

NAROTTAM LALBHAJ RURAL DEVELOPMENT FUND

ANNUAL REPORT - 2002-2003

About the Organisation:

Narottam Lalbhai Rural Development Fund (NLRDF) is a Public Charitable Trust, created by the Lalbhai Group of Industries in Ahmedabad for the express task of directly intervening in the development process at the village level through specifically designed programmes. Established in 1978, NLRDF started work by 1979 in ten villages. From 1982 it has started work in twelve additional villages in the Khedbrahma taluka of the Sabarkantha district, predominantly a tribal area. The present operation covers a total of 125 villages in the same district.

Livelihood Project for Riot affected people:

After the communal riots of February 2002, a survey was carried out of the families affected in villages of Khedbrahma, Idar, Vadali, Vijanagar and Bhiloda talukas of Sabarkantha district.

Scrutiny of these families was done in the light of

1. The source of income and skills of the affected families earlier,
2. The nature and extent of the damage to their property
3. Any assistance received from Govt. sources and other Organisation
4. Kind of help/support they require for their livelihood
5. Kind of support we can provide within our resources.

Considering their earlier source of income, their skills, relief they have received earlier from Govt. and other sources in all 123 beneficiaries were selected.

Sr.No.	Details of Kit	No.of Beneficiaries
1.	Interlocking machines	2
2.	Sewing machines	31
3.	Wooden cabin on hand lorry	1
4.	Steel cabin big size	2
5.	Steel Cabin small	6
6.	Wooden hand lorry	16
7.	Wooden lorry for cold drink	1
8.	Grocery shop materials	38
9.	Cycle kit for shop	9
10.	Diesel Engine Kit to mechanic	4
11.	Garage kit for heavy vehicle garage mechanic	4
12.	Material for cotton work	2
13.	Goods/materials for the novelty stores, and other kind of business like shoe etc.	7

With the help of Oxfam India Trust, materials worth Rs. 5 lacs distributed to the above families for restoration of their livelihood.

Bio Gas Plants:

In present situation preservation of forests and environment is a great need. In villages people use firewood as fuel for which they have to depend on forests. Women have to spend long time walking with head load of firewood from forest. With a view to save forests, environment, women's time in collecting firewood and health Bio Gas plants are promoted in villages, because they provide gas for fuel from cowdung and better quality of farm yard manure for fields.

Gujarat Agro Industries Corporation is nodal agency for promotion and implementation of providing bio gas plants to farmers. Govt. of Gujarat and Govt. of India to gather provide 3400 subsidy to tribals and 3300 to others. During the year 100 bio gas plants have been installed among which 21 are in villages of Vadali taluka and 79 are in villages of Khedbrahma taluka. Subsidy received by the beneficiaries amounts to Rs. 3,30,000/-.

Sw-Shakti Project :

The project jointly sponsored by World Bank and International Fund for Agriculture Development (IFAD) has basic objectives of Empowerment of Rural Women through formation of Self Help Groups (SHGs) and activities related to women. The project is being implemented in Gujarat through Gujarat Women Economic Development Corporation, Gandhinagar.

NLRDF is implementing the project in Khedbrahma taluka of Sabarkantha district which is dominantly populated by tribals. Basic activities under SHGs is small savings by women in small groups of less than 20 members. Over and above small savings activities involved in the project are as under:

NLRDF has formulated 40 SHGs in villages of Khedbrahma taluka having 773 members. Total savings mobilised by the SHG members amounts to Rs. 2,29,707/- as on 31st March 2003. Internal lending carried out by the members amounts to Rs. 1,08,660/- so far, by which 271 SHG members have been benefited.

Three SHGs of village Didhiya namely Vijay, Vikas and Saraswati Mahila Bachat Mandal have been linked with Gramin Bank - Khedbrahma and provided bank loan of Rs. 5000/- each, which has been disbursed among members needing loan at 2% interest per month.

Theme Camp:

A theme camp was organised on 9.4.2002 at village Didhiya in primary School for benefit of members of 8 SHGs as well as village people for generating awareness regarding social customs, taboos, evil practices and vices. Similar camp was organised at Nava Nana on 31.7.2002 on sustainability of women which was participated by 350 villagers. The message was conveyed through drama.

Cattle Camp:

A cattle camp for de worming among cattle was organised at village Valran on 24.4.2002 in which 208 cattle were benefited with help of Veterinary Officer and Livestock inspector of the village. A similar camp was organised at village Kalol on 26.7.2002, in which 228 cattle were treated. Veterinary Officer Dr. Patel rendered his services.

Training in Agriculture and Animal Husbandry:

20 women members from Karunda and Damavas villages attended training in agriculture and animal husbandry related aspects at Farmers Training Centre, Khedbrahma. Resource persons were from departments of agriculture, horticulture, forestry and veterinary. Participants found the training very useful.

Yuvati Shibir:

A camp for adolescent girls was organised at Ambaji during 8.5.2002 to 10.5.2002 in which 36 girls from villages participated. Second camp for adolescent girls was organised during 26th to 28th December 2002 at Ambaji. In both the camps changes and problems during puberty / adolescent age were discussed. Also menstruation, pregnancy, male and female sex organs etc. were discussed.

