

# **ANNUAL REPORT**



**SAMPADA TRUST**  
**2012 -2013**

## **SAMPADA TRUST AHMEDNAGAR**

# **ANNUAL REPORT 2012 –2013**

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## **Foreword**

It gives me immense pleasure to present the Annual Report of Sampada Trust, for the year 2012-13. Sampada Trust emerged with a focus to empower individuals and groups by providing financial, entrepreneurial, insurance policies and customized services to meet their specific needs to escape the vicious poverty cycle.

It provides various effective tools, high quality services along with sustainable, innovative and effective micro finance initiatives to enable women to emancipate themselves and become equal partners on the road to development.

This annual report is an overview of Sampada's extensive work done in the promotion, formation and organizing of women into Self Help Groups (SHGs) during the past year (2012 -2013).

Sampada Trust has clubbed Micro Finance, Micro Enterprise and Micro Insurance, as it believes that they play a vital and synergistic role in women's empowerment.

Micro Enterprise Development aims at helping women gain economic independence, allowing them to play a more active and assertive role in society. Business skills are taught and small loans, if required, are provided to assist these women entrepreneurs. The SHGs are already organized, which enhances their economic status. Accounting, proper management techniques, and marketing of goods are taught through these programmers.

Sampada Trust has linked up with reputed insurance companies to provide comprehensive policies to cover death, disability, illness, livestock and property of the rural poor.

Thus Sampada provides not only financial but also essential quality of life enhancing customized services for the disadvantaged right at their doorsteps.

None of the above would be achievable without the generous support of WOTR, our donors, partners and the associated villagers and the Government of Maharashtra. The next few pages are a testimony to the dedicated and committed personnel of Sampada Trust who professionally and skillfully have managed this entire effort.

**Crispino Lobo**

Executive Director

## ❖ **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 was formed to undertake a variety of activities leading to women empowerment that includes Self Help group promotion, capacity building, trainings, micro-finance, micro-enterprise development & livelihoods along with micro-insurance for social security. These services are available in eight districts of 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**

- Promotion of women's Self Help Group (SHG)
- Capacity building
  - Personality & Leadership development
  - Skill based training
  - Trainings leading to Livelihood development.
- Micro-enterprise development.
- Micro-finance through SHGs and JLGs
- Micro-insurance
- Undertaking of developmental activities through SHGs and JLGs

## ❖ **Board of Trustees**

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

 **Mr. Asoke Basak**

### **Chairman**

IAS (Retd.) Former Additional Chief Secretary, 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**

