



## **FUNDACIÓ ADA PER AL DESENVOLUPAMENT DELS ADIVASI**

**Form of Annual Report. Period: 1<sup>st</sup> April 2017 to 31<sup>st</sup> March 2018**

### **1. TITLE OF THE PROJECT**

**A1. Empowerment of Women**

**A 2. Education of Children**

### **2. DATE OF ELABORATION OF THE REPORT: 1<sup>st</sup> April 2017 to 31 March 2018**

### **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**

“Empowering women is a prerequisite for creating a good nation, when women are empowered, a society which stability is assured”. A.P.J. Abdul Kalam.

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. From our experience of working with the women we see a lot of changes happening in the women. They are on the way to self - reliant, economical independence, positive self-esteem, and confident to face any difficult situation and being motivated to take active participation in various socio-political development endeavors. Besides this, individual empowerment is seen among few women who are able to articulate and assert the power of independent decision making. We also see women who are empowered economically means reducing the financial dependence on their male counterparts and making them a significant.

We felt that where ever we are, we should support women, give them strength, and tell them they are important, their knowledge is important, they are the creators and nurturers. While working with them 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. Through our various training we empowered them also gave the awareness among women about their legal rights and law preventing their exploitation. It means addressing the gaps between what the law prescribes and what actually occurs.

### Self Help Groups (SHG)

Women’s self-help groups have an incredible potential to promote socio-economic development in rural India. With a majority of India’s population in villages, they can have a profound impact on reducing poverty and enhancing the quality of life of all Indians. The empowerment of women through Self Help Groups would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. We realized that women need to be viewed not as beneficiaries but as active participants in the progress of development and change empowerment of women could be organized into groups for community participation as well as for assertion of their rights in various, services related to their economic and social well being.

Looking at the SHG the point of empowerment of women, we come to the point that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered remaining from group formation and training to awareness raising and wide range of other supporting measures are significant to make the impact of group activity

strong and sustainable. Being member in Self Help Groups and more importantly having leadership experience in Self Help Groups greatly influences the bank account holding. Leadership experiences in SHGs would also improve an individual banking habits.

SHG helps women to increase their status and aids to raise the standard of living of them. Women are becoming entrepreneurs with the help of SHGs which avoids the exploitation of women and helps empowering them. The very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately. Besides enhancing women's prospects, SHGs also promote community development through distribution of funds, resources and technical assistance. Villages in India suffer from lack of resources, infrastructure and funds. There are certain improvement pointers which show that their quality of Life is improving –maternal mortality rate is lessening. Literacy rates are escalating and more women having accesses to sanitation and education. But the pace of transformation is very slow.

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. But we can say changes are happening. 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.

At present we have 24 well established SHG's with bank accounts and each group having substantial asset for the group. Besides we have groups which are in initial stages. The government personals are in search of women to form SHG'S and they hijacked five of our new groups which were about to start the account in the bank. Government people give them false promises like immense returns and discounts. But in reality, no proper work or help they give and these poor women falls into their trap. The fast changes happening in the world affect our women too and thus need of more money for the celebrations. Yes they too are copying many things from the rich. To keep up their status with others these poor too started borrowing money with high interest. One way we are trying to stop the money lenders in the villages but there are people come in disguise in the name bank and cheat our women. Their interest is very high but the immediate needs of money make our women blind to discuss it with us. These are some of our difficulties while we work for the empowerment of these Tribal women.

This year four groups were closed down due to some internal problems. But from these three groups were re started again taking few more new members. 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. When we have more groups in a village it is easy for us to conduct training program and other activities. It has always a pleasant feeling and atmosphere when we go to the villages where people accept us and cooperate with us.