Training in Hand Pump Repairing:

Government has installed hand pumps in villages but when these hand pumps get out of order, repairing is delayed for a long time and women have to face difficulty in fetching water. It was felt appropriate to provide training in repairing of hand pumps to women so that hand pumps are repaired at the earliest. 24 women from 7 groups were imparted training at Khedbrahma during 20.5.2002 to 25.5.2002. During the training defunct hand pumps of village Valran, Didhiya and Silvad were repaired by women participants. Women trained are provided with kit for repairing. 6 hand pumps in Kalol and Naka got repaired with the help of Water Supply and Sewerage Board and Group members.

Micro Enterprise Development (MED) :

Basic objective of Swa Shakti project and formation of Self Help Group is to lead the SHG members to empowerment through entering into income generation activities. Provision for bank loan through SHGs is envisaged in the programme. In order to provide awareness and guidance to women regarding micro enterprises, awareness meetings and trainings were organised.

MED Awareness Meeting:

A meeting for generating awareness and provide motivation to women regarding micro enterprises was organised at Village Kalol Naka on 19.8.2002. Resource persons for providing information and motivation to women called were as follows:

1. Mr. Jagatpal Arora Principal, Khadi and Village Industries Trg. Centre Gandhinagar.
2. Mr. Dabhi Advisor, MED, Swa-shakti project
3. Ms. S.P.Mehta District Project Manager, Swa Shakti, Himmatnagar

A mobile exhibition Van of KVIC training centre, Gandhinagar was brought for demonstration of products prepared by other groups and training by Mr. Jagatpal Arora. He also promised to provide training to group members in their villages. Mr. Dabhi gave motivation to women through his talk and examples of successful women entrepreneurs. Demonstration of Agarbatti making was done on the spot, and details of Chalk and candles making, utensils cleaning powder and other small business was provided in the meeting.

MED Training :

For MED training 35 women from 14 groups of Yogeshwar Cluster were selected by personal interview. Literacy and interest in own business were the criteria for selection. MED training was organised at Kashi Vishwanath Temple at Khedbrahma for the selected 35 women during 23rd to 28th December 2002. Resource person from Unnati imparted the training. The topics covered in the training were :

- Objectives of the training
- Selection of products, stages and preparation required for self employment
- Business opportunity guidance
- Market Survey
- Market Management
- Field visit to successful Entrepreneur and to Dena Bank- Laxmipura

Certificates were provided to the participants at the end of the training

Self Employment:

Awareness Generated and Motivation provided to women regarding Self employment resulted into self employment to 32 women of different SHGs. Among these self employed women 24 have started grocery shops, 3 have started flour mills, 2 have started vegetable shop and one each have started sewing, fast food and bamboo work.

Skill Development:

Four sewing machines are provided between six SHGs in three villages for providing practical training to members of groups by other experienced group members. 70 women members of the groups have been benefited by this activity and they are able to stitch and repair their own garments.

Cluster formation and Cluster Meetings:

In order to strengthen the groups and generate unity and empowerment among women three clusters have been formed according to geographical areas. At regular interval representatives of groups meet and discuss local common issues, problems seeking attention and need to draw attention of taluka / district authorities.

After one cluster meeting of each cluster in April 2002 Cluster training was organised at Laxminarayan Annakshetra, Shamlaji during 17th to 19th April 2002. This training was imparted to 46 women from groups and 4 field workers and Supervisors of the project. During these three days resource persons from various organisation were invited to share their experiences, expertise and knowledge.

On 1st day women from Laher Organisation and Shri Mohanbhai Parmar from Shramjivi Samaj, Bhiloda shared their experience on cluster formation and training as well as small business by women.

On 2nd day, Mr. Harshwardhan Jani, Managing Trustee of SEIRDI shared his views and experience on women empowerment, unity and issues related to women in rural areas. Manishaben from Swa shakti Project Himmatnagar paid her visit and delivered talk on related subject.

On 3rd day, Field visit was done in which few ideals SHGs of Shramjivi Samaj, Bhiloda were visited and discussion with groups leaders and members took place. Also Rural Technology Institute, Vankaner, tal. Bhiloda, was visited where various technical trainings are provided.

Cluster meetings were organised to share information on issues related to women and villages.

25.7.2002	Khedbrahma
23.10.2002	Chikhala and Naka Village
22.11.2002	Kantharpura
26.11.2002	Silvad
29.11.2002	Nava Nana
16.1.2003	Naka Dem falia
23.1.2003	Didhiya Hall
30.1.2003	Chada
15.2.2003	Damavas
22.2.2003	Padhara village
25.2.2003	Kanthapura

Health Awareness Education and Training :

Information on health, hygiene, nutrition and kitchen gardening was provided to members of 20 SHGs in 15 villages in July 2002. Information on common ailments like diarrhoea, vomiting, malaria etc. was provided to women during September 2002.

