

Annual Report

2008-2009



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Secretary's Message

It gives me immense satisfaction to present before you Sampark's Annual Report 2008-09. Sampark has completed 18 years of development work this year. We have kept up our commitment to high quality work, always listening to people, always demanding the highest quality partnerships, and always addressing value conflicts rather than compromising.



We have successfully formed 6 women's cooperatives, with their own offices, with links to mainstream organizations, and soon these women-owned organizations will directly get support from banks and government organizations. The leaders are strong, vocal and aggressive entrepreneurs.

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

Sampark's three year pilot research programme on mental health counseling interventions helped to build in-house capacities in community based mental health work. During this year staff was confident about conducting mental health counseling as well as building local leaders as future counselors. Several women effectively utilized group level mental health counseling sessions and learnt several coping skills to reduce their psychological distress. With one or two trainings it was difficult to transfer the coping skill techniques to the local leaders who have been trained as mental health facilitators; we need to have booster trainings and regular follow ups at least for two more years.

The vocational training project with one sponsor was completed its third year and they offered to support Sampark for setting up its vocational training unit as a viable activity. This will mean making a feasibility plan based on demand from youth, who can then pay a fee and demand from industry for skilled youth, who can then pay a placement fee. The first round of feasibility study has shown that if the objective is to reach very poor households, the financial viability of such a scheme is doubtful, as the youth in these families not only need the training free, they would also need a stipend. This is because their households depend on their earnings and they cannot pay the opportunity cost of improving their skills. However, we will have further

discussions with industry sponsors this year and examine once again the feasibility of continuing our vocational training activity, especially for young women and men.

The urban programme has grown this year as well and seen changes. Earlier in the year, one crèche was closed as children were all admitted into regular schools. This was possible as they were all from Kannada speaking families. Those from other states continue to need the day care. We also faced other hiccups like objections from landlords and limited support for the crèches. However with support from local partners (like the contractors) and funding partners, the programme has now begun to stabilize.

In the coming year two projects will be implemented: one is the school education programme with NUNHEMS, which will be closely monitored by Sampark, in which comparisons will be drawn between a grant based children's sponsorship programme and a programme that is based on improvement of school and the teaching methodology in 10 adopted schools. A close monitoring will help determine which one is the more effective long term direction to pursue.

Another educational programme is for adult women's literacy and empowerment. Sampark will reach out to all villagers through this programme and will document the experiences of strengthening the linkages with villagers beyond the self help groups.

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

Sampark has been able to focus on the poorest people, both in the rural and urban societies only because of the strong support from its sponsors. I would like to acknowledge the support from Pangea Foundation, Italy; Volkart Vision India, India, Anuradha Foundation, USA, Har Shiv Shri Trust, UK Give Foundation, India, Canadian International Development Agency (CIDA), Delhi, Philips Electronics India Ltd, Bangalore, Suncity Corporate Leisures and Property Developers Pvt. Ltd, Bangalore, and individual donors: Mrs. Ramkumar Ramaswamy, Ms. Bettina Wolfgramm and Mr. Stephan Rist and several other friends of Sampark in Switzerland.

Most Sampark's sponsors have made medium to long-term commitments; yet, their own funding position has become precarious, increasing the uncertainty for Sampark's interventions. We need to find ways to organize long-term funding for long-term interventions. This will have to be an important internal discussion in the coming year.

Global recession has hit our foreign sponsors and has put a tremendous strain on finances for this year, which may continue in the next year. It helps us to reexamine our strategies and focus on what is critical. It affects the women, too. Though strategic reviews are useful, the financial strain predominantly affects who need the finances the most. The staff appointed by women's cooperatives is working on meager salaries and has not been able to get support such as bicycles for their work,

and the financial squeeze will definitely reduce our ability to support them further. In this scenario, discussions with cooperatives become important and we need to reduce the support to the well off ones, and support the more remote and weaker ones, with an agreed time plan with each cooperative.

Reduction in funds has also affected our education programme. However, involvement of cooperatives and educational committees has helped to discuss this issue with women, who have managed per child support in a way that the number of children supported this year has in fact increased rather than decreased, resulting in 1500 children being covered.

The balance between doing donation-based work and self sufficiency remains tricky. The former allows us to focus on the very poor and on their needs and preferences, thereby enabling us to follow an empowering approach. Yet, the donor's finances directly affect local work. Self sufficiency, on the other hand, is a pursuit which leads away from the poor, to those who can pay for services. It also leads the organization towards more commercial rather than development work. We need to re-examine this balance this year, as we do every year, and make sure that we continue to expand our reach to those marginalized in rural and urban settings.

I hope that Sampark's staff and current partners will support us to go forward and also that we will find more and more individuals and organizations that will join us in our endeavour.

Smita Premchander

Date: July 4, 2009



1 Introduction

Sampark, a non-profit non-governmental organization, works for the holistic development of the most marginalized groups in 32 villages of Koppal district, Karnataka by adopting inclusive and empowering ways of working in society that would create respect and promote equality.

Mission

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



Philosophy

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

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

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

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

It also works as a resource agency by using its learning and expertise to influence and inform other NGOs, government and donor agencies. The development research and knowledge building helps in influencing development practice and policy; organizing capacity building trainings programmes for development partners; and in publication and dissemination of good development practice. The achievements and impacts of these activities during the financial year 2008-2009 are detailed in this report.

2 Areas of work

Sampark's works during 2008-09, and the areas for holistic development of the communities are detailed as under:

- [2.1. Women's Self-Help Groups \(SHGs\)](#)
- [2.2. Development of Clusters, People's Institutions](#)
- [2.3. Children's Education](#)
- [2.4. Women's Literacy](#)
- [2.5. Skill training and Enterprise Development](#)
- [2.6. General Health](#)
- [2.7. Mental Health Support to Women](#)
- [2.8. Awareness Activities](#)
- [2.9. Community Based Impact Monitoring System](#)
- [2.10. Children's Crèches in Bangalore](#)
- [2.11. Livelihoods Research and Action Project](#)

2.1. Women's Self-Help Groups

Sampark initiated small and informal associations of poor people on the principles of self-help and collective responsibility. The formation of SHGs helps the poor to pool their savings, deposit it in banks and access credit facilities from group, banks and other institutions. Through the formation of SHGs, Sampark aims to help the poor people to come out from the clutches of moneylenders and at the same time empower women socially and economically.

In Koppal Taluk, Sampark has been continuously involved in forming these self-help groups over the years. During the process of group formation, Sampark identifies poor and disadvantaged people through various participatory exercises involving the community, such as *grama sabhas*, social mapping, resource mapping, wealth ranking etc. These poor are then encouraged to participate in the SHGs, and these group members are then trained in the concept of SHG, leadership, book keeping, financial management etc. They are also trained on topics such as saving and credit linkages, which help them get bank loans for initiating income generating activities.

Achievements

Number of Groups and Members

Sampark is now supporting 182 women's SHGs. The number of groups has increased from last year when it was 169. Thirteen new groups were formed by the cluster themselves and five groups dropped out during this year. About 2787 families belonging to 32 villages in Koppal taluk are part of the SHGs. Out of these 36 groups belong exclusively to scheduled caste community and cover 19% (518) members and the remaining 81% (2269) members belong to other backward communities. The women's groups actively participate in various activities within and outside 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.

Table 1: Cluster wise Membership and Group Details

Sl. No	Cluster Name	No. of Village	No. of Groups joint Cluster	No. of groups not joint Cluster	Total Groups	Total Members	No. of groups audited (March 2009)
1	Bhumika	10	18		18	274	16
2	Bharatambe		21	1	22	325	21
3	Sahana	3	18	3	21	344	15
4	Bettadalingeshwara	5	23	0	23	325	21
5	Manjunatha		13	1	14	241	14
6	Shrigandha	2	15	3	18	272	18
7	Padmvati	1	6	0	6	100	6
8	Eshwara	2	15	1	16	249	15
9	Sadhana	2	16	0	16	228	16
10	Sangama	3	15	0	15	238	13
11	Govisiddeshwar	4	13	0	13	191	11
	Total	32	173	9	182	2787	166

Savings and Credit Details

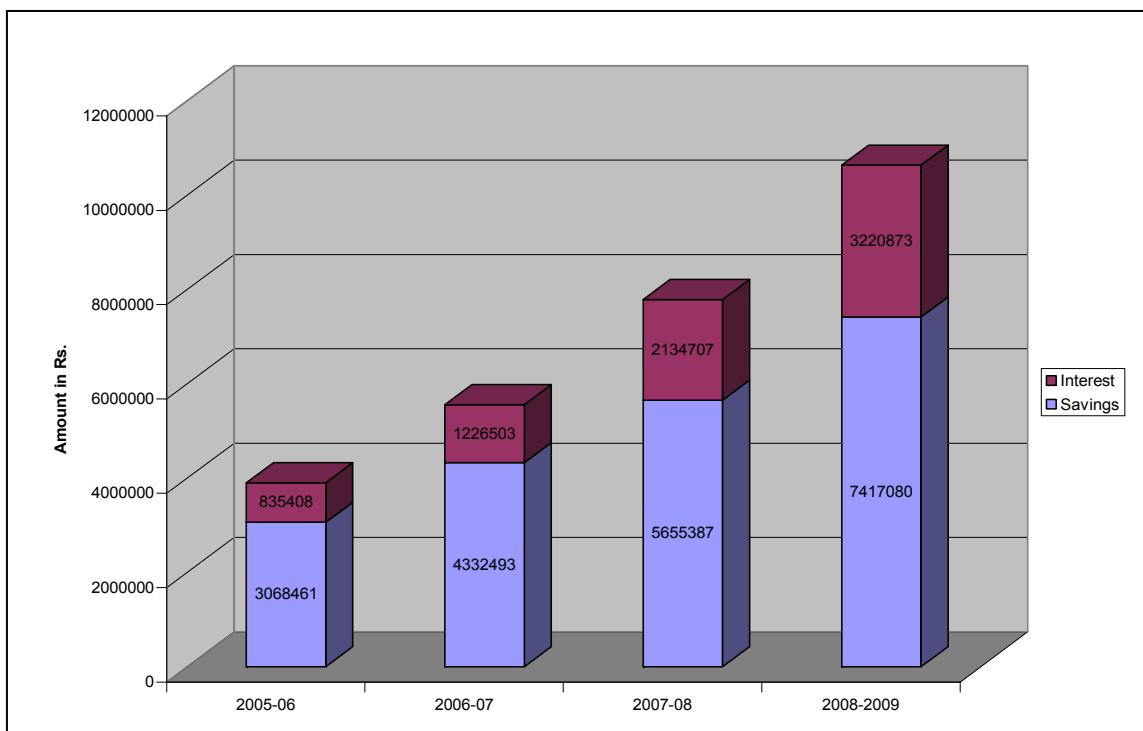
While Sampark supports 182 groups, the savings and credit details are given only for 177 groups in this report; these groups have a total capital of Rs. 1,09,35,482 (which includes savings, interest, and other income) (Table 2). The savings played an important role in breaking the debt-trap of the moneylenders who charge high interest rates.

Table 2: Group Saving Fund

Category	Amount (Rs)
Total Savings	7,417,080
Interest earned	3,220,873
Other income	297,529
Total fund	10,935,482

Women used savings as collateral for getting higher amounts of external credit from banks, and this increased the women's contribution to the family business, welfare and income. As a result, gender issues were reduced at the family level. The total savings from all the groups has been increasing over the years (Fig 1). The total savings has increased by 18 lakhs and interest has increased by 11 lakhs compared to the previous financial year.

Figure 1: Changes in Savings and Interest Earned Over the Years



During the present financial year Rs. 1,30,96,060 was raised from group funds (cumulative), bank and cluster; the previous balance and the current loan together 11,243,524 has been repaid and Rs. 11,089,488 is the current outstanding loan (Table 3). Sampark has raised cluster loans to meet the extra credit needs of women, and the bank linkages were made wherever it was possible. 45 groups availed bank loans during 2008-2009.

Table 3: Repayment / Current Outstanding in Rupees

Source	Opening Balance	Current Loan	Total Loan (O.B + current)	Repaid	Balance
Cumulative Group Loan	5,960,684	7,480,760	13,441,444	5,732,350	7,709,094
Bank Loan	1,764,763	2,492,000	4,256,763	2,613,630	1,643,133
Cluster Loan	1,511,505	3,123,300	4,634,805	2,897,544	1,737,261
Total	9,236,952	13,096,060	22,333,012	11,243,524	11,089,488

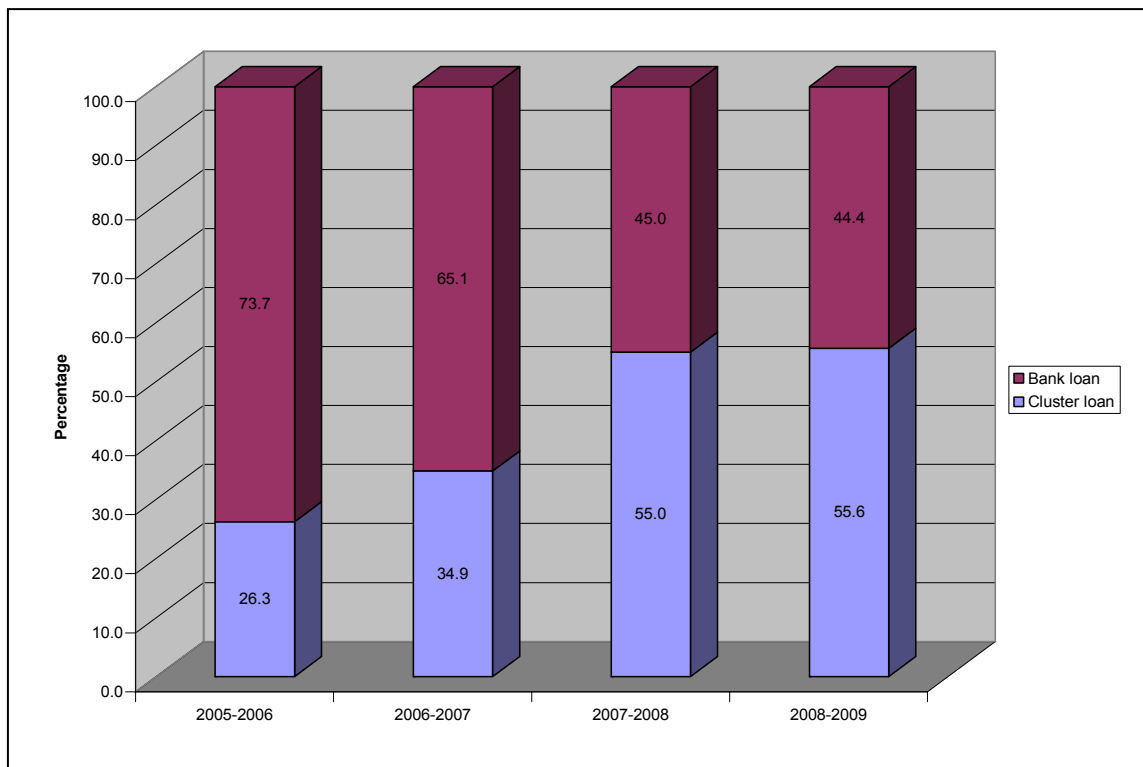
Most of the bank loans were used for dairying and sheep and goat rearing purposes. The credit linkages supported women to get finances required for agriculture, animal husbandry, businesses, health, education, house- repairs, marriages and other ceremonies.

