



FUNDACIÓ ADA PER AL DESENVOLUPAMENT DELS ADIVASI

Form of Annual Report. Period: 1stApril 2016 to 31st March 2017

1. TITLE OF THE PROJECT

A1. Empowerment of Women

A 2. Education of Children

2. DATE OF ELABORATION OF THE REPORT: 1st April 2016 to 31 March 2017

3. ANNUAL GENERAL VALUATION OF THE EXECUTION OF THE PROJECT

Valuation of project and changes observed in beneficiaries

The Guiding Vision of JASC (Jivhalla Assumption Social Centre) is to work for the integral development of people becoming self-reliant by education, which will lead them to personal and collective action.

JASC believes that the transformation of society is possible if the women are given their right place and dignity in families and in society. We are trying to materialize this by empowering the women through various training programs and exposure visits. JASC believes in the power of people and have the confidence in their capacity to change themselves and to transform the society.

It has been a great concern and constant endeavor to interact and empower the marginalized communities especially women and children through diverse social upliftment activities and thereby contributing the Nation building. All our intervention programs are focused on Socio-Economic development of the Tribal communities especially women and children. The various program under the project is providing the women a social platform and social support system to come together regularly to share their experiences and to discuss and to take action on the various issues that affect their life and the life of their community. Through this process of conscientisation the women develop their individual and collective consciousness and leadership for action.

EMPOWERMENT OF WOMEN

Women are the principal stewards of any development. The relationship is viewed as being almost instinctive because of women's role in bringing up the family specially child bearing, as care-givers and nurturers of life. As Vandana Shiva put it, "Women produce and reproduce life not merely biologically, but also through their social role in providing sustenance. Women's role in various fields of development has been widely acknowledged today. However, cultural, economic and political barriers often deny women, an equitable place in the fabric of many societies. The process of modernization, particularly, has eroded the status of women by preventing them from enjoying the just benefits of their contribution to the human enterprise. Our attempt in this last year was to restore an equitable role, awareness and involvement of women in the developmental process.

Women empowerment programs have preventive effect against situations which marginalize women and make them vulnerable for social, economic and political discrimination. Members who are in the SHG groups for many years have benefited a lot. They are better informed about the social and economic issues of their areas. Their confidence has enhanced. They are vocal, have acquired leadership qualities and have become politically active too. Today, to a certain extent, they are being recognized and respected in their own localities. Though, they have become capable of sorting out the social evils and superstitions, it's a long way ahead of them to raise voice against such unjust and oppressive practices in the villages.

The killing of nature (ecology) affects the poor especially the rural poor women much more. If forests disappear, she is the one who has to walk longer distances to get water, fodder and fuel. The present form of development has also marginalized women by disempowering them. Women especially rural women are also the ones, whose survival is most threatened by ecologically disastrous development. Women are the poorest, the most vulnerable, when forest or lands or rivers or well die, these women mourn the most because they are the most afflicted and they know the pain of it. Due to this any movement against these women are in the forefront. This is why women have to be at the centre of sustainable development and sustainable society.

Where ever we are, we should support women, give them strength, tell them they are important, their knowledge is important, they are the creators and nurturers. We realized that empowerment of the poor is not possible as individuals. Small groups of women have to become the training ground for grassroots level and make them aware of their capabilities, creativity, inner strength and inner beauty. Treat them with respect; recognize their dignity, their wisdom, their time-tested knowledge etc.

The project aimed at developing the individual and collective consciousness of the women so that they become agents of change in their family and society. The target group of this project is

women who marginalized and oppressed due to their social and economic situations. They have very low dignity and no voice in decision-making rights either in the family or in the society.

Self Help Groups (SHG)

Self-Help Group (SHG) approach, in the recent years, has been rightly recognized as the best way of socio-economic empowerment of people living below poverty line in India.

The SHG movement for its forceful outreach amongst the poorest of the poor has now not only been categorized as a silent revolution in the empowerment of millions of poor but has also been recognized as an effective tool for rural poverty alleviation. SHG is only a platform, which leads to many other activities. Once the group is formed in the village, we get an entry there and we make use of this group for many other activities and thus to influence the whole village. In order to achieve sustainability of the Groups, a lot of emphasis has been placed on the capacity building of the groups by imparting training to the members of SHGs.