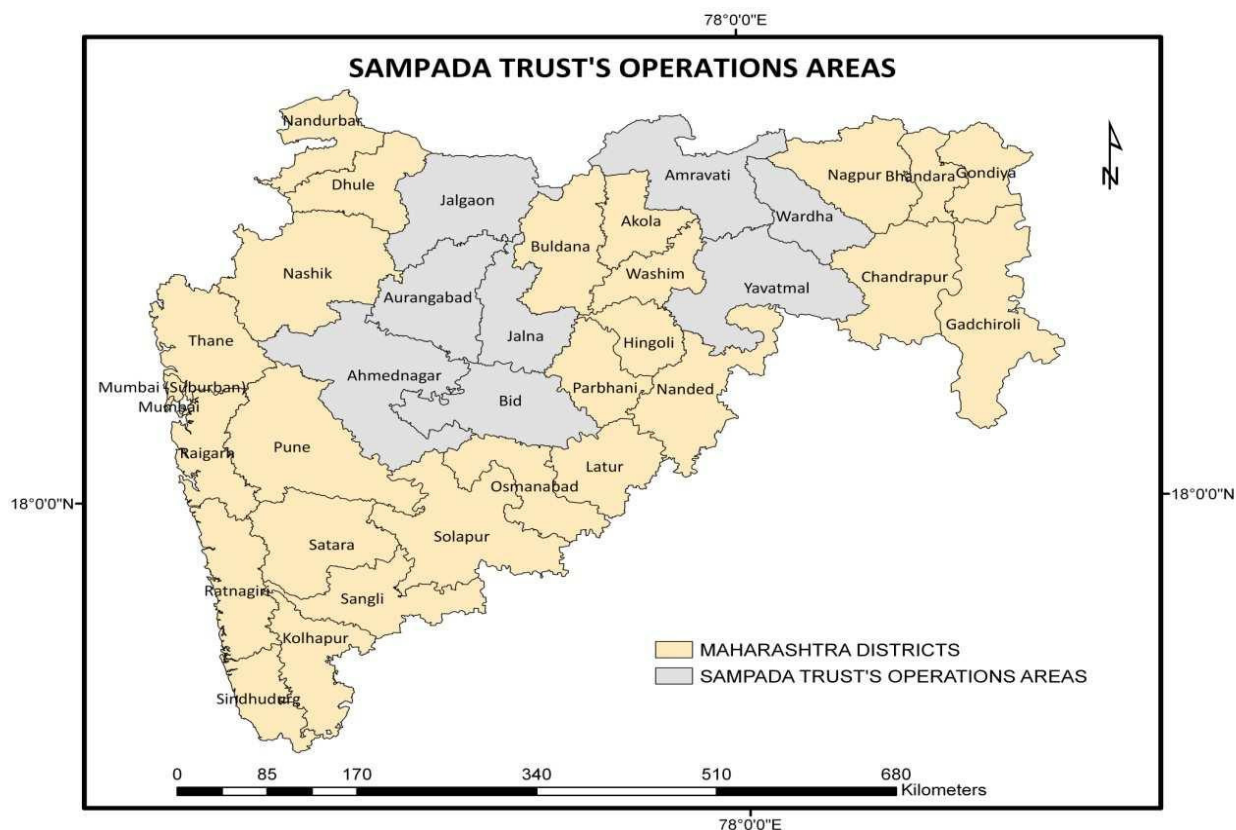
### **Trustee**

Former Chairman, NABARD

## ❖ Areas of Operation

The rural areas and villages of Maharashtra in which Sampada Trust operates are located in drought-prone, tribal and underdeveloped areas. Most of the villagers are small farmers or landless laborers, more often than not, farmers with small non irrigated land facing genuine difficulties like the lack of vegetative cover are the ones whose fertile soil is often eroded by the running water during heavy bouts of rainfall, making their land unproductive.

Sampada Trust is mainly operating in Ahmednagar, Amravati, Aurangabad, Beed, Jalgaon, Jalna, Wardha and Yeotmal, districts of Maharashtra.



## **Women's Empowerment**



"Women's empowerment and their full participation on the basis of equality in all shares of society, including participation in the decision - making process and access to power, are fundamental for the achievement of equality, development and peace."

### **Emphasis on women's**

#### **Empowerment**

- Build confidence and self-esteem.
- Develop leadership qualities.
- Active Involvement in the decision making process within and outside the household.
- Women organized to address their needs. (Financial control, reduced drudgery, improved living conditions, education and information opportunities.)



The life of an average village woman in rural India is at times extremely difficult. The women and girl children in particular, are characterized by heavy workloads both at home and on the farm.



Conditions, poor nutritional status, less access to health facilities, illiteracy and superstition. The major reason for girls dropping out of school can be attributed to the long hours devoted to completing household chores and fetching firewood and water from across long distances. Ironically, despite being entrusted with the responsibility of attending to the well-being of the family, they are marginalized in matters pertaining to the upbringing of children and village affairs. They possess no assets, do not have their own funds and have little access to other resources. Moreover, women often have no control over their income and savings, if at all they have any. As such, decision-making, leadership like qualities and activities have been considered to be out of reach of women. Also, women were thought most unfit to enter the political realm and undertake the task of governance. In rural society, a woman holds a secondary status to that of a man.