Table 4: Loan Given by Bank and Cluster over 5 years

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
2007-2008	22,75,369	18,62,000
2008-2009	31,23,300	24,92,000
Total	65,16,419	69,42,000

The loan amount taken from both the bank and the cluster has increased over the years; the percentage of loan taken from the cluster, out of total loan, has increased from 26.3% in 2005-06 to 55.6% in 2008-09 (Fig 2). This 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 providing full support to the groups to utilize their own money deposited in the cluster.

Figure 2: Loan to Groups by the Bank and the Cluster over Years



The average loan amount has increased to Rs.17,500 per women from Rs.5000 three years back. From April 2008 – March 2009, 177 women took loans for business activities from 61 groups (few groups had given 2-3 times) with total credit of Rs.31,23,300. In this period of one year the cluster revolving fund generated 3 times the amount.

Capacity Building of SHGs

After receiving training from Sampark, the cluster staff conducted training programmes for the groups. After the group level training, the cluster staff

conducted follow up trainings during the group meetings. The details of the training programmes conducted by the cluster staff for SHGs are given in the Table 5.

Table 5: Training to SHGs by Cluster Staff

Training Topics	No. of groups trained during this year (2008-09)	No. of groups trained in last two years (2007-09)
Cluster Concept	54	121
Sampark Activities	48	129
IGP Activities	1	30
Book writing	21	67
Book keeping to group members	8	27
SHG Concept	25	38
Rules & Regulation of SHGs	17	50
General health awareness	2	16
SHG Financial Management	29	32
Poverty Analysis of SHGs	3	5
Souharda Cooperative act and its functioning	43	43

As the cluster staff's capacity has increased, the number of training and the number of groups covered for training have also correspondingly increased. Many groups have received orientation training on the cluster concept (121), Sampark's activities (129 groups), book writing for book writers (67), rules and regulations followed in self-help groups (50) and the Cooperative Act and its management (43). In three clusters, particularly in the Sadhana cluster, many groups have received follow up training on book writing..

Capacity building of SHG Book Writers:

During the reporting period, the cluster staff had conducted training for book writers of 16 groups from the 10 clusters. In total, the cluster staff has trained book writers of 67 groups. After the training the cluster staff did a follow up and on-the job training with these SHGs in order to make the book writers perfect in their jobs.

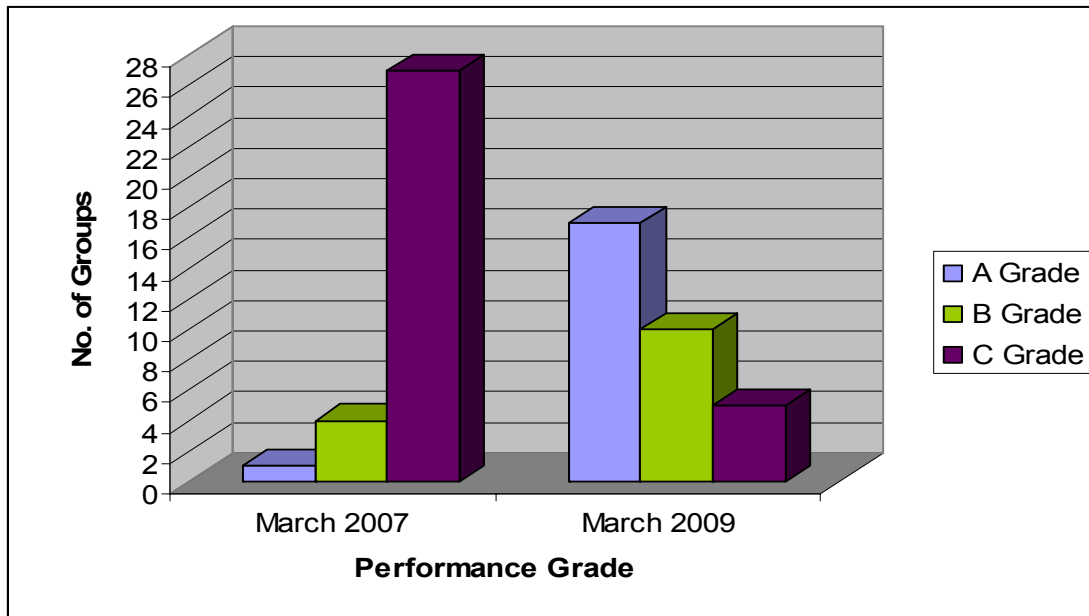


Impact

Improved Group Performances

During this year the micro credit committee and Sampark staff have conducted group grading with 85 SHGs from the 10 clusters in order to assess the improvement based on the training; and cluster efforts through credit and administrative committees, and cluster staff. A comparison of some 32 groups' performance in 2007 and 2009 based on this grading is presented here (Figure 3).

Figure 3: Comparison of Group Performance in 2007 and 2009

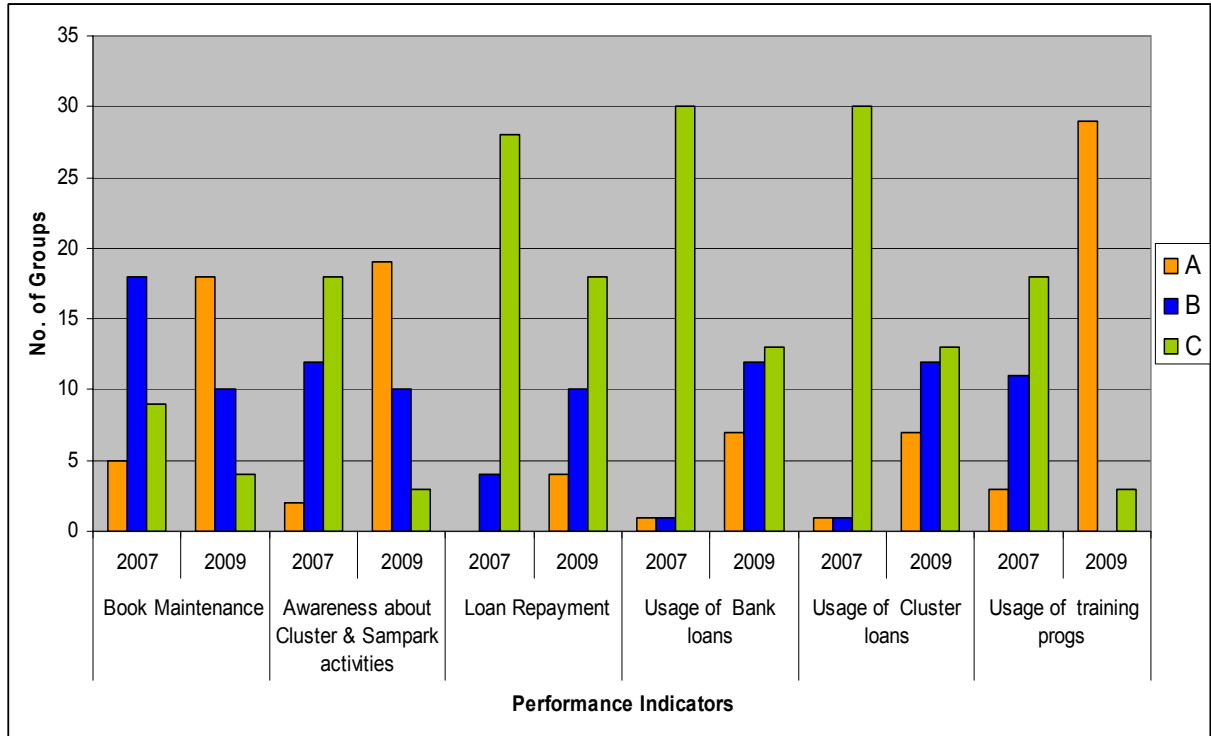


It is very clear that the groups' performance has improved significantly in 2009. In 2007 only 1 group was rated Grade A (3%), whereas in 2009 17 groups (53%) were rated as Grade A. Similarly the numbers of groups with Grade B have also increased from 13% (2007) to 31% (2009). As a result of the good progress in 2009, many groups have moved up to higher grades, and the numbers of Grade C groups have declined.

The following Figure 4 shows that there has been significant improvement in the book maintenance, awareness about Sampark and cluster activities; and use of training programs by these groups in 2009. The number of groups that improved to Grade A level in these areas are: 18 groups (56%) in book maintenance; 19 groups (60%) in awareness levels and 29 groups (90%) used various training programs. This is a significant improvement compared to the performance in 2007 where less than 15% groups were graded 'A' in these areas.

Groups have improved in usage of bank and cluster loans in 2009 and also in the repayment of these loans.

Figure 4: Performance of SHGs under various Parameters



This was because of constant efforts by the cluster staff, their training, follow-ups by the cluster administrative committee members and the strict credit procedures followed by the cluster credit committee. These efforts were reflected in the specific areas of group performances and factored to the overall performances.



2.2. Development of Clusters, 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 (administrative, credit, education, health and IGP). These committees are crucial in monitoring the impacts of these activities.

During the reporting period (2008-09), Sampark has been involved in capacity building of cluster leaders, cluster staff and members of SHGs; has facilitated the registering of the clusters to a formal cooperative structure; and registered the cooperatives to establish their office and mainstream linkages with banks and government schemes. Sampark has built the capacity of the cluster leaders from different committees in data collection so that they can monitor the progress and impact of the clusters' activities. The detailed achievements and impacts of these activities are outlined in the following sections:

Achievements

Cluster Micro Credit Details

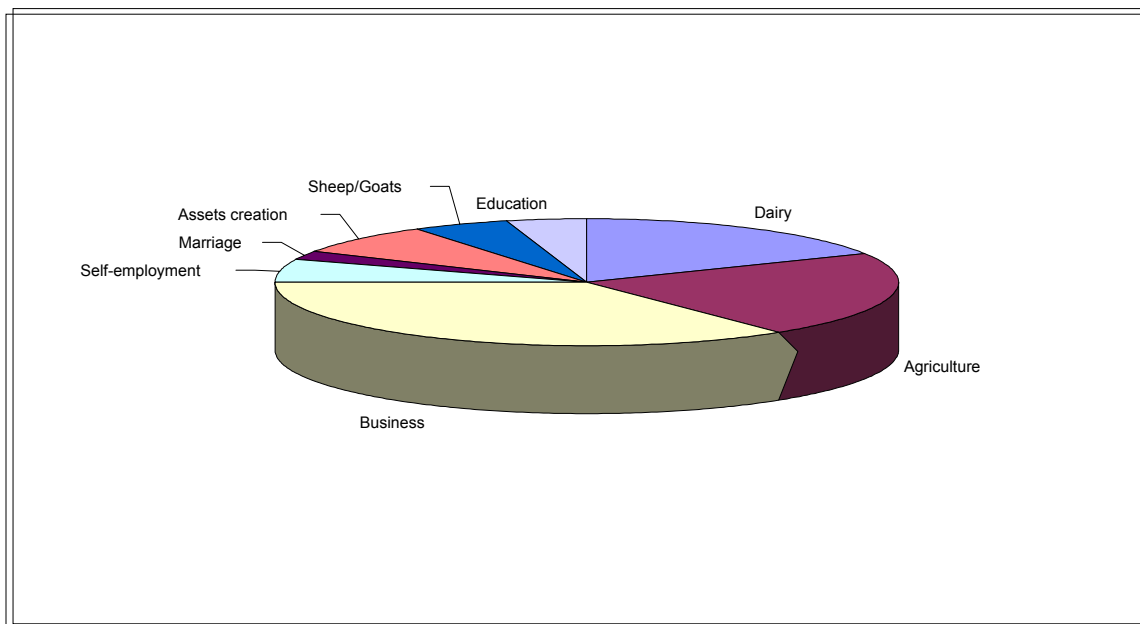
Over a period of time Sampark has raised Rs.14.65 lakhs for micro credit revolving fund for the cluster to support the women's groups.

Table 6: Cumulative Revolving Fund Available for the Cluster (March 2009)

Details (Receipts)	Amount Received (INR)
Transfer from Sampark Micro-credit (MC) Fund	11,000
Unspent money in literacy prog. from Ruedi Hugger	105,000
Contribution by interns to Sampark	500,000
Pangea foundation, Italy	300,000
Received from Friends of Sampark	247,912
Total grant raised	1,163,912
Interest generated as on march 2009	302,029
Total Revolving Fund for cluster MC	1,465,941
Add: Loan received from Sampark	235000
Total amount available for MC	1,700,941

Loan to clusters (Payments)	Loan outstanding (INR)
Bharathambe Cluster	58,768
Bhumika Cluster	228,003
Eswara Cluster	707,489
Manjunatha Cluster	64,000
Sadhana Cluster	151,800
Sangama Cluster	145,100
Shrigandha Cluster	5,500
Total Loan outstanding	1,360,660

Figure 5: Cluster Loan Utilization for different purposes for year 2008-2009



The maximum loan amount (61 loans out of 177 loans) was used for business activities and the total amount was about Rs.15 lakhs (1.5 million); followed by 38 loans (Rs.6 lakhs) used for agriculture purposes; 39 loans (Rs. 5 lakhs) for dairying and animal husbandry together; and other loans are used for education, purchase of assets and employment, and a few loans (4) were also used for marriages.

Registration of Clusters as Mutual Cooperatives

Sampark has been engaged in the process of helping the clusters register themselves as mutual cooperatives, as the clusters have to be legal entities in order to access external resources (from banks); and Sampark has also planned to make them into people owned and managed organizations through the legal structure. As a

part of this process, Sampark has paid a lot of attention to educating the members of these 7 clusters regarding the registration process while applying for registration. Sampark has conducted a series of workshops and participatory exercises in each cluster, with 60-80 women from the cluster and SHGs, to help them develop bye-laws according to the guidelines of the Cooperative Act on their own, as they need to understand the Act and the various rules and regulations in order to run the cooperatives by themselves. After several follow-ups by Sampark staff and the cluster leaders with the registrar's office in Koppal, five of the clusters submitted their documents and received their registration documents last year. During this reporting period one more cluster received the registered certificate, so six clusters in all have registered as five¹ cooperatives.

