



**FUNDACIÓ ADA PER AL DESENVOLUPAMENT DELS ADIVASI**

**Form of Annual Report. Period: 1<sup>st</sup> April 2018 to 31<sup>st</sup> March 2019**

**1. TITLE OF THE PROJECT**

**A 1. Empowerment of Women**

**A 2. Education of Children**

**2. DATE OF ELABORATION OF THE REPORT**

**1<sup>st</sup> April 2018 to 31 March 2019**

**3. ANNUAL GENERAL VALUATION OF THE EXECUTION OF THE PROJECT**

**Valuation of project and changes observed in beneficiaries**

The guiding principle of JASC (Jivhalla Assumption Social Centre) is the total development of people by enabling them to commit themselves towards becoming self-reliant by education, empowerment and developmental process which will lead them to personal and collective action towards positive change. This will be achieved through various training programmes, meetings (micro and macro level), seminars, interactions with outsiders, exposure visits, gatherings, celebrations of different important days and events and so on. The main thrust was Empowerment of women and education of children with the support of so many like-minded, learned, educated personnel who taught the women and children at various occasions of the year. Every gathering or meetings were educative and empowering the poor, voiceless, vulnerable tribals and dalits of Vasai Taluka. The problems and issues of the poor Adivasis are numerous and never ending and it needs long term, hard, persistent and decisive work.

The numbers of people in peripheries are large and they need our constant presence, support and assistance in each and every aspect of their life such as health, relationships in families and villages, education, guidance in all aspects and so on. We believe that if the women are given their right place and dignity in the families and society; they can be a change agent; they can bring up their children with life-promoting values. Thus we organize various educative and empowerment training programs, exposure visits, study tour, meetings, interactions with skilled persons, etc for children, youth and women with the goal of Transformation of society through transformation of persons, families, villages and society at large.

**1. Empowerment of Women**

The socio-political situation in India today is a threatening fact for the poor. Even today the fact is that the Government machinery at grass root level is not interested in the development of the poor tribal of the

area. They want them to remain in the lowest position to be exploited, oppressed so that they can get cheap labor, can be used for illegal matters, and used for their development and not triabls development. There is no one to question about these malpractices, which is going on for decades. Today the economic poverty is aggravated with competition where they cannot afford to compete, injustice, inequality, socio-economic-political oppression, the lack of employment opportunities and income generating activities. Consequently, migration to Vasai from Thalasherry and Dahanu is increasing. Seasonal migration is also alarming. Since many of them are illiterate or only with basic education they have to look for unskilled labor for their daily earnings. They become the victims of exploitation, cheap labor and more hours of work, harassment, sexual abuse and other inhuman treatment.

With our continuous empowerment programmes, the women who are in SHG groups are aware of the different government schemes available to them. The various activities under this project is providing the women a social platform and social support structure to come 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 society. Through this process of awareness, the women develop their individual and collective consciousness and leadership for action.

### **Self Help Groups (SHG)**

Self Help Group is a medium through which we enter into the life of the people. Since it is dealing with money, people come together easily as a group. They cannot have enough money single-handedly, so they like collective effort. SHG is a means for socio-economic independence of the women enabling them to save and make financial decision at home. The little money they save at every month gives them dignity, self-confidence and self-esteem.

At present, we have 30 SHG groups, which are properly functioning with bank accounts. In addition to this, we have 3 groups, which are formed already, but not started the account in the bank. It is a chain of action from our women as they share experience with other women. It is very encouraging to see women are coming forward to make groups not only in their own villages but nearby villages. The worry of “where to go, what to do, who will help” these situations are becoming less because of SHG’s. Women like to come together and discuss their problems, they do find solutions.

Today the women learned to be assertive and have become real leaders. They feel for one another in the group at the same time when one is absent often or not paying the installments on time, they are ready to challenge her in the group. We see many changes in the women and in their family thus in the society. None of the SHG women’s children is roaming around the village, all of them enrolled in the school and few of them are in the English medium schools and even for higher educations too. They do take loans from the groups for education thus there are few graduates in the villages. Few girls have completed Auxiliary nursing, teacher’s training and others technical training and working. Today we do not see the moneylenders in the villages like earlier.