Sampada Trust women empowerment programme therefore aims at giving women an opportunity to prove themselves to be equal to the task that men pride themselves to be capable of doing. The women have not only come together and proved themselves but have discovered new horizons. The path to true empowerment involves establishment of village women Self Help Groups (SHGs), federating them at the village level into an apex-body organization (locally known as Samyukta Mahila Samitis or SMSs), creation of



awareness among the members of SHGs regarding women's status, their own health, child health, nutrition, sanitation and hygiene, legal rights, economic upgrading, inculcation of saving habits, improving access of women to the micro-credit, involvement of women in local level planning, etc.

Up to 31 March 2013, across districts of Maharashtra thereby taking the cumulative total SHGs formed by Sampada Trust is 3737 in 985 villages. A total of 51766 women are active members of these SHGs. There were 527 SMS formed cumulatively in the State undertaking 154 Social developmental activities and 122 Child care & Growth Monitoring events as of 31<sup>st</sup> March 2013.

**Table-1**

**Women Empowerment**

<b>Sr.no</b>	<b>Particulars</b>	<b>Cumulative as on 31 March 2009</b>	<b>1<sup>st</sup> April 2009 to March 2010</b>	<b>April 2010 to March 2011</b>	<b>April 2011 to March 2012</b>	<b>April 2012 to March 2013</b>	<b>Total</b>
1	No of villages	713	12	-	200	60	985
2	No. of SHGs formed	2664	260	251	212	350	3737
3	No. of SMS	409	8	24	45	41	527
4	No. of SDA activities	154	-	-		--	154
5	SHG Trainings	516	102	51	15	80	764
6	Growth Monitoring Health Project	98	-	-	24	--	122

## Trainings

Training plays an important role as it helps the SHG members in expanding their information & knowledge base, brings about positive changes in the attitudes of the women/groups. Also, imparting skill development trainings, build upon and sharpening their existing skills and develops their capacities and capabilities to further take up new economic and livelihood ventures in an efficient manner and to participate in the various socio- economic developmental activities. This further strengthens SHGs and helps in the development of shared/collective leadership in the SHGs members, as well as among them Federations (SMSs) formed.

Sampada Trust conducts Training Programme on Livelihood development for the WDT members under Vasundhara IWMP and WGDP. Sampada Trust has imparted training to 377 WDT members from 9 districts of Maharashtra.



In 2012-2013, 80 village-level



SHG trainings were accomplished. Cumulatively a total 764 such trainings were conducted by the end of the year since inception of the organization and



provided training to a total of 43802 women.

Audit of the SHGs is a regular feature with ST to monitor proper financial health; functioning and maintenance of the books of account etc.

## **Skill-Based Training**



Skill-based training programmes are conducted to sharpen the working efficiency to come out with a quality product which has ready market. Inputs are also given about project proposal, its viability, entrepreneurship training, marketing and packaging etc along with the skill development. This helps the women to manufacture the products with the locally available resources and start independent business ventures. Under Indo German Watershed Development (IGWDP) programme, two trainings on Dairy development, one each in Goat farming and Poultry farming and one programme in chemical products was organized at Nandurbar during this year. Total participants attended were 182.



## 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 networking 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' members present during such an event. During the year 2012-13, 2 cluster level melawas were organized with the involvement of 721 women. Resource persons such as advocates, micro-entrepreneurs and women members of successful SHGs were invited for these melawas to provide the participants with the inputs about health, social issues, legislation, various enterprises and approaches towards empowerment.



- **Amhi Leki Ahilechya: Urban Outlet for Rural SHG Products (A Government & NGO partnership).**

In an effort to streamline service and generate efficiency, governments have looked increasingly to non-government organizations (usually not-for-profit) to deliver service to the public.

During the past decade, increased value has been given to the use of partnerships in the delivery of social services. This has been due to the belief that partnerships build on the complementary skills and comparative advantages of partners, and because, through synergy and the potential for future relationships between partners, they add value to the sum of the partners individual contributions.