Table 7: Details of Membership and Share Capital of the Registered Clusters

Sl. No	Name of the cluster registered as cooperative society	Total membership	No. of Shares	Av. Number of shares per member	Total share amount paid by the members (INR)
1	Sadhana, Kinhal	150	406	2.7	50750
2	Eshwar, Koppal	266	440	1.6	55000
3	Sahana, Gondabala	314	483	1.5	60375
4	Bhumika and	470	633	1.3	79145
5	Bharathamma, Alavandi				
Registered during the reporting period					
6	Bettalingeshwar, Belur	328	534	1.6	66750
	Total	1528	2496	1.6	312,020 (\$6934)

Two clusters (Govisiddeshwar and Sangama) have submitted their documents and followed up with the registrar's office to get the registration certificate. The Manjunatha cluster has not progressed much towards completing the documents submission as they face low attendance problems in the cluster meeting.

The progress of the registered clusters is as below:

- Conducted AGM; selection of board members, preparing annual budgets
- Establishment of own office
- Monitoring the maintenance of account books according to legal requirements
- Training to SHGs on Cooperative Act and its functioning
- Training to cooperative Directors on cooperative management and bank linkages
- Cooperatives did a lot of ground work to get bank loan
- Cooperatives approached government schemes
- Cooperatives submitted business bid to government to run ration shop and followed up with government on this bid

¹ Bhumika and Bharatambe clusters were registered as one society since they are from the same geographical region.

Capacity Building of Cluster Staff

During this reporting period, Sampark conducted TOTs for the cluster staff from 11 clusters on different subjects related to SHGs. The subjects included enterprise development, government schemes, children's education programme, health programmes and Sampark's activities. The details of the training programmes conducted for the cluster staff during the reporting period is given in Table 8:

After the TOTs, the staff conducted 2-3 training programmes for groups involving cluster staff and committee members; later the cluster staff conducted training for the groups independently. After the group level training, the cluster staff provided follow-up training during the group meeting. Sampark had also organized training programmes on book writing for the new cluster staff from the Sangama cluster and for SHG book writers from this cluster.

Table 8: Training to Cluster Staff by Sampark Staff

SL. No	Topics	No of Training conducted
1	Orientations about Govt. Schemes	3
4	Work Review and Planning	4
6	Orientation about leadership	1
7	Cooperative act and cooperative management	2
8	Poverty analysis	1
9	Monitoring formats	4
10	Visioning exercise for groups and clusters	1
11	Orientation about Group Auditing	1
12	Detailed inputs on children's education programme	1
13	Detailed inputs on health programme	1
14	Detailed inputs on enterprise development	1
Total trainings conducted		19

Computer Training: Four of the cluster staff from three cooperatives attended a three months basic computer training conducted by the professional computer training institute in Koppal. After the training they intend on teaching the committee members and using this skill to enter and maintain the data of their clusters.

Capacity Building of Cluster Leaders

Training Related to Managerial and Implementation of Activities: 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 related activities. The details of training programmes conducted for each committee are given in Table 9.



Table 9: Training to Cluster Committee Members

Cluster Name	No. of Trainings Conducted for Each Committee				
	Admin Committee	Credit Committee	IGP Committee	Education Committee	Health Committee
Bettadalingeshwara	7	11	8	7	7
Manjunatha	5	8	6	5	4
Shrigandha	8	5	7	4	4
Sangama	8	7	6	4	6
Govisiddeshwar	6	9	6	5	5
Eshwara	9	11	9	6	2
Sadhana	8	10	5	7	6
Bhumika	8	10	8	6	7
Bharatambe	6	9	7	4	8
Sahana	6	11	10	6	7

During the reporting period, Sampark conducted 8 training sessions for the administrative committee members; 9 training sessions for micro credit committee members; 8 training sessions for IGP committees; 6 training sessions for the education committees and 5 training sessions for the health committee members. Some of the training sessions were repeated due to low attendance. In addition to the formal training, on-the-job training was also given to all the committees during every cluster meeting.

Training on Monitoring of Performance and Impact of Cluster's Activities: In addition to building the capacity of these committees and their staff for implementing various activities, Sampark is also involved in building the capacity of 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. Sampark conducted one more participatory workshop with all the committee members to build the capacities in the following domains: reviewing the pilot testing, refresher training on data collection methods, deciding sample size, fixing payments for data collection and planning data collection. The detailed process and outcome of the workshops are elaborated later in this report.

Exposure Visits for Cluster Leaders

Based on last year's assessment, the top three rated clusters (Bhumika, Sadhana and Eshwara cooperatives) have been given the first opportunity for going on exposure visits to other places to learn from other organizations about their clusters and group activities. Along with 79 women, 11 children, 3 cluster staff and 5 Sampark staff visited these organizations.

The Visit: The cluster members visited Shree Kshethra Dharmasthala Gramabhivirudhi Samsthe, Belthangadi (Rural Development organization). This organization showed them a video documentary about their activities; cluster microfinance, IGP, agricultural activities. After this introductory session, the team visited the field where they learnt about IGP activity; chips and pickle making and their marketing.

Members' feedback and learning from the organization: Members felt enthusiastic about the work done in income generating activities, particularly the marketing arrangement done by the organization. They were impressed with the credit operation of the clusters and also the children's scholarship programme. Some of the cluster members got motivated to start similar income generating activities, related to producing food products, which are successfully done by women. However, they have also mentioned that Sampark has to provide a similar kind of marketing support for the women in Koppal.

Impacts

Over the two years, the cluster associations have been progressing as people centered microfinance and development organizations. The clusters, equipped with strong active leaders and professionally trained staff, have enabled community level organizations such as SHGs and village education committees to improve their performance. The investments have resulted in a large number of empowered women and significant other impacts at the group and household level.

Nearly all the clusters / cooperatives have improved in terms of conducting the cluster meetings, member's participation in the meetings and managing their staff. Each of the committees has improved their capacity in implementing their responsibilities and in conducting regular monitoring.

The clusters' micro credit activity is doing well. They have continued to provide increased credit supply to the groups as the external credit supplied through Sampark has increased. Groups continue to access more loans from the clusters than banks (Figure 2 in section 2.1) because the members have a better understanding of the growth of the clusters credit business and recognize that from its growth they get a share in the profits.



Four out of seven clusters have a higher turnover of credit to their groups. Most of the registered cooperatives (Eshwara, Bhumika, and Sahana) have crossed their annual credit operation over Rs.10 lakhs. They are much more confident now in taking external loans and supplying higher volumes of credit demanded by their groups. The increase of credit operation is a reflection of the hard work put in by the micro credit committee. They have utilized the training inputs provided by Sampark team well and have improved greatly in many of their credit systems. Even the Bhumika /Bharatambe cooperative which is working with extreme poor families who live in dry regions and do not have many alternative opportunities, has improved its operations. An example of their effort and improvements in their credit management is described in the box below:

Bhumika Cooperative –A Successful Micro Credit Business in a Difficult Rain-fed Region

The Bhumika cluster in Alawandi block was started in 2005, and now they are registered as a cooperative society under the Karnataka Souharda Sahakari Act. Alawandi is a small town located 27 kms from Koppal town. The villages in this block are located in remote regions and are extremely backward. Agriculture is the main occupation in this area; since there is no major river here, the people depend on the scanty rainfall. The villages are located far away from the town, and there are no proper road or transport facilities for people to engage in alternative source of income. Many people including women migrate to other regions like Ratnagiri, Maharashtra.

While not many NGOs were interested to work in these difficult conditions, Sampark decided to take up work here. Sampark has formed 10 groups in nine villages and these groups are further federated into a cluster for strengthening the groups and benefiting from their collective strengths. More groups have been added to this cluster over time and now it comprises of 18 groups and 270 members. Initially they conducted monthly meetings with the help of Sampark staff and discussed their

problems and methods on how to solve them. Later, they started collecting a share amount from the members and offered micro credit to the groups from the share capital. As no one in the cluster was trained enough to manage the credit operations, Sampark staff completely handled the tasks during the meetings and also ensured the recovery of the loans. For 2-3 years, the cluster was operated more or less by Sampark only. Later, with the support of Pangea under the CBIMS project, Sampark reworked the structure, and

Total groups	18
Total members	270
Total group savings in the cluster	Rs. 32,900
Total loans to group during 2008-09	Rs. 10,87,175
Loan outstanding as on march 2009	Rs. 3,92,050
Net profit as on march 09	Rs. 1,95,000

provided several capacities building training to all the cluster leaders particularly in terms of inputs to the micro credit committee regarding the setting up of new systems (loan appraisal, grading of groups, loan recovery, loan utilization checks, loan estimation, making annual credit business plan and adequate maintenance of accounts books) and training the credit committee members on those aspects of practice. Sampark also trained two members of the cluster staff on various aspects of SHG and credit management; and they in turn educated the others on group management and the micro credit system of the cluster.

Based on these inputs the micro credit committee has made slow but steady progress and now they are reached a stage where they have a credit operation of more than Rs.10 lakhs in the last year and have generated a good margin of net profit for their members. This achievement is commendable considering their extreme poverty, dependence on rain-fed agriculture, lack of opportunities, and low literacy rate. The cluster has recognized the poor financial services offered by the local banks, and have utilized well the training provided by Sampark to make this impact. The improvements in various areas of their credit management have contributed in a major way to their success:

- The cluster has enhanced the loan limit to up to Rs.150,000 per group and Rs.50,000 per member. The committee strictly follows the eligible criteria, and

rejects the application even if the group is doing well and is good at repayment. One group which had an outstanding loan of Rs.135000, had applied for another loan of Rs.80,000. This made the loan amount to the group more than the credit limit. The committee rejected their application for about three months and after they repaid the first loan they were given the second loan, which had asked for. The grading of the groups are done strictly – two of the committee members in particular have learnt how to conduct perfect grading of groups, they have learnt to calculate the repayment rates, attendances, etc well. If the group is not up to the mark they reject the loan. For example one group has performed well in the first loan assessment, but had slipped in the second loan assessment.. When they applied for a loan again, the credit committee rejected it. The group argued that the first assessment report should be used, but the committee advised them to improve their record in the next three months. The group realized that the cluster will not provide the loan unless if they improved their grading. After 3 months, the committee conducted a fresh assessment and found that they have improved and sanctioned the loan to the group.

- The grading committee spends extra time during their group grading and utilization check operations, and motivates the group to take loans and improve member's livelihoods. They utilize their time well to market their services.
- The committee conducts regular loan demand analysis and makes projections for loan supply. Every three months they check with members about their credit needs for the next 6 months. During the last estimation made with group members, the demand was Rs.19 lakhs for one year, which is very high for a backward region. They used this loan estimation to apply for cheaper loan from the Raichur District Credit Cooperative (RDCC) Bank.

- The committee has followed the repayment schedule and recovers the loan accordingly. If the group delays their payment, they charge additional interest of 3% per month instead of 1.5% in the worst of cases, the committee makes a visit and



recovers the loan. For example, one SC group in Murlapur had a loan overdue of Rs.5000 for more than 3 months. First the committee charged 3% interest, and then sent information through the cluster staff and their group members from the meeting, next they sent the administrative committee member to give warning; and then finally the credit committee visited the group and asked them to pay immediately from their members' savings. Next day, the group deposited the full balance amount to the cluster account. The credit committee recovered from the group even the travel cost of their visit to the group.

- The committee has four members but only two are active and take on more responsibilities. These two members are extremely efficient at credit management. However, the cluster members support the small team well, and participate effectively in the credit sanction and loan recovery.

- The other reason for good credit off-take is due to the cluster staff – they educated the group members about the credit system of the cluster and motivated the group members to take loans and invest in livelihood activities. The education level of the members on credit systems is pretty high; this also helps the credit committee in following the systems strictly and manages their credit operations well.
- The credit committee recovers all its service costs from the group and its members. The group pays for the credit committee members' travel and fees during their group grading and loan utilization check exercises.

Due to the successful credit operation, profit share for each woman is about Rs.740 against to their share contributions of Rs.100. Since the members have good experience of taking external loan from Sampark, they are now confident of taking loans from the RDCC bank and they can extend more loans to groups and gain higher margin, as they get cheaper credit from them.

Considering the cooperatives' services, the group members are happy to open a savings account in their cooperatives and deposit their members' savings there rather than in a bank account. The members prefer cluster loans because they get these loans with less expenses and also get the profit share from their interest paid, where as they won't get any share from the interest paid to the bank. Though the region is harsh and the literacy level is low; the people work hard and make profits from the credit business; at the same time members also benefit from this by accessing convenient financial services for their livelihood needs.

Bhumika is a good example of how a women managed credit programme can be sustainable and how it also makes a significant contribution towards the welfare of the poor families in the region.

The newly registered clusters have established their offices and made linkages with banks and government programmes; and they are maintaining their accounts in the computer using one of the well developed 'Tally' accounting package.



The clusters/cooperatives have started covering most of their costs; 50% of staff cost, micro credit committee get all their activity expenses from their clients as service charges, they pay their office rent and also the office establishment costs. Once they get linked with banks for cheaper credit and also with a few government or private schemes, they will be able to become financially sustainable in a couple of years.

2.3. Children's Education

Sampark started supporting school going children with the objective of reducing the drop-out rate due to the economic or social conditions, at the primary level in the villages of Koppal district. Sampark is now concentrating on 30 villages to improve the education level and learning skills of the children through the education committees. Education Committees are village level committees that consist of two representatives from all SHGs from 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. After these discussions, the committee planned and implemented various activities i.e. identified poor children, enrolled children in schools, conducted special classes in the evening, organized children's camps, school visits, street theatre and parent-teacher meetings. The education committee members in every group led the discussion and identified the poorest children who needed support; the list of these identified children from each group was further debated, discussed and finalized at the village level education committee meeting. The committees are now visiting the schools regularly; conducting meetings with parents; and are supporting the schooling for all children thereby reducing the number of dropouts. This academic year, 254 children among the children of SHG members have been enrolled in class 1.

Table 10: Village-wise School Drop-out Children

Sl.No	Village name	Drop-outs	Irregular students
1	Koppal	1	5
2	Chukkanakall		3
3	Kataraki	2	5
4	Belur	3	7
5	Dambralli	3	2
6	Bisaralli	10	6
7	Halegondabal		8
8	Hosagondabal	2	4
9	Muddaballi		5
10	Hatti	1	2
11	Belagatti	1	6
12	Raguratanalli		2
13	Alwandi		2
14	Kampli		3
15	Mornal	4	8
16	Bairapur		3
17	Kavalur	2	6
18	Murlapur	2	4
Total		31	81

It was found that 112 children were not regular to school, they were most likely to drop-out from the school, so the education committee collected the details of these

children and organised the meeting with these children and their parents - as a result 81 went gone back to school, attended school regularly and appeared in the examination. However, 31 children dropped out from the school, as some of them migrated along with their parents for labour work, some got engaged in agriculture work, while a few of them had no interest at all in studies or going to school. The village wise details are given in Table 10.