SHGs are very important means for economic independence of the women enabling them to save and make financial decisions. It also builds up the dignity of women since they are depending on their own resources. After working with the women, we feel that women have grown up a lot and I feel really proud of them. Few of the women really experience the freedom and their status has considerably improved in the family and community. The self-image of the women is changed and they have better understanding of themselves and their roles in the family and society. The women are also convinced of gender equality and are giving equal opportunity for their sons and daughters for education. The drop out of girls from the schools has relatively reduced. This is in turn bringing down the rate of child marriage and child labor.

We follow the monthly meetings of 26 SHGs spread out in 6 panchayats namely Satpala, Vattar, Agashi, Girish, Moolgaov, Rangoav and Mercedes, are the groups with bank accounts and functioning well. Besides these we also have established contact with groups of women in other villages plus in the same villages where already we have groups for the purpose of starting SHGs.

It is always encouraging to see the chain of action from our women as they share their experience of SHGs with their relatives and neighbors and invite them to form groups. In one of the villages we have two groups with bank account and now two groups are ready to start with the bank account. One more group of young married ladies, have formed under the leadership of our supplementary class teacher in order to form the SHG. When we have more groups in a village it is easy for us to conduct training program and other activities. In this particular village, often our meetings are in the evening or at night. It has always a pleasant feeling and atmosphere when we go to the villages where people accept us and cooperate with us.

Since, majority of the women are illiterate or having the minimum basic education, they are unable to maintain the records and accounts of the group in time. As the years pass by, there are more complication in transactions to be entered, viz, savings, internal lending, calculation of interest, return of bank loan etc. So we conduct training programs on book-keeping and register maintenance on a regular basis. In spite of all these, only 25% of the SHGs have learned to maintain the records independently. The other 75% of the groups need our support for the same. It is surprising to see some of the uneducated women who can record all the transactions of the group in their mind and they dictate to the animators during the monthly meetings. Leadership trainings and exposure trips empowered these women to open their eyes and respond to the changes for a better living.

During the year, we conducted internal auditing of the groups. It is always time taking because of lack of education plus their multiple responsibilities their account books are not up-to-date. Since it is not written fully they do not give the book on time for the auditing. On monthly meetings, we take up different issues with women for discussions, identifying the problems and finding out the solution by themselves

SHG's are trying to earn more through business. This year two persons started beauty parlor in their home itself, another person bought the stitching machine and started getting orders for stitching. Two women bought scooter thus to earn more in their work place by reducing the travel time. Other activities like Vada-Pav, taking order for the meals from resorts, vegetable selling, cultivating the land of others by taking the loan from the group etc. are going on. Economic development is the essential dimension of women empowerment and women should be economically self-reliant as far as possible.

Like other years this year too few of the SHG's close down. The reasons are aggravated family clashes or village problems. There are mushrooming government programs and found it's an easy way of hijacking our groups by promising immense returns and discounts. But in reality, no proper work or help they give. Our poor women become prey to it. They never realize that the interest goes to someone else that too more than what they give to SHG, s. Due to lack of education they are not able to calculate the interest rate plus the immediate need of the money and someone at their door with promises they fall into it. Few women are thoughtful and call us to discuss about it and escapes from this dangerous trap. It is disappointing when women take loan from our group in order to pay the loans they have taken from outside. These are some of the tribulations and difficulties we face and become helpless. We educate them about it but when need comes they do not think about it. On the other side the changes we observe in women and their experience and other achievements gives us a genuine happiness and passion to carry own our mission.

Today we can say proudly that SHG brought brightness, direction in the life of the women thus a new set of assertive women are emerging. Self Help Groups have paved way for

the empowerment of women at family, workplace and societal level. The tremendous changes we see in the field of education are very outstanding. They take loans to send the children for higher studies. Many children are enrolled in the English medium schools. Women encourage other women to send their children to school also invite the women for our training programs. Few women are financially independent and they do not have to depend on men for their family expenditure.

Women are not frightened to take loan either from the bank or from the group where they have their accounts. It builds up the dignity of women since they are depending on their own resources. Since the money from the group is not enough for all to take loan, they take loan from the bank. The local banks do not give enough loans that too after making many trips to the bank. There for we transferred their account into Canara Bank. It is a nationalized bank and it gives other opportunities besides the loan. For example, along with starting the account women can fill up the LIC policy too. It is not compulsory but knowing the importance of it many started taking this policy and have benefitted from it.

