

DISHA TRUST

KAIKAMBA Kinnikambla Post-574151,Mangalore-Karnataka



ANNUAL PROGRESS REPORT

APRIL 2003 - MARCH 2004

During the period DISHA undertook following activities, which can be reported under the following main heads:

1. ILO Action Plan for Women Beedi Workers
2. Women empowerment programme
3. Koraga Empowerment programme
4. Environment programme
5. Assistance to individuals and families
6. Service programme
7. Training and networking
8. Placement programme and visitors.

1. ILO Action Plan for Women Beedi Workers

Based on the evaluation of the Action Plan for Women Beedi Workers, which took place by the representatives of ILO Geneva and New Delhi during the period support for the project was continued till December 2003. Through this programme DISHA initially formed five SHGs comprising 100 women beedi workers and subsequently extended to six more women SHGs in Gurpur Revenue Firka of Mangalore taluk thus covering a total of 207 women. During the period a total of five hundred women benefited from the information programme and nearly 200 women were involved in various skills training session. A total of 46 women have started income generation activities and were helped through Sanchi Trust and SHGs for starting EDP on various skills. As many as ten more are in the process of initiating such activities

The focus of the project was mainly on the following:

- Information dissemination of social, legal and gender issues.
- Capacity building and stabilization of SHGs functioning through training and exposure.
- Education and training of women in entrepreneurial skills.
- Income generation activity by women.
- Building linkages with banks, NGOs, government departments and institutions for sustainability.

- Printing and dissemination of information through handbills and booklets.

➤ **Information dissemination of social, legal and gender issues:**

Information sessions on social, legal and gender issues were conducted for the women of SHGs. The topics/themes included: Women and Law, Women and Health, Grama Sabha, HIV and AIDS, Gender, Consumer Rights, Our Administrative System, Women Empowerment, Human Rights, Internal Loan Management, Bank Facilities, Growing Herbal Plants and Home Remedies and Janashree Insurance Scheme of LIC of India for the un organized sector. Besides this, our staff provided inputs on matters of specific interest (widow pension, facilities from Grama Panchayath and women issues) during the monthly meetings of each groups. Games, group discussion, role-plays, songs, posters and nformation material were some of the tools employed during these sessions. Each session was attended by an average of 22 members. Women actively participated in these sessions.

➤ **Capacity building and stabilization of functioning of SHGs:**

Capacity building activities for SHGs of women were conducted at various stages, which included training, exposure, and building linkages with banks, NGOs and institutions for sustainability. Representatives of SHGs were involved during the training. Each training session was aimed at providing information, knowledge and skills on a particular topic. Training sessions were held on the following topics:

- Group management skills
- Communication and human relations
- Leadership skills
- Social analysis
- Participatory programme planning
- Federation of SHGs
- Labour welfare facilities

Resource persons in the beginning of every session gave an introductory note on the particular topic and later on made the participants to gain an understanding and increase their awareness through posters, group discussions, and simulation exercises. Each training sessions was well attended by women. Women felt encouraged and motivated from these trainings. However we feel to follow up these trainings further to improve their performance.

All the SHGs regularly held group meetings, savings collection and internal lending to members. One of our staff member was present during these meetings and provided guidance and support.

➤ **Education and training of women in entrepreneurial skills:**

As the principal focus of the action plan was to promote entrepreneurship development among beedi women workers by adopting alternate income generation activities, the following activities were conducted during the period:

- Educational activities, which include information programme on a particular skill and exposure.
- Skill training and demonstration.
- Initiation of income generation activity.
- Marketing survey.
- Training of trainers in EDP.

➤ **Educational activities:**

Information programmes on a particular skill/theme were conducted both at group level and block level. Those who showed interest and willingness to learn were involved in these training. Programmes conducted on the following:

- Jasmine cultivation and marketing.
- Rexene bag preparation and marketing opportunities.
- Women entrepreneur –purpose, role, qualities, linkages with financial institutions, marketing and anticipated problems.
- Growing and maintaining herbal nursery.