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 organize 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. The committee also plays an important role in monitoring the programme.

Table 11: Village-wise Education Committees

Sl. No	Cluster Name	No.of village committee	No.of groups covered	No. of village committee member	Total Cluster Education Committee Members
1	Eshwar	1	15	30	6
2	Sahana	3	17	34	11
3	Sangama	3	14	28	6
4	Sadhana	2	12	24	4
5	Gavisiddeshwara	4	9	18	3
6	Bharatambe	10	5	10	4
8	Bhumika		21	42	8
7	Shrigandh	2	11	22	6
9	Manjunatha	5	8	16	6
10	Bettadalingeshwara		14	28	9
11	Padmavati	1	5	10	4
	Total	31	131	262	67

Achievements

Trainings to Village and Cluster Education Committees

Sampark conducted training programmes for all village-level education committees consisting of 131 groups. The focus of these trainings was to teach the group members about the objectives of the programme and about their roles and responsibilities in monitoring and implementing this project. After the training sessions, the committee members have undertaken the responsibility of ensuring the following:

- 100% Enrollment
- 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 regularly organized follow-up training sessions for the education committees for the sustainability of the programme, which focused mainly on building the capacity of the committees to manage and plan. In the monthly cluster meetings the education committee members discuss their successes and other issues regarding the implementation of the education programme.

Sampark also conducted regular training to the cluster education committee to build their capacity to monitor the programme well in coordination with the village level committee.

Teachers workshop

On 20th February 2009, Sampark had conducted a one day orientation workshop for teachers from 25 villages in Koppal district. The Block education officer, Koppal had provided permission and had also organized a meeting of the school headmasters from these villages for the first round of workshop. Mr. Syamsunder, KES, Block Development Officer, Education department, Koppal inaugurated and chaired the workshop attended by 55 teachers.



The main objective of the workshop was:

- To introduce the Sampark's education programmes and plan with the teachers from the target villages, and involve the school administration and teachers.
- To introduce the education committee and underline its responsibility to improve the education situation in the village level.
- To introduce the monitoring formats to the teachers to support the education committee as well as to the Sampark team.
- To get full support and co-operation of the school administration to the education committee in the monitoring process.

As a result of the workshop, Sampark, the education department and the school headmasters got together on a common platform and the education department assured full co-operation and involvement in the programme.

Children's Camps

During August and September 2008, the village education committees conducted the first round of children's camps in 26 villages. In every village about 30-50 children, who were mostly sponsored through education programme, participated. However, these camps were open to all and other children also participated in them. During these camps the committee members held meetings with the children to understand their view on performance, attendance and other problems.

During the camp in Chukankal, the committee had discussed issues such as attendance in school and performance with the children and found that 4 children (from non-SHG member's family) never attended classes after the enrollment. The committee realized that all these children had dropped out of school due to their family and economic problems. The committee went to their families and discussed their problems; finally they agreed to send these children to school. The committee

also found out that 8 children had not attended the school regularly; they discussed this problem with these students; met their parents and requested them to send them back to school. During the camp the committee checked the marks/grades obtained by these children who came to the camps and awarded prizes for the two best performers in each subject.



In Kolar also during the camp the committee members checked the attendance, the mark sheets and awarded prizes to students who were performing better than before. The teacher from the local school participated and interacted directly with the parents and children present and he informed the committee that the parents were not taking care of their children's education, and that they were not providing the necessary school materials, instead they were sending their children to do farm work during the school days. He also appreciated the children, who performed well and commended the committee's work also.

During the children camp in Belagatti, 6 children who performed well in Science and Maths were awarded prizes by the committee, 2 children who dropped out from school and 8 of them who attended school irregularly, attended the camp and the committee met their parents after the camp. Now except for one child (who is engaged in grazing), all the others are going to school regularly.

In Koppal, 10 children were awarded prizes for good performance in English and Science. Sports events were organized for the children and prizes were distributed in the camp. Here all the children are going regularly to the school.

Awareness through Street Theatre Programme

22 street theatre programmes were conducted in 22 villages during January and February; these programmes were mainly focused on raising community awareness on the importance of educating children, child rights, child labour, child marriage and child care issues. In each village more than 300 people (men, women and children) participated in these programmes.

Special Coaching classes

In the months of January to March the village education committee helped in organizing and conducting special classes in 8 villages. About 250 children, who were not performing well in the class, got special coaching for their final examinations. These children were provided extra learning hours to cope-up for the final exams that start in the end of March. The volunteers, who have passed PUC (10+2) and some who are graduates take these classes in the evenings, and their parents paid the fees to these volunteers. Sampark provided minimum classroom facilities such as black board, chalk, chart, stationery etc.

Education Material

This year Sampark raised more funds for education support through Har Shiv Shri Trust- London, Pangea foundation and Give India online donations; to support all scheduled caste children and the very poor and poor category of non-scheduled caste children from 30 villages. After completing the training sessions the committee prepared the list of



children who needed support, and based on their recommendation, 1449 children (of which 730 are males and 719 females) from 30 villages were provided with school kits, out of these 402 children (28%) are from scheduled caste community. Sampark is continuously working in the other villages to create awareness among non members to actively participate in the programme, rather than being mere beneficiaries.

The key achievements are:

- 100% enrollment in class 1
- Re-admission of drop-outs.
- Total dropout rate reduced from 23% to 6 % among the target population in 4 years time period of education intervention.
- Children sponsored for education support.
- Strong community involvement in planning and monitoring
- Regular contact with school.

Table 12: Total Children Supported over the Years

Year	Boys	Girls	Total
2006	203	185	388
2007	413	408	821
2008	730	719	1449

Impact

Stories of Change



Netra is 9 years old, studies in 3rd class and belongs to a family of 4 members in Mudhaballi. They have a temporary hut built on others' land for free of charge. Mother works in the fields as an agricultural labour and earns Rs 50/day. Her father is a taxi driver and earns Rs 1000/month. The family does not possess any assets and is categorized under below poverty line. As part of the selection process, the committee and the group members discussed and chose Netra, Sushilamma's daughter for the education support.

Sampark provided all the education support to Netra in the beginning of academic year. Netra says' *I like to go to school and play with other children and I like studying also. I like my bag that Sampark has given me. It would be nice if my younger sister also gets what I got*".

Sushilamma said 'I am happy about this support the child felt happy and encouraged, because I never provided the entire set of material at a time, my husband's contribution to the family is very less and this support reduces my burden"

Parvati (8), the youngest child in her family is studying in class 3rd, her mother died during the time of her birth and the father also expired due to illness, 4 years ago. After her mother died the eldest sister got married and her elder brother and sister dropped out from the school at the primary level, and started doing coolie work to help the family manage. The brother-in-law of Parvati has a big family to support and is engaged in fishing for livelihoods but has no regular income. The members of the Thayamma SHG have chosen Parvati for the education support as they felt that atleast one child in the family should get educated. In this case, family didn't approach for help; in fact the members recognized the need of the child and family.



Sampark has provided education material, stationery, uniform, notebooks and support for special class to this orphan child for the current academic year. Parvati's sister says *"it has been a great help the women (SHG members) have done to the family, and she is happy to see her younger sister attending school every day. She wishes that this support continues as long as her sister studies. She likes to see her sister study well and work in the government office"*. Sampark is also committed to providing this support to her till 10th class.

Ashoka (14), studying in 8th class, belongs to a 6 member family i.e. father, mother (Laxmavva) and 3 brothers). His father does not go for work or take any responsibility; as a woman headed family his mother struggles to manage and provide education to all her children from her daily wages. So, two children were sent to her parent's place and are getting educated there. The eldest son dropped out from school and works as a shepherd for other villagers to support his mother. They have half acre of dry land, which depends on rain and is not enough for their food security. She is a member of one SHG for the last 8 years, after Sampark's training, Laxmavva got motivated and took a loan of Rs.7000/ to buy a buffalo and now sells 6 liters of milk and is repaying her loan. She had a hard time managing house and children's needs.



She is a member of the education committee in Halegondabala, formed to improve the education level and regular monitoring. This committee identifies and selects poor children who need support. Though she is illiterate, she is supporting children's education and visits schools to find out details of children's attendance and their progress. Whenever she finds absence of any child at school, she visits the parents, discusses the matter with them and requests the parents to encourage their children to attend school regularly. She requested the group members to support her son, the issues and family situation were discussed in the group and Ashoka was selected.

Sampark has provided education kits having uniforms, school bag, fees, mathematical instruments, note books, text books, stationeries and support for the special coaching classes to Ashoka. Laxshnavva said that she feels sad that she is unable to stop her husband from drinking country liquor, because a large portion of her income is drained for his drinks. He is not supporting the house at all. She feels thankful for the Sampark's support to her son. She further said that she would see that her son will study properly every year and get good grades.

2.4. Women's Literacy

Sampark started enabling women to acquire literacy skills to increase their self-confidence, improve their self esteem, become aware of their civil rights, have access to available opportunities, to negotiate power relations with other players, exercise greater control over resources, improve their income earning capabilities and to play an active role in decision making within the family, SHGs and community.

Sampark first focuses on working with both SHG and non-SHG women who are keenly interested and committed to give time to learn literacy skills. The non-interested members may get motivated when other women gain benefits from the programme, and they will be covered in the next stage.

The project is planned to start from April 2009, and the details of the project progress will be covered in the next year report.

2.5. Skill training and Enterprise Development

Sampark aims to build the capacities of young people and enable the career pathways of 150 young people within a timeframe of three (1st June 2006 to 31st May 2009) years, thereby increase the income levels of 150 marginalized families. This is achieved by identifying and organizing suitable and viable vocational training programmes to the participating young people.

During first year of the project i.e. from June 2006 to June 2007, the team provided several training sessions to the cluster staff to involve them actively in implementing and monitoring the project activities. During this period, about 66 young people have been trained in basic enterprise development, facilitating them to identify a viable idea for skill training. The areas identified for the skill training were computer skills, driving, tailoring, repairing of mobiles, electronic items, motors, welding etc. Forty two members of eleven cluster associations were trained on their roles and responsibilities in the processes of organising skill training for young people. The relationships were established with eight institutions/factories for market linkages and/or job placements for trained young people.



In the second year of implementation of the project i.e. between July 2007 and June 2008, the team provided several refresher training sessions to the support team (i.e. members of the Income Generating Activity (IGP) Committee and the cluster staff), so as to involve them more actively in implementing and monitoring the project activities. About 120 young people have been provided basic enterprise training to facilitate them to identify viable ideas for skill training. Out of 120 young people, 83 identified viable market based areas for skill training, which included computer skills, driving, tailoring, repairing of mobiles, electronic items, fitting, painting etc.

Achievements

During the reporting period (third year of project), the team provided several training sessions to the IGP committee of the cluster associations. These include:

Identifying a Viable Idea

In this period, the IGP committee was active in raising awareness of the skill training scheme at the village level and also collected applications from young people belonging to families and relatives of members of SHGs, in the cluster meetings, which are conducted once in month on fixed dates. These applications were categorized according to the sector, for example, if there are 15 applications for tailoring, those applicants will be called for a one day workshop, there a participatory exercise was used to collect information on their reasons for selecting the particular skill training.

Further, through individual interactions with these young people, their seriousness in learning and utilising their skills was verified. Then these young people were given pre-work to identify market sources/job opportunities for the identified skill training area and then asked to attend a follow up one day meeting. In this meeting, the information collected by these young people was shared and feedback was given to refine the pre-work (if necessary). Otherwise, the list of the names for the particular training (example tailoring) was finalized and dates were given to them to join a particular skills training. Through this processes, about 31 young people were identified for tailoring, computer and driving training.

Sector-wise Trainings

During the reporting period, these 31 young people joined in tailoring, computer and driving training. The consolidation break up of these sectors for three years is given in Table 14.

Table 14 shows that in two years period, 151 young people joined skills training programmes. Out of 151 who completed training, so far 98 (65%) are either self employed or working as an employee. 11 (10%) who have completed training are continuing their studies and the remaining 42 (25%) are in search of suitable employment or waiting for loan from clusters to start business.



Table 13: Sector-wise Trainings Organized

Name of the sector	June 2006 to June 2008		July 2008 to March 2009		
	Total members trained	Total members self employed or job placement	Total members trained	Total members trained	Total members self employed or job placement
Tailoring	48	28	15	On going	On going
Kasuti	15	15			
Driving	23	18	4	4	3
Mobile repair service	4	4			
Computer	37	12	12	8 completed and 12 On going	Ongoing
Helpers in Yuken and Rossil industries	21	21			
Electricals	3				
Total	151	98	31	4	3

During the reporting year (2008-09), 31 young people joined tailoring (15), driving (4) and computer (12). Four completed their training in driving and four in computers, and the remaining tailoring and computer trainees (which is of six months duration) are under-going training and it will be completed by May 2009. Out of the four who completed driving training, 3 are working as car/truck drivers, or are running own auto-rickshaw and out of four, who completed training in computer, 2 are continuing their studies and two are working as computer operators in Koppal.

Linkages with Institutions

Several strategies were followed to facilitate this process, either for getting a job or for starting self employment for young people, who have completed skill training. A total of 10 institutions were approached in search of jobs for young people, out of which 6 institutions were able to provide jobs for 8 young people, who completed training in computers, tailoring and driving.

Some other institutes also offered jobs, but the salary provided by these institutions was low (Rs 1200-1500/- per month) and since these institutions are relatively remote from the home towns of young people (typically 50-100km) they did not show any interest as they would have pay the additional costs for food and accommodation from this salary.



Skill Training & Product Development

Sampark supports the rural youth and women from Koppal villages to gain and upgrade their skills in tailoring, kasuti embroidery and basket weaving, and improve their product range to suit the market needs.

As part of improving their products, Sampark participated in women's day exhibition and exhibition at HCL office to exhibit products developed by the trainees and provided feedback and sale payment to the beneficiaries:

Impacts

The skill trainings, enterprise inputs and linkages with institutions helped youth either to go for job or start their own enterprises in the areas of tailoring, driving, mobile repairing and computer. Some of the cases studies are given in below:



Diversified Skills in a Family Lead to Regular Work and Increased Family Income

Yellamma is 19 years old and has studied till Class 4 in Belur Village, which is 16 Kms from Koppal town. Yellamma lives with her father, mother, brother and a sister. Her family has 2 goats and a cow and her mother earns by selling milk (daily) and butter (once a week) in the nearby town. Her father works as daily wage labourer in agriculture. Yellamma dropped out of school after completing 4 years of schooling. Her brother also dropped out of the school after 8 years of schooling, only her younger sister, Siddamma has completed PUC.