Women see SHGs as a treasure where they find answer for all their problems or search. In each meeting, there will be time to share their problems in the family or in the villages. This year too they had the problem of people from other villages coming and beating them connected with rain water. Not only the SHG women from the village but also SHG women from other villages together went to Tahsildar's office and gave the complaint and immediate action took place.

We had the joy of welcoming B.Ed. students from St. Treasa College Mumbai, students from St. Xavier College Mumbai and Nursing students from SNTD College Mumbai. They had prepared classes on different topics and took class for our women. Now more and more colleges are asking us to accept their students for their field work.

Regarding training, we were able to give various training to the women especially to our SHG groups. Whenever we have the training we invited the other women who are not in the SHG's. Sometimes we get good response depending on their work schedule. The trainings had given through classes, role-play, meetings, public programs, study tour and exposure visits etc. These training helped women to build up self-confidence and positive self-image. These programs gave them a wider perspective about oneself also the society in which they live. During the exposure visits, they saw how women like them have come into the mainstream of the society by their hard work. Training about POCSO Act 2012, gave a new awareness of sexual abuse of the children and how to safe guard the children from our family members also people from outside. Women realized that without hard work and trust in oneself nothing could attain in life.

This year we gave a special touch on health issues. In this fast growing and changing world, the life style and the food habits are attracting our Tribal people, thus, the sickness too.

But they are not aware of it. Therefore, we arranged various sessions about health, invited doctors to talk to them, arranged medical checkup also cancer detection camp etc. Women were trained to practice different Mudras for different sickness and taught how to get healed. They also have learned how to use the ordinary things which are available in our surroundings. Through medical camp and checkup few were detected with sickness and asked to go for further treatment and we did the follow up.

L.I.C Program:

This year we have 31 LIC policyholders. As usual, we collect their money and pay the premium every month. It is another way of assuring their life and economic security. This has inspired others too to start new policy. But the new economic policy and problem in the country also affected them too, in savings.









Trainings conducted in this year for the women: These trainings were conducted at different centers at different times for the better partaking and outcome.

- Health is wealth and it is in our hands
- Group Formation
- Account writing and book keeping
- Leadership Training
- Policies and bank loan by Bank manger
- Nutrition and Hygiene
- Health training from pregnancy till Menopause
- Exposure Visit

- Women's day celebration
- POCSO Act 2012
- Street play
- Tailoring
- Basic Beautician Course
- Computer classes

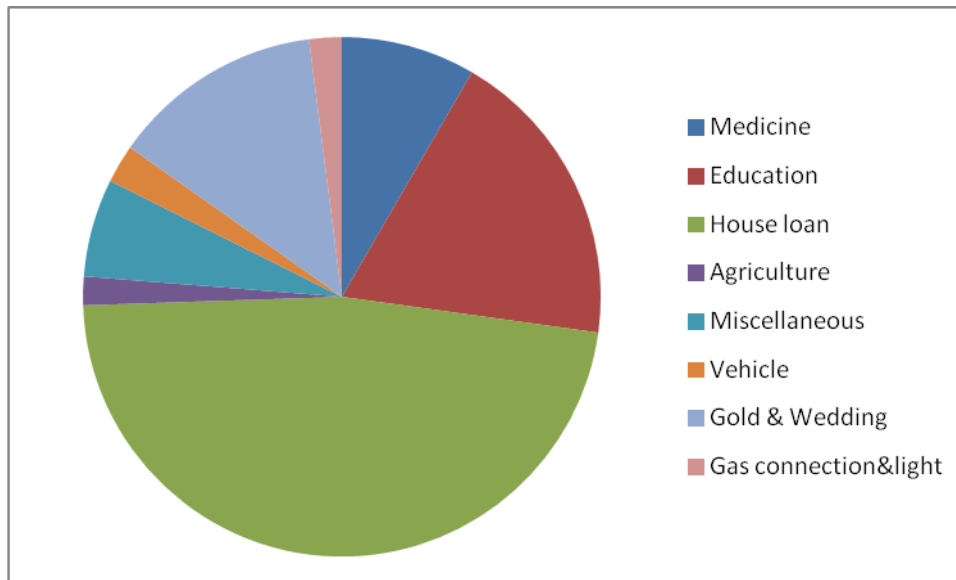








Medicine	165000
Education	370000
House loan	930000
Agriculture	35000
Miscellaneous	120000
Vehicle	47000
Gold & Wedding	260000
Gas connection&light	40000



Impacts of training on women:

- Women have become more self-confident
- Capable of taking leadership roles in the groups
- Awareness to health has improved
- Natural medicines have become part of their life
- More women are supporting the family income
- Standard of living has improved
- The status of women has improved in the family and community
- Enjoy better housing, able to provide better education for their children and enjoy better health
- Women are becoming more and more aware of their rights and duties
- Women began to speak about exploitation and violence against them in their own family.