Now more and more women take loan either from the group or from the bank where they have their account. What's more, it builds up the dignity of women since they are depending on their resources. Women who were not able to speak in front of others started talking and discussing their problems and difficulties in the group. The fear of going to the bank and get things done have disappeared in the older groups. All of them take turns to go to the bank and deposit the money. However, there are rules and

regulations in the group but there is always an option when one could not pay her installments. Women understand their problems in better way than outsiders do. Many of the men go for work but addicted to alcohols and give troubles to the women. JASC is approaching other NGOs to work with men especially in this area of addiction, so that what women save can be used for their growth and development.

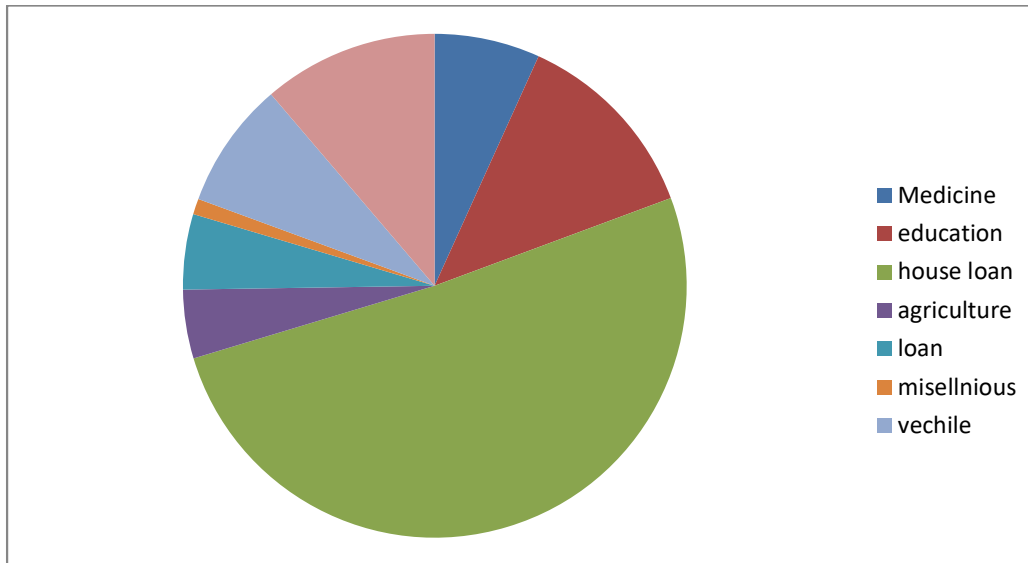
We saved the lives of one girl and one woman from snake bite this year, after a long treatment and all-round support. This year we stressed about environment and how to make their own vegetables on little space they have and consume healthy food.. thus seeds were distributed.

As usual, we gave various training to the women especially to our SHG groups. The trainings helped women to build up self-confidence and positive self-image, become aware of the social life and their responsibility also to know their rights and entitlements. Women are aware of cyber threats which affects them and their children. Now they are able to understand the main use of mobile and to guide their children, to be cautious in using them especially the children and youth. HIV AIDS test was conducted to 5 villages, followed by counseling and further treatment for those affected. This year we had exposure visits of 115 women where they were able to spent time for themselves, enjoyed various sessions and sports for them.

**Training programs for SHG women:** Each of these programs conducted at different centers according the areas for the greater participation.

