

# **JANAKALYAN**

*A Team Committed for People's Empowerment*

**in**

**2001**

## What's new ?

Janakalyan believes that "**Action for Change**" is the alternative for development which should be initiated by the community to have a sustainable impact in long run. Often, this begins with a focus of concern, such as Human Rights, Gender Equality, addressing concerns of adolescents (girls & boys), and enabling education & food security for all. With this focus, this year Janakalyan team intervened with various programs.

The new millenium year saw many changes in its operation, internally as well as externally. Expansion of opoational area within the District and also in other Districts is one such changes. Human Resource Development through traiing and Higher studies is another major policy change in the organisation.organisation changed its approach from Development to Empowerment in almost all the activities. Introduction of Gender concept in all the activites is another aspect where organisation saw change.

It also had to find find an innovative approach when the existiting programs' support were terminated. The suport extended by Oxfam, Hyderabad through Ekatha NGO Network and KSWDC, Bangalore for Women Development & Empowerment Program (WDEP) were terminated in the middle of the year due to their internal policy changes. The program continued without any external financial support for the rest of the period with a strategic decision of the organisation. A similar but different strategic decision was applied to the Dairy Development Program (DDP) when Sir Ratan Tata Trust gave a delayed sanction to the said program.

Gaining field experiences the Janakalyan team has realised that it is important to work with adolescents. Hence the team started an actitivity called Kishori Vikash Program for adolescents girls and Employment Generation Programs for educated youths.

There is an urgent need for a new alternative vision of employment and development. One of the approaches recognised by Janakalyan team is making "Self Employment Generation" a reality including motivation, training, skill development and credit mobilisation to start their enterprises. This is not restricted to the women folk only but targeted to the younger generation too.

The right to food, shelter, clothes, education and health is basic fundamental human rights, yet, they remain unfulfilled and sometimes grossly violated. The families who have lost all their possessions including land and homes in the freedom fight of India become refugees in India after partition of the country. They are now now living in the thatched huts for the last three decades. A strategic step was initiated towards these rights.

For advocating at the policy lelve, Janakalyan believes that all stakeholders need to become a part of a collective global movement for social change. With this intention, Janakalyan actively iniitated the processes whereby the possible obstacles of the development interventions could effectively involved in the future programs. Various

activities like exposure and training were conducted with different groups of stakeholders.

## Project at a Glance

It is the Rehabilitation Project of Sindhanur taluka in Raichur District of Karnataka, wherein Bangali and Tamil refugees are resettled after the division of the country (1968-71), by the Union of India. About 2283 families are residing in 5 colonies with a total population of 11753<sup>1</sup>. Land is the only resource that these refugees are having at their disposal for their livelihood. It is located at the tail end of the Tunga Bhadra Irrigation Project. The people residing here are all lying below the poverty line. Janakalyan is working with these refugees aiming at their integrated development. The present profile of these Colonies is as under-

- \* The community belongs to a caste called Namasudra - Scheduled Caste as per the Gazette notification of Govt. of India and Govt. of Assam, Orissa, Tripura and West Bengal but not of Karnataka; hence they are *deprived* of the birth rights those are enjoyed by the people of same caste, resettled elsewhere in India.
- \* Agriculture is the sole occupation for their survival ; but inadequate water for irrigation in the peak season made their life difficult. The farmer is unable to utilize their land fully, due to non-availability of water. Also the farmers have no proper planning before starting cultivation which kicks them into utter poverty. Fertility of the soil reduced due to over doses of chemical fertilizer and pesticides as well as the irrigation water applied in the initial period.
- \* Recurring failure of monsoon made the farmers victims of Debt. The farmers left cultivation as well as family management. Thus, it became the responsibility of women to manage the family. She came out of the house and learnt to work in the field of neighboring progressive farmers. Income was not sufficient for food, shelter and clothes. She drew her Children from the Schools to the field. Thus in turn, increased the percentage of Child Labourer and illiteracy.
- \* Primary Education must to be in mother tongue- but unfortunately it is not true for these refugees. It is difficult for a 5 year old child to learn a new language other than its mother tongue. Thus, they left the schools, increased the %age of illiteracy. Education - the back bone of the society and how to provide it to these Bangali and Tamil refugees remained a burning problem.
- \* Mother is the first teacher - illiterate parents think in their own way about Girls' education. Child Marriage of the illiterate girls' is in practice, which causes many unacceptable problems in her married life, may be due to Dowry also which results into death of the girl in many cases. The survivors become the illiterate mother for next generation. Social injustice is, thus, very common in the community.

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<sup>1</sup> Census of India 2001

## Efforts of Janakalyan

- ◇ Janakalyan intervened with developmental programs in this Project 3 years back. The emphasis was given on people's institution (SHG), both for men and women, which became instrumental to draw the attention of Government & other agencies. Through these SHGs it has done lot to improve the social, cultural, educational & economic status. About 561 women and 115 men are covered under Women Development & Empowerment Program covering almost 659 families (28.87% of total families) under the people's institution formation program. Under Dairy Development Program about 470 families are provided medical facilities excluding the SHG members thus covering another 20.59% of the population. Also about 73 families are covered under Child Labour Elimination Program amounting to 3.20%. Thus about 52.66% of the total families are being covered under various programs.
- ◇ Since, land is the only resource for their income generation, Low External Input Sustainable Agriculture (**LEISA**) concept is demonstrated with the farmers' groups adopting the Participatory Technology Development (PTD) process and approach in cotton growing. The objective of this program is to restore farmers in agriculture with organically managed land fertility. Mono-cropping is in practice now therefore they were advised to adopt the allied branches of agriculture.
- ◇ Recurring failure of crop has made them the victims of **debt**. They can hardly manage their basic needs at present. Regular income is necessary for their survival. They were thus advised to adopt the **Dairy** as an Income Generation Program(IGP), considering the climatic conditions and present needs of the people.
- ◇ **Education**- the back bone of the society, should be in mother tongue. To control the increase of Child Labours two special schools are running.
- ◇ How long will the women be dependable on NGOs? To enable them solving their problems in sustainable manner a cluster level federation called Milan Tirtha is being formed.

## Future Scopes

- ◆ What could be done for these SHGs for their economic development and thereby the community development as women play an ace role in community?
- ◆ Is that possible to assure irrigation facility for the farmers of Rehabilitation Project?
- ◆ How long the women will be dependent on NGO's service? To enable them solving their problems themselves could anything be done strategically?
- ◆ **Dairy** is found as the only alternative living option in the present circumstances. Is there any other viable activities which could be developed for their livelihood? **Investment** & Marketing of the products are the problems. How to overcome them?
- ◆ Salinity and alkalinity are serious problems for the black cotton **soil**; soil getting enriched with the salt content. How to tackle the same? New technology is to be evolved for effective cropping. To improve the **soil fertility**, suitable engineering techniques are to be adopted. How to improve the productivity of the land ?
- ◆ Poverty is the cause for **Child Labour** increase; to manage the family- expenses, the parents are bound to send their children to the field to earn instead of Schools to learn. How to stop it? Is there any way to come over the Poverty Line?
- ◆ Most of the women are illiterate; thus, **social injustice** is very common in the society. **Child marriage** is in practice. How to stop these ?
- ◆ **Education** - the back bone of the society ; how to improve its quality ?
- ◆ What are the area to be covered ?

## Chapter I

### Women Development & Empowerment Program

#### What is it?

Women Development & Empowerment Development (WDEP) of Janakalyan is to protect the rights of women and to bring this isolated group to the mainstream. This emphasis the socio-cultural, economic and educational status of the forgotten sector.

#### Why WDEP?

This program targets the married women of different age groups and brings them under the banner of Self Help Groups aiming at the one-ness among the community and thereby increasing their fallback position. Janakalyan team realised lately that women issue is the neglected sector and still remained addressed, because of following factors.

- \* Patriarchal society gives least value to women.
- \* Women themselves are accustomed to this patriarchal set up and have no will to challenge it.
- \* They have no say in the family decisions as their fallback position is poor.
- \* They play only reproductive and unproductive roles.
- \* They don't have any stake in the maternal home or asset after marriage.
- \* Child marriage is in practice, where they are incompetent as their mental development is not complete.

#### Oxfam (India) Trust - the support

WDEP is a program of Janakalyan initially supported by Oxfam (India) Trust, Secunderabad through Ekatha NGO Network, Raichur. Janakalyan do not have any direct fund for the WDEP program though the concept is of its own. The program aim at making the women capable of fighting against the violence on women, social injustice that are very common in the society and other women related issues, rights of woman, etc. Janakalyan had a very small budget only for 2-3 staff salary of Rs.1000-1500 per month with a Travelling Allowance of Rs.300-400 per month per staff. This budget does not appear on the Audit Report of Janakalyan as they were directly paid by the Network and shown on the Audit Report of Network.

Although the support was continued for the first few months of the year, it was very difficult for Janakalyan to manage and sustain the activities in the later part of the year when Oxfam withdrew its support due to their internal policy change.

#### An Innovative Strategy- the way out

It was already 2<sup>1</sup>/<sub>2</sub> years when Oxfam withdrew its support from the Network and the SHGs formed were strengthened to an extent through various training and exposures. Before the expiry date of the Oxfam budget Janakalyan anticipated that

this meager support is going to be over by the end of 3 months. It took a strategic decision and asked the SHG to appoint a volunteer for each SHG who will attend their meeting weekly. This was due to the shortage of Staff to take care of these SHGs which began the withdrawal process by phasing out from the responsibility keeping the sustainability concept in mind. By the time when the Oxfam budget expired we had one volunteer trained for each group to manage the affairs of the group. Different groups fixed different amount for the volunteer ranging from Rs.5-15 per meeting per group.

### What is achieved?

In this program the team could motivate the target groups and formed the following SHGs in two Districts of Karnataka.