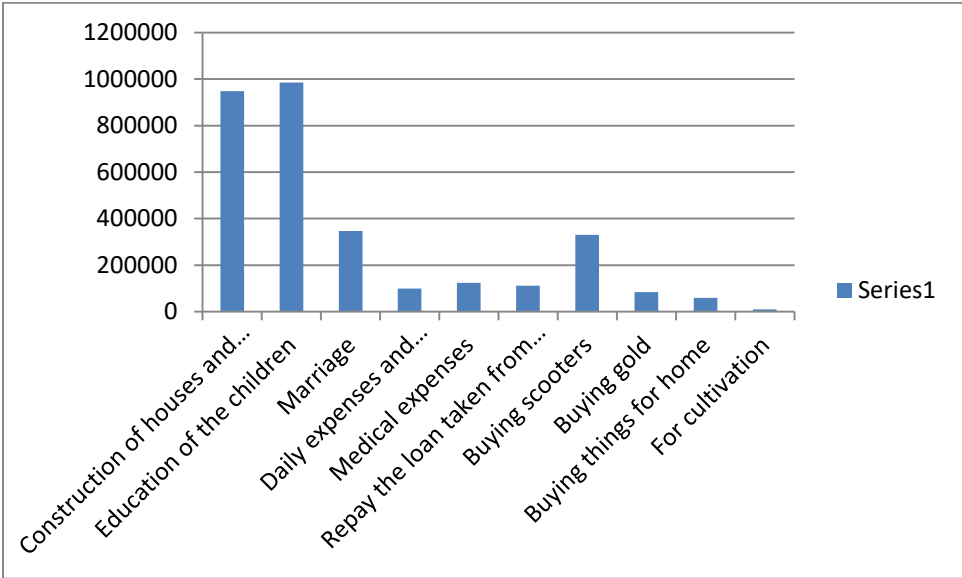
Today we can say proudly that SHG brought brightness, direction in the life of the women thus a new set of assertive women are emerging. Self Help Groups have paved way for the empowerment of women at family, workplace and societal level. The tremendous changes we see in the field of education are very 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.

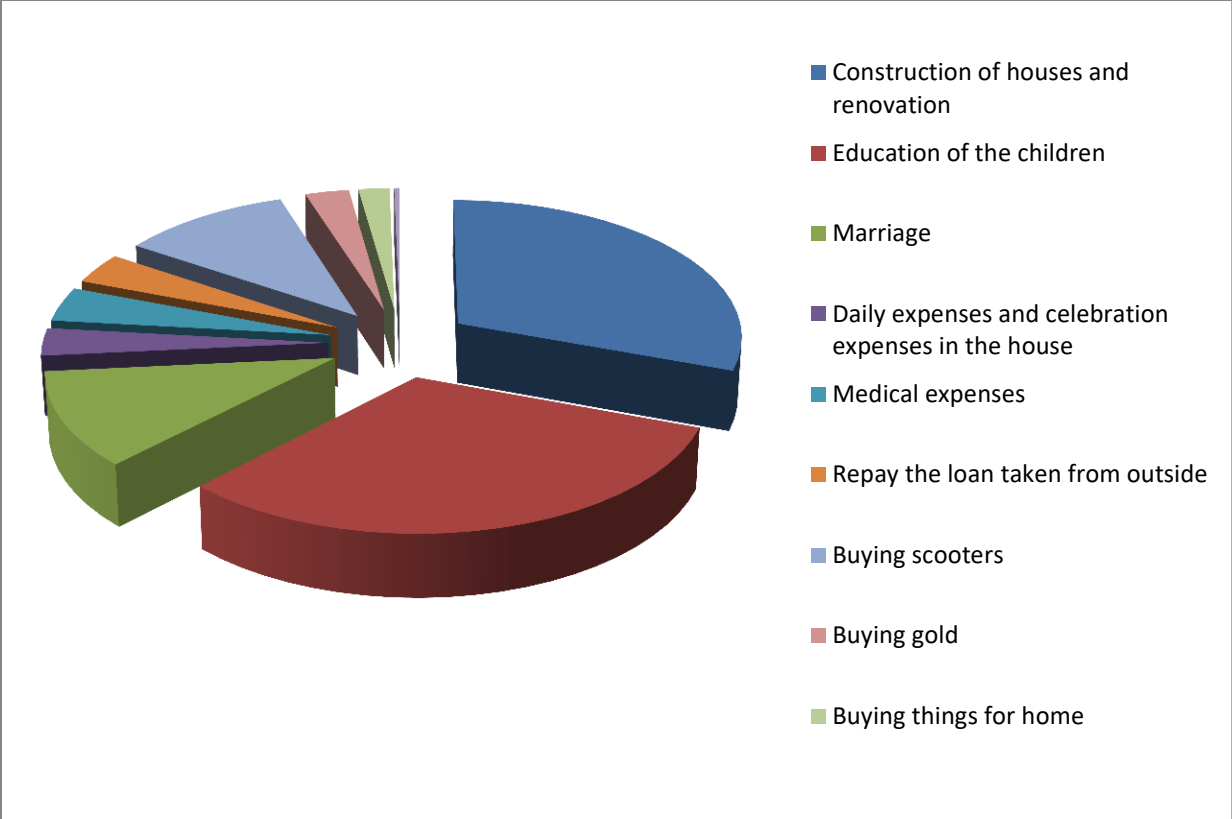
Regarding training, we were able to give various training to the women especially to our SHG groups. Whenever we have the training we invited the other women who are not in the SHG's. Sometimes we get good response depending on their work schedule. The trainings had given through classes, role-play, meetings, public programs, study tour 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. 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.

