

ANNUAL REPORT

2013-14



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FOREWORD:

We are pleased to share the Annual Report of AVISHKAR NGO, Tumkur for the year 2013-14. The NGO has got the opportunity to serve rural communities in the talukas of Koratagere and Tumkur talukas of Tumkur district. The NABARD sponsored JLGs and Farmers Clubs are functioning actively. All the fifteen JLGs have got bank linkages and are availing loans to start additional income generation activities.

The farmers clubs are also actively engaged in development programmes. These clubs are playing active role in the implementation of development projects with the support from line department. We take this opportunity to sincerely thank the NABARD, Tumkur for support and cooperation extended to us.

The NGO has provided training and consultancy services to local NGOs in Tumkur and other districts. Hand holding services to watershed communities, organized capacity building activities for the SHGs etc. Provided the monitoring and consultancy services for NABARD sponsored projects in the Karnataka State. We express our gratitude for the mentioned institutions for supporting AVISHKAR.

The organization has been selected as for implementation of Agro forestry project in Tumkur taluka. The project was sponsored by Forest Department Tumkur. Each farmer has planted 100 forestry plants in their land. We are thankful to the forest department for sanctioning the project.

AVISHKAR has provided the consultancy services on Empirical Impact Evaluation study on Gramaswaraj project (Karnataka Panchayaths Strengthening project). The Gramaswaraj project impact evaluation was conducted in association with CMSR-INDIA, Hyderabad. We are happy to extend our thanks to CMSR, Hyderabad for opportunity provided to us.

We sincerely thank the SHGs farmers clubs and JLGs and other community based organizations, who have extended support and cooperation in the effective and smooth implementation of all the projects during the year.

It is our pleasure to sincerely acknowledge the determined and dedicated services of our employees who have put sincere and hard efforts to achieve the results. We extend sincere gratitude for the well wishers of the organization for their generous support and cooperation.

A.Anandakumar
Secretary

1. INTRODUCTION:

AVISHKAR has completed yet another fruitful year in its endeavor to serve the rural community. The focus areas during the year were- awareness campaigns and meetings related to natural resource management, strengthening and capacity building of community based organizations like JLG, SHG and farmers clubs and other farmer organizations. The NGO has succeeded in the bank linkage of 32 joint liability groups during the reporting year. The JLG members have started additional income generation activities like- dairy, horticulture and petty cash business etc by the loan availed.

Nine farmers clubs are functioning very effectively in Tumkur and Koratagere taluka, Tumkur district. Both JLG and farmer club projects were supported by NABARD. All the farmer clubs are functioning regularly with meetings and taking lead role in decision making process, participation in soil testing, shramadan (voluntary labour), availing the benefits from RSK, information sharing with other farmers and adopting innovative and improved agricultural practices.

AVISHKAR has provided the consultancy services on Empirical Impact Evaluation study of Gramaswaraj project (Karnataka Panchayaths Strengthening project). The Gramaswaraj project impact evaluation was conducted with the collaboration of CMSR- INDIA, Hyderabad. The NGO has facilitated the data collection, organizing village meetings, gramsabhas, asset survey, report and analysis in 100 gram Panchayaths in Karnataka State.

The agro forestry project was implemented with the support of Forest department, Tumkur. During the year, 35 farmers from Urdigere hobli have been identified and plantation has been completed. Each farmer has planted 40 to 60 forestry species. Teak, Silver oak, Melia dubia and Neem have been planted.

Apart from JLG of men, steps have been taken to form JLGs of women. Six JLGs have been bank linked with Kavery Grameena Bank Urdigere and Nagavalli. The woman

JLG members have utilized the loan for dairy, petty business, tailoring and hotel business. Recover of the loans is regular. Apart from this, training and capacity building, linkages etc were conducted to the existing SHGs.

AVISHKAR has provided consultancy services to department of watershed development, NABARD, NGOs and farmers organizations. The NGO has provided monitoring services to NABARD-WDF and TDF projects.

2. FIELD IMPLEMENTATION PROGRAMMES:

2.1. AWARENESS AND RAPPORT BUILDING PROGRAMME:

During the year the organization has organized informal meetings and village meetings to create awareness and sensitize all the stakeholders about the different government schemes and projects in all the villages. The aim of the awareness programme was to enhance the knowledge of all the stake holders on natural resource management, to sensitize them on existing resource availability and optimum utilization of resources and participation of communities in all the programmes effectively.