Table.1. Villagewise data of SHGs formed under Women Development & Empowerment Program

Sl. No	Name of the Village	Number of SHGs in different colonies									
		Old		New		Total		Closed		Balance	
		G	M	G	M	G	M	G	M	G	M
<b>RAICHUR DISTRICT</b>											
1.	R.H. Colony No.1	3	38	-	-	3	38	1	10	2	28
2.	R.H. Colony No.2	17	198	-	-	17	198	3	34	14	164
3.	R.H. Colony No.3	6	64	1	11	7	75	-	-	7	75
4.	R.H. Colony No.4	18	169	2	21	20	190	4	20	16	170
5.	R.H. Colony No.5	9	97	-	-	9	97	1	10	8	87
6.	Timmapur	-	-	3	30	3	30	-	-	3	30
7.	Koppala Camp	5	55	-	-	5	55	-	-	5	55
8.	Diddigi	-	-	-	-	-	-	-	-	-	-
9.	Eranna Camp	-	-	-	-	-	-	-	-	-	-
10.	Araginamara Camp	-	-	-	-	-	-	-	-	-	-
<b>DHARWAD DISTRICT</b>											
1.	Kotur	-	-	2	20	2	20	-	-	2	20
2.	Belur	-	-	-	-	-	-	-	-	-	-

G - Groups M- Members

### The Growth:

Over the last four years the WDEP is progressing towards its goal with significant impacts on the lives and livelihood of the area with an especial bearing on the women folk. The growth is shown in the following table.

Table.2. Total Saving & Credit detail for the SHGs under Women Development & Empowerment Program

Year	Number of village	Number of SHGs	Total Saving	Total Loan Disbursed (internal)	Total Loan borrowed	Total Interest received	Total loan O/s (internal)
1997	5	10	33620	--	--	--	--
1998	5	21	121300	67530	--	--	--
1999	5	57	246789	348690	100000	12560	215650
2000	6	63	342077	661240	450000	46289	247302
2001	12	65	677755	1300910	1097000	164530	367284

## Why the Groups are Closed?

It is seen from the above table that some of the groups are closed during the year. The reasons for which these groups are closed are -

- these were formed with the expectations of getting loans from government and non-governmental agencies.
- Stree-Shakti program launched by the State Government offering grants lured away potential clients as well as few existing groups.
- Irregularity in saving and pressure of repayments resulted into closure of few groups.
- Family problems and internal fights between two families and also the political reasons caused few groups to be closed.

## Why less SHGs are formed?

The above table also gives us a impression that a negative growth was seen during the year in SHG formation. This is because very less number of SHGs are formed than the number of groups that are closed during the year. The reason for cloising of the groups are already mentioned above while the reasons for not forming new groups are given below-

- **The Demonstration Effect:** The demonstration effect of the groups already formed on the general public was negative in terms of getting benefits from government or non-governmental agencies which was very meager, according to the general public. This has created a negative impact on the mind of people around them and thus they were less willing to form into new SHGs.
- **Election- a threat:** Introduction of Panchayati Raj System demanded Janakalyan's participation. The team organised pre-election training campaign in its area of operation during Gram Panchayat election and subsequently during Taluka Panchayat and Zilla Panchayat elections. About 18 women contested in election and 9 are elected and 6 among them are SHG members. There were incidents when same group's members contested each other (see the case study\_\_\_\_) and the group is still functioning smoothly. This has created a negative impact in the mind of general public that Janakalyan might have hidden political agenda behind their activites and thus hidered the growth of the SHG formation.

## Chapter II

### MAHILA ARTHIKA SWAVALAMBANE YOJANA

#### What is it?

Mahila Arthika Swavalambane Yojana (MASY) is a scheme of Karnataka State Women Development Corporation (KSWDC), Bangalore to improve the economic conditions of the rural women. This was introduced as a 5 year scheme to improve the economic status of all the women covered in the scheme, within the period with all kind of technical and financial assistances.

#### KSWDC - the Support

KSWDC, Bangalore is supporting the program through Prerana, Raichur. It being a collaborative program with the said agency direct grant is not available to Janakalyan. Janakalyan motivated 300 women to form 20 SHGs under this scheme.

#### What is different?

This being an economic status improvement program, the speciality of this program is that, the skill training is provided to the members in various trade mentioned below. All other programs are arranged for both the program.

#### Skill Training :

Without improving the economic condition, aiming at the development is a miracle. Dairy is found as the suitable IGP for this region. Training provided for the same. File Making training, Candle making training, Detergent powder, Finyle, Liquid Soap etc. were also imparted to the interested members. But, these were only for the SHGs, which were formed during 1998 to 2001. The training imparted to the SHG members is given in the following table.

Table 3: Skill training programs conducted during 2000-2001 for SHG formed at Sindhanur.

Sl. No	Date	Subject Covered	# SHG	# member	Resource Person	Day	Place
1	10-11-2000	Dairy Management	12	48	Dr.Rabin	2	Janakalyan
2	17-1-2001	Detergent powder	15	67	Sunil Sahabadi SwadeshiJagaranM anch	2	Janakalyan
3	2-2-2001	Livestock Management	3	25	Dr.Chandra Rao	3	Janakalyan
4	22-2-2001	Liquid Soap & Finyl	18	75	S.R.Das	2	Janakalyan
5	12-3-2001	Detergent power	15	60	S.R.Das	1	Janakalyan

### **Regular Activities :**

All these groups (SHGs formed under both the program - W D & E and MASY) attend the regular meeting on weekly basis. Saving is a must in every meeting. Discuss on various issues. Plans for their development. Helps each other to solve their personal and community problems. Puts their efforts for village developmental programs. The Group Organisers organise various awareness/training programs for SHGs members and Volunteers , if found necessary. They invite the experts to deal with necessary topics.

### **Exposure - Group Level IGPs :**

An exposure trip to PRERANA, Raichur ( Bamnal Cluster) was arranged for 1 day to practically see the SHG concept and IGP programm started by the SHG members for Income generation. They could build their mind to start IGPs as their income generation sources.

### **Kitchen Garden Program :**

Most of the women belong to agriculture based family. The residential plot is of 80 x 40 feet. Land is available at their house yard itself. Then, why not they should grow their vegetables, themselves ? is a question of Janakalyan.

It is planned in such way that, the waste water from the bathroom should enter the Kitchen Garden. No additional watering is required.

### **Literacy Campaign :**

The illiterate SHG members are taught in a school called Saksharata Vidyalaya, at their convenient time. Many learnt to write and read, their name, address etc.

This would have better effect on the society, if we could have provided a definite place for conducting the classes Presently it is commencing in any one of the SHG members house. Disadvantages of conducting class in their house includes,

- \* Hesitation to learn with their child, husband or any other family members.
- \* Attention goes towards the baby or other house works/happenings.

### **Woman Special Day**

It is celebrated in each colonies. It is to aware the society about the importance and role of a woman in the world. Right from the creation of Earth, woman preserved their specialty. The great epics of our Country also shows the same.

On this occasion, it was discussed with the members of SHGs as well as the public gathering about the social injustice that are very common in the society, which needs to be rooted out from the society. They were inspired to fight against these issues.

## Training Imparted :

Training to these women were conducted monthly basis. Various subjects covered in different training are - SHG Concept, Savings & Credit, Leadership, Book Keeping, Child Care, Role of Woman in family management, Women and Society, Women & Panchayat Raj, Women & Legal rights, Women & Child Education, Women & Culture, Women & Violence, etc.

Table 4: Training programs conducted during 2000-2001 for Self Help Groups formed by Janakalyan at Sindhanur taluk

Sl. No	Date	Subject Covered	# groups attended	# member attended	Resource Person	Duratio n	Place
1.	12-4-2000	Family & Spirirual life : IGP	10	49	S R Das	1 day	Janakalyan
2.	27-4-2000	Family & Spirirual life : IGP	5	30	S R Das	1 day	Janakalyan
3.	2-5-2000	IGP	16	40	S.R.Das	1 day	Janakalyan
4.	12-5-2000	Federation Training	10	65	S.R.Das	1 day	Janakalyan
5.	17-5-2000	Sri Shakti Sabha	10	43	S.R.Das	1 day	Janakalyan
6.	16-7-2000	Dairy	6	24	S.R.Das	1 day	Janakalyan
7.	17-7-2000	Book Keeping	9	18	Pranab	1 day	Janakalyan
8.	18-7-2000	Book Keeping	10	20	Pranab	1 day	Janakalyan
9.	23-8-2000	Women & Legal Rights, Gender	10	15	S.R.Das	1 day	Janakalyan
10.	24-8-2000	Women & Legal Rights, Gender	7	45	S.R.Das	1 day	R.H.C.No. 2
11.	12-10-2000	SHG Concept	4	24	S.R.Das	1 day	R.H.C.No. 2
12.	10-11-2000	Saving and Credit	8	41	Pranab	1 day	Janakalyan
13.	25-11-2000	Poverty : what, why & eradication	4	17	S.R.Das	1 day	Janakalyan
14.	18-12-2000	Leadership and Child Care	19	33	Pranab	1 day	Janakalyan
15.	15-1-2001	Leadership development	5	47	S.R.Das	1 day	Janakalyan
16.	17-1-2001	Detergent powder & finail & Touth powder	30	54	Sunil Shabadi	1 day	Janakalyan
17.	18-1-2001	Detergent powder & finail & Touth powder	36	67	Sunil Shabadi	1 day	Janakalyan
18.	20-1-2001	Leadership development	4	32	S.R.Das	1 day	Janakalyan
19.	23-1-2001	Personality Development	17	31	S.R.Das	1 day	Janakalyan
20.	7-2-2001	Family Budget Making :	3	27	S.R.Das	1 day	Janakalyan
21.	12-2-2001	Family Budget Making :	3	26	S.R.Das	1 day	Janakalyan
22.	13-2-2001	Family Budget Making :	3	38	S.R.Das	1 day	Janakalyan
23.	14-2-2001	Book Keeping :	12	38	Jagadish	1 day	Janakalyan
24.	3-3-2001	Livestock Development as an IGP	3	23	S.R.Das	1 day	Janakalyan
25.	4-3-2001	Livestock Development as an IGP	4	43	Pranab	1 day	Janakalyan
26.	5-3-2001	Livestock Development as an IGP	3	44	S.R.Das	1 day	Janakalyan
27.	6-3-2001	Livestock Development as an IGP	3	29	S.R.Das	1 day	Janakalyan

### **Credit Linkage :**

Money is a must to start any activity. Dairy, business or any other small/marginal activities needs the investment. SHG can lend it in a moderate scale. BASIX, Raichur released Rs. 3,00,000/- .

