of women's empowerment policy and programmes. During this year the findings of the study have been published as a book by CARE – India. The book was released in the workshop at Delhi.

4.2. Articles in Journals and News Papers

Premachander, Smita and M. Chidambaranathan, 2007. One Step Forward or Two Steps Back? Proposed Amendments to NABARD Act. Economic and Political Weekly, Vol XLII, No. 12, March 24-30, 2007. Can be accessed online from: <http://www.epw.org.in/epw/uploads/articles/10411.pdf>

Depending on the condition of microfinance in the field, Sampark has tried to raise some questions on the amendments made to NABARD act and also poses a question mark on the security of the rural women savings. Further, it talks about the risk of NGOs transforming into MFIs and cautions that it is all the more dangerous when those who have so far empowered people and built their organizations, begin appropriating women's capital, thus leading to both the financial and social disempowerment of women.

Rist, Stephan., M. Chidambaranathan, Cesar Escobar, Urs Wiesmann, Anne Zimmermann. 2007. Moving from sustainable management to sustainable governance of natural resources: The role of social learning processes in rural India, Bolivia and Mali. *Journal of Rural Studies, Vol.23, Issue 1, Pp 23-37.* Can be accessed online from: http://www.sciencedirect.com/science?_ob=MIimg&_imagekey=B6VD9-4JKYTK4-3-3&_cdi=5977&_user=10&_orig=browse&_coverDate=01%2F31%2F2007&_sk=999769998&_view=c&_wchp=dGLbVtzzSkzk&_md5=e63b563e526bf85ed2468fbe247ae601&_e=/sdarticle.pdf

In this paper Sampark discusses a conceptual, methodological and practical framework within which the limitations of the conventional notion of natural resource management (NRM) can be overcome. The transformation of sustainable management into sustainable governance of natural resources can be conceptualized as a social learning process involving scientists, experts, politicians and local actors, and their corresponding scientific and non-scientific knowledge. It has also tried to highlight the key factors that enable or hinder the transformation of sustainable management into sustainable governance of natural resources through social learning processes and communicative action.

Rist, S., M. Chidambaranathan, Cesar Escobar, Urs Wiesmann. 2006. "It was Hard to Come to Mutual Understanding ..."—The Multidimensionality of Social Learning Processes Concerned with Sustainable Natural Resource Use in India, Africa and Latin, *Systemic Practice and Action Research, Springer US*, 01.07.2006, vol. 19, no. 3, pp. 219-237. <http://springerlink.com/content/91p46221774118r7/>

The paper describes the sustainable natural resource use/requirement that multiple actors reassess in a systemic perspective. This can be conceptualized as a social learning process between actors from rural communities and the experts from outside organizations. A specifically designed workshop oriented towards a systemic view of natural resource use and the enhancement of mutual learning between local and external actors, provided the background for evaluating the potentials and constraints of intensified social learning processes. Case studies of rural communities in India, Bolivia, Peru and Mali showed that changes in the narratives of the participants of the workshop followed a similar temporal sequence relatively independently from their specific contexts. It was also found out that social learning processes are more likely to be successful.

Chidambaranathan, M. 2006. Transforming Communities - transformative leadership: concepts and frameworks. In: Regional Conference - Transformative Leadership for Co-operatives in Asia: transforming leadership, transforming cooperatives, transforming society. Quezon city, Philippines: AWCF (Asia Women in Co-operative Development Forum), Pp12-14.

Sampark works to empower rural women and thus tries to highlight the intimate link between women's leadership and governance and its transformative impact on the community level through the illustration of the microfinance sector in India. Sampark's experience and observation supports the view that the donor agencies support the non-government organizations (NGOs) into becoming sustainable microfinance organizations (MFOs) but they have not emphasized the process of

transforming women's leadership and governance for promoting women-owned-women-managed organizations that would allow for transforming communities in India. Sampark outlined the conflicting factors and challenges that hinder women's empowerment and the transformation of impact at the community level, using the example of SEWA Co-operative Bank in India.