Yellamma is a member of the Bhimambika SHG. She came to know about the Skill training programmes conducted by Sampark. She identified tailoring, her elder brother Berappa chose driving and her younger sister Siddamma identified computer course as viable business ideas based on their interest and market analysis exercises. Siddamma completed computer training and is now working as a data entry person in Sampark's office in Koppal. Berappa, after completing his driving training, purchased an autorickshaw and is now running his own business.

Yellamma has also completed her tailoring course, and purchased a sewing machine. After finishing her household and agriculture works, she stitches clothes in her free time and earns Rs 600/- per month. She says she is happy to sit at home and earn money because it is a change from her regular household and agriculture work.

Alabakshi's Dream is to shift from Car driver to own His Own Truck

Alabakshi is aged 22 and has studied till class 5 in Halegondabala village, which is 15 kms away from Koppal town. His mother is a member of the Kalika Devi SHG, which is initiated and monitored by Sampark. There are 10 members in his family i.e. father, mother, 3 sisters and 4 brothers. His father puts up a stall during market days in the village and sells toys. He also goes from place to place to sell these. His mother goes from village to village selling bangles.

When Sampark's skill training was proposed for boys interested in driving, his mother put up the application and he selected driving as a viable idea because he had confidence that he would get a job through his brother's contacts, since his brother is already working as a truck driver. It has been six months now, since Alabakshi undertook the training. In the first month he did not get any work. In the second month he worked for a person who is running a car on contract basis to a factory and earned Rs. 3000/ per month. He had to leave that job as the car owner's contract with the factory was completed. Later he worked as car driver for the Coca Cola Company in Herebhagenal village and earned Rs. 3500/- per month, along with a daily allowance of Rs.50/- per day. Both the brothers helped the family to repay the loan taken for their sister's marriage. In future they are planning to buy a truck for themselves so that they can have an asset and by managing it themselves create their own future.

Alabakshi says *"Since my mother is in the SHG and with due encouragement from the Sampark, I am able to earn, and I will see that my brothers get well educated and they work in offices in the future."*

Galeppa quits his job and starts his own Mobile Service Centre

Galeppa is 21 years old and has had 10 years of schooling in Katarki village. His family has five members i.e. his mother, two brothers (attending school) and one sister (married). They have a government Ashraya Yojana house. His mother is a Devadasi and belongs to the Mariyammadevi Sangha, which is operating for 5 years and has 15 members. His mother Gangamma had taken Rs. 10,000/- loan during his sister's marriage. To help his mother in repaying this loan he discontinued studies and started working in a hotel for Rs. 800/- per month. He worked there for six months and helped to repay Rs. 5000/.

Gangamma came to know about skill training programme organized by Sampark told Galeppa about it, and he selected the mobile repair course, as he saw a lot of scope for it- within a village there are about 80 to 100 mobiles. He joined the 3 months course and after training started working in the same training center for 14 months and earned Rs. 1500/- per month with a daily allowance of Rs. 20/- per day. He then went to work in another shop for one month and earned Rs. 2000/- and Rs. 20/ per day as daily allowance. He felt Rs. 2000/- per month was a low salary for his experience and ability. So he went to another Taluk (Gangavati) and started his own mobile service centre in partnership with his friend.

In this partnership his friend has invested fixed cost expenses such as cost of computer, few mobile repairing instruments etc and Galeppa has invested his mobile repairing skills; the monthly profits are shared at the rate of 50:50. Now, he earns about of Rs. 5000/- per month as his share in profit and is able to send Rs. 3500/- per month to his home.

His future plan is to take a loan and start his own mobile repair shop in Koppal town to be able to live near his village. He is looking for all avenues to get this loan from government under any subsidiary schemes. He says *"For one who has lost in the game to win again, those who had won to win again and again. One day or the other I will definitely win in my life"*. I am always thankful to the Sampark team who is the cause for my success.

During the process of implementing the skills training activities at the grassroots level, the team learnt several lessons, some of these include:

- 1. Young people prefer a job immediately after training, and later may shift to their own business:** Generally, young people prefer to join a job immediately after the completion of training. Once they get confidence in their abilities and see the demand of the existing market, they would then like to start their own enterprise.
- 2. Need for career guidance:** Most of the students who are in 10th (SSLC), and 12th standards (PUC) expressed their desire for better guidance in the subjects, which will be most useful to get jobs in the future.
- 3. Young people need soft skills:** Not only the young people who joined skill training programmes but also other young people pursuing their final year degree courses expressed the need for soft skills such as communication in English, presentation skills and computer skills, which will be important when they attend interviews to get a job.



2.6. General Health

Along with education and micro credit support, Pangea foundation, Italy has supported Sampark to conduct awareness programmes on health, legal and enterprise to the women's groups. The details of such training and workshops are given below:

Health training: Based on the request from SHGs during this year Sampark imparted health training to 37 groups covering 469 women. Totally till March 2009, Sampark conducted health training for 155 groups, out of these 41 groups belong to the scheduled caste.

Sampark has also extended this health awareness training to 114 non-scheduled caste groups based on the needs raised by the group members in the cluster meetings.

Table 14: Total Health Trainings Conducted

SI No	Total Group	Total Member	Members Attended	No. of Non-scheduled caste groups	No. of Scheduled caste groups
2006-2007	14	155	120	3	11
2007-2008	104	1618	1234	76	28
2008-2009	37	584	469	35	2
Total	155	2357	1823	114	41

This training programme covered the following topics:

- Basic health, personal hygiene, sanitation
- Reproductive system and contraceptive methods.
- Common illness, prevention methods and first aid.
- Nutrition, cleanliness and facilities available at government medical centres.
- Linkages with PHC



To follow-up the training inputs and monitor the programme, cluster level health committees exist in all 11 clusters. These committee members were provided in-depth training on health awareness and knowledge on different health programmes provided in government hospitals for pregnant women and children.

Each committee has divided among its members, the responsibility to visit women's group to provide such information and support to access these schemes. The committee members also visit the Anganwadi centre, Primary health centres (PHC) to update the information.

Table 15: Linkages done by committee (2008-09)

Activities	No.of women linked
Immunization done for women	11
Immunization done for children	5
Madilu Joyane	2
Delivery compensation	28
Pregnancy women referred for Institutional delivery	23
Bhagya lakshmi	7
No. of Anganwadi centre visited	9
Pregnant Women registered at Anganwadi centres	65
Nutritious food received	4
Epilepsy patients referred to Hospital	4
Total	158

The above table shows the linkages done by the effort of the committee, this report captures linkages after December 2008; the earlier linkages are not given here.

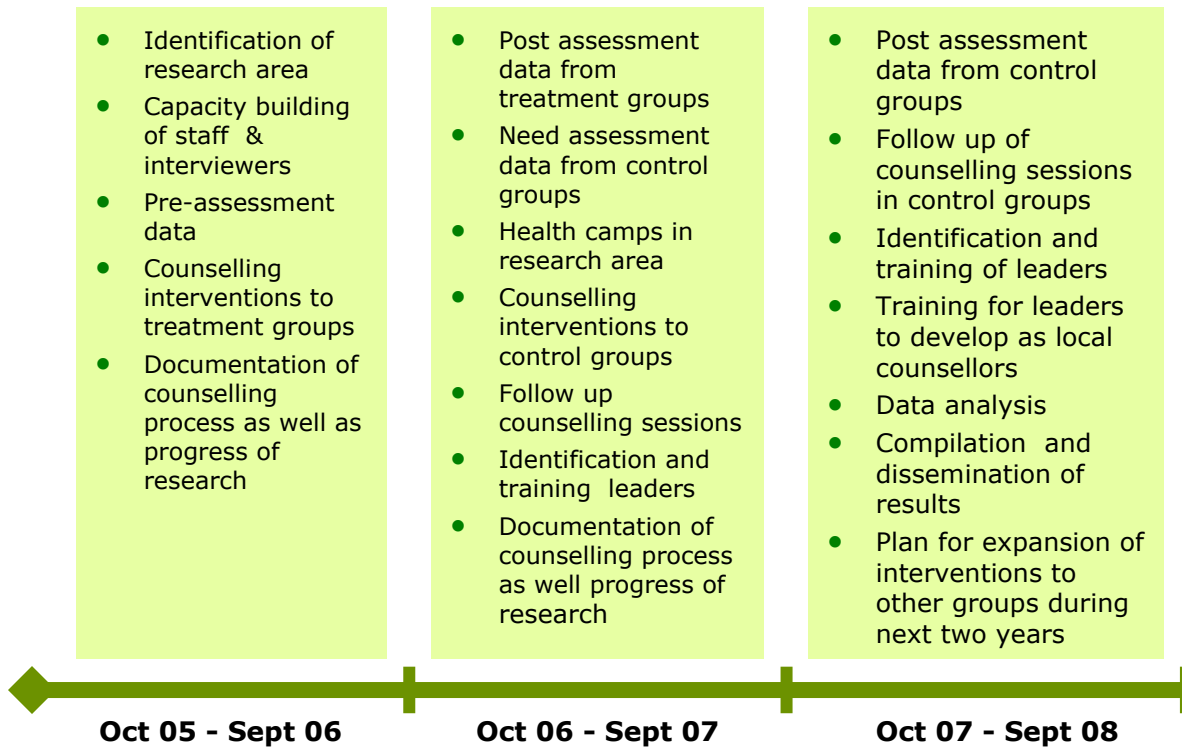
2.7. Mental Health Support to Women

Sampark conducted a three years (October 2005 to September 2008) action research programme on coping skill intervention for rural women with psychological distress, which was carried out as a part of the ongoing SHG activity. The major events carried out in these three years research period are depicted in Figure 6.

The primary objective of the research was to study the effectiveness of mental health interventions in reducing psychological distress and disability. The secondary objective was to study whether mental health interventions can be integrated within the SHG activities.

The initial results of introducing a coping skill intervention within a development framework have yielded positive results. Based on these positive impacts, Sampark extended the existing intervention program to the remaining 126 SHGs, covering around 1200 women. Scaling up of the psychological counselling interventions was done based on the demand from the SHGs through cluster meetings.

Figure 6: Events of the Action Research



Achievements

As part of the extension of mental health interventions, several activities were conducted during this reporting (2008-09) period, which are explained below:

Health Camps

Health camps were conducted in 4 villages i.e. Halegondabala, Hosagondabala, Muddaballi, and Chukankal. In health camps, each member of SHG was given a health ID card, which had details like name, age, weight and diagnosis. These cards are now proving useful in the identification of prevalent illnesses in the area and are also useful in referring the patient



to the appropriate hospital. A total of 692 persons underwent screening, of which 469 were women, 149 children and 74 men (Table 17).

Table 16: Details of People underwent Screening in Health Camps

Name of village	Women	Men	Children	Total
Halegondabala	169	48	48	265
Hosagondabala	82	6	26	114
Muddaballi	121	18	51	196
Chukankal	97	2	24	123
Total	469	74	149	692

The common physical problems identified during the health camps were joint pains, headache, anaemia, worm infestations, white discharge and menstruation related problems. About 8 women were having infertility problems; the doctor advised them to go for checkups and treatment in hospitals either in Hospet or Bangalore. There was one case, where a mother and her daughter came with a doctor's prescription from a private hospital in Gadag, which is 40 Kms from Koppal. Through this prescription, the doctor at the health camp identified that both of them were having tuberculosis, and he advised them to continue treatment for six months, without a break. He also referred them to local government hospitals, where tablets are dispensed free. During the counselling sessions, few women said that the tablets given in the camp had helped them with their menstrual difficulties and white discharge. Hence, with the support from counsellors, they continued consultation and treatment with the doctor.

Mental Health Counselling

The counselling interventions were extended to 21 SHGs belonging to the Sahana cluster in 4 villages i.e. Halegondabala, Muddaballi, Chukankalu and Hosagondabala and covered 347 members. Based on the interest shown by members of the groups in cluster meetings the counselling interventions were extended in these four villages. Three counsellors facilitated 10 counselling sessions for these 21 groups, 2 sessions (every alternate week) per group per month. The average attendance of 21 groups was 66% and average of 10 sessions ranges between 58% and 78%. For attending these 10 sessions, women met for two more days (fortnightly) in a month along with their regular weekly meetings (4 days) for savings and credit.

After the completion of 10 sessions, the mental health meetings were conducted along with every alternative meeting of savings and credit. The main issues discussed in these 10 sessions include:

- Issues regarding husband wife relationships (case study given in the next page)
- Consumption of alcohol by their husbands
- Male members (husbands, sons) of the family not working, resulting in a lot of stress for the female members related to earning for the livelihoods
- Lots of peer pressure on women to get their daughters married at a young age
- Eight women expressed the problem of infertility
- During sessions, it was noticed that many of the women, instead of using proverbs or mythological stories, preferred to use popular TV serials as examples to show how to handle family issues and become confident in dealing with them.
- Some of the groups comprised of mainly young women in the age group of 18-25 years. These women were either themselves keen on continuing their education or had school going children. These women frequently raised concerns regarding

the following: weak memory, fear/stress during exam times and not being able to concentrate on studies. The counsellors reported that they did not know how to respond to this set of difficulties. Hence, this was taken up in a separate training session.

Counselling helped Savithamma and her brother to come out of stress

Savithamma² is a 50 year old, married woman, who works as an agricultural labourer. She belongs to Kavery group in Hosagondabala village. She got married but soon her husband deserted her for another woman, and the responsibility of the whole family fell on her shoulders. She came to her mother's house with her children (2 sons and 2 daughters). Her brother supported her in these years. Being illiterate, she struggled to earn money from agriculture labour. Her two sons have studied well; the elder one completed BA and joined the police department and her second son studied up to PUC and become a driver.

The elder daughter got married to her own brother (*maternal uncle*) as an expression of gratitude for the support he provided and has 3 children. One day her daughter quarreled with her husband (Savithamma's brother) and ran away from the house. Now, Savithamma finds it difficult to look after young children and also constantly feels guilty that her daughter has cheated her brother. When Sampark started the mental health meetings, she came to know that members are sharing their personal problems in the meeting. She was afraid initially because she felt that the whole village would come to know her problems. Then Sampark staff explained about the meetings, the ethical considerations, and assured her that no member would discuss the matter outside the meeting context.