- Training on Financial Literacy (2)
- Agarbathi making, cloth bag making, broom making
- Training on legal awareness and rights of women (3)
- Training on healthy food habits and distribution of seeds for kitchen garden
- Training on first aid for snake bite and how to save life
- Cyber threats and creative use of internet, mobile and mass media(5)
- Training on SHG formation and account writing (5)
- Leadership training (3)
- Training on small entrepreneurs and income generation (3)
- Health care and hygiene(3)
- Tailoring in Tokpada village(1)
- HIV AIDS – awareness class, test and c counseling (3)
- Women related health issues – gynec care followed by distribution of sanitary pads to women and girls who have monthly periods
- Personality development sessions (5)
- Violence against women (2)

The major reasons for which women took loan this year are following:



Other programmes such as making PAN CARD for those who do not have, survey of the girls and women between 12 years of age to 45 years to find out major health hazards faced by them for further intervention, women's day where 140 women participated with various programmes, distribution of prizes for the winners of sports and the best three SHG records maintenance were our major activities. Diwali was celebrated with women in the villages where they felt very happy and enjoyed.

#### Impacts of SHG on women

- ❖ Health status of the women and children are improved
- ❖ Awareness to health specially gynecology has improved
- ❖ Women freed from the moneylenders.
- ❖ Status of these women has improved in the family and community
- ❖ Learned the habit of saving.
- ❖ Learned book keeping and account –old groups.
- ❖ Fear of going to the bank and transaction with the bank is nil for old groups.
- ❖ Improved participation in the monthly meetings and trainings
- ❖ Self-esteem is increased
- ❖ Build up more trust and confidence in the group.
- ❖ The women at their meetings discuss issues, which not only affect them but also the neighborhood and the society.
- ❖ They have understood the need of education for their children and taken loan for it, and try to get out for job
- ❖ Build new house and other facilities in the houses
- ❖ Learned to assert in the group and take collective decision.
- ❖ Because of the various skills training given to the women, a few are self-employed
- ❖ Women are aware of their rights and duties.
- ❖ Economic status have improved

### **L.I.C Program:**

This year we have 31 LIC policyholders. As usual, we collect their money and pay the premium every month. We had the visit from the LIC center twice a year. It is another way of assuring their life and economic security.

### **2. Education of Children:**

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 their parents are uneducated and children cannot afford to go for tuition due to financial problems. Keeping in mind the importance of education, we started seven supplementary Education Centers in seven Hamlets this year. Our focus is on the government school (Z.P.S) and poor private school children who belong to the marginalized sections of the society. Along with these, the children are made aware of discipline, health and hygiene, cleanliness, healthy eating habits, good values of life, environmental care and protection, awareness on different issues such as use of mobile and internet, mass media and so on. In order to teach the children in the villages, we selected the teachers from the village itself and trained them the simple method of teaching the poor children as well as their own personality development.

**Counseling service** was rendered to children who are weak in studies and hyper-active. In all our work with children, gender equality is maintained. Integral developments of children are stressed; their skill development and extra-curricular activities are encouraged.

The children **learn computer** during their holidays. As our center has built and developed, we have more space and possibilities of more programs. It gives them a chance to bring out their inner abilities and qualities in action.

**Library:** During the holidays, children come and borrow books to read and thus improve their general knowledge. It shows our children are interested in education and sit quietly reading and enjoying stories, novels and short autobiographies of great personalities.

**Summer Classes:** during last summer, we organized summer classes for children. It was in villages to get more students from nearby areas as well.

### **Sports Day**

We also arranged a sports day for our children. With the help of the youth, we conducted many games and sports to them. They enjoyed very well. Around 55 children enjoyed the games and sports on the seashore.

### **Diwali Vacation Camp for three days**

140 children participated in the Diwali camp organized for them. We send vehicle to bring the children from the villages. During this camp we observed and witnessed in the children many qualities and potentials hidden within them. The result of the camp was **two street plays:** one on the importance of education and another on the ill effects of addictions and antisocial behaviors. We also had **sex education** which was conducted separately for girls and boys. This was along with personality development, group building sessions, games and stories. We had excellent teachers and co-coordinators to animate these

programs. Besides them our sisters and staff too involved in various activities. Each child got the chances to participate in the activities and they really did well. Activities include group work, group games, sports, cultural activities, drawing, eating together etc. We all enjoyed being with them all three days and we too learned many lessons from the children. The final day was the celebration **with cultural programme** where many children performed different items with confidence and enthusiasm. All the children were given gifts on the final day.