An informal meeting was organized to sensitize the community members about the various government schemes and motive them to organize into JLGs and SHGs. Village meetings were organized in the project villages and discussed mainly about existing problems, reasons for the degradation of existing resources and conservation of natural resources. The village meetings



gave an opportunity for community to express their views and experience about the existing problems in the villages. Village meetings were conducted in 15 villages during the year and regular informal meetings in all the villages were also organized.

2.2. PROMOTION AND STRENGTHENING OF JOINT LIABILITY GROUPS (JLGs):

During the year emphasis was given on the promotion and strengthening of JLGs and attention to the needs of marginal, small and landless families. Efforts were made to initiate additional income generation activities like- dairy, horticulture and petty cash business etc. This would enable the group members to access timely and adequate loans required for taking up their income generative activities.

Promotion of JLGs also helped the farmers to strengthen their collective bargaining power. JLGs can collectively involve in procurement of inputs and thereby save the cost of inputs besides liase with Government agencies and Raitha samparka Kendras for adoption of new technologies and prudent farming practices. All the



JLGs adopted regular savings of affordable amounts. This activity has helped in inculcating savings habit among the farmers, but also facilitated their coming together on regular basis helping to promote mutual trust.

DETAIL OF BANK LINKAGES OF JLGs:

Sl.No.	Name of the JLG	Village	Name of the bank linked	Loan amount availed (Rs)	Purpose
1.	Ranganatha JLG	Bidarakatte	KGB, Nagavalli	1.00lakh	Business
2.	Sri Vinayaka JLG	Bidarakatte	KGB, Nagavalli	1.00 lakh	Agriculture
3.	Sri Rama JLG	Bidarakatte	KGB, Nagavalli	1.00 lakh	Agriculture

4.	Bhiraveswara JLG	Yaladahalli	KGB, Nagavalli	1.00 lakh	Agriculture
5.	Basaveswara JLG	Yaladahalli	KGB, Nagavalli	1.00 lakh	Agriculture
6.	Ambhabhavani JLG	Singonapalya	KGB, Nagavalli	1.00 lakh	Agriculture
7.	Chatrapathai JLG	Singonapalya	KGB, Nagavalli	1.00 lakh	Agriculture
8.	Vinayaka JLG	Kadaranahalli	KGB, Urdigere	1.00 lakh	Live stock development
9.	Sri Rama JLG	Kadranahalli	KGB, Urdigere	1.00 lakh	Agriculture
10.	Narasimhaswamy JLG	Kadaranahalli	KGB, Urdigere	1.00 lakh	Live stock development
12.	Mahadeswara JLG	Kadaranahalli	KGB, Urdigere	1.00 lakh	Live stock development
13.	Veerabhadra JLG	Kadaranahalli	KGB, Urdigere	1.00 lakh	Live stock development
14.	Maruthi JLG	Hiredoddawadi	KGB, Urdigere	2.00 lakh	Live stock development
15.	Vinayaka JLG	D.Nagenahalli	KGB, Urdigere	1.00 lakh	Live stock development

2.3. STRENGTHENING OF FARMERS CLUBS:

The organizations main thrust is the formation of farmer clubs and capacity building for farmers clubs mainly on sustainable agriculture, agro forestry, different composting techniques leadership qualities, book keeping and financial management etc. So far, the organization has formed nine farmers clubs. All the farmer clubs are functioning regularly with meetings and taking lead role in decision making process, participation in soil testing, shramadan, availing the benefits from RSK, information sharing with other farmers. The farmers clubs are also actively engaged in development programmes. These clubs are playing active role in the implementation of development projects. The organization has formed nine farmers clubs are promoted in all projects to ensure of sustainable development through involvement of community participation. During the year the organization has organized one day Orientation workshop/ Inauguration of all the nine farmers clubs.

The purpose of the programme was

- Sensitize and orient the farmer's club members about the farmer club aims, objectives and activities
- Roles and responsibilities of farmer club members
- Salient features of farmers clubs
- Role of farmers clubs in village development programmes.



The Joint Director of Agriculture, Deputy Director of Horticulture, ADA of watershed development department, lead Bank Manager, Regional Manager of Kavery Gramina Bank, and Assistant General Manager, NABARD have participated in the inauguration programme and shared their valuable experiences about successful implementation of farmers clubs. They have suggested the farmers to actively participate in all the farmers' club programmes. All the members of farmers club took oath regarding their commitment towards village development along with individual development.