Savithamma then decided to join the meeting and shared her family problems especially about her elder daughter, which she had hitherto kept as a secret. Her brother also attended one meeting and shared the problems he had experienced with his wife. Savithamma and her brother had actually thought of committing suicide. The group discussed the matter in the next 4 meetings and advised her not to worry so much and accept the situation. Savithamma was told that she should support and give emotional strength to her brother so that he earns well, to look after the children. She says that after attending the meetings she got confidence to face the world and live. Now she has got emotional strength and wants to live happily with her children and grand children.

The grand children are going to school regularly and they are also happy. She said, "*I had lots of problems, but could not trust anyone with my family matters. But, after attending the health meetings regularly, I was able to share my problems and got good suggestions from other members. During the health meeting I felt that the group members were like members of my own family.*" The group subsequently nominated her as one of the leaders for the health meeting.

During the mental health meetings, it was observed that women used other knowledge and information, received from Sampark and other government departments, while providing solutions for various issues discussed at the time of counselling. For example, when one woman shared details about her economic problem (even though she has 10 acres of dry land) due to illness of her husband, then two woman who attended enterprise training explained to her how she herself can do business and earn money (detailed case study is given below).

² Name of the person has been changed for ethical reasons.

Counselling increased Girijamma's³ confidence to take up business

In Muddaballi village, 8 km from Koppal town, Venkateshwara SHG is functioning for 3 years. Girijamma, a member of this group, is 40 years old, illiterate and lives with her husband and two children. She has 12 acres of land, which is leased out. She and her son worked as agricultural labourers on their own land and earn Rs.60-70/day. She says that others used to think that they are well off as they own a large piece of land, but in reality they were not getting substantial income from the land.

Girijamma shared her concerns in mental health counselling meetings and expressed her desire to start a business. She participated in enterprise training workshops conducted by Sampark and identified the business idea of making chilly powder. However, her family members (mainly spouse) did not accept the idea, as they felt that it was alright for her to work on their own land, but she should not go out of the house to do business. When Girijamma brought up this issue in the meeting, members supported her idea of starting a business and becoming self reliant. They told her that once she will start earning her family members would give her respect and allow her in making family decisions. Members also shared experience of a woman installing a flour mill in her house, as she got that from agricultural department (on credit with 25% subsidy). But she could not get permission from electricity department to get required electricity voltage to run the machine. She landed up repaying the loan without having used the machine to generate any income. Member encouraged her that starting a simple business would not require too much investment, like making breakfast items and selling in the village.

Initially, she was reluctant as she came from a "respectable" family and did not know how people will react. After discussing the issue in 4 counselling sessions, she decided to give it a try. Considering members suggestions she started business on a small scale, on the first day she earned Rs.25, second day Rs.50 and third day onwards she started earning Rs.60. This encouraged her to expand her business, but she owned land and was not eligible for Below Poverty Line (BPL) card, to procure rice at a cheaper rate. One of the members came forward and lended her ration card to purchase rice. As business was growing, she involved another member as partner and within two months they started making a net profit of Rs. 300/- for 3 hours of labour everyday. She then decided to sell coconuts during village fares, she now purchases coconuts in bulk for Rs.6/- per coconut and sell it at Rs.8 each during village fare to supplement her income.

Girijamma said that joining the SHG and encouragement from the Sampark staff and members of the group had given her a new direction and hope in life. The mental health meetings further helped her to share her financial problems and member's suggestions enable her to handle the situation, move ahead and lead a decent life. Since her business is doing well, she is planning to take a group loan and purchase a wet grinding machine to save time. She admits that though she was aware that starting her own business was the only way for her, she couldn't do so earlier due to false notions of family prestige. The mental health meetings helped her to come out of this impasse and start her business. She feels that the mental health meeting is a good platform to share their concerns as other members give valuable and constructive suggestions to address them.

In general, when these women are in cluster meetings and deal with microcredit, they are very competitive in taking credit and starting business, but when the same women are in a mental health meeting they are empathetic and go beyond their limits to help each other; like when a woman shared her own ration card with another women to get the rice at cheaper rate to run her idly business. This indicates

^{3 3} Name of the person has been changed for ethical reasons.

that the women were genuinely reaching out to each other and are able to shift their roles from income generation to emotional support.

From the 5th session onwards, counsellors started identifying leaders in all 21 groups. By the 9th session, 42 leaders, two leaders per group were identified who can be trained as facilitators.

Capacity Building

Several trainings were conducted for the staff and local leaders in order to update their knowledge and skills in counselling.

Booster trainings to staff

Two days booster training was conducted for the counsellors on 23rd and 24th January 2009 at Sampark, Bangalore. Three counsellors, project coordinator, along with technical resource person, (Dr. Kiran Rao) participated in the training. Staff shared their experiences of mental health counselling in the 21 self help groups. Based on the need felt by the staff, Dr. Kiran Rao conducted a training session on study skills.

Training of leaders of 21 groups

Two days residential training was conducted on 10th and 11th April 2009 in a training facility near the Tungabhadra dam; 30 leaders participated in the training. The entire training was conducted through participatory exercises such as group discussions and role plays. The content of the training included:

- Sharing experiences of 10 counselling sessions
- Responsibilities of leaders as facilitators of counselling sessions
- The process of facilitation of counselling sessions
- Qualities of leader to work as facilitator
- Counselling techniques that would help leaders as facilitators in handling the counselling sessions

The **lessons** learnt in the implementation process are as follows:

1. In the mental health counselling sessions, women were able to effectively utilize the knowledge and information that they have learnt from several other training programmes conducted by Sampark to handle some of the issues that emerged in counselling sessions. For example: information on government schemes, business skills, vocational training programmes etc.
2. A few women took 3-4 sessions to discuss their problems, till they felt that they had been able to resolve the issue and come out of their distress.
3. Alcohol consumption by male members of the household, related domestic problems and marital discord continues to pose a problem for many of the SHG members irrespective of caste and class.
4. In some groups, few women were not opening up in the group due to previous interpersonal conflict with some other group-members. It was observed, that they opened up whenever the women with whom they had conflicts were absent in the meeting.
5. One-time training to local women leaders is not sufficient to transfer mental health counselling skills; instead they need to have booster training sessions once in two months in the first year and once in six months in the next year.

2.8. Awareness Activities

2.6.1 Legal Camp

During this year 9 Legal camps conducted in 9 villages with the support of the District Court, Koppal. In each camp a team of 6-8 members from the District court participated as resource persons. The participants included 2 judges (civil & crime) and lawyers from the District court, SHG women, farmers and youth.

Table 17: Legal Camps Conducted

Sl. No	Name of the village	Date	Total Member
1	Kinnala	8/4/2008	350
2	Madinur	27/6/2008	450
3	Bairapur	10/7/2008	210
4	Kampli	16/7/2008	200
5	Kataraki	2/9/2008	200
6	Gudlanur	2/9/2008	200
7	Halegondabal	25/12/2008	350
8	Dambralli	11/2/2009	350
9	Tigari	18/2/2009	400
	Total		4635

The major topics covered in the legal camp are:

- Legal actions against the Hijacking of the benefits and power meant for poor from the government & Local panchayat
- The power of police and the police station.
- Women's property rights, family harassment against women
- Widow re-marriage.
- Female mortality, abortion and sex determination (scanning) are legally punishable.
- Women harassment and dowry issues
- Legal rights related to land disputation, crop insurance, failure of seeds and fertilizers etc
- Motor vehicle – law on registration, insurance, road rules, accident claims, procedure etc.
- Law against corruption, not doing the work, no proper quality public work, mis-utilization of funds allotted for public work (at Gram panchayats) etc.
- Legal rights for basic amenities at village

After the lecture, the participants were given time to react, ask questions regarding personal issues which needed legal advice. The programme was conducted for about 2½ hours in each place; it was open to the community, men, women, youth and children.

2.6.2 Training on Government Schemes

During 2008-2009, Sampark conducted training for women's groups on different government programmes. Initially the information was collected from 6 departments which closely work for rural development; the collected information was compiled as training material and the Training of Trainers (TOT) was organized for all cluster staff. Then the cluster staff conducted this training to the groups. In total, 69 groups were trained on the programmes and schemes available for the women and children from the PHC and the District Hospital.

Further, 58 groups got training on schemes and programmes related to the Agriculture department and 34 groups were trained on Horticulture programmes. 20 scheduled caste groups were also provided training about the schemes available in SC/ST Corporation for the scheduled caste community and 23 groups got training on schemes provided by the Women and Child Development department.

Table 18: Training on Government Schemes

Sl.No	Schemes	No. of groups attended	No. of women attended
1	Agriculture departmental schemes	58	724
2	Horticulture Department schemes	34	418
3	Health department	69	830
4	SC/ST corporation	20	244
5	Social welfare board	27	319
6	Women & child development department	23	262

The cluster staff and the respective committee support the women to access the available support programmes and schemes.



2.6.3 Vermi-compost Demo Training

During this year, Sampark conducted vermi-compost demo training in 10 villages. Sampark provided a demo pit for one of the group member with the support of Giveindia donation and provided training to 20-30 men and women in the same villages.

The resource person from the agriculture department provided this training initially, later the same was conducted by Sampark staff.

Due to the impact of this training about 40 farmers individually started their own vermi-compost production in these villages; many of them had received a subsidy component for construction of pits from the agriculture department.

Table 19: Vermi-compost Demo Training

Sl.No	Name of the village	No.of members attended
1	Gondabal (2 trainings)	36
2	Mornal	27
3	Byrapur	25
4	Gunnalli	22
5	Bisralli	30
6	Hatti	25
7	Kolur	20
8	Halegera	20
9	Kavalur	20
10	Gudigera	15
	Total	240



2.9. Community Based Impact Monitoring System

Using Sampark's experiences in designing and conducting impact assessments and evaluations studies, and the existing models of community based impact monitoring systems, particularly in India, the project team is involved in designing community based impact monitoring system through participatory approach. As it is a community based system, Sampark puts in a lot of effort to build capacity of local members from the cluster, their staff and group members, to make them understand the concept of each part of the design, so that they will be able to participate and design the system, and later implement the system.

The detailed design processes completed during the reporting period (2008-09) and its outcomes are summarised here in the following sub sections.

Participatory Training on Data Collection Methods

The fourth design workshop focused on pilot data collection by the committees, refresher training on data collection methods and about the sample size, frequency of data collection and payment requirement. Many agenda items were not finalised due to the extra time required by the women from the committees, for piloting and learning on the field. To fulfill this requirement, the



fourth workshop's committees got involved in further practical learning in the field. After this field learning, a fifth one day workshop was conducted with all committees to review and finalise the following agenda:

1. Reviewing the pilot testing of data collection formats, making necessary modifications in the formats
2. Refresher training on the formats based on difficulties faced by the women in the field
3. Finalising the sample size, frequency of data collection according to the cooperation from the respondents
4. Finalising the list of people, who will engage in data collection and fixing payment for collecting data according to each format.
5. Making plans for actual data collection in the field by the team

Figure 7: Methods Finalized for Data Collections

The workshop helped the women who were involved in the data collection to improve in some of the areas like: filling data correctly; introducing themselves to the respondents properly with clear purpose; techniques of making direct observation to check the impact of trainings and understand about the group issues; selecting the different categories of respondents from experimental and control groups, and fixing the frequency of data collection at different point of time.

Based on the learning from the workshop, the methods were finalized and are given in Figure 7.

Quantitative Methods:

1. Interview formats
2. In-depth household income and expenses survey questionnaire
3. Pictorial charts

Qualitative Methods:

1. Before and after pictorial impact analysis
2. Case studies
3. Venn-diagram
4. Focused Group Discussions
5. Direct field observations

Implementing the Monitoring System

After the pilot phase of data collection and refresher training on the formats, the committees, cluster staff and Sampark staff started the actual data collection on each of the formats finalised. Out of many people trained and tried in the pilot data collection from each committee, the final list of 133 people (including 5 committee members, cluster and Sampark staff), who are completely trained and experienced on formats was selected and they were assigned to do the data collection.

The team members have started engaging in the data collection from November and the first round of quantitative data collection was completed on the following areas:

- Cluster micro credit
- Children's Education
- IGP and skill training
- Health awareness
- Cluster organizational level Data
- Cluster staff and SHG level monitoring data



The collected data will be entered and analysed by the team (both from the cluster and staff) engaged in the research. The analysed data will then shared with the cluster and SHG members through workshop and through local monthly newsletter.

2.10. Children's Crèches in Bangalore

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

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

Achievements

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



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

Impacts

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

- Children were able to recite rhymes in three languages i.e. Kannada, Telugu and English. They learnt English after started attending the crèche regularly.

- The teacher facilitated some of these children to come out of their acquired unhealthy habits such as chewing panparag, smoking, roaming around in the street and frequently watching movies etc. and motivated them to attend the

crèche (As the case⁴ narrated in accompanied Box)

- Children in the age group of 6-8 years acquired skills in writing alphabets in Kannada/Telugu and numbers till 100.
- Children, who are 8-12 years old, are now able to read and write alphabets/text in Kannada /Telugu and also two-three lettered words. They are also able to solve simple mathematical problems like addition, subtraction and multiplication.
- Fourteen children, who have achieved the skills required for their age, were admitted in the local schools this year.



Crèche helped Usha to get rid of Unhealthy Habits and Learn Reading and Writing

Usha, an 11 years old girl belongs to a family of five members. She is the youngest of the three children; her elder sister is married and elder brother is staying with them. Her Parents migrated from Belegalu, Andhra Pradesh to earn money and repay a loan of Rs.50,000/-, taken for their daughter's marriage. Parents go for work (7 am to 7 pm) and Usha stays alone at home the whole day and picked up lots of bad habits like chewing panparag, bettle nuts and smoking beedis (half used beedis, kept at home for reuse by her father) and often quarreled with other children around the house using abusive languages. She used to get money for all these bad eating habits by rag picking and selling them. Her father used to ask her to buy local liquor from the nearby shop, sometimes on the way back Usha used to taste the liquor and slowly she got addicted to liquor also.

After initial resistance, the teacher brought Usha to the crèche in Iblur from the Cinema run in a nearby shed. Then teacher approached her parents and informed them about her bad habits and how these are harming her physically and mentally. She encouraged them to send her to crèche everyday. For 15 days the teacher went in search of Usha and saw that she would come to crèche and stay till evening. The parents also realized their mistakes and encouraged their daughter to go to crèche every day. Usha also started coming to crèche reluctantly but was willing to listen to the teacher and started picking up verbal and writing skills in Kannada. Now she is slowly settling down and comes every day to school on her own and participates and enjoys in all activities of crèche. Usha's parents said, "If the teacher has not taken this responsibility, our daughter Usha would have been in the street, picking up some more bad habits".