#### **Loan taken by the SHG women for various needs**

Construction of houses and renovation	948000
Education of the children	985000
Marriage	347000
Daily expenses and celebration expenses in the house	100000

Medical expenses	125000
Repay the loan taken from outside	112000
Buying scooters	330000
Buying gold	85000
Buying things for home	60000
For cultivation	10000





**SHG women’s training and various activities:**















**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.**

- SHG Formation and training
- Account writing and book keeping
- Leadership Training
- Capacity building training
- Training about Government policies by bank personals
- Nutrition and Hygiene
- Personality development training
- Group Building Training
- Two days entrepreneurship training
- POCSO Act 2012
- Women's Study Tour
- Health Camp
- Women's Day celebration
- Basic Beautician Course
- Computer classes

**Supplementary classes and various activities:**







**Impacts of training on women:**

- The self-image of the women is changed and they have better understanding of themselves and their roles in the family and society.
- Economic independence of the women enabling them to save and make financial decisions.
- Women experience the freedom and their status has considerably improved in the family and community.

- Capable of taking leadership roles in the groups
- Women have become more self-confident
- Awareness to health has improved
- 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
- The women are also convinced of gender equality and are giving equal opportunity for their sons and daughters for education
- Women are becoming more and more aware of their rights and duties
- The drop out of girls from the schools has relatively reduced

### **EDUCATIONAL SUPPORT AND INTEGRAL DEVELOPMENT OF CHILDREN**

“Education is not filling of a bucket but the lighting of a fire,” said W.B Yeats, the famous 20<sup>th</sup> century Irish poet. Education plays a big role in shaping who you become. A good educator does not conform to a mould but goes beyond it to empower his/her students to become the people they are meant to be in the world. As educators they try following the three ‘I’ that is Inspire – inspire to aspire, Ignite – ignite passion for learning and instill – instill creativity.

Have self-confidence this was one of our aim, means simply believing in oneself. We tried to cultivate this in the children through various classes and activities. This enabled children to know what their abilities and capacities are and what they are aiming at in life. . Workings with children are a wonderful experience and we receive more life being with them.

From our experience we trust that education is the most real instrument for empowering the poor. It is the key to development and a sign of our commitment to social equity. The areas in which we are working, the real problem is there is no one accompanies children in their studies once they come back from the school. Either parents are uneducated or they have no time after their work. Those who are able sent the children for tuition classes. In such situation we decided to start the supplementary Education Centers, where we appoint a teacher from the village itself and she/he will help them in their studies.



This year too we started five 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 and performance 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.

### **Participation of College Students:**

This year too we welcomed students from St. Xavier's college Mumbai to join the venture of allowing the children to see their world with their own eyes and shape their own wings and allowing them is 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 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:**

Children are living precious jewels that are dropped from heaven unstained. We try teaching our children all about life but our children teach us what life is all about. 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. This year we also gave them chance to bring out their talents through drawing and painting and it was amazing to see.

At the end of this year we want to say loudly that “Celebrate your uniqueness”. Always try to be confident persons. Making use of all the chances we receive in our life enable us to learn and grow thus to go forward. Workings with children are a wonderful experience and we receive more life being with them. They communicated us numerous lessons.