Detail of farmers clubs formed in Tumkur and Koratagere talukas.

Sl.No	Name of the farmers club	Village	Taluka	Number of members
1.	Negilayogi Raithakoota	Chikkagundagal	Tumkur	12
2.	Amrutha sneha Raitha koota	Amruthagiri	Tumkur	15
3.	Sri Mutharaya Raitha koota	Jakkenahalli	Tumkur	16
4.	Sri Anjaneya Raithakoota	Kadaranahalli	Tumkur	22
5.	Sri Durga Raitha koota	D.Nagenahalli	Koratagere	12
6.	Sri Vinayaka Raithakoota	Hiredoddawadi	Tumkur	15
7.	Sri Lakshmidevi Raithakoota	Lakkenahalli	Tumkur	15
8.	Sri Thopi Ranganathaswami Raitha koota	Sopanahalli	Tumkur	16
9.	Sri Lakshmi Narasimhaswamy Raithakoota	Bidarakatte	Tumkur	16

2.4. AGRO FORESTRY PROJECT:

The organization has been selected as for implementation of Agro forestry project in Tumkur taluka. The project was sponsored by Forest Department Tumkur. The main activities are, identification of farmers, motivation for tree plantation, collection of farmers documents, providing seedlings to farmers, field facilitation to pit digging and planting of seedlings and fallow up activities, documentation and reporting. During the year, 10 farmers from Urdigere hobli have been identified and plantation has been completed. Each farmer has planted 100 forestry species. Teak, Silver oak, Melia dubia and Neem have been planted. Survival of the plants is about 70 %.



2.5. WOMEN DEVELOPMENT:

During the year the organization has given more emphasis on strengthening of existing SHGs through regularly attending the weekly meetings and discussed about the convergence with line departments and micro finance institutions. During the village visits, identified left out families which are not a member of SHGs and motivated and formed JLGs for women members. Six JLGs have been bank linked with Kavery Grameena Bank Urdigere and Nagavalli. The JLG members have utilized the loan for dairy, petty business, tailoring and hotel business. Recover of the loans is regular.



Nurturing Self-Help Groups of rural poor women is AVISHKAR key tool in fulfilling its mission and goals. The Self-Help Groups work for the women in a number of ways: they provide guidance; they give support and assistance to women; and they identify and promote livelihood enterprises among its members. These livelihood enterprises provided better employment opportunities in the project villages. The SHG members take loans from the SHGs and set out to begin an enterprise of their own.

THE DETAILS OF NEW WOMEN JLGs:

Sl.No.	Name of the JLG	Village Name	No of members
1.	Mahalakhmi JLG	Bidarakatte	05
2.	Dhanalaxmi JLG	Bidrakatte	05
3.	Mahalakhmi JLG	Chikkaianapalya	05
4.	Sri Annapoorneswari JLG	Beladhara	05
5.	Chamundeswari JLG	Janupanahalli	05
6.	Devika JLG	Siddalingaianapalya	05
7.	Bhumika JLG	Siddalingaiana palya	05
8.	Basaveswara JLG	Chikkagundagallu	05

3. IMPACT EVALUATION OF GRAMASWARJ PROJECT.

AVISHKAR has provided the consultancy services on Empirical Impact Evaluation study on Gramaswaraj project (Karnataka Panchayaths Strengthening project). The Gramaswaraj project impact evaluation was conducted with the collaboration of with CMSR- INDIA, Hyderabad. Under this project, the organization has provided the following services in 100 gramapanchyaths of 15 districts of Karnataka state.

- Conducting ward sabhas, gramasabhas and PRAs in all sample panchayaths
- Collection of secondary data from grama panchayaths
- Training and capacity building for field investigators and supervisors
- Facilitation and coordinating field work
- Preparation of reports and providing other qualitative inputs to project reports.
- Conducted gramapanchyath asset survey.



As part of the consultancy, AVISHKAR has organized training for the Enumerators of the evaluation team. Three training programmes have been conducted at Gulbarga, Davanagere and Tumkur. Hand holding regarding filling up of the information in the format, consolidation, analysis, interview techniques, organizing and facilitation of meetings/focus group discussions etc have been taught to the enumerators during the training.