Management of the outlet, “Amhi Leki Ahilechya”, under the Swarna Jayanthi Gram Swarozgar Yojana (Golden Jubilee rural self-employment programme) of GoI implemented by Zilla Parishad Ahmednagar & District

Rural Development Agency (DRDA), for retailing the products manufactured by rural women of SHGs and women entrepreneurs was handed over to Sampada Trust. This was initiated considering the competencies of Sampada Trust and the outreach, which could provide synergy in order to develop a value chain for the products of SHGs. “Amhi Leki Ahilechya” is a retail outlet for the products made by SHGs and rural artisans. It is not only a retail outlet but also counseling centre for women who are enthusiastic to take up new ventures. Exhibitions and sales promotions campaigns are conducted to enhance the sales of these products. This outlet is situated in campus of the Zilla Parishad, Ahmednagar. Sampada Trust is involved in the SHG promotion with capacity building and credit support for the startup of micro-enterprises. Having started the enterprise these products needed to be marketed. In order to facilitate the easy availability of the urban market, they can have access to urban market through “Amhi Leki Ahilechya”. It is not only the retail outlet but far ahead of it providing value added services with regards to the following.



Provider of Urban market and Business Development Services (BDS) for poor women under one umbrella.

BDS include value chain studies, entrepreneurship training - skill up gradation, business planning, technology support, business incubation, market linkages, building business associations and networks (local & national).

Establishing such type of outlets at potential areas in all Blocks / Taluka.

Organizing Exhibitions and Festivals for the display and sales of products made by SHGs in association with DRDA / sponsoring agencies / local entrepreneurs.

Promoting non-farm sector products among the women of SHGs through entrepreneurship development strategy with the help of DRDA.

## **STATUS OF MICRO ENTERPRISE DEVELOPMENT**

Total Cumulative on-farm activities promoted through Sampada Trust were 4156 and off-Farm activities were 3123. Sampada Trust has conducted 57 entrepreneurship and skill based training programmes for the budding entrepreneur's .In addition to this Sampada Trust has conducted Training Programme on Livelihood development for the WDT members under Vasundhara IWMP and WGD. Imparted training to 377 WDT members from 9 districts of Maharashtra.

### **Micro-Finance**

Micro finance is one of the most effective solutions to help poverty alleviation, empowering poor families with the resources they need to improve their lives. But currently, these services are reaching less than 10% of the estimated 400 million poor people in the country. Poor people, with access to microfinance i.e. savings, credit, insurance, and other financial services, are more resilient and better able to cope with the everyday crises they face. Even the most rigorous econometric studies have proven that microfinance can smoothen consumption levels and significantly reduce the habit/need to sell assets to meet their basic needs.





## STATUS OF MICRO FINANCE

In compliance of Microfinance regulations Sampada Trust discontinued its microfinance activities in June 2012. Sampada Trust distributed the loan amount Rs. 10073750/- to 140 JLGs & 22 SHGs in the year 2012-13. A new company under section 25 of company act 1956 was incorporated under name



SAMPADA ENTREPRENEURSHIP & LIVELIHOODS FOUNDATION (SELF) on 6<sup>th</sup> March 2013.

## Micro-Insurance

Women in the villages need to protect their lives and livelihoods. However, insurance services were not accessible to the rural poor and women. Considering the demand from the rural areas and the need for security for women, Sampada Trust arranged to start offering insurance plans to those in need.

During the year 2012- 2013, a total of 10279 women were insured under the Janata Personal Accident (General Insurance) Besides 373 Jeevan Madhur and 41 Jeevan Mangal LIC Policies are also continuing. 11 life claim & 2 cattle claim with an amount of Rs. 170000/- were lodged with various Insurance Companies & settled the same. The insurance claim amount was given to the families.

In addition, Sampada Trust with Micro Insurance Academy, New Delhi promoted a Community based Micro Insurance programme(CBMI) named RES RISK for providing security to the people against the catastrophe occurring due to Climate Change. This project is implemented through the

Self Help Groups formed in 44 villages of Shrigonda & Karjat block of Ahmednagar District.

