

Annual Report

2015-16



Sampada Trust
Ahmednagar

Foreword

It gives me great pleasure to present the Annual Report of Sampada Trust for the year 2015-16. It has been yet another year of activities with multiple effects. Our objective of empowering communities including the women in rural areas continues to draw strength from the increasing number of participants in developing micro-enterprise for sustainable livelihoods. A huge number of women are today independent and true entrepreneurs after having availed the trainings and business development services helping contribute to their family income.

Alongside, there have been associated benefits such as girls continuing with their education instead of dropping out of school at the primary stage itself, better healthcare facilities, and participation of women in local governance, improvement in the standards of hygiene and cleanliness and an overall betterment in their lives.

As we put on record the achievements of the past one year, it is also the project on empowering women and children in distress from the suicide prone families of Vidharba. The families, who were under huge depression due to suicide of the earning member of family, could stand on their own and provide income that can meet the requirements of the family.

Through experience and interaction we have realised that marketing of products made by women entrepreneurs is very important aspect and needs to be focused on. Efforts will be made in the direction to provide the rural products urban markets in coming year.

Since year 2013-14, Sampada has incorporated sister organisation in name of Sampada Entrepreneurship & Livelihoods foundation (SELF). The intervention of microcredit has been undertaken by SELF. The past 12 months have also seen good response for micro loans through SHGs and JLGs in SELF.

We now look forward to an equally interesting 2016-17.

Warm Regards,

Crispino Lobo

Executive Director

Sampada Trust

ANNUAL REPORT 2015-16

Introduction

Sampada Trust, with its head office at Ahmednagar, Maharashtra, is a professionally managed Non-Governmental Organization registered on November 21, 2002 as a Trust under the Bombay Public Trust Act 1950. The organization began as an informal outreach program of Watershed Organization Trust (WOTR). Sampada Trust undertakes a variety of activities like women empowerment, Health and sanitation, Livelihoods development through micro-enterprise and micro-insurance. Sampada Trust provides women empowerment services by formation of Self Help Groups (SHGs) of the poor women, their capacity building, training, extension of services relating to developing their livelihoods and insurance facility to the rural poor women in Maharashtra.



Vision, Mission and Identity

Vision

The poor are empowered and enabled to secure sustainable livelihood opportunities and live a better life with dignity.

Mission

To mobilize the creative potential of groups and individuals by empowering them and providing financial, entrepreneurial and customized services in order to secure and enhance their quality of life.

Identity

We are a team of professionals sensitive and committed to excellence and to meeting the highest expectations of our partners and above all our clients, the poor.

Activities

1. Promotion of women's Self Help Group (SHG)
2. Capacity building
 - i. Personality development
 - ii. Skill based training
3. Livelihoods through Micro-enterprise development
4. Micro-insurance
5. Health and Sanitation
6. Undertaking developmental activities through SHGs and SMS

Board of Trustees

Sampada Trust is governed by a four-member Board of Trustees. They are:

Mr. Asoke Basak

Chairman

Retd IAS Former Additional Chief Secretary (Home), Government of Maharashtra

Dr Marcella D'Souza

Managing Trustee

MBBS Takemi Fellow (Harvard University)

Mr. Crispino Lobo

Executive Director

MA MPA (Harvard University)

Mr. Yogesh C Nanda

Trustee

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Women's Empowerment:



There is no denying the fact that women in India have made a considerable progress in almost seven decades of Independence, but they still have to struggle against many handicaps and social evils in this society. It is ironical that a country, which has recently acclaimed the status of the first Asian country to accomplish its Mars mission in the maiden attempt, is positioned at the 29th rank among 146 countries across the globe on the basis of Gender Inequality

Index. The women in rural areas possess no assets, do not have their own funds and have little access to other resources and holds a secondary status to that of a man. Since ages, women are actively involved in the domains of child production, rearing and upbringing them. As such, decision-making, leadership like qualities and activities have been considered to be out of reach of women.

They are also thought unfit to enter the political realm and undertake the task of Governance however due to constitutional amendment, it has been possible for them to undertake the tasks but the men are seen active at the institutions make decisions on behalf of the women.

Sampada Trust through its women empowerment programme aims at providing women an opportunity to prove themselves to be equal to the task that men pride themselves to be capable of doing. It is observed that the women come together and prove themselves and discovered new horizons.

Sampada Trust established women Self Help Groups (SHGs) of the rural women mobilizing them. The Self Help Groups are federated at the village level into an apex-body organization locally known as Samyukta Mahila Samitis or SMS.

The process starts with awareness creation amongst the members of SHGs regarding women's status, their health, child health, nutrition, sanitation and hygiene, legal rights, economic upliftment, inculcating saving habits, improving access of women to formal credit and also involving them in the social development activities and involving women in local level planning.