EDUCATIONAL SUPPORT AND INTEGRAL DEVELOPMENT OF CHILDREN

Most societies are burdened with socio-political inequalities, class, racial, religious disparities, gender discrimination, and the urban rural divide, that lead to violence and conflict in society. Unless these structures are done away, there is little likelihood of a peaceful, nonviolent society. To eliminate this inequality, the role of education is also essential.

Government and scholars now agree that education is a desirable objective in itself and is also the means for inculcating right attitudes and morality among people. We also know that education helps us in understanding developmental issues and transformation of society into more just, peaceful, and equitable one. A proper and relevant educational system helps to foster awareness of the society – both human and the environment, which leads us to cultivate a healthy value system of living together in harmony and treating others with respect and dignity. Therefore we strongly believe that education is the most effective instrument for empowering the poor and marginalized section of society. So, the thrust of our program is to educate as many children as possible especially those who are not motivated enough to go to school because uneducated parents do not see the importance of education rather they will find out how to earn something more by sending the child for work, or engaged in house hold work.

Suitable to these problems, we started 5 supplementary Education Centers in five Hamlets, where the children are organized for regular coaching classes. They are about 150 in number. Teachers are from the village itself and we train them time to time. Regular checking of the home work also helping them to do study all the subjects properly encourages them to come regularly and their attendance in the school also improved. We insist the teachers to enlighten the children about each festival, and life history of great men and women of our times, whose life make them think, reflect and to decide for oneself. Saturdays are kept for value education by sharing meaningful life promoting stories and poems.

We realized that every child is a true diamond regardless of his or her behavior and external appearances. Just as the hard work, surrounding the diamond obscures the brilliance of the precious stone, the preconceived idea about the child hinders one from seeing the true shining diamond in the child. The fact is that only a diamond can cut a diamond. Hence only those who know their children well can do this master job. Each child has to be dealt individually with utmost care and sensitivity. We try to inculcate these values to the teachers.





Participation of College Students:

We welcomed students from St. Xavier's college to join the venture of allowing the children to see their world with their own eyes and shape their own wings and allowing them be a child. They engaged in helping out in different centers, by taking classes and conducted various program. They also helped out in Deevali vacation camp, Christmas gathering and summer camp. Children enjoyed the dynamism of these youngsters and participated in each program enthusiastically.

Computer Education:

When asked what the greatest service is, Swami Vivekananda replied, "The only service to be done to our people is to give them basic education to develop their individuality". They are to be given ideas and their eyes are to be opened to what is going around them and they will work out their salvation". We are happy that we were able to help many children and youth of our Tribal community to learn computer in different levels. They often come to practice what they have learned and also to do their project works. Thus, JASC computer center has become a center of learning and interaction. It gives them a chance to bring out their inner abilities and qualities in action.



Summer Camp:

Let us give them the childhood to themselves; children need love, especially when they do not deserve it. That is how we build up the future and make it a better place for them so that they never regret later. Summer camp gave them ample opportunities to bring out their hidden talents and come out in flying colours. We were blessed by the presence of Xavier students, and a BSW student to help out the camp. Their craft works and paintings etc. were excellent. Those who came regularly profited more.

Deevali Vacation Camp for three days:

In every seed is the promise of thousands of forests. This is what we experienced during this camp. So much potentials in each child and they really did a break through during the three days' programs. About 160 children took part in it. We had few excellent teachers and coordinators to animate these programs. Each child got the chances to participate in the activities and they really did well.





Activities Conducted in 2016 – 2017

- Teachers training
- Parents meeting
- Summer Camp
- Children’s day celebration
- Deevali vacation camp
- Christmas celebration
- Computer classes
- Republic day celebration
- Spoken English Classes
- Evaluation of the centers with parents.