Premchander, Smita., L Jeyaseelan, V. Prameela and M. Chidambaranathan. 2007. Different Worldviews, Different Meanings: Understanding Local and External Divergence in Microfinance Perspectives. In: International Conference on Endogenous Development and Bio-Cultural Diversity: The interplay of worldviews, globalization and locality.

Details Sampark's experience in implementing the micro credit project at grass root level using three microfinance models.

Premchander Smita, 2007. "Service Tax on Charitable Institutions?" The Economic Times, News Paper 18th November.

The article is an argument whether NGOs should pay service tax or not, and concludes saying that while NGOs should be charged service tax for their service to poor people, the government can weed out non-genuine NGOs and encourage genuine ones for the effective implementation of their programmes at the grass root level.

Premchander Smita, 2007. Poor Need Less Safety Norms? Business Standard, News Paper, 6th February.

The article critiques the microfinance Bill (The NABARD Amendment) Bill, 2006. It argues that if NBFC's has to have at least Rs. 2 crores of capital, why do microfinance firms need to have just Rs. 5 lakhs as a initial capital and also asks why the poor people's money needs less protection?

5. Board Member's Involvement

Many times Board members visited Sampark and reviewed the progress of the running activities such as microfinance and micro enterprise, mental health and contributed their technical inputs for the future plan of work. The details of these visits are detailed in Annexure 2.

6. Staff Development

Sampark has 10 full time staff and 11 associates (Table 13). With the intention of enlarging the experience, skill and knowledge of the staff, Sampark has deputed its staff (field and Bangalore based) to attend workshops and trainings conducted in different places. Some details about the same are given below:

Table 13: Details of Staff and Associates at Sampark

| Staff at Bangalore office | Staff at Koppal office | Associates |
|---------------------------|------------------------|------------------------|
| 1. Smita Premchander | 1. L. Jeyseelan | 1. Ratan Gopinath |
| 2. V. Prameela | 2. Nirmala | 2. Mamtha Kalkur |
| 3. Chidmabaranathan | 3. B.S. Uma | 3. Roshni Menon |
| 4. Shameem Banu | 4. Akkamma | 4. Soraya Verjee |
| 5. K.G. Meenakshi | 5. Manjunath | 5. Jason Klinck |
| | | 6. Eshwar Prasad |
| | | 7. Benjamin Laroquette |
| | | 8. Suparna Diwakar |
| | | 9. Aparna Subramanyam |
| | | 10. Karuna Sivasailam |

Sampark provides an opportunity to staff to build their capacities through increasing their academic qualifications and participating in trainings and workshops (Annexure 1). With the intention of enlarging the experience, skill and knowledge of the staff, Sampark organised training programmes. Some of these are; trainings on mental health aspects such as problem solving (coping) skills, techniques for stress release, SHGs, enterprise development, and finance management for the field staff in Koppal. The training helped them to build their capacities in those areas.

During this year Mr. Jeyaseelan, Field Manager, Kopal, has completed his M Phil from Madurai Kamarajar University, Tamil Nadu and Ms. Uma and Ms. Nirmala, Field Officers appeared for their Bachelor of Arts and Masters of Arts exams, respectively.

7. Interns and Volunteers

7.1. Interns

Kimberly, an intern from Institute for Resources, Environment, and Sustainability International (IRES), came to Sampark and was involved in editing internal reports and developing project reports.

7.2. Volunteers

In order to increase the involvement of more volunteers in activities of Sampark, it has developed linkage with ivolunteers (Institute of Volunteer Management) an organization working with volunteers.

Five volunteers have worked towards achieving the objectives of Sampark during 2006-07. They are: Mr. Divya Surana, from the Indian Institute of Management, Bangalore, and Ms. Saumya, worked as volunteers and were engaged in Kannada translation and English language editing of several internal documents. Mr. Sanjeev Kumar from UK has come to Sampark for a period of six months from Feb – June 2007 to worked on drinking water issues in Koppal. Mr. Yuo Weidmann from Switzerland and Mr. RamKumar Ramaswamy from ex-Infosys employee, Bangalore, are involved in developing software for the data management of SHGs.