Mata Manmohini Mahila Sangha & Bhagavathi Mahila Sangha SJSY scheme, under which they have starting to establish Dairy Farms as group level IGPs, another 2 SHGs are selected under SJSY scheme for current year 1.Dhanalaxmi Mahila Sangh 2. Sharadamayee Mahila Sangh at Rehabilitation Colony No.4

Navodaya Mahila Sangh are linked with Tungabhadra Gramina Bank and availed the Credit facility for Rs. 20,000/-, Indrani Mahila Sangh - 20,000 , Rajeshwari Mahila Sangh - 18000 , Bangamatha Mahila Sangha 20000 each.Pallishree Mahila Sangh Jyothi Mahila Sangh 80000 Radharani Mahila Sangh 20000 Dhakeshwari Mahila Sangh- 50000, Bhabatarini Mahila Sangh-20000 and Mothr teresa Mahila Sangh -25000 is linked with Tungabhadra Gramini Bank , Sindhanur.

### **Small Business :**

Generally, an agricultural labourer may get 260 days of works in a year. The remaining days he remains idle, normally in the summer. Management of the family expenses become very difficult during these months. No alternate employment is available nearby, except the labour migration to various developed cities. Both Men as well as women along with their children lock their door and moves, wherever they feel they may get some works. This year many of them have gone to Mysore to work in the Coffee Orchards.

The SHG members were asked to start any small scale business during these year, may be in the village or in the nearby towns. We suggested for Milk salling to sindhanur city. We also agreed to provide the financial assistance required for it's establishment, as Prerana, Raichur agreed to do so. With the continuous aspiration, 1 women started Sweet mart and 2 small kirana shops in 3 Colonies.

### **Milanteertha .....Women SHGs Federation:**

Sangha Darshini Samitee, formed last year has been changed in to Milantirtha, a women SHG Federation as the former is found in adequate for the current situation.

In Milantirtha, to members from each SHG was selected members for it . The body consisted of 86 members ( General Body ) out of 43 SHGs amongwhich 9 members formed the Executive Body consisting of the President, Vice President ,Secretary, Joint Secretary, Cashier and 4 Directors respectively.

**The duties General Body are:** To discuss the problems being impossible to be solved by the SHGs them selves and sent to, for the SHGs development and pass the same to the Executive Body after deciding unanimously.

**The roll of Executive Body :** To accept the decided issues from General Body and find solution alongwith the Directors.

**The objectives of Milantirtha are as under :**

- a. To look after the groups formed in their respective villages .
- b. To prepare the plans/schemes for the development of the group as well as the villages , may be Socially, Culturally, Educationally and Economically.
- c. To implement the decided plans/schemes , it must take active role and also inspire the members for their active participation .
- d. To develop economically, it must arrange both for borrowing the loans and its timely repayment .
- e. To establish the relationship with the Government and Non-Government organizations
- f. To arrange various training and educational programs for the members, specially Volunteers of the SHGs .
- g. To identify the major problems of women in the society and to motivate the SHGs to take lead role to adress them.
- h. To build awareness among the women about theri rights and constitutional guarantees.
- i. Inspiring for girl schooling.
- j. To address the Social injustice, which are very common in the society.
- k. Mahila Gramin Bank.

Activities tobe undertaken during 2000-2001 under the banner of Milantirtha SHGs Federation are on the basis of the following key issues -

- *preserving the legal rights & consitutional guarantees of woman &*
- *addressing vaious women related issues from the society.*

**Sansar Pathshala ( Family School ) :**

If we compare a torch with the human being, we find that as the torch needs cells(energy) for its performance , likewise the human beings also need the energy of knowledge to provide the light to the society. This energy can be obtained from four different sources - **1. Schools, 2. Company of good characters , 3. Self- confidence and 4. Money.** The rural women are denied from all the four, listed above as they have -

- ~ No time to go to the school,
- ~ No company for, accompanying them,
- ~ No faith on self-power, &
- ~ No property to earn money.

A **SANSAR PATHSHALA** has been started in each of these Colonies whereby all the four i.e. the knowledge of schools , company of good characters , faith on self-power and the method of earning for their livelihood may be gained through it.

The syllabus of Sansar Pathshala is as under -

1. *Girl, Culture and Education : Discrimination on Sex- marriage- Dowry - first teacher - Abnormal death of faminines...*
2. *Women and Husband : Family relations..*
3. *Mother and child : Health care- Concept of fassion- Mother hood.*
4. *Women's Social status - Popular misconcepts - causes*
5. *Laws and women :Registered marriage - Divorce ..*
6. *Ideal women--- Ideal mother: Carrier - self security -Determiner of the children's tomorrows.*



## **Kishori Vikash Program**

Most of the women are illiterate; **social injustice** is, thus, very common in the community. ***Mother is the first teacher*** - but illiterate parent think in their own way about **Girls education. Child Marriage** of this illiterate girl is in practice, causes many unadoptable problems in her married life, may be due to **Dowry** also. Results in the **death** of the girl. If survived with all troubles, she become the **illiterate mother for next generation**. How to stop it ?

Kishori Vikash Program is a Program for the girls of 14- 18 years old to teach the girls about their future married life. How to adjust with her husband, in-laws & others in the Husband's house. The responsibilities of the 3 stages of a woman i.e. as a Daughter , Wife & Mother. Both the school going and non-going girls are eligible for the program.

## **Workshop On Violence On Woman**

1. Violence on woman is very common in the present society. They includes,
2. Family harassment to wife.
3. Dowry
4. Violence
5. Pre-matured girls' violence.
6. Sexual harassment in working place.
7. Sexually attacking while talking.
8. Enforcing for prostitution in the child hood and many others.

These need to be rooted out from the society through proper planning. It is possible only if the women take the lead role. Janakalyan is trying to train such a group of women.

## **Mahila Jagrity Samavesh - means of awareness :**

Three awareness programs were conducted at R.H.Colony No.2 , Sri Shamacharya SBH Sindhanur, Sri Kariyappa.K. Taluk Panchayat Membaer Sindhanur and Child development Project Officer Smt. Malati Poul were common in these programs. Tungabhadra Gramina Bank Manager Sri Ramakanth Kulkarni guest for the . They dealt with many women issues and facilities available with them. Many women took the opportunity to speak about the women related issues. The women demanded their legal rights in the public meeting. These are to build confidence and courage in women.

## **International Women Day :**

There Programm were conductd ate R.H.Colony No. 4. Smt. Jyotsana Taluka Panchayat Members was this Function president Smt Sivani Dey Taluka panchyat Members R.H. Colony No.4 CDPO, Taluk Panchayat member, Gram Panchayat President, Bank Managers were the guests for the day. Certificates distribution to the women entrepreneurs and foundation laying program for women federation

building were organised as a part of the day. The role of women in the society was the subject for the day.

### **Shree - Shakti Shabha :**

Wife & Husband, both have equal part in family management. Both are equally responsible for a healthy society development. Thus, both of them need to be awaked for the healthy society development. With this formula, we conducted this Shree- Shakti Shabha inn each village once in 1 months. Both the husband & wife must attain this program. Many subjects were covered during this program.

The speciality of this Day is that the man along with his wife is made to attend the rprogram, wherein various gender related issues, role of woman in the society, effect of alcoholism, woman helth care, and many other issues are discussed. This may bear some effect on the mind of that man. Thus, the changes can be expected in the system.

### **Shramadan - Community efforts for village development :**

Problems ours --- hence, solution must be by us only. With this concept, women planned for Shramadan for various purposes like - village linkage road repair, drinking water tank cleaning, surrounding of school and temple cleaning etc.

In R.H.Colony No.2, the Women SHG members with other villages worked hard for the major repair of the TBP canal, cleaned it . They also cleaned the Durga Tample located centrally in the lcality . Similarly, the SHG - women alongwith the villages of Rehabilitation Colony No.3, offered Shromadan in the construction of cmmunity hall.

### **National Programs Celebration :**

Mother and child together celebrated the National programs like Independence Day & Republic Day in the Schools, where the child studies. Children found more happy when saw their mothers in their school, unlike earlier days. The members participated in the programs delivered the speech inspiring the children to become a human being as well as patriot. To develop the competition among the students community, they honoured the first & second students of every class with prizes.

### **Child Labour Elimination Programme :**

Child Labourer is one of the curses of our society. Lazy ( not poor), uneducated parants present it to their children when their steel youngers and unfit to walk.

All the women SHGs membrs at Rehabilitation Colony No.2 under took a great campaign against child labourers, providing awarness to the parants, stepping door to door and persuading the gurdian to send their children to schoo.

## **Cultural Programs :**

Culture is as important as the food is, for human beings. To sustain their own culture and to replicate it among the next generation, they celebrated some of the important programs such as Deepavali, Saraswati Pooja, Vivekanada Jayanti etc.

**Deepavali :** The members celebrated it in a different method, this year. With a big candle in the front, a group of members went to every members house and lighted another small candle with the Bigger one to put it there. Then distributed little sweet and continued. This shows how whole village can be lighted with a single source of light.

**Saraswati Pooja :** Bengali people believes Saraswati As the Goddess of Vidya (Education). Hence, they worship her to become an educated. These illiterate women also decided and worshipped the Goddess Saraswati to gain little knowledge and prayed for their children's bright future.

**Vivekanada Jayanti :** This is the Annual Festival of swami Vivekanada Hindi High School at R.H.Colony No.4 . all the women of the colonies participated in this program to encourage their children for education. They advised the children as a mother.

## Chapter III

### SUSTAINABLE AGRICULTURE

#### INTRODUCTION

Initially Cotton was found to be most remunerative crop at R.H. Center of Sindhanur taluka. For almost 30 years, people cultivated cotton in this area. But due to lack of knowledge of correct agriculture technique not only the production declined but the retaliante of soil also badly effected . eventually, a cotton cultivation become unlivable, so they shelled to paddy cultivation. But area being at tail end of TB project, the available water is in adequate, specially during Ravi Reason.

Janakalyan surveyed this situation and decided to take all possible steps to restore the fertility; of the soil, and initiated awareness progresses regarding fertility of the soil in this direction for the last three years, it has been collaborating with AME, Raichur, to introduce sustainable agriculture.

This year we selected 9 farmers for Hybride cotton, which needs Irrigation. Again 9 farmer were selected for another variety of cotton cultivation, called compact which dose not need more irrigation. As, there is insultisient water. 5 farmers were for another cotton, called Herbacium, which needs no irrigation for its cultivation,

This years we motivated women farmer in sustainable agriculture in PTD . But they did not agree to cultivate cotton. They agreed to cultivate Redgram, paddy, 8 women farmers selected for subsisting crops, Man farmers also cultivated subsisting crops such as Bengalgram, Redgram.