### **Activities Conducted in 2017– 2018**

- Teachers training
- Parents meeting
- Summer Camp
- Independence Day celebration
- Teacher’s Day celebration
- Girl child Day celebration
- Deevali vacation camp
- Sex Education classes (POCSO)
- Children’s day celebration
- Christmas celebration
- January 26th Republic Day celebration
- Computer classes
- Spoken English classes
- Dance classes

### **Achievements:**

- Created an interest in the pupil for learning

- 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
- Personal hygiene and sense of cleanliness has improved
- Taste for computer education is increased
- Students began to speak with respect and use polite language in the class and in the family
- Leadership is budding
- Number of drop outs decreased
- Creativity and imagination is developing among them
- Positive outlook of parents towards education

## **CONCLUSION**

“What we think, we become” says the Buddha. The ability to think is something that makes human unique and different. We realized that what we do for ourselves alone dies with us; what we do for others’ lives beyond us. No one was ever honored for what she/he received. Those who bring sunshine to the lives of others cannot keep it from themselves. This is our experience too. When we see changes take place in the life of our SHG women and children we feel that it is important not only work hard, but also to work hard in the proper direction.

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.

## **4. ANNUAL EXCHANGE SUMMARY OF TRANSFERRED FUNDS (01/04/17 – 31/03/18)**

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	ExchangeRateeuros/USD
<b>TOTAL</b>			

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
07/04/2017	2650	169563	64.1
13/07/2017	2650	194039	73.36
12/10/2017	2650	203517	76.94
11/01/2018	2650	200652	75.82
	10600	767771	72.555

**5. SUMMARY OF EXPENSES MADE (01/04/17 – 31/03/18)**

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)	
<b><u>A. DIRECT COSTS</u></b>	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 *				
<b><u>B. INDIRECT COSTS</u></b>				
B.I Administrative Expenses. Local NGO				
TOTAL INDIRECT COSTS				
<b>GRAND TOTAL</b>				
<b>% OVER TOTALS *</b>				

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

**COMPULSORY ANNEXES TO THE ANNUAL REPORT:**

<b>Expenses of Jivhalla Assumption Social center 2017-18</b>		
<b>EXPENSES FINANCED BY A.D.A.</b>	<b>LOCAL CONTRIBUTION</b>	<b>TOTAL EXPENSES OF THE PROPECT</b>
<b>EMPOWERMENT OF WOMEN</b>		

Women's Sustainability	65520	<b>8060</b>	73580
Women's Training Programme	94760	<b>5440</b>	100200
Travelling and communication	45273	0	45273
Outing and Celebrations	30048	<b>10550</b>	40598
Remuneration to Co-coordinators	144000	0	144000
<b>TOTAL</b>	<b>379601</b>	<b>24050</b>	403651
<b>EDUCATION OF CHILDREN</b>			
Teacher's Training	5341		5341
Supplementary Classes	51550	10425	61975
Classroom Rent	20000		20000
Salaries to Field Staff	72000		72000
Computer Training	14000		14000
Children celebration and Activity	29007	3700	32707
<b>TOTAL</b>	<b>191898</b>	<b>14125</b>	206023
<b>ADMINISTRATIVE COST</b>			
Communication and Documentation	7308		7308
Office Expenses	15837		15837
Salary to Accountants	115200		115200
Bank Charges	<b>225</b>		225
Audit Fee	5905		5905
<b>Capital Expenditure</b>			
Computer	12850		<b>12850</b>
<b>TOTAL</b>	<b>157325</b>		<b>157325</b>
<b>BUILDING MAINTANCE</b>		11975	<b>11975</b>

Grant total 728824

**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.			

**Name: Sr. Alphy R.A**

**Designation/Position: Jivhalla Assumption Social Centre, Director**

**Date: 27/4/2018**



## Testimonies

### Pratik women Self-Help Group:

**Mrs. KusumChandrakantAhade.**



Jivhalla Assumption Social Center Personnel's Sr. Alphy and Mrs. Reshma came to our village and made 4 groups of 12 members of each. My name also was included in one of the groups. Previously when the contribution was of Rs. 100 I had a thought to withdraw my name from our group. But the group members and JASC personals instead told me about the benefits of being connected to the group. Whenever I needed the help I was immediately given help through the form of loan. Through this I could repair my house, treat myself with medication when I was sick, to give computer training course to my son, to get LPG gas connection and so on.

It been 15 years since my husband passed away but this group has proved to be my constant companion. I and my three children have been working hard and the hard struggles have paid-off. My daughter is studying in 11<sup>th</sup> standard now. I could get peaceful life with my husband but my children have proved to be a blessing to me. Our SHG and JASC team organizes study tour, women's day and various events for us. I am even thinking to ask our SHG to let my daughter and daughter –in-law to be part of the group.

I will now never think of leaving this group because it has given me a lot. Since I am not educated, I may not be able to write more. But I would like to thank my group and JASC team from the bottom of my heart.