^{4 4} Name of the person in the case study has been changed for ethical reasons

2.11. Livelihoods Research and Action Project

From the surplus funds of 2007-2008, Sampark has planned to conduct livelihood research and actions for improving the lives of rural and urban poor families in Bangalore, Koppal, Delhi and Jodhpur. The research results enable Sampark to seek specific funding from donor agencies and carry out livelihood support activities for the poor. The research and action programmes are outlined for three years, i.e., from 2008-09 to 2010-11.

The activities carried out during the first year are:

Exploratory study on expanding crèches in Bangalore: In order to expand the support to more poor families of construction labourers in Bangalore, Sampark conducted a survey with migrant construction labourers to understand their needs and explored opportunities with builders, and its associations, corporate and international funding agencies for supporting crèche needs of the construction families

Livelihood situation analysis of migrant labourers in Delhi: Mr. Nitin, research associate in Delhi and Mr. Jeyaseelan, field manager of Sampark, conducted a survey with the families staying on sides of railway tracks and under the bridge in the New Friends Colony of Delhi. The objective is to design a strategy for working with the women (and men, wherever possible) and empowering them to get for themselves and their children decent livelihoods.

Strategic planning workshops for improving the livelihoods of poor families in Koppal and Bangalore: A two day workshop facilitated by Mr. Suryamani Roul, Delhi was conducted for the Sampark staff to prepare annual plan of Sampark and a one day workshop was conducted by Dr. Pat Richardson and Dr. Dave Armstrong, UK for Sampark's vision building



Participation and sharing of research and action experiences of Sampark:

Mr. Jeyaseelan and Smita Premchander have shared Sampark's experiences in international conferences and on online forum like solutions exchange.

Procurement of resource materials, consolidation of learning and dissemination: Sampark acquired resource materials such as books, posters and journals to update its resource centre and for use as reference material while doing research and implementing action projects in Koppal.

3 Future Action Plan

In the next year, it will be important to consolidate the organisation building efforts. The gains made in this year, in terms of many cooperatives linking directly with banks, need to be spread to other cooperatives, so that they are motivated to move forward towards registration, good and accountable financial practices, so as to qualify as creditworthy organisations by banks. Further, as resources for supporting these organisations are rapidly shrinking, they will need to be supported with action plans towards financial sustainability. The plans will involve job descriptions for cooperative staff, their salaries and costs, and augmenting of the capital funds so as to generate earnings to cover all costs.

On the issue of urban crèches, efforts will be needed on three fronts. The first will be to continue to raise resources for the present two crèches. The second will be to meet with parents of the children, and understand better their employment, financial and social situations and needs. Sampark will then see whether there is a way to work with them to strengthen them organisationally or link them to organisations that can help them to achieve workers' rights. The third



priority will be to raise funds to start more crèches, so that different funding and management models can be piloted and lessons learnt on these. Such piloting will be useful in offering different models to corporate, government and NGOs, so that more and more crèches can be opened for this highly vulnerable group of children.

The education support programme for children is completely grant based. A review of this will be needed in 2009-10 to assess the future need and direction this programme should take.

The school education programme with NUNHEMS will be closely monitored and comparisons between the two educational interventions will help to decide which one is the long term direction to pursue.

Another educational programme is for adult women's literacy and empowerment. Sampark will reach out to all villagers through this programme, and will document the experiences of strengthening the linkages with villagers beyond the self help groups.

Going beyond the self help group membership has also happened through the vocational training programme. Sampark will conduct a feasibility study this year to assess whether vocational training can be set up as a financially viable activity, and whether a sister organisation should be set up as a training institute.

4 Documentation and Publications

Samvardhane – Kannada Monthly Newsletter for Learning

In March 2009, Sampark started circulating 3000 copies of a monthly newsletter in Kannada to all the SHG members, clusters and cluster staff. The newsletter shares information about Sampark’s goal, activities, statistics about the progress of various activities in Koppal. The newsletter shares case studies of good and bad examples of group functioning, members made impact by income generating activities, family benefited under education and skill training. It carries message about the difficulties faced by Sampark or clusters in promoting the development of the families. It shares details about the new projects introduced by Sampark or clusters, the training programmes running for groups and announcement like job opportunities for the villagers.



The feedback from the women and their family members was very good. Many said that the newsletter shares lot information about Sampark and clusters and it gives an overall picture about what is happening in their region on group developments. They said that the stories give several learnings and motivates them and their group members to do better. Since it is a small two page newsletter written in Kannada, even the illiterate women are gaining benefit out of this by making their family members (either husband or children) to read it out to them. They would like to continuously receive this and use the knowledge to improve their groups.

Articles in Journals, Books and News Papers

Sampark also disseminates it research and field experiences to donors, development workers and policy makers by publishing them as books and as articles in journals and news papers. Some of the articles published in Journals, Books and News Papers during this year are given below:

Prameela V. 2008. Children of the Night. The New Indian Express, Express, on Thursday, 13 November, 2008.

Chidambaranathan, M, L. Jeyaseelan and Smita Premchander. 2009. Managing money: Ask Koppel’s women. Deccan Herald, Spectrum, Tuesday, 3 March, 2009.

Premchander, Smita and Roger Plant. 2008. *Bonded Labour and Poverty Reduction: the Potential of Microfinance*, an abstract in Access Resource Book. New Delhi: ACCESS Development Services.

Premchander Smita, M.Chidambarnathan and V.Prameela. 2008. *Policy: Pathways to Sustainable Livelihoods*. In: State of India’s Livelihoods: The 4P Report. New Delhi: ACCESS Development Services.

Contributions in United Nations Knowledge Management Project- Solution Exchange

Sampark staff also actively contributes and shares their experience in various communities of practitioners under United Nations Knowledge Management Project- Solution Exchange. Some of the contributions made at this forum are given below:

From V. Prameela in Solution Exchange for Work and Employment Community in response to the query on "Needs Assessment of the Producer Cooperatives – Experiences; Examples."

Thanks for raising relevant issues in the present scenario. I work for Sampark, an NGO based in Bangalore that has 17 years of experience in enterprise promotion along with technical/skill training and building people's institutions (clusters). I fully agree with Ms. Dilnawaz Mahanti, cooperatives need regular enterprise counseling along with technical/skill training inputs. One-time inputs cannot fulfill all the needs of starting up businesses. Myself, Smita and Mr. Wim Polman from Food and Agriculture Organization (FAO) have developed a training kit for promotion of women's cooperative business in Thailand which was supported by the FAO. Here is the title and link for the same:

Promoting rural women's cooperative businesses in Thailand. *A training kit.*
http://www.fao.org/documents/show_cdr.asp?url_file=/docrep/004/ad499e/ad499e00.htm

[se-emp] QUERY: Needs Assessment of the Producer Cooperatives – Experiences; Examples. Reply by 8 May 2009

Dear Members,

I work as an Extended Faculty Member with 'The Livelihood School,' which is an academic institution, promoted by [BASIX](#) group, a modern livelihood promotion institution. The key functions of the school are Knowledge Building and Knowledge Dissemination. We have identified three areas to develop breakthrough strategies with an intention to have focused attempt on selected sectors/areas, which can lead to significant influence on livelihoods of large number of people. The areas selected are Panchayat Raj Institutions (PRIs), Krishi Vigyan Kendras (KVKs) and Cooperatives.

Presently we are carrying out a **capacity building needs assessment of the producer cooperatives** as part of the curriculum design process. We request members to provide specific inputs based on state level experiences on the following aspects of producer cooperatives:

1. What are the major capacity building gaps in the cooperative sector?
2. Which of the critical stakeholders have not been targeted in the existing capacity building interventions?
3. Who are the major capacity building and other service providers for producer cooperatives?
4. Who are the major funders for the cooperative sector especially focusing on the capacity building initiatives?

We would also like members to provide reference of any study/ies conducted on needs assessment of cooperatives as well as case studies on cooperatives focusing

on Fisheries, Agri allied activities, Forestry, Dairy, Sugar, Housing, Transport, Marketing, Collective Farming, Processing, Education, Tribals, Consumers and Workers.

We would also like to collaborate with other agencies that also have a similar kind of mandate.

Your inputs would help us in deepening the understanding on the issues of producer cooperatives and developing a curriculum for building their capacity.

Thanks,

Padmaja Reddy
The Livelihood School, Basix

From Smita Premchander in Solution Exchange for Gender Community in response to the query on "Strategies to Empower Tribal Women – Experiences; Advice"

Dear Peter,

It is good that you ask the question about tribal women separately. Their situation is so different from that of those in non tribal communities, as tribal societies tend to be inherently more equitable, and yet, as your note points out, women remain dispossessed of property even in these societies.

I refer now to question 1: design of initiatives that will empower women, within the community, and will enable them to deal with external parties as well.

From my experience in Bastar region, now Chhattisgarh, I found that tribal women first need to have social protection and livelihoods support. Basic food security is such a critical need. The infant and maternal mortality rates in the region are very high, with very low penetration of health and education services, which remain dismal. So, government services, their transparency and governance are important, and for this, women need to be aware, organised, and should have a collective voice strong enough to make demands on the official system. The school and anganwadis in the villages did not function, and the PDS system was fraught with corruption. They needed to make these work so that their food security situation improved at least a little, and children could have access to minimal education.

Second, they bring minor forest products to the nearby markets every week. In the rainy season, I witnessed women walking 2 to 3 hours each way, with a child balanced on one hip and with another hand holding a large cane umbrella... while balancing the basket of MFP on the head.... this on slippery roads and river side was quite a feat... and when they reached the market, they wanted just to sell this fast, buy their weekly ration of oil, salt, potato, onions, and return to the remaining children who had been left in the care of the men for the day. The Marwari traders who buy their MFP know this, they quickly empty the basket on the weighing scale, then empty the scale on to a heap of the fruit so that the woman barely has a chance to see how many kilos she brought, and then the trader thrusts five rupees in her hand... if she doggedly stands there refusing this deal, then he thrusts a few more and finally she accepts and leaves to make her purchases. IN this scenario, women needed to first speak Hindi, to be able to negotiate with the trader. They

need the confidence to be able to do so. Their self help groups teach them to save small amounts of money, but they need first to be able to come together to collect their MFPs, transport them together, make good deals on prices, and not lose out on each and every transaction. NGOs that started SHGs had not yet made this intervention. Women's literacy is key. Women's own organisations are critical to creating voice.

QUERY: Strategies to Empower Tribal Women – Experiences; Advice. Reply by 03 February 2009.

Dear Friends,

The Gender, Livelihoods and Resources Forum (GLRF) is an informal, non-governmental and independent (non-registered) forum based in Jharkhand. It focuses on generating dialogue, learning and networking on gender equity issues amongst the tribal communities of India. The GLRF has been steering a consultative process to initiate dialogues and mechanisms for 'countering patriarchy' - now emerging as an evident phenomenon, in the tribal communities of Eastern India. This process of consultation has involved members from community based groups, tribal groups and women groups in Jharkhand, Chhattisgarh, Orissa and West Bengal.

It is only recently that patriarchy and its impact on tribal women has been recognised, studied and defined. To throw more light on the issue (and the need to 'counter patriarchy'), please find attached one of our papers (view link: http://www.solutionexchange-un.net.in/gender/resource/res_info_14010901.pdf; Size: 43.63 KB); some related discussions are also available at <http://groups.google.com/group/GLRF-Tribal>

GLRF is witnessing a process of realization amongst tribal women to enhance their capacity and leadership. While efforts are being made for the marginalized tribal community as a whole (by helping them obtain new livelihood skills and undertake social analysis of their problems), very few interventions amongst these are designed to focus particularly on empowering the tribal women.

Given this background, we would very much appreciate if members could share their experiences/insights and help us to answer the following:

1. How to design civil society initiatives on gender issues - amongst tribal communities, without disturbing the community's right to independent decision-making?
2. What are the ways we can design cross-learning strategies between the women's movement in general and tribal women's movement, which gives strength to each other, without violating each other's space?
3. What steps are necessary to empower tribal women towards analysis, realization and assertion of their rights as a 'woman' and 'citizen'?

Your inputs and experiences will help us to strengthen and improve our strategies/interventions. GLRF is also hoping that the current query may lead to collaborative efforts amongst Gender Community members working with tribal communities, particularly tribal women.

With best regards,

Praveer Peter

Gender, Livelihoods and Resources Forum (GLRF)

Ranchi, Jharkhand

From V. Prameela in Solution Exchange for Maternal and Child Health Community

Counseling Interventions for Rural Women with Psychological Distress

By Prameela V, Veena A.S., Kiran Rao., Smita Premchander; *In Mindscapes-Global Perspectives on Psychological in Mental Health*; 2007

Paper: http://www.solutionexchange-un.net.in/health/comm_update/res-24-310708-09.pdf (PDF, Size: 68 KB)

Poster: http://www.solutionexchange-un.net.in/health/comm_update/res-24-310708-10.pdf (PDF, Size: 819 KB)

Describes the effectiveness of mental health counselling intervention in reducing psychological distress outlining challenges faced in carrying out the intervention and participant's feedback

From Smita Premchander in Solution Exchange for Microfinance Community

Microfinance Focus Newsletter; August 2008

http://www.solutionexchange-un.net.in/mf/comm_update/res-21-271008-01.pdf

Focuses on Micro Insurance - potential and prospects an overview from Indian perspective and also discusses Global food crisis and key lessons for MFIs

5 Presentation

Smita Premchander made a presentation with Roger Plant, Head of the ILO's Special Action Programme to Combat Forced Labour on "Transformatory microfinance: Bonded Labour and Poverty Reduction: the Potential of Microfinance", at Microfinance India, a conference attended by over 1000 participants from India and abroad.

Another presentation was made at the Solution Exchange-Microfinance Community Resource Group Meeting, to introduce and to suggest an E-discussion and Action Group on the topic, "Bonded Laborers and Microfinance." Smita Premchander has also made a presentation at the Solution Exchange-Gender Community Resource group meeting.