Thus, Janakalyan is conducting the experiment in 3 varieties of Cotton, viz.

- PTD in Hybrid (RCH-20) cotton under assured irrigation (9).
- PTD in compact cotton, needs 1-2 irrigation (9).
- PTD in Herbacium cotton, needs no irrigation (5)

#### **And other crop like,**

- Red gram crop (6)
- Bengal gram (5) and
- Paddy .(5)

#### OBJECTIVES OF THE PROJECT

- ⇒ To develop appropriate technologies suitable for the tail end of the TBP Command area for cotton growing.
- ⇒ To motivate the farmers for growing subsistence crops by forming small and marginal farmers through demonstration.
- ⇒ To improve the knowledge and skills of the farmers as well as staff.

## VILLAGE SELECTION CRITERIA

These Rehabilitation Colonies are selected on the following criteria :

- Cotton is main economically crop .
- Farmers were interested in cotton but expenditure of cultivation is more . and yield is low so they stopped it.
- Water is not sufficient for paddy.
- Tail end of TBP; water available is not sufficient for paddy or any other wet crop.

## FARMERS SELECTION CRITERIA

Farmers play an important role in this program, so the farmers are selected after conducting a meetings in village level , there discussing about the process of PTD. Then selected farmer are selected .

- ◇ Previous year's farmers.
- ◇ Small and Marginal farmers.
- ◇ Curious about to know new process.
- ◇ Farming is assisted by family members.

## TRAINING TO FARMERS AND NGO STAFF

The farmers and the staff as well as were trained to adopt the methodology, understand the process clearly through experiment. The following table shows the details of training's that were given by the external Resource Persons during 2000-2001.

**Table. 3.1 Table showing the details of the Training conducted during 2000-2001.**

SL No	Date	Subject	Place	Participants	Resource Persons
1.	17-18 Apr	<b>Software workshop on Future strategies</b>	AME, Raichur	Shanti Ranjan Das Sunil Bachar	SriM.S.Raviprakash Sri S.S. Kandagal
2.	24-26 Apr	<b>Gender</b>	AME, Raichur	Sunil Bachar Meenakshi	SriM.S. Raviprakash Ashok Allur
3.	6th June	<b>Integrated farming system</b>	AME, Raichur	Shishir Meenakshi	SriM.S. Raviprakash Ashok Allur Ms. Annapurna
4.	20th June	<b>Data Collection</b>	AME, Raichur	Shishir Meenakshi	SriM.S. Raviprakash Ashok Allur
5.	10th July	<b>Data Collection Action Plan Making</b>	AME, Raichur	Shishir	SriM.S. Raviprakash Ashok Allur Sri S.S. Kandagal Ms. Annapurna
6.	29th July	<b>HarbeciumCotton Cultivation</b>	R.H. Colony No 5	Farmers, & Staff	Mr.R.G.Kulkarni
7.	5th Aug	<b>Plant Nutrition</b>	Janakalyan	Farmers, & Staff	Mr. A.D. Sindhanur

8.	22 & 23rd Aug	<b>Duccumentation and Communication</b>	AME, Raichur	Shishir Meenakshi	Harikrishna Ms Annapurna
9.	21st Sep.	<b>Gender</b>	AME, Raichur	S. R. Das	Jashinta Annapurna
10.	22nd Sep.	<b>Gender</b>	AME, Raichur		
11.	18th Oct.	<b>Documentation</b>	AME, Raichur	Deenesh Meenakshi	Annapurna Ashok
12.	10th Nov.	<b>Land preparation, Seeds Treatment and Pest Managment</b>	Janakalyan	Farmers & Staff	R. G. Kulkarni
13.	20th Nov.	<b>Namma Bhoomi Namma Bhavisya</b>	KVK, Raichur	Shishir Meenakshi	Dr. Vijay Kumar Raviprakash Arjunsha Panday
14.	21st Dec.	<b>Pest Management</b>	Janakalyan	Farmers and Staff	R.G. Kulkarni

### Learning's From The Training

**Soil Management :**Preparation must be intime and of proper process. Soil Management must be natural as much as possible as in the case of women being and animals as the food ( inputs ) concerned. The chemicals must be used if found necessary, under the recommended dose only. As excessive used medicines by women being make them ill, so, also the over dose of chemicals applied unnecessarily to soil, makes it infertile.

**Nutrients :** Biofertiliser can be produced by the locally available house and Agriculture waste, such as paddy straw, vegetable wastes etc., with the cow dung, poultry manure, and the green manure production method was also described in detail. Farmer were explained the benefits of biofertilizers, long term rest and more effective enrichment of soil and also its lashing efforts. They are also explained the digression of land due to continues use of chemical fertilizer.

**Pest management :** Though Training was difficulty a little for the farmers. They knew the usefulness of neem seeds kernel extract, cow urine. They did not know how to use and usefulness of Ipomea, parthenum. They were also explained how to prevent aphids, jassid. They were also used teaps, NPV and interrogated crops to prevent some others worms NGO staff also improved their knowledge from various training such as data collection, integrated farming system, Gender,

### Advantages Of Training To The Farmers

**Soil Management :** Like animals, soil also become unhealthy if the proper fertilizers are not applied with in proper dose. If they use Bio-fertilizers chemicals is not needed in more quantity and the land becomes fertile.

**Bio fertilizer Production :** The trained farmers couled not how to use the agricultural wastes, vegetable wastes, along with the cow dung to produce composts.

**Pest Management :**They were also trained in how the pest can be controlled with the lower chemicals application and how the botanical pesticide to be applied.

## PROJECT IMPLEMENTATION STRATEGY/METHODOLOGY

With the support of AME, the project is implemented in this Rehabilitation Center of Sindhanur taluka. The activities undertaken during this year 2000-2001 are as given below.

**Land Preparation :** After selection of the farmers, an one day training was conducted with the farmers to introduce the technology . They were exposed to the practices for different crop, separately . The land preparation methods were described to the farmers as well as the women farmers in the month of May.

**Soil dressing :** Special care is necessary for the soil dressing. Ultimate aim of this program was to maintain the same for a long run. Hence, the important of the soil dressing was explained to the farmers and following doses of organic manure was recommended.

Table. 1 Table showing the doses of different input used for soil dressing.

SI.No.	Manure	Recommended Dose
1	Poultry Manure	30 bags per acre
2	FYM	20 Cart load per acre
3	Mussoriefoos	2 bags per acre
4.	Biophos	1 Kg per acre
5	Azetobactor	250 gm per acre

**Table : 1.1 table showing the list of the fermers of PTD in hybride Cotton under assered irrigation.**

SI No.	Name of the farmers	Name of the Sangha	Village	Area	
				Expt.	Control
1	Gandhiraj Bepari	Susteer Krishi Pragati Sangh	R.H. No 4.	1	1
2	Shyamalal Swaranakar	Susteer Krishi Pragati Sangh	R.H. No 4.	1/2	1/2
3	Sudev Dey	Susteer Krishi Pragati Sangh	R.H. No 4.	1/2	1/2
4	Jawaharlal Roy	Susteer Krishi Pragati Sangh	R.H. No 4.	1	1
5	Abhinash Raptan	Susteer Krishi Pragati Sangh	R.H. No 4.	1/2	1/2
6	Manaranjan Majumdar	Susteer Krishi Pragati Sangh	R.H. No 4.	1	1/2
7	Bijay Mistry	Susteer Krishi Pragati Sangh	R.H. No 4.	1/4	1
	Total			41/3	5

**Table : 1.2 Showing the deails of the inputs applied by the respective farmer's in their field for Hy;brid cotton cultivation under assured irrigation.**

SI N	Farmer Name	Experi ment plot				Con trol plot			
		FYM	M phos	Biop h	Azato b	FYM	M phos	Bioph	Azato b
1	Gandhiraj Bepari	5 cart	“	1	250gr	“	“	“	“
2	Shyamalal Swaranakar	10 cart	“	1	250gr	“	“	“	“
3	Sudev Dey	“	1	1	250gr	“	1	“	“
4	Jawaharlal Roy	“	“	1	250gr	“	“	“	“
5	Abhinash Raptan	“	1	1	250gr	“	1	“	“
6	Manaranjan Majumdar	5 cart	“	1	250gr	“	“	“	“
7	Bijay Mistry	1 trily	“	1	250gr	“	“	“	“



**Table 2.1 List of farmer carried out swaing for P.T.D in compact cotton under assured Irrigation.**

Sl No.	Name of the farmers	Name of the Sangha	Village	Area	
				Expt.	Control
1	Ranjan Majumdar	Susteer Krishi Pragati Sangh	R.H. No 4.	1/2	“
2	Sudhanya Mandal	Susteer Krishi Pragati Sangh	R.H. No 4.	1	“
3	Sudv dey	Susteer Krishi Pragati Sangh	R.H. No 4.	1	“
4	Abhinash Raptan	Susteer Krishi Pragati Sangh	R.H. No 4.	1	“
5	P.V. Reddy;	Susteer Krishi Pragati Sangh	R.H. No 4.	1	“
6	Sunil Biswas	Susteer Krishi Pragati Sangh	R.H. No 4.	1	“

**Table. 2.2 Showing the details of the inputs applied aby the respectivs farmers in thier field for compact cotton cultivation under partial Irrigation.**

Sl. No	Name of the farmer	Experiment Plot				Control Plot			
		FYM Cartload	M.Foss Bag	Biophos Kg	A.bactor gm	FYM Cartload	M.Foss Bag	Biophos Kg	A.bactor gm
1.	Ranjan Majumdar	--	--	1	250	--	--	--	--
2.	Sudhanya Mandal	--	1	1	250	--	--	--	--
3.	Sudv dey	--	1	1	250	--	--	--	--
4.	Abhinash Raptan	--	1	1	250	--	--	--	--
5.	P.V. Reddy;	5	--	1	250	--	--	--	--
6.	Sunil Biswas	--	--	1	250	--	--	--	--