- Economic empowerment of women.
- Motivation for vermicomposting.
- Horticulture departmental schemes.

The objective of these programmes was to provide an understanding on a particular activity and motivate women to come forward to take up training in a specific skill for income generation. Experienced resource persons were involved in conducting these programmes. In each of the training, the resource persons shared their information and experience on a particular skill. They also covered the aspects like: initial capital, raw materials, costs involved, marketing avenues, risks and such other similar matters. On an average of 22 women attended these programmes.

➤ *Skill training, demonstration and exposure:*

Skill training on specific skills was conducted to those women who expressed their interest to learn and initiate income generation activity. Training and exposure programme on the following skills was conducted:

- Bakery products preparation
- Jasmine growing
- Candle making
- Screen printing, photo lamination and preparation of envelopes and flowers using paper.
- Vermicomposting
- Stitching skills
- Preparation of phenyl, soap and fruit squash items.
- Preparation of Herbal oil
- Computer training

During the period as many as 30 trainings were held and each programme was attended by on an average of 18-20 women. Exposure visits to Pilikula garden, Malali and Mudbidre were conducted with a purpose to see and learn from the experiences on vermicomposting, jasmine growing, raising and maintaining herbal plants nursery. Women were also encouraged to

participate in the district level meetings and programmes organized by SANCHI to exhibit the items produced by them and also to interact with other women entrepreneurs.

2. Initiation of income generation activities:

Besides conducting training programmes, DISHA extended support and guidance to those women who came forward to start EDP activities. During the period though nearly 70 women showed interest to begin income generation activities, finally 45 women started income generation activities. A total sum of rupees 3,21,000 was provided as loan to these women. Some of these activities are done on small-scale basis in order to develop confidence, understand difficulties and make improvement further.

A list containing details of women who started income generation activities with the support from SANCHI and loans taken from their respective SHGs is attached below:

SL. No.	Type of Activity	Name of SHG	Village	Total No. of persons	Support from
1	Beauty parlour	Durgeshwari	Nelachil	1	Sanchi
2	Fancy, coin phone, ready made dress	Shreeraksha	Neeralike	1	Sanchi
3	Petty trade (sale of fancy and dress item)	Rajeshwari	Daribagilu	1	Sanchi
4	Dress making	Shreeraksha	Neeralike	9	Sanchi
5	Vegetable- growing and sales	Samanatha Chilipili	Permanki Mura	2 1	Sanchi SHG
6	Village canteen	Rajeshwari	Daribagilu	2	Sanchi
7	Agriculture	Samanatha	Permanki	1	Sanchi
8	Horticulture & Petty shop	Rajeshwari	Daribagilu	1	Sanchi
9	Petty shop	Durgeshwari	Nelachil	1	SHG
10	Phenyl making	Palguni	Ullaibettu Kalasaguri	1 1	SHG
11	Soda making	Shubhodaya	Hunsedady	1	SHG
12	Bakery item	Shubhodaya	Hunsedady	2	DISHA
13	Jasmine and vermicomposting	Durgeshwari	Nelalchil	1	Own funds

14	Preparation of snacks	Durgeshwari	Nelachil	1	SHG
15	Jasmine growing	Durgeshwari	Nelachil	2	DISHA- from the ILO project
		Shreeraksha	Neeralike	1	
		Sarvodaya	Yedapadavu	1	
16	Phenyl making and fancy item	Rajeshwari	Ulaibettu	1	SHG
17	Tailoring and embroidery	Chilume Pragathi	Ulaibettu Mundev	1 1	SANCHI
18	Goat rearing	Sri Raksha Yashashwini	Neeralike KantarBettu	1 1	SANCHI
19	Preparation and sale of Ayurvedic oil	Chiguru	Ulaibettu	1	SANCHI
20	Fruits sales	Chiguru	Ulaibettu	1	SANCHI
21	Dairy	Chilume Sri Raksha	Ulaibettu Neeralike	1 1	SANCHI
22	Sale of dry fish and dates	Chiguru	Ulaibettu	1	SANCHI
23	Grocery shop	Durgeshwari Sarvodaya	Yedapadavu	1 1	SANCHI
24	Sale of fancy and snacks	Chilume	Ulaibettu	1	SHG
25	Supply of snacks and meal against order	Nagini	Paduperar	1	SHG

2. Marketing Survey:

In order to explore and assess the local marketing trends, difficulties and scope, DISHA initiated a survey of 100 families in 3 villages.