Kusum Chndrakant Ahade.

### **Ujwal women Self-Help Group:**



I am, Mrs. Baby Babu Vaghat, member of Ujwal women SHG. This group has benefitted me a lot in various ways. Before this group started in our area, my financial condition was not good.

When JASC came into our area and told us regarding the importance of SHG, we got encouraged to do the same. Firstly our saving was up to Rs/. 100 per month but when we realized the importance of savings it went up to Rs/. 300. I repaired my house, spent for my daughter's education through the loan provided by SHG. I also repaid the loan taken from other sources through this loan. I did not have any savings to spend for my son's wedding. Since my husband is unemployed and I work in fields to earn our bread, it was very difficult for me to do so. But members of our SHG agreed to sanction me a sum of 100000 for my son's marriage ceremony. With this help I was able to do my son's wedding. All these were possible just because of our SHG.

Through SHG, Jivhalla Assumption Social Center (JASC) provides us training in various fields. Which includes how to do saving, how to deal with problems faced by women, how to do the day to day transactions in the group and so on. Annually a free medical checkup is being organized, which in turn help us a lot. We also get to visit many places through social gatherings and picnic. This group is always a help whenever we are in need. Therefore I am grateful to JASC.

Baby Vaghat.

## Karuna women Self-Help Group



I am Mrs. Manisha Santosh Jadhav and a member of Karuna women SHG and I work in sixteen houses to t earn my living.

I was in need of Rs/. 300000 to build my own house and I got it through this SHG. I am expressing here my experience regarding the same.

Women Self-Help Group is everything for us. When for the first time the meeting for making this group came forward, we all were keenly listening to what was being said. After the meeting we got the confidence that we will be able to fulfill our dreams through this group. Earlier through the SHG I have purchased a scooter which enables me to work in sixteen houses. This time my dream was to have my own sweet home and I could fulfill it only through the active and constant support of our women SHG.

My husband still works on daily wages. I have two daughters. Elder one study in 10<sup>th</sup> standard and younger one is in 8<sup>th</sup> standard. My husband's earnings aren't enough to run the household and also for my daughters education. I am thankful to my group members and also to JASC team for fulfilling our long awaited dream and also showing so much faith in me by giving a loan of Rs/- 300000.

Thank you very much.

Manisha Santhosh Jadhav.

## **Anna Poorna Women Self-Help Group:**



I am Mrs. Pratibha Kisan Kini, member of Annapoorna Self-Help Group. Initially since we did not have any SHG, we were not aware of the importance of saving money. Usually we had to face financial crisis in day to day life. If we ever asked anyone for help, he would be in a doubt whether we will be able repaying him or not. That person would be right in his place.

My family has the agricultural land and through cultivation I earned my livelihood for my family. My husband being an alcoholic, he was no help for me rather he too demands money from me. From whatever I get from the cultivation I educate my daughters too. I was very much worried about fulfilling my plans for my family. This was the very time when JASC personals stepped in our village. They made us aware about themselves also about the importance of SHG with its advantages. At once I realized that it is a golden opportunity which I was waiting for. I took the initiative to gather 15-16 women from my neighborhood and explain them about JASC along with its benefits after joining it. Like minted women supported me and as a result “Annapoorna women SHG was formed in 2014.

Previously where there was no single rupee saving, at present Rs/- 200 per month are being saved individually. After year duration, the loan proceedings started within our SHG. I took a loan of Rs/- 5000 for agricultural purpose for first time. After repaying the same, I took a loan of Rs/-10000 for my daughter’s education. My daughters and I myself worked very hard to pay back the money.

Once in a meeting, the problem regarding water supply faced by my family came into discussion by chance.. The self – Help group after doing the needed procedure allotted me a particular sum of money for constructing the bore-well at my place. This indeed helped me a lot to get rid-off my long lasted water problem. My daughters used to face problem while going for their college studies since the college was a bit far away. It was very difficult for me to bear a bear the daily travelling expenses, which were out of my capacity to afford. I got a loan of Rs/- 150000

through the SHG and bought a new scooter for my daughters and also used the rest of the money to repair my house. Just because of this group I was able to fulfill my dreams. With the help of everyone's guidance and hard work of mine and my daughters my husband is now away from alcoholic addiction.

Therefore, I take this opportunity to thank JASC. Thank you so much.

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