**Table : 3.1 List of farmers carried out showing for PTD in compact cotton during summer season**

Sl No.	Name of the farmers	Name of the SHG	Village	Area	
				Expt.	Control
1	Manaranjan Majumdar	SKPS	R.H. No 4.	1/2	“
2	Jawaharlal Roy	SKPS	R.H. No 4.	1/2	“
3	Shyamalal Swarnakar	SKPS	R.H. No 4.	1/2	“
4	Sudhanya Mandal	Navajagrithi	R.H. No 4.	1/2	“
5	Sudev Dey	Navajagrithi	R.H. No 4.	1/2	“
6	Abinash Rptan	Navajagrithi	R.H. No 4.	1/2	“
7	Vijay Mistry	Navajagrithi	R.H. No 4.	1/2	“
8	Ranjeet Gain	Navajagrithi	R.H. No 4.	1/2	“
9	Abhinash Roy	Navajagrithi	R.H. No 4.	1/2	“
10	Haripada Sikdar	Navajagrithi	R.H. No 4.	1/2	“

**Table. 3.2 Table showing the details of the inputs applied by the respective farmers in thier field for PTD in Sammer Season Compact Cotton.**

Sl. No	Name of the farmer	Experiment Plot					
		P Manure	Vermi C.	M. phos	Biophos	Trico D	PSB
1.	Manaranjan Majumdar	5 cart L	1/2 tone	1 Bag	3 Kg	1/2 Kg	1/2 Kg
2.	Jawaharlal Roy	5 cart L	1/2	1	3	1/2	1/2
3.	Shyamalal Swarnakar	5 cart L	1/2	1	3	1/2	1/2
4.	Sudhanya Mandal	5	1/2	1	3	1/2	1/2
5.	Sudev Dey	5	1/2	1	3	1/2	1/2
6.	Abinash Rptan	5	1/2	1	3	1/2	1/2
7.	Vijay Mistry	5	1/2	1	3	1/2	1/2
8.	Ranjeet Gain	5	1/2	1	3	1/2	1/2
9.	Abhinash Roy	5	1/2	1	3	1/2	1/2
10.	Haripada Sikdar	5	1/2	1	3	1/2	1/2

**Seed and its treatment :** A meeting was organized for selecting the seeds. The farmers decided consulting Janakalyan, to grow hybrid Cotton, RCH-20 was selected unanimously. In this meeting they were also trained about the method of seeds treatment. Chemical to be used with dose was explained.

**Sowing :** It was the last to release canal water. But the musoon came in June last. However, 7 farmers out of 9 PTD farmer to cultivate hybrid cotton seeds were reelected. 2 farmers could not prepare land due to much rain. 6 farmers out of 9 farmers sew the compact cotton seeds, 5 farmers sew the Herbecium cotton seeds, 10 farmers sew compact cotton in Ravi Season in 5 acres. 6 farmers sew Redgrams 5 women farmers sew paddy, 5 farmers sew Bangalgram as subsistent crops. All the cotton seeds sown on 7 July 2000. Except Herbecium it sowing in August. Ravi Season cotton ( Compact Cotton ) sowing date given below.

Table : 3.3 Showing the sowing Date of Ravi Season Compact cotton

Sl . No.	Name of the Farmers	Sowing Date
1	Manaranjan Majumdar	30/01/2001
2	Jawaharlal Roy	30/01/2001
3	Shyamalal Swarnakar	31/01/2001
4	Sudhanya Mandal	02/01/2001
5	Sudev Dey	02/01/2001
6	Abinash Rptan	30/12/2000
7	Vijay Mistry	16/01/2001
8	Ranjeet Gain	25/01/2001
9	Abhinash Roy	06/01/2001
10	Haripada Sikdar	02/01/2001

Table. 3.4 details of the inputs arranged for the experiment during 2000-2001.

Sl. No.	PARTICULARS	Quantity	Source	Arranged by
1	RCH-20 Cotton seed	14 Packet	Agro Agency Sidhanur	Janakalyan
2	Compact Cotton seed	30 Kg	"	AME
3	Mussoriphos	46 Bags	Stock	Janakalyan
4	Biophos	32 Packets	"	Janakalyan
5	Azotobector	56 Packes	"	Janakalyan
6	Redgram	40 Kg	Sri S. S. Kundagal	Janakalyan
7	Castor seed	5 Packet	ADA Office	Janakalyan
8	Raizobium	45 Packets		Janakalyan
9	Confider	450 ml		Janakalyan
10	Herbacium Cotton seed	65 Kg		AME
11	Urea	10 Bags		Janakalyan
12	Patash	10 Bags		Janakalyan
13	Kerate	5 litre		Janakalyan
14	Bengalgram	96 Kg		Janakalyan
15	Biofertilizers	50 Packets		Janakalyan
16	Neemtel	5 lite		Janakalyan
17	DAP	100 Kg		Janakalyan
18	Compact Cotton seed	31 Kg		Janakalyan
19	Imadoclorofied	1 Packet		AME
20	Tricpdarma	5 Kg		AME
21	P.S.B.	5 Kg		AME
22	Vermi compost	5 tone		AME
23	Poltry manure	5 trally		Janakalyan
24	Vijayneem	2 litre		Janakalyan
25	Quinalphos	1 litre		Janakalyan
26	Hineem	1 litre		Janakalyan
27	Hingestn	500 gram		Janakalyan

## PERIODICAL FIELD VISITS

Sri R.G.Kulkarni, the Consultant of AME, Raichur visited the plots of experimentation against the dates mentioned in the following. He suggested the farmers take necessary steps for better growth of the crops, according to the crops condition.

Table 3.5 The details of the periodical field visits during the year 2000-2001.

Sl. No.	Date	Plot Visited	Activities/Suggestions/ Recommendations
1	25-5-2000	--	Discussion with the farmers at Janakalyan
2	26-7-2000	Hybride cotton plots	Discussion with the women farmers
3	16-9-2000	Hybride cotton plots	Intrigated farming system, spray neem mixer, cow urine.
4	10-11-2000	--	Meeting with farmers about botanical pesticide, fertilizers.
5	25-11-2000	Hybride cotton plots	Discussion about Herbacium cotton
6	21-12-2000	--	Training to farmers cotton cultivation in Ravi season.
7	26-1-2001	--	Discussion problem of cotton cultivation and Reports.
8	15-2-2001	Compact cotton plot	Spray panchagavy, confidder.
9	14-3-2001	--	Meeting about problem of compact cotton.
10	27-3-2001	Compact Cotton Plots	Spray; punchagovya, confider, meeting with Millan tirtha Mahila Fed.

### Exposure :-

Exposure was found to be useful, to gain practical knowledge. They understood practically every subjects from this. Our farmers were exposed to two place during current year, which is given below in table.

Table 3.6 Details of the Exposer of the farmers of Janakalyan during 2000-2001.

Sl. No.	Date	Place	Participants	
			Man	Woman
1	16-10-2000	Agriculture university Dharwad	03	02
2	27-12-2000	Jalhalli ( Mudkot )	12	-

## DETAILS OF HARVESTING TECHNIQUES

Manual harvesting is popular in the region for cotton crop. Women labours are preferred considering the neatness in their work as well as wage. 4 - 5 times harvesting was found necessary.

**YIELD :** Farmer wise total yield of cotton is given below in the table.

Table.3.7 Total yield of Hybrid cotton grown in the Experimental & control plot.

Sl. No	Name of the farmers	Yield (Kg)		Remarks
		Experimental Plot	Control Plot	
1.	Sri Shyamlal Swarnakar	457 ( 22 Gunta )	398 ( 20 Gunta )	
2.	Sri Sudev Dey	196 ( 18 Gunta )	206 ( 21 Gunta )	
3.	Sri Jawharlal Roy	849 ( 42 Gunta )	673 ( 34 Gunta )	
4.	Sri Abinash Raptan	188 ( 17.5 Gunta )	202 ( 22.4 Gunta )	
5.	Sri Manaranjan Majumdar	1040 ( 50.2 Gunga )	447 ( 19.8 Gunga )	
6.	Sri Bijay Mistry	102 ( 6.4 Gunta )	386 ( 30.7 Gunta )	
7.	Sri Gandhiraj Bepari	----	---	

Table.3.8 Total yield of Compact cotton grown in the Experimental plot.

Sl. No.	Name of the farmers	Yield (Kg)	Remarks
1.	Sri Sudhanya Mandal	96 ( 42.8 Gunta )	
2.	Sri Sudev Dey	85 ( 42 Gunta )	
3.	Sri Abinash Raptan	109 ( 40 Gunta )	
4.	Sri P. V. Reddy	65 ( 42 Gunta )	
5.	Sri Ranjan Mazumder	----	
6.	Sri Sunil Biswas	----	

**Table.3.9 Total yield of Herbacious cotton grown in Experimental Plot.**

Sl. No.	Name of the farmers	Yield (Kg)	Remarks
1.	Banimali Gain	-----	
2.	Laxmappa	380 ( 3 acre 30 Gunta )	
3.	Pampapati	430 ( acre )	
4.	Yankamma	140 ( 37.4 Gunta )	
5.	Rajappa	-----	

### INCOME AND EXPENDITURE DETAILS OF FARMERS :

**Table.3.10 Income and Expenditure details and net Profit/Loss of Hybrid cotton.**

Sl. No	Name of the farmers	Expenditures		Income		Net Profit/loss		Remarks
		Expt Plot	Cntrl Plot	Expt Plot	Cntrl Plot	Expt Plot	Cntrl Plot	
1.	Shyamalal Swarnakar	4374	4315	9220	7154	4846	2839	
2.	Saudev Dey	4106.3	4162	3698	3888	-408.3	-274	
3.	Jawaharlal Roy	7868	6265	16886	13347	9017	7082	
4.	Abhinash Raptan	4039	4858	3760	4040	-279	-818	
5.	Manaranjan M	7816	4785	13935	6995	6118	2209	
6.	Vijay Mistry	1964	5231	2010	7560	46	2329	
7.	Gandhiraj Bepari	---	--	--	--	--	--	

**Table.3.11 Income and Expenditure details and net Profit/Loss in Rs. of Compact cotton.**

Sl.No	Name of the farmers	Expenditures	Income	Net Profit/loss	Remarks
1.	Sudhanya MAndal		4872	1440	-3432
2.	Sudev Dey		4827	1602	-3225
3.	P.V.Reddy		4588	1040	-3548
4.	Ranjan Majumdar		---	----	---
5.	Sunil Biswas		--	--	--
6.	Abhinash Raptan		4221	2014	-2207

**Table.3.12 Income and Expenditure details and net Profit/Loss in Rs. of Herbacious cotton.:**

Sl. No.	Name of the farmers	Expenditures	Income	Net Profit/loss	Remarks
1.	Banamali Gain		--	--	--
2.	Laxamappa		5608	6080	472
3.	Pampathi		4245	6450	2205
4.	Yankamma		1514	2220	706
5.	Rajappa		--	--	--

### DETAILS OF REVOLVING FUND :

To conduct the experiment AME, Raichur has released the revolving fund, which was used by the farmers to get inputs required for experimentation.