Achievements:

- Various programs and activities created opportunities for the children to develop their talents and abilities.
- Self-confidence and self-worth is growing among students
- Many are going to school regularly

- The daily attendance has improved in the centers and in the school
- Taste for computer education is increased
- Students behavior pattern changed very positively in the class and at home
- Number of drop outs decreased
- Sense of cleanliness and value of honesty and respect have grown
- Positive outlook of parents towards education

4. ANNUAL EXCHANGE SUMMARY OF TRANSFERRED FUNDS (01/04/16 – 31/03/17)

Sheet 1. Exchange summary of the funds transferred by A.D.A. to the project (to be filled by ADA)

Date	Amount Sent Euros	Amount Obtained USD	ExchangeRate uros/USD
TOTAL			

Total Bank Transfer Charges/Expenses: Euros

Sheet 2. Exchange summary of the funds received by the project

(To be filled by Project/Program)

Date	Amount Euro Recd	Equivalent Amt Rs.	Exchange Rate Rs. /Euro
12/04/2016	2618	197186	75.44
07/07/2016	2618	194668	74.48
18/10/2016	2640	193007	73.23
18/01/2017	2650	191382	72.34
TOTAL	Euro. 10526	Rs. 776243	RS. 73.87

5. SUMMARY OF EXPENSES MADE (01/04/16 – 31/03/17)

Group	EXPENSES SEPARATED PER DONORS	TOTAL EXPENSES OF PROJECT

	EXPENSES FINANCED BY A.D.A.	EXPENSES FINANCED BY NGO COUNTERPA RT	EXPENSES FINANCED BY OTHER CONTRIBU TORS (specify who)	
<u>A. DIRECT COSTS</u>	Rs.	Rs.	Rs.	Rs.
A.I LAND				
A.II CONSTRUCTIONS				
A.III EQUIPMENT AND MATERIAL AND SUPPLIES				
A.IV LOCAL STAFF				
A.V EXPATRIATE STAFF				
A.VI TRANSPORTATION				
A.VII REVOLVING FUND				
TOTAL DIRECT COSTS				
% DIRECT COSTS *				
<u>B. INDIRECT COSTS</u>				
B.I Administrative Expenses. Local NGO				
TOTAL INDIRECT COSTS				
GRAND TOTAL				
% OVER TOTALS *				

P.S.: * Calculated on total expenses of project during the year.

COMPULSORY ANNEXES TO THE ANNUAL REPORT:

Expenses of Jivhalla Assumption Social center 2016-17			
EXPENSES FINANCED BY A.D.A.		LOCAL CONTRIBUTION	TOTAL EXPENSES OF THE PROPECT
EMPOWERMENT OF WOMEN			
Women's Sustainability	66533	2150	66533
Women's Training Programme	102906	6035	102906
Travelling and communication	49207	0	49207
Exposure visits, tour, women's day	32953	12000	40953
Remuneration to Co-coordinators	132000	0	132000
TOTAL	383599	20185	391599
EDUCATION OF CHILDREN			
Teacher's Training& teachers day	5500	500	5950
Supplementary Classes& rent	42650	5000	42650
Classroom Rent	16000		16000
Salaries to Field Staff	66000	0	66000
Computer Training	10500	1870	10500
Children celebration and Activity, Library , materials	38430	8343	40343
TOTAL	179080	15713	181443
ADMINISTRATIVE COST			
Communication and Documentation	13200		15930
Office Expenses,Vechicle	18700	5200	22235
Salary to Accountants	105600		105600
Bank Charges	115		115
Audit Fee	3500		3500
Capital Expenditure			
Computer Furnishing	13925	0	13925
TOTAL	155040	5200	161305
BUILDING MAINTANCE		42582	42582

In addition to Rs.717719/ spent from ADA, we have spent more than 3 Lacks for our women and children for their different programs and for the development of the centre, in cash and kind by some of our friends and beneficiaries this year. We are grateful to them also.

A) List of invoices financed by A.D.A.

Land

#	Period	Concept	Amount Rs.

Constructions

#	Period	Concept	Amount Rs.

Equipment, Material and Supplies

#	Period	Concept	Amount Rs.
1.			
2.			
3.			
4.			

5.			
6.			