Partnership with SANCHI

DISHA actively participated in all the meetings and programmes of SANCHI. District consultation meeting on the project, EDP trainers training, meeting of the project partners, orientation to fashion designing training and training of women in preparation of food items were some of these. It also participated in the programmes conducted by partner NGOs.

- ***Training of trainers in EDP skills:***

As per the recommendations of the AWAKE Team, SANCHI promoted ongoing programme of training of trainers in EDP. This training was held in stages and three NGOs namely Sahodaya, Chowki and Adarsha took the responsibility of conducting the training.

Staff and women who are identified from the SHGs were deputed for the training. 40 women from eight SHGs and three staff of DISHA were deputed for the ten-day training programme conducted by NGOs namely Chowki ,Karunalaya ,Adarsha,DISHA and Deeds.

- ***MOVE (Marketing Oriented Value Enhancement) training:***

Four members from DISHA including two women from the SHGs participated in the MOVE [Marketing Oriented Value Enhancement] training organized by SANCHI TRUST in ISD Kadri and Sahodaya,Mangalore. Information on marketing, price fixation, how to introduce the products to the market, and how to create the value enhancement of products were given during the training. This training programme was significant for the trainees in increasing their knowledge regarding various processes of marketing from selecting the product up to making profit from that product. This training was in participatory nature. Initially the participants felt little difficulty in understanding the concept, as it was too technical. As the training got progressed, they were fully involved in it.

- ***Training in preparation of food items:***

This programme was jointly organized by SANCHI and DISHA at Shubadha premises Suralpady. Resource persons from AWAKE-Bangalore provided inputs on: preparation of fruit jam, squash, pickle, papad, samosa, mixture, belpuri , coconut holige, and also different types of chutneys. As the training was practical in nature women actively involved in the training. Resource person practically demonstrated of preparing the items in front of the trainees and also trainees were participated while preparing the above items. They felt that this training gave them new skills, a lot of confidence to prepare a tasteful food item and also to market these items at good price. Only those who are interested in this type of skill were involved in the training.

A total of 36 participants including staff from five NGOs attended and of which 10 were from DISHA.

➤ **Building linkages with banks, NGOs and institutions for sustainability:**

During the period DISHA continued to build linkages with institutions, departments, and NGOs for the benefit of getting support to women entrepreneurs. We kept close contacts with the Departments of Labour Welfare, Women and Child and Horticulture, Netravathy Grameena Bank, LIC of India and local Grama Panchayaths . The following activities were conducted as part of this:

- During the period particular emphasis was given to disseminate information on Janashree Insurance Scheme of the LIC of India, which aims at providing insurance benefits to families in case of unexpected happenings. It also has an incentive to benefit the school going children in the form scholarships. Though we intended to cover at least 150 women, presently 108 women were enrolled to this scheme.
- A block level meeting of women workers was held with the Director of Labour Welfare. In the meeting 82 women from the SHGs participated. The department officials provided information on beedi welfare facilities including assistance for housing, education and medical facilities. In the meeting, women sought clarifications on many issues with regard to labour welfare facilities. As an outcome of this programme, five women were helped to submit applications for housing benefits from the Department of Labour Welfare.

➤ **Preparation and printing of resource material:**

During the project, DISHA prepared resource material in different forms on the following topics and disseminated during programmes:

- Printing of handbills on: Group management skills, Entrepreneurship development, Group meetings, Need for women empowerment, Water harvesting, and Grama Sabha

- Case studies of income generation by women

Besides this, DISHA also made use of the information material prepared by other NGOs, which include: SAMVEDI newsletter, booklets on pickle preparation and vermicomposting.