6 Board Member's Involvement

6.1. List of Board Members

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

Table 20: List of Board Members

SI No.	Names	Position on Board
1	Ms. Madhu Singhal	President
2	Ms. Chinnamma B.K	Vice President
3	Dr. Smita Premchander	Secretary
4	Dr. Kiran Rao	Member
5	Ms. Priyashri Anil Kumar	Member
6	Mrs. K.K Appu	Member
7	Mr. P.S.Appu	Member
8	Mr. Chiranjiv Singh	Member
9	Ms. T.Sujatha	Member
10	Mr. R.B.Shetty	Member
11	Mr. K. Vishwanathan	Member
12	Mr. R. Suresh	Member
13	Mr. Sushant Gupta	Member
14	Mr. Ranjit Gupta	Member

6.2. Remuneration/Reimbursement to Board Members

The details of remuneration and reimbursement to Board members are given below:

Table 21: Remuneration and Reimbursement to Board Members

Sl. No.	Names of Board members	Gross Remuneration Per Annum (INR)
1	Ms. Madhu Singhal	ZERO
2	Ms. Chinnamma B.K.	2,02,300/-
3	Dr. Smita Premchander	ZERO

6.3. Management Committee Members

Table 22: Management Committee Memmbers

Name	Designation
Ms. Madhu Singhal	President
Dr. Smita Premchander	Secretary
Ms. Chinnamma B.K	Vice President

6.4. Board Member's Participation in Project Planning and Review

In addition to the participation in MCM, the Board members visited Sampark's projects regularly to review the progress of activities such as microfinance, micro-enterprise and mental health and contributed their technical inputs for the future plan of work. The details of members visited are given below:

Table 23: Board Member's Participation in Planning and Review of Projects

Name	Date	Purpose of visit
Ms. Madhu Singhal	26-7-08 28-8-08	To review the progress of Sampark's activities
Dr. Kiran Rao	2-6-08 3-9-08 20-9-08 25-9-08 26-9-08 29-20-08 23-1-09 24-1-09	To work with the team on the action research project - coping skills interventions for mental health issues in Koppal
Mr. R. Suresh	3-1-09	Overview of Koppal work and Inputs to staff on future direction
Mr. Suryamani Roul	20-3-09	Conducted two days workshop with Bangalore & Koppal staff on preparing Sampark's annual plan of work

7 Abridged Financial Statement

Abridge Balance Sheet

Table 24: Balance Sheet 2008-2009

Particulars	Amount INR.
Source:	
General Fund	6,374,371
Specific Fund	3,872,360
Amounts Payable	1,280,254
Total	11,526,985
Utilisation:	
Fixed Assets	1,970,650
Advances & Deposits	8,663,498
Cash & Bank Balances	892,837
Total	11,526,985

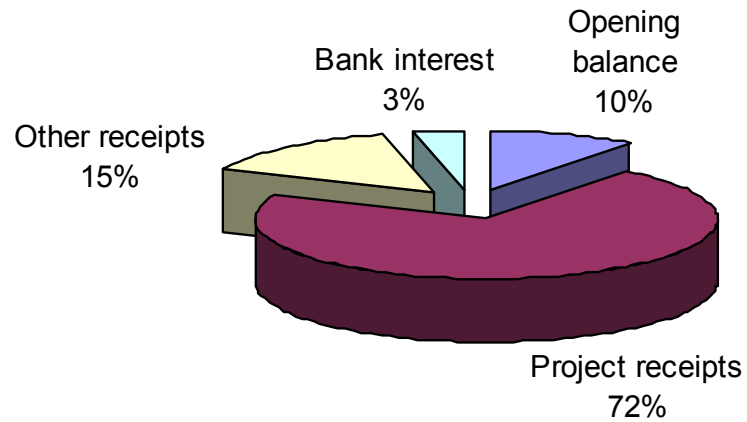
Income and Expenditure Statement

Table 25: Income and Expenditure 2008-2009

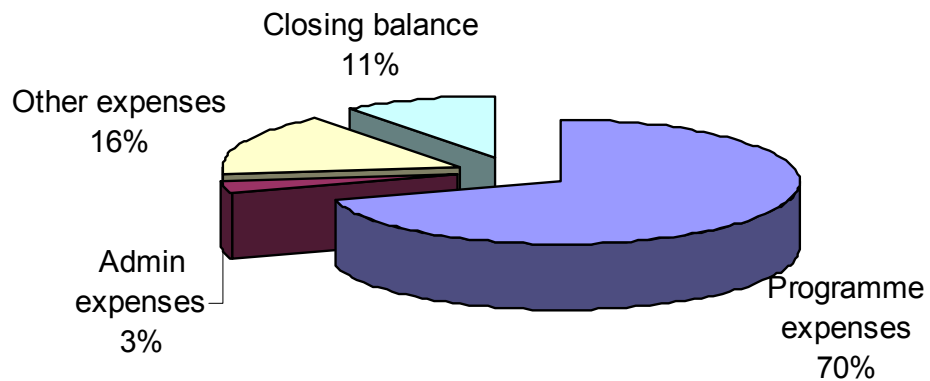
Particulars	Amount INR.
Income:	
Professional charges	196,193
Interest on Deposits received	295,435
Project Receipts	5,805,362
Other Income	208,732
Interest on FD Accrued	226,575
Total	6,732,297
Expenditure:	
Programme Expenses:	5,352,301
Professional charges	75,000
Audit Fees	41,180
Other admin expenses	31,872
Depreciation	73,808
Non programme exp	23,463
Other expenses	18,076
To Excess of Income over exp	1,116,598
Total	6,73,2297

Receipts and Payment

Receipts of Sampark: 2008- 2009 (INR 84,95,110 / USD 173,370)



Payments of Sampark: 2008-2009 (INR 84,95,110 / USD 173,370)



8 External Review of Sampark

Dr Richardson, of Richardson Howarth LLP, a UK based evaluation consultancy, acted as an independent external reviewer of Sampark and conducted a visioning workshop with the Sampark team. As part of these assignments, she visited the Koppal field project, interacted with the team in Koppal, and also visited the crèche programme Bangalore. The review covered:

- A simple stock take/audit of Sampark's work.
- Key management and operational procedures and documentation
- Reflection on the purpose and focus of Sampark's work
- Identifying key learning points/issues and recommendation of key points of action.



Based on these detailed reviews she has provided a report with analysis and clear recommendations to improve both the field programmes as well as Sampark's administration and organizational structures.

9 Staff Development

9.1. List of Staff Members

Sampark has 11 full time staff and 5 associates. Some details are given below:

Table 26: 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. M. Chidambaranathan	3. B.S. Uma	3. Dr.Pat Richardson
4. Shameem Banu	4. Akkamma	4. Karuna Sivasailam
5. K.G. Meenakshi	5. Manjunath	5. Deeksha Sharma
6 Ms.Chinnamma	6. Siddamma	

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

9.2. Training and Workshop Attended by Staff

Table 27: Details on Trainings and Workshops Attended by Staff

Name of Staff	Name of Training/Workshop
K.Chinnamma M.Chidambaranathan V. Prameela Shameem Banu K.G. Meenakshi	One day workshop on vision building exercise in Bangalore, facilitated by Dr.Pat Richardson, UK and Dr.Dave Armstrong, UK on 27 November 2008
K.Chinnamma M.Chidambaranathan V. Prameela Shameem Banu K.G. Meenakshi L. Jeyseelan Nirmala B.S. Uma Akkamma Manjunath Siddamma	2 days workshop on Annual Plan preparation in Bangalore facilitated by Mr.Suryamani Roul between 20th and 21 st March 2009

With the intention of enlarging the experience, skill and knowledge of the staff, Sampark organised training many 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.

9.3. Salary and Benefits

The details of salary and benefits of the NGO head, the highest paid staff members and the lowest paid staff members are given below:

Table 28: Staffs Salary Details

Head of the organisation	-
Highest paid Full Time regular staff	Rs. 30868 per month
Lowest paid Full Time regular staff	Rs. 2000 per month

The distribution of staff according to salary levels and gender breakups are given below:

Table 29: Distribution of Staff Salary According to Salary Levels and Gender

Slab of gross salary (in Rs) plus benefits paid to staff (per month)	Male staff	Female staff	Total staff
Less than 5000		2	2
5,000 – 10,000		1	1
10,000 – 25,000	1	6	7
25,000 – 50,000	2	1	3
50,000 – 1,00,000			
Greater than 1,00,000			

9.4. Staff Travel Details

International Travel

No persons from the organization had made international travel during the year 2008-09.

Table 30: Staff National Travel Details

Names	Place of Travel	Cost of Travel
Smita Premchander	Delhi, Ahemadabad	14,657
Prameela and Smita Premchander	Bhuvaneshwar	15,865
Jeyaseelan	Bhuvaneshwar	9,424
Total		59,242

10 Interns, Volunteers and Associates

9.1 Interns

During the year, one Indian student, Ms. Grace Laikhuram from Symbiosis Institute of Media & Communication (SIMC) Pune has interned with Sampark for one month. She worked on improving Sampark's communication materials like Sampark's brochure and supported in editing project reports.

One international intern, Ms. Roziya Alieve from an NGO called Central Asian Mountain Partnership (CAMP) Kuhiston from Tajikishtan has worked with Sampark for two months. She shared



details about her work in Tajikishtan and learned about Sampark’s field project and Mydra’s rural project.

9.2 Volunteers

One volunteer, Ms. Sumaya worked with Sampark and supported the team in translations of report from Kannada to English.

An international volunteer, Dr. Dave Armstrong from UK have been working with Sampark for about a year on project proposal preparation, editing of English reports and participating in project review and planning of Sampark activities. As part of his involvement with Sampark, he has visited the Koppal project as well as the creches in Bangalore. He has provided inputs for both the programmes’ strategies and implementations.

9.3 Associates

During the year, Ms. Deeksha Sharma, worked with Sampark as an Associate on assignments such as refining and updating Sampark’s website contents, improving the health training materials, editing of English reports, drafting project concept notes and compiling Sampark’s annual report.

11 Partners

Several funding agencies and individual donors supported the activities of Sampark during the year, the details of which are given in Table 16.

Table 31: List of Funding Agencies and Individual Donors

Sl. No	Name of the Donor Agencies/ Individuals	Supported Activities
	Agencies	
1.	Pangea Foundation, Italy	To support education and enterprise activities To build the capacities of clusters and women’s empowerment To design and implement community based impact monitoring system in Koppal
2.	Volkart Vision India, India	Vocational skill training for women in Koppal
3.	Canadian International Development Agency (CIDA), Delhi	To support skill trainings and promote women’s businesses.
4.	Anuradha Foundation, USA	For an action research on coping skills interventions for mental health issues in Koppal
5.	Philips Electronics India Ltd, Bangalore	Crèche support for construction worker’s children in Bangalore
6.	Mr. and Mrs. Ramkumar Ramswamy Bangalore	Crèche support for construction worker’s children in Bangalore

7.	SuncityCorporate Leisures and Property Developers Pvt. Ltd.	Crèche support for construction worker's children in Bangalore
8.	Give Foundation, India	Donation for women's training and business start-ups in Koppal
9.	Har Shiv Shri Trust, UK	Children's Primary Education in Koppal villages
Individual Donors		
	Stephan Rist, Switzerland	Sponsorship of two Devadasi children in Koppal
	Anandashram, Kerala	Donation for women's empowerment and development activities in Koppal
	Mr. G.M. Shah Ms. Lavanga Mr. Anjana Gupta Mr. V.K. Radhu Mr. Ashok Dube Mr. Uday Bhaskar Mr. Rajat Das Mr. Sudin. K	Crèche support in kind (provides milk, fruits and snacks) for construction worker's children in Bangalore
	Sampark's Friends in Switzerland 1.Regula Preiswerk 2. Fabio Wyrsh 3. Silvia Hosterrler 4. Doris ,School Iigen, Zurich 5. Ueaula Meyer, Riehen 6. Anna Fehlmana,Bern 7. Bettina Wolfgramm 8. Michele Baettig 9. Brunner Philip 10. Weidmann Yuo 11. Fehlmann Anna Und 12.Iseli Sascha Iwan 13. Anne Zimmermann 14. Peter Niederer 15.Katrin Haltmeler	Revolving loan for women's credit need in Koppal

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

12 Guests

Sampark had several guests from the funding agencies and other institutions/organizations, both in Bangalore and Koppal, to review Sampark's various projects. The details of some of these visits are attached as Annexure 1.

Annexure 1
Details of visits made by the Board Members
and other guests during 2008-2009

1. Visits of Guests

Name	Date	Institution	Purpose of visit
Dr. Reghu Rama Das	14 April 2008	Mitraniketan	Proposal discussion with Sampark for submitting to CAPART
Mr. Ramkumar Ramaswamy & Ms. Rajani	10 June 2008	Bangalore	Field visits to crèches
Ms. Ashish Shrivastav	19 June 2008	Vimarsh, The Consults Group Bhopal	Interview with Sampark team as part of SIDBI programme evaluation
Ms. Caroline	29 June 2008	ILO, Switzerland	To understand about Sampark
Mr. Vimala Gupta Mr. Deepak Agarwal	20 August 2008	IIM, Bangalore	To understand about Sampark's activities and seek opportunities for internship
Mr. Ankur Pahariya Mr. Rajesh	2 September 2008	iVolunteer - Bangalore	To understand about Sampark's activities and understand the needs of Sampark for volunteers services by iVolunteer
MSW students	1 September 2008	Rural Education Society, Koppal	To understand about NGO and its work
Ms. Chandrika Niksch Ms. Anu sethuram	29 October 2008	Anuradha Foundation, USA	Visited to Koppal to see the mental health project and discussion with Sampark team in Koppal and Bangalore
Ms. Prachi Auya Ms. Lipankar Panth	20 November 2008	Nizams University of Hyderabad	To understand about Sampark's activities, and to seek the opportunities to work with Sampark as interns
Ms. Garima	22 November 2008	Reporter, Real Estate – TV	She has come to Sampark to take the film of the school. It telecasted on TV. on 24-11-08
Mr. Navin Anand	31 January 2009	Solution Exchange	To discuss about the Kannada version of the

Ms. Monika Khanna		United Nations Delhi	Solution Exchange Forum
Ms. Claudia Ms. Debika	4 February 2009	Pangea Foundation, Italy	Understand the Progress of the activities of CBIMS and children's education project.
Mr. Lex Welles, Regional Director, APAC Mr. Saikat De Mr. Prakash Mr. SSB Raju Mr. Downe Zijp	27 February 2009	Nunhems Foundation, The Netherlands and India	Partnership meeting to discuss on the improvement of high school education project in Koppal district and finalise the agreement of Sampark as partner for implementing the project.
Ms. Neena Paul	27 February 2009	School -Net	Presentation about technical learning tool in the Nunhems Foundation partnership meeting.
Mr. Maurizio-Luigi Ms. Luigi Lo Restelli Mr. Luca Lo Presti Ms. Barbara Gianni Ms. Maria Giovvni De Ciara	12 March 2009	Pangea Foundation, Italy	Understand the Progress of Pangea Foundation supported activities; CBIMS and children's education and enterprise programme
Ms. Divya	26 May 2009	Switzerland	To understand about Sampark's activities
Grace Laikhuram	December 2008	Orissa	Internships - understand Sampark activities and develop case studies for journal
Roziya Alieva	December 2008	Tajikistan	Training and internship, to see the groups, cluster and micro credit activities.
Saikat De & Prakash	November 2008	Nunhems	NGO assessment for child care programme by Nunhems
Dr. Pat	November 2008		Sampark assessment and field work
Dr. Dave Armstrang	November 2008		Understand Sampark activities



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