Local Staff

#	Period	Concept	Amount Rs.
1.			

Transport/Conveyance

#	Period	Concept	Amount Rs.
1.			
2.			

Administrative Expenses

#	Period	Concept	Amount Rs.
1.			
2.			
3.			
4.			
5.			

6.			
7.			

CONCLUSION

Though we have planned for three years’ program, we also took the freedom to add different activities according to the needs of the situations. Often, we have to run around a lot to organize and find suitable resource persons for classes and trainings. But the outcome of it in the women and children gives us the real joy also a passion to carry on this commitment. We are on this earth is not for ourselves but for others. Positive thinking and belief in oneself and in others allowing us to occur miracles in people’s lives. We realized that the more we give the more they come up. In each one there is a lot of potentials and we are trying to bring it out as much as possible for the betterment of the society.

All the programs have been accomplished by the collective efforts of our entire JASC teams as well as members from the community through a collective manner. All are devoted to their commitment, field visits, participation and dedication. In spite of all odds and hardships, we strive forward to achieve the goal we have set and priced with the implementation of the project activities. Our efforts bring results ...in the lives of our people...and especially women and children who have contributed much towards the development of the community. We hope to continue our efforts to strengthen women and children and other members of the community towards their holistic development.

Name: Sr. Alphy ra.

Designation/Position: Jivhalla Assumption Social Centre, Director

Date: 30/4/2017

6. Testimonials of some Beneficiaries

(To form part of this Annual Report are to be separately sent)



1. Anjali Sing:

I want to share my experience of Jivhalla Social center with you all. Since there was no trust or any institute in our village that could help us, we were living a very miserable life. Then one day Jivhalla Association came into our life and which brought a tremendous improvement in our lives. Because of which the problems related to Water supply, electricity, transport and many other problems in families were solved. Sister and the staff encouraged women to come together and overcome and solve these problems forever by forming a self-help group in our village. At present, there are four groups in our village. Self-help groups have helped women to overcome the financial as well as personal problems in their lives. It has helped all of us a lot.

It has helped me too. I was living in a joint family and since the house was very small it was very difficult to live in there. So, I took a loan of Rs. 50,000/- from our self-help group and built my small yet separate house. Earlier also I had taken Rs. 5,000/- for my family expenses which I returned within the given time limit. Likewise, the group has helped me a lot in many ways at many times. Because of this group I am financially independent and I don't have to spread my hands before others asking for help.

This self-help group (Jivhalla Group) is everything to me. And I am very much thankful to this social association and its team for helping us and making us self-independent.

Yours Faithfully,

Mrs. Anjali Ajay Singh



2) Darshana Dinesh Hemade:

I am here to share my experience about Jivhalla Assumption Social Centre in our village.

Since Jivhalla came into our village, many classes were organized like tailoring, beauty parlor, flower making and so on. I did tailoring course and got a job of stitching cloths. Since then I get orders from many places and those cloths go places to places, which in turn helps me to earn a good living, with which I am able to support my family and buy things that are required in my house.

Jivhalla takes tuition classes for our children. In which our children also get classes regarding drawing and other games on computers in the center. They have been also made aware of good health and hygiene. We also get information about Law and accounts writing. Also, games are conducted related to this field and winners have been given prizes.

I took a loan of Rs. 50,000/- for my house repairs from this group. This group has also helped other women in village regarding buying tools of agriculture and so on, which has helped women to develop them up to a great extent.

Jivhalla has been a great help us to all women in village as it has helped us all to get things whenever we needed them by providing financial help and so on.

So, I thank Jivhalla from bottom of my heart for helping us and making us all what are we today.

Yours Faithfully,

Darshana Dinesh Hemade



Laxmi Bhoir:

Hello friends, myself Laxmi Bhoir. Since there was no institute in our village to help us, we were facing many problems due to lack of enough finance.

Then Jivhalla association came into our village and things started changing thus reducing our problems. Various training which JASC conducts in our village helps us, to get information on various things / topics and also a message along with health education.

Since I was facing financial problem with regard to my daughters' education I took a loan of Rs. 50,000/-, which in turn helped me a lot to settle things in a better way.

Also, I took loan of RS.1, 00,000/- from this group and built a new house. Jivhalla association has helped me in many ways to make me independent financially.

This group has been a great help to women like us, who are able to do many things with a great support.

That is why, I am very thankful to Jivhalla association and its staff members.

Yours Faithfully,

Laxmi Jayendra Bhoir