### **Participation of College students/youth**

The youth and the students are a great support to conduct and organize any programmes for children. JASC has a group of youth who is ready to come at any time for support of various kinds. Thus everything become active, creative, energetic, lively and enjoy thoroughly. Of course, the students are a great support in educating the children in different villages. This year BEd students from St.Treasa College, Bombay and students from St.Xaviers joined us for this educational task of the children. In our different centers they have taken classes, conducted many programs and Patnattaya (Street play). They also helped us in the camps. Children were so much active and interested, so more participation.

### **Activities conducted in 2018 – 2019**

- Teachers day
- Girl Child Day
- Independence day celebration
- Parents meeting
- Children's day celebration
- Sports day
- Christmas celebration – a day learning many skills
- Diwali Vacation Camp for three days
- Republic Day
- Sex education
- Cyber threats and educational use of mobile
- Health awareness and the importance of living healthy for good education
- Importance of saving from young age
- Summer camp for a month

### **Flood Relief**

This year one of the major activity was finding out the most poor, needy and vulnerable people of our villages especially during the time of rain and flood. After three times of detailed survey during the rain after the water subsided and before distributing items for them; we helped them. We continue our support to these people. Many of them are not yet in our SHG group. Thus it was walking a mile extra to find out their houses and really experiencing the struggles of flood. Some of them remained outside their village for two weeks or more. Some of them were affected by serious sicknesses due to flooding. It was a collaborative effort with Caritas India, Janhit Trust and Jivhalla. We helped **230 families who are directly the beneficiaries of JASC** by giving them bed sheets, food items and support system. Our

people are not alone when such things happen to them; we are with them always, at all circumstances of their life.

### **Counseling services to women and youth**

It was a new initiative of Jivhalla. This year through our service in counseling, saved the lives of five girls who were preparing themselves for committing suicide. Counseling of women with relationship issues, health issues and other daily life situations were rendered to them as and when needed. Time is taken to be with those who suffer and find it difficult to adjust with life.

### **ONCOCARE**

It was a another initiative for Jivhalla. We found out the persons with cancer and their families especially the poor. Supported them spiritually, psychologically and material ways.

### **Achievements in respect of objectives/goals**

#### **Objective 1: To empower women to make a difference to this world**

Achieved:

- Building up self-confidence and positive self image
- Became courageous to speak openly and demand their rights – even from JASC
- Become aware of their rights in the family and society and fight for the same
- To be united for a cause – especially for the land and house
- Women themselves are began to go to the police station and other government offices to get their entitlement and other help
- Brave leaders are emerging from the group
- Inter loaning and keeping the records of the accounts of loaning and the saving
- Women engaged themselves in Income Generation activities – One group is catering to resorts, vada-pav centre.
- There is a change in the gender discrimination and equality
- 90% women know to use money effectively and learned to save for future and us it prioritizing their needs.
- They also learned to wait patiently when someone other than them is in greater need for loan and they wait. No fight or complaints, instead understand each other.
- Clear auditing of all the SHGs helped them to understand their saving, interest, and the fine they give to the group and so on.
- Counseling services helped them to get to know them in a deeper level and to face life courageously and with hope; to cope with issues.
- Health status of women and children are improved
- Women are aware of how to take care of pregnancy period
- Hygienic condition of women and children also in the villages are improved

Objective 2: To increase literacy rate and provide quality education through innovative teaching and learning method which will lead them to better future

Achieved:

- Increased interest in learning, asking doubts, clarifying and so on

- Personality development and group strength is more now
- They understand that ‘in unity, there is strength’.
- Children are emerging as disciplined and strong in character
- Different activities created an opportunities for the children to develop their talents.
- Special days celebration helped them to value, grow deeper
- Self-confidence and self-esteem is growing among students
- Sense of cleanliness and value of honesty and respect have grown among them.
- The daily attendance has improved in the centers and in the school.
- Health and hygiene improved
- Different competition gives them occasions to improve their talents and hidden skills, which in turn awaken their inner self.
- Students behavior pattern changed very positively in the class and at home
- Positive change in the outlook of parents towards education
- Teachers are very understanding towards their children and walk a mile extra
- The different camps and gatherings helped to grow in healthy friendship and create a support system, unity and generosity increased
- They are aware of the issues affecting them and the country at macro and micro level.

**Objective 3) Creative use of IT**

- The students are aware of the creative use of information technology and how to have a control over them
- Aware of the advertisements and its effect on them as they are growing
- Learned the use and misuse of different apps in mobile and internet to guide the children

**Objective 4) Counseling services**

- The poor get psychological support when they find it difficult to face various life realities. It helps them to deal with issues in a healthy way.
- They trust that they are not alone in their suffering and pain. JASC is always with them.

**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**

Date	Amount Sent Euros	Amount Obtained USD	Exchange Rate Euros/USD
<b>TOTAL</b>			

Total Bank Transfer Charges/Expenses: \_\_\_\_\_ Euros



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

Date	Amount Euro Received	Equivalent Amount Rs.	Exchange Rate Rs./Euro
25-04-18	2500	Rs. 202253/-	80.2
12-07-18	2500	Rs. 199156/-	79.77
11-10-18	2500	Rs. 213568/-	85.54
11-01-19	2500	Rs. 201578/-	80.74
<b>TOTAL</b>	<b>Euro. 10000</b>	<b>Rs. 8,16,555/</b>	

**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 COUNTERPAR T	EXPENSES FINANCED BY OTHER CONTRIBUTORS (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				
<b>TOTAL DIRECT COSTS</b>				
% DIRECT COSTS *				

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

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

\*\* Government funds are received

**COMPULSORY ANNEXES TO THE ANNUAL REPORT:**

ADA

SUMMARY OF EXPENSES MADE (01-04-2014 TO 31-03-2015)				
GROUP	EXPENSES SEPARATED PER DONOR			TOTAL EXPENSES OF PROJECT
	EXPENSES FINANCED BY A.D.A.	EXPENSES FINANCED BY COUNTERPART	EXPENSES FINANCED BY OTHER CONTRIBUTORS	
<b><u>A.DIRECT COSTS</u></b>				
<b><u>A 1. EMPOWERMENT OF WOMEN</u></b>				
Training programmes	72200.00		6000.00	78200.00
Women's Sustainability	28000.00		6000.00	34000.00
Travel& Communication & Documentation	77240.00		-	77240.00
Outing & Celebration	34200.00		1500.00	49200.00
Printing & Stationary	6000.00		-	6000.00
Field Staff (1)	133200.00		-	133200.00
Programmers Coordinator	120000.00		-	120000.00
<b>TOTAL</b>	<b>470840.00</b>	<b>0.00</b>	<b>27000.00</b>	<b>497840.00</b>
<b><u>A 2. EDUCATION OF CHILDREN</u></b>				
Teachers' Training	23000.00		1000.00	24000.00
Honorarium	58000.00		5000.00	63000.00
Computer Training & repairing	23000.00		2000.00	25000.00
Class room rent	25000.00		3000.00	28000.00
Children's Activities & Celebrations	46400.00		12000.00	58400.00
<b>TOTAL</b>	<b>175400.00</b>	<b>0.00</b>	<b>23000.00</b>	<b>198400.00</b>
<b><u>B 1. ADMINISTRATIVE COST</u></b>				
Communication & Documentation	15600.00		-	15600.00
Office expense, Rent,electricity	36000.00			36000.00
Clerical Accountant	96000.00		-	96000.00
Audit Fee	6500.00			6500.00
<b>TOTAL</b>	<b>154100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>154100.00</b>
<b>TOTAL DIRECT COSTS</b>	<b>800340.00</b>	<b>0.00</b>	<b>50000.00</b>	<b>850340.00</b>