2. Women empowerment programme:

DISHA with the help of staff and local animators made efforts to strengthen the capacities of SHGs of women by capacity building training. Training topics included: Concept of SHG, Group management skills, Accounts and Book keeping, Loan management, Bank facilities, and Federation of SHGs. Information dissemination programme on water harvesting, beedi welfare facilities, Janashree scheme of LIC, self-employment opportunities and skill training and grama swaraj was conducted for the SHG members.

Five SHGs were formed during the year and activities for capacity building are being conducted. SHGs hold meetings regularly. Discussion on specific topic, collection of savings and internal lending are form part of these meetings.

SHG Federation:

Action was initiated to form a federation of SHGs promoted by DISHA. Preparatory meetings were held to discuss the role and importance of a federation, functions, funds, administration aspects, and composition of federation. A steering committee consisting of the representatives of SHGs was formed to facilitate formation of federation. The steering committee met four times to get more information on the functioning of federation. A field visit to Mudbidre was also held to interact with the representatives of federation of SHGs promoted by ADARSHA organization. A detailed plan of action for capacity building of federation is being chalked out.

3. Koraga Empowerment programme:

Under this programme the following activities were conducted:

- Education of children.

- Capacity building of SHGs.
- Support in availing benefits from the government departments.
- Status study of Koragas in Gurpur block.
- Issue based support.

Education of Koraga children:

- A total of 12 children were helped to get admission to schools.
- 16 students were helped to get benefits like uniforms and scholarship from the Social Welfare Department.
- A day parents meeting was held to discuss problems of children and to motivate parents to send their children to schools regularly.

Capacity building of SHGs:

As part of this information and training programme was conducted both at block level and at SHG level. Sessions included: leadership training, group management, savings and loan management, bank transaction, and accounts keeping. As the members did not have any previous experience in managing such activities, learning process was found slow and required individual attention. All the SHGs opened bank accounts and started savings.

Support in availing benefits from the government departments:

DISHA made efforts to help Koraga families to avail benefits and facilities from the local panchayaths and government departments. A total of 15 families were helped to submit applications for house repairs and construction of toilets.

Status study of Koragas in Gurpur block:

A status study of the living conditions of the Koraga families in the Gurpur Block was conducted. During the study as many as 130 Koraga families were covered. Study covered the

aspects like poverty situation, children's education, health, employment, benefits from the government departments like housing, latrines, scholarships and uniform, land and water. DISHA would attempt to address these problems in the coming years with support from the Gurpur Koraga Sangha.

Issue based support:

DISHA has been supporting the campaign of Koragas for agricultural land, education, implementation of recommendations of Dr.Mohammad Peer Study, participatory approach in planning and implementation of programmes aimed at Koraga development. DISHA with the help of one Animator, who was chosen from the community extended support to Koraga families and the Sangha.

4. Environment programme:

DISHA undertook following activities with an objective to create environment awareness among people especially women, children and farmers. Due to lack of specific funding for these programmes DISHA adopted collaborative approach in conducting these activities.

- Information sessions on environment protection were conducted in SHGs.
- Information dissemination on Importance of Herbal plants, Establishment of Herbal Nurseries and Vermicomposting was conducted. Talks by resource persons and field visits were arranged as part of this programme.
- A half-day programme on Water Harvesting was conducted for the representatives of SHGs. Slide shows; talk and discussion methods were used.
- Discussion with the members of Gurpur Firka Farmers Forum on Sustainable Farming and Water Harvesting Methods.
- DISHA actively participated in the environment education activities conducted by Mangalore Taluk Environment Federation and District Environment Federation.
- DISHA participated in the project planning training workshop for NGOs on 'Watershed Development' conducted by CAPART-Dharwad in Mangalore and also participated in a

workshop on 'Bio diversity and Water resources management' conducted by Department of Botany and Pilikula Nisarga Dhama Foundation in Mangalore.