A group of 29 members were deputed to Lok Swasthya Mandal, Shivrajpura, Tal. Halol, during 27th to 29th January 2003 for training in health. They were given basic knowledge of human body, parts of body and their functions, balance diet, diseases, like cough and cold, diarrhoea, malaria, how they are spread, causes and prevention as well as treatment of common ailments. Also information on TB, stone in kidney, heart attack etc. was given. Dr. Ashwin Patel and Ms. Nimitta Bhatt imparted indepth training to the members and provided a kit of medicines to women.

Literacy:

23 literacy centres were functioning in villages for the women members of SHGs in which educated members of SHGs provided literacy to illiterate members. Field workers and supervisors monitored the centres. 400 women have learnt to read and write in these centres. Meetings to monitor the progress of literacy classes were organised at Khedbrahma and Shamlaji.

Exposure Visits:

Activity Coordinator, Supervisors and four field workers visited Peoples Education and Development Organisation (PEDO) in Dungarpur District, Rajasthan during 20/21 Sept.2002. Purpose of the visit was to observe and understand the basic concept and working of Cluster and income generation activities carried out by SHGs.

On 25.12.2002 under MED training women were taken to Suryanagar Kampa and Abdasan village of Idar taluka for studying horticulture and animal husbandry. In horticulture they could see cultivation of sapora and pomegranet through drip irrigation.

Tik plantation also is done in the fallow land. In cattle rearing exotic breeds of cows and maintaining them was observed. As most of the members belong to farmer families and their family occupation is agriculture and animal husbandry they were taken to these places.

Refresher Orientation Training:

Orientation training were organised at village level for the members of all SHGs. As the training was imparted at their doorstep almost all members attended the training.

Workshop/Seminar /Meetings/Training Organised:

Teleconference was organised to review the progress of the project. Telephonic questions answers were done during the conference. Two women from Naka village during 11th to 13th May 2003 have attended the conference.

Meeting was organised on 22.6.2002 in collaboration with Swashakti project at Manav Kalyan Trust - Kheroj with Sarpanchs and Talatis of project villages to make them aware of the project and various activities being carried out in the project and discuss where they can be helpful to the women. Also topic like Panchayati Raj, Community Assets and related issues were discussed.

Workshop for Talatis and Gram Sevaks of project villages was organised at Khedbrahma on 19th September 2002 in which detailed information of Swashakti project was given to them. Mr. Patni, In-charge, Tribal Sub Plan remained present and gave talk on various schemes of the department so that they can provide information and guidance to village people.

Meeting of Bankers & NGOs was organised on 7.10.2002 which was attended by local bankers, representatives of NGOs, Mr. Pinakin Rawal,DDM, NABARD, representatives of Taluka Panchayat. Problems faced by NGOs in opening bank account of SHGs and linkage were discussed. Banks had agreed to open accounts of SHGs and give loan at proper time.

Training on book keeping and record keeping was imparted to 24 group leaders of SHGs at Mataji Temple, Khedbrahma. Accounts Officer Mr. C.K.Patel imparted training in simple accounting systems and methods of maintaining records like member register, meeting register, saving and loan register, individual saving passbook, day book etc. Also records maintained by group leader were checked and suggestions and guidance were provided to them to improve upon.

Training in Legal aid was attended by Training Coordinator at Shreyas Foundation during 24 to 26 February, 2003 in which issues like dowry, divorce, rape, FIR, child marriages etc. were discussed in detail.

15th August 2002 – Independence Day of India was celebrated by members of all 40 groups in their villages.

On 8th March 2003 – World Womens' Day – a group of 52 women from SHGs was deputed to attend a function at Gandhinagar on Heli Pad ground .

Monitoring and Evaluation:

All the 40 groups formulated by NLRDF were visited by Monitoring and Evaluation team of Agriculture Finance Corporation during 1st and 2nd May 2002. All required information and data were provided. A meeting was organised at village Navanana for sharing of information. Again on 26th March 2003 monitoring was done by AFC team. They visited selected groups in 3 villages for random evaluation and expressed their satisfaction regarding working of the groups.

A monitoring committee formed by International Fund for Agriculture Development (IFAD) and World Bank visited on 27th November for monitoring and grading of SHGs formed by NLRDF. Meetings were arranged at 2 places where all group leaders remained present with all records and provided all information they required. In their criteria and parameters, groups formed by NLRDF were the best groups among all in Sabarkantha District. Out of 40 groups of NLRDF, 35 groups were found in grade A and B in all parameters.

Swarna Jayanti Gram Swarajgar Yojana (SGSY)

On the line of Self Help Groups, under the scheme of SGSY saving groups are being formulated. In all 50 groups have been established under this scheme out of which saving bank accounts of 43 SGSY have been opened in local banks. Savings mobilised by these groups is more than Rs. 1 lac.

Social Forestry:

Importance of forests and environment is often discussed with village Sarpanch, members of SHGs and SGSY and people of the villages at large. Around 30000 medicinal plants and fruits grafts were provided to people in 16 villages in August 2002.

Khadi and Polyvastra project:

During discount period for Khadi and Polyvastra declared by Govt of Gujarat, sale of Khadi and Polyvastra items was done from the stock. Items were sold to the workers of Asoka Spintex on instalment basis worth Rs. 1,25,000.

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