**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.			

**6. Photos/Testimonials of some Beneficiaries**

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




### **Testimony 1 : Meena Bala Dandekar**

I am Meena Bala Dandekar from Kirthi SHG. I became a member of this group as it was started in my village. Our SHG saves Rs.100 per month. My husband is a drunkard and beats me and my daughters. My husband was not in favor of me for joining the SHG. He questioned me about the benefits of this group and beats me in the night. I disregard to his disapproval and I did not change my mind to continue with this group. I was sure of the assurance given by JASC, I had faith in its benefits. I followed faithfully its rules and regulations.

When I look back I see the growth that has taken place in my family. We had a very small house of mud and 'kacha' roof; which was in a dilapidated state. It was actually like a cowshed with no straight flooring. In fact, it was worse than cowshed. I could not manage anything if there was no SHG. My health was troubling me a lot due to head ache. I did CT scan and found that there is tumor. I took so much medicine for 5 years and still the head ache was continuing. Because I could not take rest as I was the only earning member doing domestic work. I had three girls who are growing and I wanted to educate them but no money. Still with hope, I approached the Director of JASC, and my experience is overwhelming. They took care of all my needs and even given lot of psychological support. I gained courage to face life situations and to handle different situations. JASC gave me everything I need and I am proud of the NGO and its services. First of all, JASC supported my elder daughter's ANM education and now she is in a private hospital, earning a meagre income. My second daughter was bitten by viper and was unconscious for 4 days and in ICU-fighting against life and death. Sister was with us in this struggle both in the hospital and at home. Gave all the support and my daughter is alive today and doing her studies. I also build my house though simple – flooring is done and asbestos as roofing. Another important thing is that my health is improved as I was taken by JASC to hospital and gave proper treatment. My health is better though I need to continue medication for long. I have two more daughters to be educated and hope to do better. My husband is a headache as he drinks the whole day and night and not responsible, beats one of the daughters, chase her away from home and tells I do not want her and so on and so forth. He beats me rigorously. With loan from SHG, we have a nice house, gas connection. As an SHG, we are independent and self-reliant but I need help till my daughters are settled. It is a horrible struggle alone with weak health and a horrible husband. I have fear about what will happen to the girls. Yet, I have tremendous trust in JASC which has become my family. Thanks a lot for the support and family spirit.

### **Testimony 2 : Leena Prakash Jadav**

My name is **Leena Prakash Jadav**. I am a member of Asha Self Help group, in Mercus village. This SHG is running under the guidance of Jivhalla Assumption Social Centre (JASC). Not only me and family but also many of my villagers have benefitted a lot through this group. I am a domestic worker-working in 7 houses. After my work I am very tired. My economic situation is very poor. I have three children: 2 girls and one boy. They are very small, studying in Marathi Medium School as I do not have money to pay fees to educate them in better schools.

The various programs and training organized by JASC periodically to time is a great help for me and for other women. We are in touch with what is happening around us and we know how to respond to it. Bank transactions, small business matters, prize of things, what is happening in other groups etc. I was only a house wife used to do the house hold works and cleaning. But now I can manage many things: manage my house, education of children. For the last 10 years I had a small house; it was a dilapidated house and by taking loan from the SHG I could repair my house and also educate my children. Our get-together, seminars and picnic are enjoyable and relaxing. JASC has done a lot for us. I am very grateful to JASC and sisters. Thank you