4. CONSULTANCY SERVICES FOR NGOS AND DEPARTMENTS.

The NGO has provided consultancy services to department of watershed development, NABARD, NGOs and farmers organizations. Following consultancy services have been provided. The NGO has provided monitoring services to NABARD-WDF and TDF projects. The following training programmes have been conducted for NGOs (ORDER, BAIF, Spandana, HDS, CRDS, and Vahini etc)

- Training on community mobilization, community participation.
- Concept of watershed development and resource management.
- Roles and responsibilities of watershed assistants and field staff.
- Net planning and preparation of detailed project report.
- Productivity enhancement in watersheds.
- Formation and strengthening of community based organizations.
- Leadership qualities, gender and equity etc.
- Concept of tribal development project, WADI aftercare activities etc.
- Role of CBOs in NRM and CPR management



5. TRAINING AND CAPACITY BUILDING:

Training and awareness programmes are part of all the development projects implemented by the organization. The organization conducted different subjects to village level trainings and demonstrations in the project villages. The following trainings conducted at village level during 2013 -14.



Sl.No.	Name of the training programme	Number of participants covered
1.	Live stock development	64
2.	Organic farming - (seed treatment, use of bio-fertilizers)	38
3.	Dry land horticulture/ Tree based farming	56
4.	Training on Income generation activities for SHGs and JLGs.	82
5.	Training on Soil and water conservation	76
6.	Training entrepreneurship awareness for SHGs	42
7.	Exposure visit on tree based farming	35
8.	Training on vermicomposting	42
9.	Training on vegetable cultivation	26

Our Acknowledgements to:

1. National Bank for Agriculture and Rural development (NABARD) Bangalore.
2. District watershed development department, Tumkur
3. CMSR- INDIA, Hyderabad
4. Forest department, Tumkur
5. All the Doners/contributors to the organization
6. NGOs and technical institutions
7. Canara Bank Tumkur
8. Kaveri Grameena Bank Urdigere, Nagavalli and Beladhara Tumkur-takuk, Tumkur-Dist

ORGANISATION BACKGROUND:

AVISHKAR is a non- governmental, non- profit, voluntary organization conceived by a group of dedicated, young, social development professionals. The organization was started in the year 2004 to initiate sustainable agriculture, natural resource management, rural livelihoods and women development social and rural development activities. The NGO aims to participate actively in the social transformation process. The organization is committed to provide services for the development of children, women, farming community, vulnerable sections of the society with active involvement in development process.

The organization aims to empower marginalized rural community with special emphasis on the following development programmes such as women empowerment, child education, sustainable agriculture, community health and natural resource management to accomplish sustainable, social and economic development. AVISHKAR is presently working most drought prone areas in 40 villages of the Tumkur, and Koratagere talukas in Tumkur district, Karnataka state.

VISION:

Efforts towards involving the community in the development process through awareness creation on their potential and resources for achieving self reliant social and economic development initiatives. This will be achieved through enhancement of skills and capabilities of the communities and involving them actively in development process.

MISSION:

Creates opportunities for providing sustainable livelihoods for the rural families, especially vulnerable sections and ensures sustainable livelihood, clean environment, good quality of life and human values. This will be achieved through effective utilization of local resources, extension, transfers of appropriate technologies, building village level institutions and their capacities. AVISHKAR is a secular, dedicated and professionally managed organization.

ORGANIZATION OBJECTIVES:

- Enable the rural communities, particularly the vulnerable section to design and implement economic programmes so as to achieve sustainable development.
- Create environmental awareness among the youth; tree planting and forest conservation, educating the community on the need to conserve natural resources.
- Improve the economic status of farming community by adopting organic farming and sustainable agriculture methods.
- Build the capacity of the farmers and NGO staff in sustainable agricultural practices and judicious use of natural resources through training programmes and field support.
- Promote sustainable livelihood activities through participatory approach by enhancing their skills and capabilities.
- Organize rural community to form Community Based Organization (CBOs) such as Self Help Groups (SHGs), farmers associations, watershed committees for the sustainable management of natural resources.
- Provide entrepreneurship and skill trainings for rural youths and SHG members.
- Train youth and children of families to develop their capacities and leadership qualities in order to mainstream them to avail the benefits of development.
- Promote health awareness among the deprived and vulnerable communities.
- Organize health camps on family planning, HIV/ AIDs awareness camps and general health camps.
- Organize vulnerable families, especially SC/ST and empower them with necessary skills for betterment of living standards on sustainable basis.
- Create awareness about the education for school drop outs and child labourer with special emphasis on girl child education.