The Self Help group consists of 10-20 members having common interest and economic background with confidence in each other and showing a keen interest to work together. Regular meetings, savings and internal lending is undertaken from their saved money.



Documentation in this regards is kept updated in order to build trust amongst the members and also facilitate the formal financial institutions to link them for credit. These SHGs are then federated into village level federation called Samyukta Mahila Samiti. There is representation from each SHG in the federation and minimum 2 women from each SHG are involved in the SMS. There has to be

minimum 4-5 SHGs in a village to form SMS. The SMS also meets every month and resolves the issues of the SHGs and guide the SHGs to perform their activities. The social development activities planned in the villages are planned by the SMS and implemented. The role of SMS has been remarkable wherever the social development activities are undertaken with regards to drinking water, sanitation, health etc.

The process of mobilizing women and organizing them in SHGs & SMS enable women to gain confidence, dignity & self-esteem. They are able to take their own decisions and face challenges as also act independently. This has helped them create their own future and gain the required skills and knowledge to resolve further issues & problems.

Up to 31 March 2016, 75 SHGs were formed across districts of Maharashtra thereby taking the cumulative no. of total SHGs formed by Sampada Trust since beginning to 3724.

A total of 49156 women are active members of these SHGs. There were 575 SMS formed cumulatively in the State by the ST as at the end of 31st March 2016.

Training

Training plays an important role as it helps the SHGs in expanding their knowledge base, brings about changes in the attitudes of the women/groups. Also, imparting new skills builds

upon their existing skills and develops their capacities to further take up new ventures and social developmental activities. This further strengthens SHGs and helps in the development

of shared/collective leadership in the SHGs, as well as among the federations (SMS) formed.

In 2015-2016, 25 village-level SHG trainings were accomplished wherein 825 members participated actively. A total of 75 SMS training sessions were conducted during the period.



Social Development Activities

Melawas or gatherings of women have become the means to build the capacities of the women to come to the forefront and share their practical experiences of implementation of their own thoughts and dreams. A melawa provides a platform to the rural women to build networks of relationships, bonds of solidarity and exchange experiences from different villages and empower women with the required knowledge. It not only provides



opportunity to women to get together but also to communicate with other SHG groups present during such an event.

During the year 2015-16, 3 cluster level melawas were organised. Resource persons such as doctors, advocates, micro-entrepreneurs and women members of successful SHGs were invited for these melawas to provide the participants with information inputs about health, social issues, legislation, various enterprises and approaches towards empowerment.

Drinking Water:

In the year 2015-2016, the drinking water project was implemented in Six villages.

The need of the village is identified through PRA and accordingly priority is given for drinking water. In these chosen villages, the villagers shared 15 per cent of the cost as local

contribution before the implementation of the project. The activity was monitored by the Samyukta Mahila Samitis (SMS)

Child Care and Growth Monitoring

With the objectives of reducing malnutrition and anemia among village children, the SMS and anganwadi workers have undertaken growth monitoring of children in the age group of 0-5 years. Mothers were assisted to read and understand the growth charts and the nutrition status of their children. In 117 villages the growth monitoring activity was undertaken and the parents of the children in the age group were guided for nutritional enhancement for their children.

The data presented below is for the year and cumulative till the date

Sr. No	Particulars	April 2015 to March 2016	Cumulative Total from 2004.
1	No of villages	117	844
2	No. of SHGs formed	75	3724
3	No. of SMS	75	575
4	No. of SDA activities	6 (Drinking Water)	161
5	SHG Trainings	25	763
6	SHG Awareness Trainings	--	950
7	District level Workshops	--	44
8	Cluster based Workshops	3	04
9	Audit of SHGs	--	8766
10	Growth Monitoring	117	370

Micro Enterprise Development & Livelihoods:

Micro-enterprises are the keys to generate employment opportunities as well as income earning avenues to both landless, women and landholding people. Therefore, to address the poverty and make their livelihoods sustainable it requires a greater understanding of the interactions of agriculture, allied enterprises and non-farm enterprises. It plays a pivotal role in their household economy through sustainable livelihood opportunities.

Sampada Trust provides training in the field of entrepreneurship which includes the inputs related to motivation, identification, markets and managerial aspects that can create an enabling environment for the successful start-up of micro-enterprises. The process commences with identification of the women who are ready to take up entrepreneurship as a career option and business opportunities on the basis of resources and needs in a given area. These training programmes are organised on a cluster level and thereafter the women are provided with loan syndication through microcredit intervention and hand-holding support. These activities are monitored till they become economically viable.



During the financial period 2015-16 following trainings were conducted for developing livelihoods.