**Table- 1**

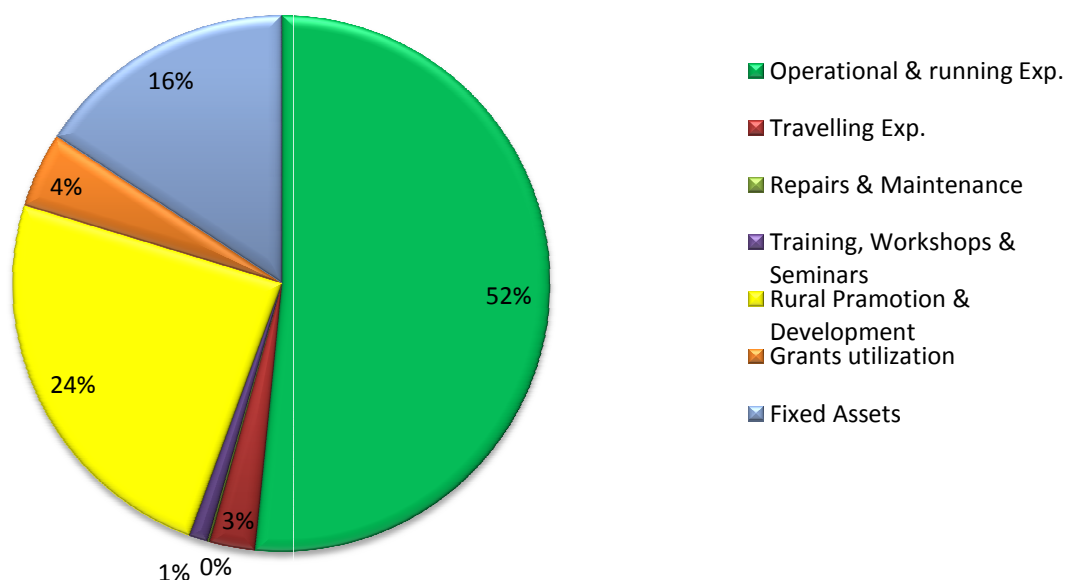
Sr. No.	Name of Policies	No. of lives insured
1	Janata Personal Accident (JPA) women	1334
2	Life insurance - women	1334
3	LIC Jeevan Madhur Jeevan Mangal	373 41

As of 31<sup>st</sup> March 2014, 1, 41,476 lives have been insured on cumulative basis.

### Financial Statement for the year 2012-13

Expenditure Profile	
Operational & running Exp.	21599554
Travelling Exp.	1136583
Repairs & Maintenance	61318
Training, Workshops & Seminars	467458
Rural Promotion & Development	10101168
Grants utilization	1898844
Fixed Assets	6604009

### Financial Statement for the year 2012-13



## **Future Projects**

- Vocational Trainings
- Programmes on Skill development through NSDC
- Collaboration with Corporate for activities under CSR.
- Leveraging the good relationship with clients (from inception till now)

## **Collaborations**

Sampada Trust is actively considering collaborating with other financial service providers especially for offering savings services to clients. This includes Banks under banking correspondent model, Watershed Organisation Trust (WOTR) for expanding its outreach in terms of capacity building, trainings and insurance, with risks minimized as the clients have sustained economic activity.

## **Publications**

- SHG Proceeding Book (Marathi/English) - A simple and easy to fill in pro-forma to maintain records and minutes of SHGs.
- Udyojakata Parichaya (Marathi) - A booklet on entrepreneurship awareness.
- Janavarancha Sangopan Shastra (Marathi) – A booklet with valuable information on care and management of livestock.
- Chimanchara (Marathi) - A booklet on balanced diet and nutrition recipes.
- Sampada Forum (English) - A six monthly publication of Sampada Trust.
- 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:

- National bank for Agriculture and Rural Development (NABARD)
- Modi Trust
- Infrac AG, Zurich
- Becker-Cordes Foundation
- Government of Maharashtra
- Watershed Organisation Trust (WOTR)
- State Bank of India
- Corporation Bank
- ADCC Bank
- Maharashtra Gramin Bank
- United India Insurance Company Ltd.
- Royal Sundaram
- Life Insurance Company Ltd

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