### **FARMERS OPINION REGARDING THE PROGRAM**

In farmers sharing the program, it was found that some them had not got profit because, they did not apply the organic manure, and due to heavy rain, Weeding took more experiment, and pest was more, so expenditure was more. Cotton must be replaced with some other crops to suit the climate condition. Organic fertilizers must be applied to bring back the fertility of soil.

**Regular Visit & Documentation :** The Land Organizer visits weekly each and every plots to record the acinal operation being carried put by the individual farmer in their fields both experimental and control plots. He observes the crops condition and if necessary, he suggest the recommend remedial measures to be taken learnt from training the beginning, he measured the area of plots of each farmers. Separately for control and expermentplots. He collected all the record of operations implemented in the fields, from land preparation to harvesting. This helped calculating the profit / loss of the farmers.

### **Other Activities :-**

With farmers and women in this areas, some social programs were conducted provide plating, agriculture, women development as an given below in table.

<b>Sl. No</b>	<b>Date</b>	<b>Activities</b>	<b>Place</b>
1	18-09-2000	Banamotsav	R.H. Colony No. 4
2	21-11-2000	Mahila Jagriti Samavesh	R.H. Colony No. 2
3	28-02-2001	Krishi Binimoy Bichar Sankiran	R.H. Colony No. 4
4	23-03-2001	International womens Day	R.H. Colony No. 4

## Chapter IV

### DAIRY DEVELOPMENT

“Cow worship is the most sacred worship and treated as noblest service.”

Janakalyan is promoting dairy -

- ⇒ to gain confidence in the life system of an individual.
- ⇒ to create atmosphere of economic security.
- ⇒ to provide medical facility to the animals.
- ⇒ to aware the farmers about the uses of cow excreta.

Failure of cotton crop and non availability of irrigation water, when needed, promoted Janakalyan to introduce Dairy as an enterprise. People are also made aware of other benefits like -

- *Biomass generation through improved method of composting of cow dung and other agricultural wastes.*
- *Saline and alkaline soil can be reclaimed by application of composts.*
- *Grass and fodder can be raised even in the saline and alkaline soils, successfully with less water.*
- *Immediate returns.*
- *A heifer or a calf by the turn of the year is assured.*
- *Cow urine can be used as pesticides, fungicides and insecticides.*

Thus dairy is to conserve the natural resources & to minimise external inputs. With these objectives, Janakalyan is working through women groups. It is organising groups, educating them, imparting training and mobilising funds from various sources to purchase these animals. Supervision and management is the direct responsibilities of Janakalyan.

**Sir Ratan Tata Trust - the Support** : Dairy Development through SHGs is a program of Janakalyan supported by **Sir Ratan Tata Trust, Mumbai** to motivate and encourage the women/farmers to adopt dairy as a subsidiary Income Generation Program. It is for the integrated development of Dairy such as Fodder, Insurance, Health Care, Artificial Insemination, Vermi composting, etc. Training for its management is also to be imparted to the women. Credit Linkage is another part of the program as it is very much essential for adopting dairy. Mobilising funds from various financial institutes is the job of coordinator.

## ACHIEVEMENTS

1. Promoted the SHG members to purchase the milch animals.
2. Imparted training to the interested members who wants to keep the animals through their own investments; it was about the selection of animals, housing, food management, general health care.
3. Inspired the SHGs to give loans to their members to purchase the cross bred animals.
4. Mobilized loans at the tune of Rs.2.0 lakh from Basix Bank, Rs. 0.5 lakh from Prerana, Raichur, Rs. 0.25 lakh from SBH, Sindhanur and Rs. 0.4 lakh from TGB, Sindhanur to the SHG members for investing to own the animals.
5. Trained 2 persons for Artificial Insemination, general health care, etc. at Bheemaranagudi by BAIF Institute for Rural Development. Mr. Pranab Mukherji and Mr. Pramatha Ranjan Adhikary are the trainees attended the one month training.
6. Solved the problem of marketing of the milk by starting two KMF (Karnatak Milk Federation) Dairy at R.H.Colony No.2 & 4.
7. Succeeded to get the insurance amount from the company after the death of the animals; it encouraged the women to keep the animals as they found, there won't be any loss even if the animal dies. About 50 cows have been insured.
8. Installation of a Chilling Center to process the milk at the place of production is in the process of initiation; it will ensure the producers a high price and no loss due to wastage. It is very much necessary in this project, as the roads are not conveyable during the rainy season.
9. All other SHGs are with 1-5 cows among the members and process is in progress.
10. By seeing the achievements of these SHGs members, the other women came forward and purchased many cows, to become economically stable.
11. The physical conditions and the child health is being maintained as the producers and their family members could get some milk (most nutritious food for human beings) for consumption.
12. Bhagavati Dairy Farm and Mata Manmahini Dairy Farm will be started soon with 25 animals in each farm as group activity under Swarnajayanti Gram Swarajgar Yojana (SGSY) of central Government. Rs. 2.5 lakh to each SHG is already being sanctioned by SBH(ADB) Sindhanur.

## AWARENESS PROGRAM :

Considering the local climatic conditions and resource available with them, it was made aware to all the SHG members during their regular meetings that, Dairy is a must for the economic development. This was shown to them with the cost-benefit calculation etc. A Village level Awareness Program about the Livestock Development in every Colony was conducted during the month of January 2001. These were to motivate the farmers as well as women to adopt the Dairy as subsidiary income source.

## TRAINING :

A training was arranged for the cow owners. 68 members (women & men) participated. Dr. Rabin. Method of Animal husbandry, Causes & Remedies of low SNF, Symptoms of time of Artificial Insemination, After care to the animals, soon after the delivery and General disease identification etc. were covered during this training. Another training was imparted to these women by Dr. Rabin

about Calf rearing, Pre-cautionary actions to be taken against diseases, Importance of feed, fodder(green & dry) and concentrates etc. 95 women participated in the training.

Table 4.1 Details of the training organised during the year 2000-2001 for Dairy program.

Sl. No	Date	Subject	Resource Person	# women attended	Place
1	12-11-2000	Animal Husbandry, Causes & Remedies of low SNF, etc.	Dr. Rabin,	68	Janakalyan
2	22-2-2001	Calf Rearing, Vaccination, Feed & Fodder etc.	Dr. Rabin	95	Janakalyan

### VERMI COMPOSTING :

It is a method by which the farmers can add to their income without any investment. The benefits of the same is discussed in the group meetings. This will also help for keeping the house and environment clean and pollution free.

Table 4.2 Village-wise data to show the pits prepared by the farmers for Vermi compost.

Sl.No.	Village	# women prepared pit	# of women supplied with seed	Remarks
1	R.H.Colony No.1	4	2	
2	R.H.Colony No.2	3	-	
3	R.H.Colony No.3	2	-	
4	R.H.Colony No.4	2	-	
5	R.H.Colony No.5	4	-	
	<b>Total</b>	<b>15</b>	<b>2</b>	

### INSURANCE :

The cattle owned by the SHG members are either with the loan availed from financial institutes or from the loan of their own SHG. Thus, they made it a compulsion that the animal purchased must be insured while purchasing to avoid the loss due accidental death.

Table 4.3 Village-wise data showing the cattle insured for a period of 1 year.

Sl.No.	Village	# cows insured	# sheep & goat insured	Remarks
1	R.H.Colony No.1	0	6	
2	R.H.Colony No.2	7	0	
3	R.H.Colony No.3	2	0	
4	R.H.Colony No.4	12	0	
5	R.H.Colony No.5	4	0	
	<b>Total</b>	<b>25</b>	<b>6</b>	

## CREDIT LINKAGE :

Investment is the obstacle on the way of adopting the Dairy. Janakalyan could linked these SHGs with various financial institutes for credit linkage. Initially, no bank came forward to provide the loan and hence some private financial institutes were requested, though the rate of interest is very high. State Bank of Hyderabad (SBH) and Tungabhadra Gramina Bank agreed and released the loan to the SHGs, recently.

Table 4.4 Credit facility availed from various financial institutes for purchasing the COWS.

SI.No.	Financial Institutes	Amount	Interest	# SHG	# women	Scheme	Remarks
1	Prerana, Raichur	50,000	15 % pa	12	17	-	Repaid
2	Basix, Raichur	2,00,000	2 % pm	11	25	-	-
3	SBH(ADB), Sindhanur	27,000	12 % pa	1	-	NABARD	
4	TGB, Sindhanur	40,000	12 % pa	2	-	NABARD	
5	SBH(ADB), Sindhanur	5,00,000	12 % pa	2	-	SGSY	sanctioned
	<b>Total</b>	<b>8,17,000</b>	<b>-</b>	<b>28</b>			

## FODDER PRODUCTION :

The importance of green fodder along with the dry fodder is explained to the farmers/women and inspired to grow in their field. Seeds were supplied them, free of cost, whosoever agreed to grow it.

Table 4.5 Village-wise data to show the seed distribution detail to the women /farmers.

SI.No	Village	Qty supplied (Kg)	Acre grown	Remarks
1	R.H.Colony No.1	0	-	
2	R.H.Colony No.2	5	-	
3	R.H.Colony No.3	0	-	
4	R.H.Colony No.4	30	1/2	2 farmers grown
5	R.H.Colony No.5	20	-	
	<b>Total</b>	<b>55</b>	<b>1/2</b>	

## HEALTH CARE :

These remote villages have no access to the taluk city by proper road and bus, where actually the Veterinary Hospital is situated. It is very difficult to carry the animals for treatment. Hence, appointed 3 staff to look after the animals. Conducted a Cattle Health Camp at R.H.Colony No.2, which is located at the centre of all the 5 Colonies. Nearly 800 animals were treated for different diseases. Our staff visit each camp every day. Emergency service is also given even if the message is given through phone. For cost preventive vaccination Camps for Foot and Mouth Disease were organised at each colony. About 300 animals were injected.