1. Workshop “Use of AGRO TEXTILES for productivity enhancement and adaptation to climate change in drought prone areas of Maharashtra” was organised at Mahatma Phule Krishi Vidyapeeth (MPKV) for the farmers in Ahmednagar district. The programme focused on the prevailing issues related to reduction of yield, crop failures and measures to overcome the natural situations. The farmers from Nagar, Rahuri and Newasa block attended the workshop. The programme was inaugurated by Director MoT, Govt of India. The participants who attended the



programme were 146 and there was classroom sessions with experience sharing of the farmers already using agro textiles (includes the mulching paper, shed nets and greenhouses) for cultivation. The scientist also guided the farmers about the usage of agro textiles and its importance in drought prone areas. The programme ended with exposure visit.



2. **Training Programmes for village level lady Livestock promoters (Pashusakhi)**

working in Karjat & Newasa blocks of Ahmednagar under the Maharashtra Agriculture Competitiveness Programme (MACP). Two events were conducted at Karjat and One at Newasa. The programme consisted of Basics of Stallfed Goat rearing, Feed & fodder, Diseases and control measures, Vaccination, care and Management etc. The



pashusakhis were provided with the kit including the equipment's and medicines by GoM Dept of Animal Husbandry. After these trainings the Pashu sakhis have started rendering the services to the villagers/farmers for which minimum charges are paid to them. This has also complimented to their livelihoods in addition to the Agriculture income. During the period, four events of these programmes were conducted

involving 53 participants in the event.



Skill based Training Programme for the women in tribal areas of Jharkhand: Training programme was conducted for the women from cluster of 11 villages near Murhu block of Khunti district in Jharkhand. It was 3 days residential programme conducted at Ranchi for providing skills to the women to manufacture Detergent powder (3 types), cleaning powder, liquid soap, liquid blue and Candles. The



programme consisted of classroom sessions and manufacturing of all the products in the groups. Entrepreneurship inputs were also imparted to the participants including costing and preparing project profiles for each product. 44 participants attended the programme.



3. **Training on Livelihoods under IWMP:**

Three Trainings for the watershed Development committee members (WDT) on Livelihoods development was conducted during this reporting period. The trainings are 10 days residential trainings conducted as training for the trainers. The training module comprises of Concept of livelihoods, process for identification of livelihoods; study the resources, needs and markets of the area, basic marketing, preparing profiles of individual & group based livelihood activities and preparation of livelihood action plan. The training is divided into classroom sessions including lectures presentations, group exercises and two exposure visits (one for conducting PRA, identification of livelihood activities & other for experience sharing with successful entrepreneur and his activity). There were 54 participants who attended the programmes.



Training on Agriculture Management under IWMP: Majority of the population in India lives still in village and the primary livelihood for the people lies in Agriculture.



Due to changing climate and the unpredictable nature it becomes very difficult for them to earn incomes that fulfill their requirements. In view of the same, the trainings on Agriculture management was provided to the Agriculture experts and the Livelihood experts working in the project Integrated Watershed Management Programme (IWMP) for improving practices

in Agriculture sector. Varietal diversification, crop planning, Horticulture, Value addition and processing were the topics dealt in training for improving the income stream of the farmers mostly from the resource fragile and drought prone areas of Maharashtra. 43 participants attended the training duration was 5 days residential trainings. The trainings included lectures, presentations by eminent scientist from Agriculture Universities and the participants were provided exposure to the demonstration plots, processing units and Precision Agriculture units including green houses, shed nets and polyhouse.



4. Empowering Women & Children in Distress (WID-Yeotmal):

In Maharashtra the suicide rate of 29.9 per 100,000 among



farmers is far higher than suicide rate of 15.1 per 100,000 members in the general population. The farmers committing suicide are mainly young



to middle-aged, married and living with families. With this background a small preparatory project was initiated in 18 villages of Yeotmal district The project included identifying and

selecting villages and participants and motivating them to come together for a workshop. It is aimed to reach out to approximately 55 widows and their children (around 100) of these villages. Identified villages are from the Kalamb and Ralegaon block. The names of the villages are Belapurheti, Sonkhas, Pidhamotha, Pradhanbori, Gandhinagar, Rudha, Ganeshawadi,

Manjarwaghal, Kodurli, Bardgaon, Watkhed. In the Pandarkawada block these are Wanjari, Chalbardi and Paloti, in the Kalamb block the villages are Yarad, Sharad, Eklara and Tirzada.