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



8. Partners

Several funding agencies and individual donors supported the activities of Sampark during the year. These are given in Table 14.

Table 14: List of Funding Agencies and Individual Donors

| Agencies/Individual Donor | Programme |
|---|--|
| Agencies | |
| 1. Pangea Foundation , Italy | To support education and enterprise activities To build the capacities of cluster |
| 2. Canadian International Development Agency (CIDA), Delhi | To support skill trainings and promote women's businesses. |
| 3. International Labour Organisation, Geneva | To develop PEBLISA impact guide |
| 4. Ministry of Textile Office of the Development Commissioner (Handicrafts) | To conduct two design and technical development workshops for bamboo & wood carving artisans |
| 5. Give Foundation | To support skill training, adult literacy; sponsors the education of children through online donations |
| 6. CARE-India Andhra Pradesh and New Delhi | To conduct study on microfinance-self help groups in four districts of Andhra Pradesh and a study on "strengthening policy and programs for women's empowerment through microfinance." |
| 7. Anuradha Foundation , USA | For an action research on coping skills interventions for mental health issues. |
| 8. Volkart Vision India | To conduct enterprise trainings for youth |
| 9. HCL Technologies Ltd., Bangalore | To support development work |
| 10. NABARD, Bangalore; | To conduct workshop on natural resource management |
| Individual Donors | |
| 1. Ms. Bettina Wolfgramm 2. Mr. Stephan Rist 3. Ms. Dinah Bennett 4. Mr. Tarush Chopra 5. Mr. Antony Bennett 6. Ms/Mr. Nick Scott & Gary Jackson 7. Ms/Mr. Donzo and Cath Henderson 8. Mr/Mr. Spider, Steve and Xavier 9. Ms/Mr. Judith Gardner and Mark Bradbury 10. Ms/Mr. TIM Bennett and Fleur Leach 11. Ms/Mr. Stew and Lisa Vickers-Crombie | To support children's education, revolving loan fund for women, skill training for women and youth |

We 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.

9. Visitors

Several people from funding agencies and other institutions/organizations visited Sampark, both in Bangalore and Koppal, to review Sampark's various projects. The details of some of these visits are attached as Annexure 2.



Annexure 1

Details About Trainings and Workshops Attended by Staff

| Name of Staff | Name of Training/Workshop |
|-----------------------------------|--|
| V. Prameela | Consultative Meet on "SHGs and Entrepreneurship" on 11 th August, Bangalore. |
| Smita Premchander and V. Prameela | Workshop on "Women's Economic Empowerment" on 25 th November at Delhi, organised by UNDP. |
| Shameem Banu | Workshop on state level marketing on 29 th November 2006 in Bangalore, organized by Government of India, Ministry of Textile, Development Commissioner Handicraft, Dharwad. |
| V. Prameela | Workshop on "Making India the Skills Capital of the World" on 19 th January, 2007 Bangalore, organised by Confederation of Indian Industry and World skills International |
| Smita Premchander and V. Prameela | Workshop on "Microfinance and Women's Empowerment" on 8 th February, 2007 at Delhi, organised by CARE-India and Ministry of Women and Child Development. |

Annexure 2
Details about Visits Made by Board Members
and Visitors During the 2006-2007

The annexure provides information about visits made by the board members and visitors in order to understand the activities of Sampark. The details of which are given below:

1. Visits of the Board Members

| Name | Date | Purpose of visit |
|---|--------------------|---|
| Madhu Singhal | 1-7-06 | Review of progress on Sampark's activities |
| | 16-9-06 | Discuss about feasibility study on making plastic carry bags for visually challenged women |
| | 23-11-06 | |
| | 26-2-07 | Participate in workshop on data management systems for monitoring the activities of Sampark |
| Prof .Ranjit Gupta | 17-5-06 5-12-06 | Review of progress on Sampark's activities |
| Chinnamma Suresh. R Madhu Singhal | 19-8-06 | Conduct interviews for post of enterprise coordinator to work in Koppal staff |
| Dr. Kiran Rao | 1-7-06 | Discus about project progress on mental health |
| | 5-8-06 | Train the counselors on techniques of counseling |
| | 1-12-06 | |
| | 26-2-07 | Participate in workshop on data management systems for monitoring the activities of Sampark |
| R.B. Shetty | 26-2-07 | Participate in workshop on data management systems for monitoring the activities of Sampark |

2. Visits of Visitors

| Name of the Visitor | Date | Name of institution | Purpose of visit |
|--|-----------------------------|--|--|
| Saul Garnell Madhu Singhal Sunder Prathibha. Y Aradhya | 1-4-06 1-4-06 16-9-06 | SAP Labs India Pvt. Ltd. Bangalore | Discuss about feasibility study on making plastic carry bags for visually challenged women |
| Bettina Wolfgramm | 3-4-06 | Switzerland | |
| Peter Holf | 14-4-06 | Switzerland | Visit to Koppal |
| Luca Lo Presti , President | 22-4-06 | Pangea Founazione , Italy | Understand activities of Sampark at grass root level |
| Neeti Chopra | 28-4-06 | Individual, Bangalore | Donated 100 Kg of rice which was given to an organisation working with orphaned children |

| | | | |
|--|--------------------|--|--|
| Ajay Tiwari Head – HR , EBU | 5-6-06 | SKF India Limited, Bangalore | Understand activities of Sampark at grass root level |
| Irmel Marla consultant rural development | 8-6-06 26-10-06 | Mitraniketan, Kerala | Understand activities of Sampark |
| Ms. Jyothi | 1-8-06 | Aalochana, Pune | Discuss about communication strategies of Sampark |
| Mr. Muthu | 5-8-06 16-9-06 | SAP Labs India Pvt. Ltd. Bangalore | Understand NGO's work in villages |
| Mr.L.Moorthy | 26-9-06 | Manager, NABARD, Bangalore | PMC – meeting for ALS programme |
| Mr. Venkatesh Mathad | 26-9-06 | Lead District Manager | PMC – meeting for ALS programme |
| Suchitra Shenoy Ashish Karamchandani | 23-11-06 | Monitor Company, Mumbai | Discuss about housing loan to rural areas |
| Dinah Bennett | 23-11-06 | Durham Business School, UK | Understand the enterprise related activities of Sampark |
| B.N. Dhananjaya S. Nirmala | 28-11-06 | BASIX, Bangalore | Discuss about livelihood promotion for rural families |
| Sushil Bachhawat Director | 6-12-06 | Bangalore Monofilaments PVT. Ltd, Bangalore | Discuss about Sampark's activities |
| Manoj kumar | 10-1-07 | Neleto Sysstems Ltd , Bangalore | Demonstration of Microsoft for data management in rural areas |
| Prarthana Unkaikar | 22-1-07 | I Volunteer, Bangalore | Understand Sampark's activities |
| Nijas Dubey | 30-1-07 | Individual , Bangalore | Volunteer |
| Pallavi Kumar | 22-2-07 | Charities Aid Foundation, New-Delhi | Review Sampark's activities and asses the proposal on working with children of construction workers |
| Monica Raina | 26-2-07 | Consultant, Ahmadabad | Participate in workshop on data management systems for SHGs |
| Yuo Weidmann | 26-2-07 | Switzerland | Develop software for data management systems for SHGs |
| Sudha Premnath Nirita Gandh | 29-3-07 | The Valley School, Bangalore | Understand Sampark's work specially strategies for building people's instructions |
| K.Raju | 17-2-07 | Poorvi enterprise, Hyderabad | Understand the drinking water issues in Koppal and support for water purification system. |
| Mr.Sashidhar | 21-2-07 | Asst.Director, DC(H), Dharward | For artisans workshop |



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