## ARTIFICIAL INSEMINATION :

The cow may remain dry for 3-4 months, if the insemination is done even 30 minute later than the actual time, which is a common problem, found here in these colonies. The AI centre of KMF is located at R.H.Colony No.1 which is far away from all other colonies. The person responsible for the same do not response in time. Also, the failure % is more. Hence, it become very difficult by the owner to repay the loan.

Table 4.6 AI done during 2000-2001 by KMF and % failure causing the loss to the owner.

Sl.No	Breed	# of cases inseminated	# Cases Succeed	% Failure	Remarks
1	HF	141	78	45	
2	Jersey	150	92	33	
3	Murrah	22	15	47	
	<b>Total</b>	<b>313</b>	<b>185</b>	<b>41</b>	

To avoid the difficulty, we have planned to start an Artificial Insemination Centre. 2 persons have been trained at BAIF, Bheemarayanagudi. A storage can of 3.7 litre capacity for Semen and liquid nitrogen is purchased. Could not start the service because it can store the straws only for 2-3 days. Hence, another can of 30 litre capacity to store them for 30-45 days is required. Correspondence for the same is under progress.

## Chapter V

### CHILD LABOUR ELIMINATION PROGRAM

Poverty can be defined as the mental, physical and financial weakness in the individual member. Education is to address the mental weakness, by adding the strength in the individual human being. Thus, creates a bright future.

But, generally, the parent calculate in other way and send their children to **field for earning instead of School to learning**. They expect the immediate return from their baby. Thus, future citizen of India remains away from education. Physically become handicapped without proper feeding and find no proper way for earning. Enlist his/her name in the list of BPL (Below Poverty Line). This is why India is a Poor Country.

Janakalyan implementing a program for Child Labour Elimination from the Society. Presently, it started 2 special schools with the support of Ministry of Labour through District Administration, Raichur. Swami Vivekananda Child Labour Special School at Timmapur & Ma Sharada Child Labor Special School at R.H.Colony No.2, each with 50 students. Free education, nutrition, vocational education, educational kits along with monthly stipend is provided to the students.

The objective of the program is

- ⇒ *to create an awareness among the parents.*
- ⇒ *to motivate them to send their child to school.*
- ⇒ *to assist the child labours in joining the main stream of education.*
- ⇒ *thus, alleviating the poverty from the community.*

#### **AWARENESS PROGRAM :**

In the early May, an awareness program was conducted in Timmapur village and R.H.Colony No.2 about the Child Labour, effects of its existence on the society, schemes available with them for its elimination etc. Soon after the program, a survey was conducted in these villages. The program was carried out by the women from defferent SHG's through a door -to- door gurdian - persuading process to send their kits to the chools, not into the fields.

#### **TRAINING TO TEACHERS :**

After the School started, the teachers were imparted training at District Institute for Education and Training, Yarmaras, Raichur between 23rd to 25th of June, 2000. They were trained about the procedure to be followed to teach the illiterate children. They must work as volunteers rather the teachers. The teachers of these 2 schools who have undergone the 3 days training are-

1. Pradeep Sarkar
2. A. Pradeep Sarkar
3. Mr. Sugaiah Swamy
4. Mr. Pampapathi.

Another allied training on Child's Right's was imparted to the following teachers at INGRID Society, Gillesugur in Raichur District from 14th to 16 th June,2001, in collaboration with CACL ( Campaign Against Child Labour ) and Samaj Vikash Kendra Trust & Parashpara Trust.

### **EDUCATION THROUGH PLAY :**

Table 5.1 Students admitted to the Child Labour Special Schools during 2000-2001.

<b>Sl. No.</b>	<b>Name of the School</b>	<b>Child Labour Admitted</b>		
		<b>Boys</b>	<b>Girls</b>	<b>Total</b>
1	Swami Viviekanada Child Labour School, Timmapur	14	36	50
2	Ma Sharada Child Labour School, R.H.Colony No.2	24	26	50
	<b>Total</b>	<b>38</b>	<b>62</b>	<b>100</b>

The teaching procedure of these special schools is quite different from the regular school. The children are made to learn through play, song, dance etc. They are allowed to visit the local places like water tank, temple, post office, bank, schools, hospitals etc. in first hour after prayer. Guests are invited to deliver a lecture to the children to motivate them for education, once in a week. Since, this schools are not to educate them but to motivate for education, the emphasis is given on such parameters, which bears special effects on them.

### **MEDICAL CHECK UP :**

The children are checked up by the Primary Health Center, once in every month. They have the facility of getting treatment in any Govt. Hospitals for any kind of diseases ( Health Card facility).

### **NUTRITION :**

They get a heavy food during lunch on all working days in the month. It is prepared and supplied in the schools, itself.

### **INDEPENDENCE DAY :**

It was the 53rd year of our Independence: child labours of our schools participated actively in all the activities designed for its celebration. They includes sports, competitions, speech etc. The winner were given prizes as a token of their victory. They were told about the day and its importance.

### **PARENT'S DAY :**

It was conducted in village level. Most of the parent participated in the program. It was to discuss about the scheme, its benefits, education and its importance, child labour and their ill effects on the Society etc. Also, to discuss about the future of their child; education continuation and supporting.

## CHILDREN DAY

14<sup>th</sup> November, the birth anniversary of Jaharlal Nehru was celebrated as a grand function in the District head quarter. The children were participated in the rally as well as the cultural program on the occasion. It was also helped the children to see the Deputy Commissioner Office as well as district place. Also, they have a chance to meet the children of 27 different schools in the district. It encouraged the children a lot.

## PICNIC :

It was conducted separately for both the schools. The children have an opportunity to enjoy. The objective of conducting this programs are to motivate the children for education. The teachers accompanied during the program. It is a part of the out door activity.

## FESTIVAL :

**Ganesh**, the Lord of Education, was worshipped and as a token of entertainment, cultural programmes were conducted. The children participated in dance, songs etc. The students of Govt Schools were also invited in the occasion.

**Mahatma Gandhi**, the Father of Nation ; his 131st birth day was celebrated in both the Schools on 2-10-2000

**Ayyappa Tata Festival** , the local festival of Timmapur. Many neighbouring vilages participate in the festivals.oppertunity was utilised to aware the parent about the child labour.

**Vivekananda Jayanti** is celebrated as the Annual Day of Vivekananda Joint High School of R.H.Colony No.4 . children from both the schools were participated in the cultueal program arranged by the organising committee.

**Republic Day** was also celebrated in both the schools. Sports & Games and cultural programs were organised for entertainment of the children.

## VOCATIONAL TRAINING :

All the children admitted in the School are not interested to continue the education. Vocational training is arranged for teh. Tailoring is selected as the trade by the children. 2 sewing machines are purchased to train teh.

Table 3 Students under going Tailoring training in the Child Labour School as vocational training.

Sl. No.	Name of the School	Child Labour Admited		
		Boys	Girls	Total
1	Swami Viviekanada Child Labour School, Timmapur	2	17	19
2	Ma Sharada Child Labour School, R.H.Colony No.2	3	15	18
	<b>Total</b>	<b>5</b>	<b>32</b>	<b>37</b>

## STAFF

The staff in the Organization are very hard working in a nature. The Society has built a culture which is promoting frankness, honesty, effectiveness, respecting the beneficiaries, understanding the issues at core, personal development and urge for excellence. The Society has a supportive free work culture, but working system is poor. The present staff has seen substantial personal development in the Organization. The staff for the year 2000-2001 are as under.:

Sl.No.	Name of the staff	Designation	Qualification	Remarks
1	Shanti Ranjan Das	Secretary	P.U.C.	
2	Prasen Raptan	Chief Coordinator	B.Tech(Ag.Engg.)PGDMN	
3	Pranab Mukherjee	Group Organiser	S.S.L.C.	
4	Pramatha Ranjan A.	Vet. Doctor	B.SC.	
5	S.C.Rao	Vet. Doctor	S.S.L.C.	
6	Shishir Roy	Land Organiser	B.A.	
1.	Meenakshi T.A Gouda	Group Organiser	PUC	
1	Bhabatos Bala	Clerk	S.S.L.C.	
2	Indraneel Sarkar	Teacher	S.S.L.C.	
3	Pradeep Sarkar	Teacher	S.S.L.C.	
4	Pampapathi	Teacher	B.A.	
5	Sugayya	Teacher	S.S.L.C	
6	Jagadish	Accountant	B.Com. PGDBM	
7	Kalpana Roy	Group Organier	B.A.	
8	Bina Rani Mandal	Tech. Teacher	7th	Tailor
9	Chandru	Group Organiser	S.S.L.C.	
10	Shobha	Cooker	--	R.H.Colony No.2
11	Yankamma	Cooker	--	Timmapur
12	Anand Dey	livostock Assistant	9th	

## FUNDING

We received a direct fund of Rs. 1,30,000/- from SIR RATAN TATA TRUST, Mumbai, towards Dairy Development Program .

We received another direct fund of Rs.3,19,600/- from NDCLPS, through **District Child Labour Program Society**, Raichur, For Child Labour Elimination Program.

Oxfam , Secunderabad supported for formation of men and women SHGs, through the Ekatha NGO Network, Raichur with an amount of Rs.36000 /-, as Grant-in-aid for the year 2000-2001.

Self Help Groups were also formed with the Cooperation of Prerana, Raichur for which they received the Funds from Australian High Commission.

To establish Sustainability in Agriculture, Participatory Technology Development experiments were conducted with the men SHGs; it was supported, both technically and financially an amount of Rs. 55,998/-by Agriculture Man Ecology (AME), Raichur.

We the staff of Janakalyan and Governing Body are grateful to the Donors. Major credit of our work should pass on to them. Their faith in us is a source of strength driving for our greater achievements.