- Actively involved in organizing a Public Hearing on 'Coastal Ecosystem', which was jointly held by Peoples Commission on Environment and Development, New Delhi and D.K.Parisarasaktha Okkoota,Mangalore.

5. Assistance to individuals and families:

DISHA reached out to individuals and families requiring help on specific needs. The details are given below:

- A woman was helped in getting justice with regard to domestic violence. She was referred to Women Police Station and District Women's Forum.
- Two women were given assistance to get help from the District Women's Forum, local Grama Panchayath and local SHG with regard to dispute over land.
- Assistance to a Mahila Mandal in handling a case of a woman who was being ill treated by her in laws.
- Support to SHG in handling a case of an unmarried mother who wanted to commit suicide, as she felt dejected by the person who was responsible for her pregnancy.
- Helped 35 persons from three villages to get free medical aid including investigations and medicines in YMCH Deralakatte.

6. Service programme:

Collaborated with the Brahmashree Yuva Shakthi Balaga, Mundabettu and Grama Panchayath, Paduperar; Sri Devi Bhajana Mandir ,Kenjar-Karambar and Sri Devi College of Social Work Mangalore in conducting free eye screening camps held in Mudabettu and Kenjar. These camps were organized with active support from Yenepoya Medical College, Deralakatte .As many as 400 persons participated of which 32 persons were referred for further investigations and surgery on free basis at Yenepoya Medical College Hospital.

7. Training and networking:

DISHA is constantly making efforts to build and develop linkages with the government departments and other institutions for the benefit of our target groups. Besides this, it also conducted training programmes at its office premises on skill training for women:

- Liaison with government departments/ institutions/ NGOs/financial and technical institutions for developing linkages for EDP. The Netravathy Grameena Bank, Kaikamba, Paduperar Grama Panchayath and SANCHI Trust Mangalore extended support to SHGs and women for income generation activities. LIC of India Office Mangalore continued its association with DISHA in reaching the benefits of social security scheme captioned 'Janashree' to women. A total of rupees 40,000/- (Rs 20,000/-each) was given to two members as death claim settlement by LIC.
- Collaborated with Gurple Firka Koraga Abhivridi Sangha and Krishikara Vedike in conducting monthly meetings/programmes.
- Collaboration with Krishikara Vedike in its campaign for construction of a barrage across Gurple River for providing water for irrigation.
- Actively involved in SANCHI TRUST Mangalore in organizing / conducting meetings/ consultation.
- DISHA has been actively associated with the activities of D.K.Parisarakatha Okkoota, Mangalore Taluk Paraisarakatha Okkoota and Urban Research Center in the field of environment education and educating citizens' duties and rights in governance issues.

8. Placement programme and Visitors:

- Two students of Alvas College of Social Work, Mudabidre and a student of Srinivas College of Social Work, Mangalore were placed at DISHA for fieldwork training for one year. During the period the students were engaged in mobilization of women in the villages. Two information camps on 'Social Evils' and 'Nutrition and Health Care of Pregnant mothers' were conducted for women in Ganjimmatt and Permanki respectively.
- Mr. Arun Kumar, National Programme Coordinator of ILO visited the SHGs of beedi women workers and offered guidance.
- Two representatives of AWAKE, Bangalore visited DISHA and SHGs in the villages to assess entrepreneurial development training needs.
- Ms. Mary Kavar from ILO Genewa visited our villages and appreciated the activities conducted by the SHGs.

Conclusion:

DISHA has been doing sincere efforts to improve the livelihoods of disadvantaged sections in the society through specific interventions. We are conscious of the fact that the magnitude of the problems is vast and needs multi pronged approach to change the unfavourable situations. As said in a proverb 'Cursing the Darkness, Light a Candle', given the space and resources DISHA is playing its role in a small but meaningful way. We sincerely acknowledge and appreciate the help and support given by ILO New Delhi, SANCHI Trust Mangalore, Netravthy Grameena Bank Kaikamba, LIC Office Mangalore and donors.



IRENE VEIGAS

Chief Functionary

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