As part of livelihoods development, the women were motivated through trainings and counseling to identify activity that can support their families for livelihoods. The

women were first provided with Healing through Atmadarshan trainings followed by Entrepreneurship development. Once the activities were identified based on the resources they possess, needs and inspirations of the villagers and the ability of the women to undertake was finalized. Financial support was provided to the women on the basis of project cost for procuring assets and working capital. Once the activity is initiated, every month visit to each woman who has been provided by the Sampada Official. He inspects the assets, discusses with the beneficiary about the problems faced, issues in relation to the markets and plans for the growth.



Three refresher trainings for livelihoods were conducted during the year where 91 women participated. All the women in the project is provided with the handholding and mentoring support through follow up visit, guidance and advise if any required every month.

"The Women due to handholding support and continues inputs have gained Self Confidence as well they are thinking of different options of livelihoods. They are also taking risk to start the activities and financial assistance is helping them to start those activities. The assistance is kept revolving and it is experienced that the women are taking the full advantage for working capital as required and utilising it for productive purpose. It is ensured by Sampada Trust that they receive the amounts well in time in order to procure assets and also utilize it as planned. All the transactions are being done through their bank accounts and hence their credit worthiness in the banks is also increased that will help them to think of big enterprise in future."



5. Livelihood Action Plan (LAP):

Historically, the programmes implemented by the organization have focus upon techno-managerial management with less concern for livelihood security. To some extent, less emphasis on livelihood has been responsible for lowered participation and empathy towards the programme. Nothing in the earlier programme helped break this perception. The shift has been visible towards a livelihood oriented approach where natural resources are conserved and enhanced as well the use of other resources like the financial, physical, human and social resource also plays an important role in identification of livelihood activities. The major improvement for appropriate Sustainable Livelihoods in the projects is expected. The process for Livelihoods development starts with preparing livelihood action plans for the area. It is a scientific and systematic way to map opportunities for livelihoods in the area along with identification of the activities that can be implemented



Sr. No	Activity	Participants
1	Training programme on Agri.Management for WDT Members	43
2	Workshop on Usage of Agro textiles for productivity enhancement in drought prone areas of Maharashtra	146
3	Livelihood development programme for Women In Distress-Yeotmal	73
4	Training programmes for Livelihoods for WDT	54
5	Trainings for the Pashu sakhi(women livestock promoters under MACP project.	53
6	Training for owners of CSC for Vikaspedia.	73
7	Skill based Entrepreneurship development Programme Murhu	44
8	Financial literacy camps for MF	55
Total		504

Livelihood Action Plans:

Sr. No	Activity	Villages	Cluster
1	Preparation of Livelihood action plans(LAP) including Field survey, Markets, FGDs, PRA, Consolidation & finalization of Livelihood action plan.	15	Gunupur in Raygada District of Orissa
2	LAP	24	Tendukheda of Damoh district in M.P
3	LAP	08	Kanha cluster in Seoni, Balaghat of MP
4	LAP	11	Yeotmal district

Micro Insurance:

Sampada Trust provides insurance to the women in the villages as social security. It has tie up with the leading insurance providers Royal Sundaram General Insurance company ltd for providing accident policies for the women and their spouses to cover disablement and death caused by accident. Also Sampada Trust provides Jeevan Madhur micro insurance product of Life Insurance Corporation (LIC).

As of date the total lives insured during the year is as follows.

Sr. No.	Name of Policies	No. of women insured during the year	No of Men Insured	Claims settled & Amount
1	Janata Personal Accident Policy	9390	9334	5 settled (Rs 250000/-) 1 pending(Rs 50000/-)

Future Projects:

Some of the activities being planned for 2016-17 include:

- Networking for PMKVY- Centre for skill development
- Collaboration with companies for implementation of CSR
- Emphasis on expanding in semi-urban areas
- Leveraging the good relationship with clients (from inception till now)

Publications

SHG Proceeding Book (Marathi/English) - A simple and easy to fill in pro-forma to maintain records and minutes of SHGs.

- SMS Register (Marathi/English) - Assists the SMS to maintain accounts and records of the SHGs.
- Udyojakata Parichaya (Marathi) - A booklet on entrepreneurship awareness.
- Janavarancha Sangopan Shastra (Marathi) – A booklet with valuable information on care and management of livestock.
- Film: Sowing Seed of Empowerment (Marathi/ English).
- Film: My Place under the Sun (Marathi/ English).
- Film: We Help Ourselves (Marathi/English).
- Film: Rise of the New Dawn (Marathi/English).

Enablers and Donors

Sampada Trust is grateful for the support of:

- Modi Trust
- National Bank for Agriculture and Rural development (NABARD)
- Government of Maharashtra, Dept. of Animal Husbandry, Dept of Agriculture.
- SASMIRA
- Watershed Organisation Trust (WOTR)
- State Bank of India
- Corporation Bank
- Maharashtra Gramin Bank
- Royal Sundaram General Insurance company ltd.

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