## Annexure I

### STATEMENT OF SHG ACCOUNTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2001

Sl. No	Name & Address of the SHGs	Date of formation	Number of Members	Savings Mobilised	Loan Given out of Savings	Amount Recovered	Amount Outstanding	Loan availed from FFI
1	2	3	4	5	6	7	8	9
1	Janani Mahila Sangha Rehabilitation Colony No.4	2.1.1999	13	4,015	8,000	2,500	5,500	--
2	Mata Manmohini Mahila Sangha Rehabilitation Colony No.4	27.10.1997	10	25,328	117,190	104,190	13,000	150,000
3	Ma Bhavani Mahila Sangha Rehabilitation Colony No.4	26.8.1998	7	3,694	4,100	2,300	1,800	--
4	Bhavatarini Mahila Sangha Rehabilitation Colony No.4	7.1.1999	15	12,525	40,400	25,000	15,400	
5	Radharani Mahila Sangha Rehabilitation Colony No.4	7.1.1999	15	11,475	15,000	9,380	5,620	
6	Gharsansar Mahila Sangha Rehabilitation Colony No.4	1.6.1999	17	8,880	26,580	18,780	7,800	
7	Vasundhara Mahila Sangha Rehabilitation Colony No.4	5.1.1999	13	5,370	5,500	3400	2,100	
8	Priyadarshini Mahila Sangha Rehabilitation Colony No.4	4.1.1999	11	4,935	10,000	5,300	4,700	
9	Basumata Mahila Sangha Rehabilitation Colony No.4	23.12.1999	10	9,305	8,400	6,900	1,500	
10	Gangadevi Mahila Sangha Rehabilitation Colony No.4	22.12.1999	10	13,710	30,350	11,950	18,400	
11	Anjanadevi Mahila Sangha Rehabilitation Colony No.4	28.3.1998	10	18,600	26,850	21,600	5,250	
12	Renukadevi Mahila Sangha Rehabilitation Colony No.4	1.12.1997	8	21,530	24,600	19,900	4,700	

1	2	3	4	5	6	7	8	9
13	Dhanalaxmi Mahila Sangha Rehabilitation Colony No.2	28.4.2000	10	4,565	4,700	2,000	2,700	
14	Saradamayi Mahila Sangha Rehabilitation Colony No.5	25.4.2000	11	7,540	9,200	3,500	5,700	
15	Bhagavati Mahila Sangha Rehabilitation Colony No.4	30.5.1995	10	26,210	19,500	14,500	5,000	150,000
16	Mahamaya Mahila Sangha Rehabilitation Colony No.2	1.12.1997	9	22,670	141,400	104,900	36,500	
17	Indrani Mahila Sangha Rehabilitation Colony No.2	12.1.1999	15	9,220	26,100	16,100	10,000	20,000
18	Rajeshwari Mahila Sangha Rehabilitation Colony No.2	1.4.1999	15	6,495	42,700	21,500	21,200	18,000
19	Nivedita Mahila Sangha Rehabilitation Colony No.2	25.8.1997	9	24,560	36,800	26,500	10,300	19,000
20	Pallishree Mahila Sangha Rehabilitation Colony No.2	26.1.1997	10	22,500	177,650	148,650	29,000	20,000
21	Mother Teresa Mahila Sangha Rehabilitation Colony No.2	1.6.1999	15	7,950	27,690	15,690	12,000	
22	Bharatmata Mahila Sangha Rehabilitation Colony No.2	16.3.1999	9	5,665	-	-	-	
23	Devitertha Mahila Sangha Rehabilitation Colony No.2	26.8.1999	10	11,305	26,500	17,000	9,500	
24	Om Shantimata Mahila Sangha Rehabilitation Colony No.2	3.9.1999	11	4,870	6,300	1,500	4,800	
25	Dhakeshwari Mahila Sangha Rehabilitation Colony No.2	23.3-1999	13	18,161	16,800	16,800	-	50,000
26	Bhagylaxmi Mahila Sangha Rehabilitation Colony No.2	1.12.1997	8	13,565	4,000	4,000	-	
27	Bangamata Mahila Sangha Rehabilitation Colony No.2	1.1.1999	15	7,720	22,700	17,936	4,764	20,000

1	2	3	4	5	6	7	8	9
28	Jyoti Mahila Sangha Rehabilitation Colony No.3	12.10.1999	14	31,700	65,000	41,000	24,000	80,000
29	Asha Mahila Sangha Rehabilitation Colony No.3	14.1.1999	9	11,090	28,000	20,000	8,000	
30	Deepshikha Mahila Sangha Rehabilitation Colony No.3	2.2.2001	11	2,268	--	--	--	
31	Sangeeta Mahila Sangha Rehabilitation Colony No.3	15.1.1999	11	7,890	25,500	14,000	11,500	
32	Saraswati Mahila Sangha Rehabilitation Colony No.3	31.1.1999	13	4,390	47,000	27,000	20,000	
33	Navodaya Mahila Sangha Rehabilitation Colony No.3	27.1.1999	9	10,440	35,000	31,000	4,000	20,000
34	Asha Mahila Sangha Rehabilitation Colony No.5	17.7.1999	10	3,200	2,000	--	2,000	
35	Srilaxmi Mahila Sangha Rehabilitation Colony No.5	13.1.1999	8	3,880	26,400	26,400	-	
36	Mahalaxmi Mahila Sangha Rehabilitation Colony No.5	1.1.1999	15	4,630	4,200	--	4,200	
37	Snehamayi Mahila Sangha Rehabilitation Colony No.5	15.5.1998	10	7,500	16,450	16,450	-	
38	Bhagyalaxmi Mahila Sangha Rehabilitation Colony No.5	16.6.1998	10	6,900	--	--	--	
39	Maasharada Mahila Sangha Rehabilitation Colony No.5	9.1.1999	10	4,060	9,000	4,000	5,000	
40	Sridevi Mahila Sangha Timmapur	29.4.2000	10	4,800	3,500	1,500	2,000	
41	Bhalungamma Mahila Sangha Timmapur	2.5.2000	10	800	--	--	--	
42	Huligemma Mahila Sangha Timmapur	2.5.2000	10	800	--	--	--	

1	2	3	4	5	6	7	8	9
43	Annapurneshwari Mahila Sangha , Timmapur	21.6.2000	10	700	--	--	--	
44	Sridevi Mahila Sangha Koppalacamp	23.3.1999	11	12,525	9,800	9,000	800	
45	Mahalxmi Mahila Sangha , Koppalacamp	18.8.1999	12	15,336	10,500	8,000	2,500	
46	Kavita Mahila Sangha Koppalacamp	18.11.1999	10	13,710	10,000	3,000	7,000	
47	Ambadevi Mahila Sangha , Koppalacamp	10.11.1999	10	9,950	7,500	5,000	2,500	
48	Durgadevi Mahila Sangha , Koppalacamp	10.8.1999	12	12,072	7,000	7,000	--	
49	Matrimilan Mahila Sangha Rehabilitation Colony No.2	16.3.1999	10	10,170	14,500	11,500	3,000	
50	Mitali Mahila Sangha Rehabilitation Colony No.2	1.1.1999	15	14,520	21,500	17,600	3,900	
51	Ellaikatalamman Mahila Sangha Rehabilitation Colony No.1	5.8.1999	15	10,200	15,700	2,000	13,700	
52	Bandhavi Mahila Sangha Rehabilitation Colony No.4	18.11.1997	10	26,129	42,000	29,600	12,400	
53	Bina Pani Mahila Sangha Rehabilitation Colony No.3	8.5.1998	8	16,325	21,350	17,800	3,550	
54	Matrichaya Mahila Sangha Rehabilitation Colony No.4	8.3.1998	10	12,538	--	--	--	
55	Mariyamman Mahila Sangha Rehabilitation Colony No.1	7.1.1999	13	5,380	--	--	--	
56	Tayamman Mahila Sangha Rehabilitation Colony No.1	17.12.1997	10	4,565	--	--	--	
57	Vijayalaxmi Mahila Sangha Rehabilitation Colony No.4	15.4.1998	10	15,670	--	--	--	

1	2	3	4	5	6	7	8	9
58	Kalyani Mahila Sangha Rehabilitation Colony No.4	16.4.1999	9	350	--	--	--	
59	Sarvashreedevi Mahila Sangha Rehabilitation Colony No.2	20.12.1997	10	21,560	--	--	--	
60	Janmabhoomi Mahila Sangha Rehabilitation Colony No.2	15.6.1999	15	9,850	--	--	--	
61	Shantidevi Mahila Sangha Rehabilitation Colony No.5	22.8.1999	10	3,560	--	--	--	
62	Annapurna Mahila Sangha Rehabilitation Colony No.5	25.5.1998	11	600	--	--	--	
63	Masharada Mahila Sangha Rehabilitation Colony No.4	11.8.1998	10	16,580	--	--	--	
64	Mangalmahee Mahila Sangha Rehabilitation Colony No.5	18.3.1998	10	5,600	--	--	--	
65	Saraswati Mahila Sangha Rehabilitation Colony No.2	14.2.1998	9	8,560	--	--	--	
	<b>TOTAL</b>		<b>719</b>	<b>693,091</b>	<b>13,00,910</b>	<b>933,626</b>	<b>367,284</b>	<b>547,000</b>

#### NOTE

FFI : Formal Financial Institutes like State Bank of Hyderabad, Tungabhadra Gramina Bank etc.

The loan of Rs.150,000 each for Matamanmohini & Bhagavati MS are from SGSY scheme of central government.

The BASIX loan of about Rs.5.5 lakh is not shown in this Statement.

## Annexure II

Men SHGs formed in all the 5 Colonies of Sindhanur block of Raichur District.

- Jai Jagannath Krishi Sangh, R.H.Colony No.4
- Navajagrity Krishi Sangh, R.H.Colony No.4
- Adarsha Kisan sangh, R.H.Colony No.2
- Asha Mahila Sangh , R.H.Colony No.5
- Janmabhoomi Mahila Sangh , R.H.Colony No. 2
- Durgadevi Mahila Sangh , Koppalacamp
- Mahalxmi Mahila Sangh , Koppalacamp
- Kavita Mahila Sangh , Koppalacamp
- Shanti Mata Mahila Sangh , R.H.Colony No.2
- Deviteertha Mahila Sangh , R.H.Colony No.2
- Vivekananda Kisan Sangha, R.H.Colony No. 5 ( a/c is to be opened)
- Ramkrishna Kisan Sangh, R.H.Colony No.5 (a/c is to be opened)
- Dr. B.R. Ambedkar Kisan Sangh, R.H.Colony No.5 (a/c to be opened)
- Kanakdas Kisan sangh, R.H.Colony No. 3 ( a/c is to be opened)