### **Testimony 3 : Sarika Krishna Dandekar**

My name is Sarika Krishna Dandekar. I came very close contact with JASC when I was bitten by snake. Soon after the flood in our villages, while I was coming back after my tuition which was given by a kind woman, I was bitten by snake in the dark. There was no light in our village and thus I could not see the snake. The snake round on my both the legs and then made me to fall. It bit me on three places on my leg. I became unconscious and I was taken to government hospital by my mother and villager. My Dad was sleeping after consuming alcohol. The Doctors in the Government hospital refused to admit me as my condition was serious. Suddenly I was taken to a catholic hospital, in ICU in unconscious position for 6 days. Then gradually I became alright. I was in the hospital for 2 week, almost 6 months with various treatments. Throughout the process of healing, I realized the goodness of JASC whom I only heard from my mother. And I never bothered about it. Now I realized the human nature of JASC, as they were with me in the hospital for many days, enquiring about me and my health condition. Later I came to know from my mother that Sister was talking with the doctors and the authorities as if I am her own sister or daughter. Such kind of love and kindness helped in my healing. I had three operations as my leg was swollen and wound was not healing properly and woosing out pus...again and again. Now I feel better and I am grateful to JASC and its staff. I was saved with the help of SHG and the support of JASC. My mother took loan and JASC helped us from other sources. Thus now I am alive and healthy. But my education is affected due to the absence from school for six months. I lost interest in studies and I could not understand anything. But I hope to study further.

I realized that JASC is not just interested in saving but they are interested in the lives of the poor at all levels – personal, family, community, village and society. Once we come to JASC we are in love with it as they are caring in all the aspect of our lives, like our family members. Whenever there is training and meeting of JASC, I try to attend and profit from it. It is helping me a lot to have a positive outlook in life. Thank all the members of JASC for the caring support.

### **Testimony 4: Kavitha Kini**

I, Kavitha Kini is a member of Bhavishya SHG group from Gaythalav, Merces village. I would like to share my experience with JASC & it's team. It has been one and a half years since our group was formed. Since the formation there were many problems regarding money, membership, and so on. So I was thinking whether I should be part of this group or not. It is better to leave the group. I shared my fear with the other members. During training I opened my difficulties to sister and other social worker. They gave me the guidance and made me to understand and accept the difficulties of the new group. So I continued



to be part of the group. Then I got a chance to attend a training program on financial literacy. In that training program, we received a through guidance from well-known people about 'how to save money' by even taking care of one's own and family's health. The SHG groups gave me group strength and support to increase the amount of money. Later the resource persons gave 25 brooms free of cost and told to sell these and take the money and ask for more brooms to be sold. We were very interested. We went to different places and sold many brooms. Thus I learned to earn money with our own effort. Also I learned about business. This has taught me a lesson. Now I am confident enough to go to the banks, government offices to deal with my problems.

This is the result of the various trainings and opportunities we got through SHG groups. We gained courage and will to come together and do business. We were shy and diffident in the beginning thinking and feeling that how people will react to us!! On other hand we got a lot of support from our group and other people. It was very encouraging. If our SHG was not there, we would not have been successful. Surely, if JASC was not there, there would not have been SHG also. So we are grateful to JASC and its team.

**Dear ADA and Team,**

I want to tell you that JASC is the only NGO working with the adivasi and dalits here in Vasai Taluka. They are the only one till now, venturing to the poor and underdeveloped villages and does grass root level service. The adivasi poor in Vasai are increasing day by day due to migration for job opportunities. Our service is not enough and we need much more support and work with many other NGOs. For any information regarding those in peripheries even diocesan officials contact JASC and their team. It is very encouraging in one way, another way, it is discouraging too as no one is ready to enter into the lives of people in their poverty situation and intervene to develop them. We try to do networking with diocesan social centre, youth wing of the diocese, Anubhav Mumbai, Nirmala Niketan – College of Social work, St.Xaviers college students, Friends of Assumption and other like-minded people. They are all there with us for any of our programmes for the poor and marginalized sections of the society.

We, the JASC are **ever grateful** for funding and supporting our efforts for the welfare and development of the Adivasi Women and Children in Vasai Taluka. Without your support, none of the social development project in this area will be realized. Thank you.

With cordial Greetings,  
I remain  
Yours faithfully  
Sr.Deepti (Project Director)  
13/5/2019