

YEARLY PROJECT REPORT

Period: April 2017 to March – 2018

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Neravu Society is a non Governmental Voluntarily Organization established under Karnataka State Societies Registration act 1960. The main aim and objective of the organization is to achieve an over all development of women, farmers, distressed and down trodden people and their social and economic development.

Neravu Society functions in 40 Villages around Ramdurga. So far it has formed and animated 300 SHG's and through it works for the empowerment of women in rural areas, reaching out to 4545 members and families.

The SHG groups meet every week/ fortnightly. During these meeting the following points are discussed.

- a. Health of mother and child
- b. Dowry
- c. Child Marriage
- d. Environmental Issues
- e. Personal and Community Health
- f. Education
- g. SHG savings and maintenance
- h. System of writing and maintaining accounts
- i. Violence against women

The group takes up one subject every week. Discussions are held and decisions made.

1.Maintenance and documentation of SHG Accounts

Each member saves about Rs. 10/- to 20/- per week. The groups have a total saving of Rs. 92,05,874/- totally. These savings are given as loans to those members who face a difficult situation and for income generation activities. So far 2290 members have availed a loan of Rs. 5625960/- The members take loans as and when in need. The loan is sanctioned to them at the shortest notice and

not more than what is necessary. The group leaders and members together discuss and decide whether the member can be given a loan. The leaders of the group maintain and write the accounts every week. When necessary the women are imparted with training in accounts.

The Consolidated financial report is given below:

a. Total Villages	:	38-00
b. Total SHG	:	310-00
c. Women's SHG	:	262-00
d. youth SHG	:	38-00
e. Women SHG members	:	3823-00
f. Youth SHG members	:	722-00
g. Total SHG members	:	4545-00
h. SHG age group	:	1-11
i. Total savings is	:	9805874-00
j. Fines charges	:	5182-00
k. Internal Loan	:	8515990-00
l. Internal Loan repaid	:	5561521-00
m. Interest on internal loan	:	98996-00
n. Bank loan	:	12013000-00
o. Bank Loan repaid	:	74,15,000-00
p. Interest on Bank Loan	:	50850-00
q. Bank Interest on savings	:	2 35690-90
r. Bank Balance	:	4317186-00
s. Expenses	:	58990-00
t. Cash in Hand	:	48920-00
u. Profit on income generation	:	32864-00
activities		

2. Bank and SHG Transactions

The groups have savings accounts in Syndicate Bank, Karnataka Vikas Grameen Bank, D.C.C. Bank in Ramdurga Torgal and Batakurki. Two literate members of the group are trained and appointed as leaders. They are responsible for the transactions with the bank and for maintaining the SHG accounts. 60 % of the leaders maintain their group accounts. Their regularity in maintaining the SHG accounts and repayment with the banks has won the bank managers confidence and trust in them. New leaders are elected every six months in order to build confidence among the other members of the group and bring out their leadership qualities. In some cases where the members take time to learn they are appointed yearly. The members also take turns to go to the bank and repay the loans. The women now approach the bank fearlessly.

SHG members for income generation activity training to women and men

- ❖ Date of organizing of the camp – 22/02/2018
- ❖ Location – Ramdurga
- ❖ Resource Persons invited
 - 1) Shri. D Y Khanapur(Manager Kvg Bank)
 - 2) Shri. N P Rathod(T.P.)
 - 3) Shri. C R Pammar(SIRD- Ramdurga).
- ❖ **Topics Covered** Groups came to know how to maintain SHG Books, Benefit source from various departments, Bank Loan, Agricultural benefits and small scale business.
- ❖ Attendance – Group members of Ramdurga Youth Club and N.S.V. and women SHG 80 members.

SHG formation rules and regulation group came to know how to maintain SHG Book, and Government basic benefits source from various departments.

3. Economic activities

Economic development among the SHG's is of utmost importance. In rural areas the women are seldom given an opportunity to handle financial activities. She usually depends on her men counterpart. Self Help groups have made a difference in her life, the women who would otherwise stay at home doing her routine chores now has the ability to make a livelihood and improve the financial status of her family. Her decisions and opinions are valued not only in her family but also in the Village and gram panchayats. Along with economic development the women are imparted with personality and social development. She now has the confidence to make her voice heard.

The youth SHG's, male and female have also done their part in shaping the society. They have found guidance and purpose for life after forming a self help group. With loans from their groups the youth invest in agriculture and bamboo work. The youngsters have found it easy to form groups and meet the financial needs for cultivating land, cattle, sheep and goat rearing. The baskets, lamp shades, pots, mats and many other household articles have found their market in exhibitions in Belgaum and surrounding areas. Apart from the cities of Soundatti, Dharwad and Ramdurga, the local markets also provide good market for the products.

a) Kasuti Training Programme for women.

The above programme is organized for beneficiary of the group leaders participation in the programme the faculty for T.D.S.S Pune has given the awareness about income generation activity:

- ❖ Kasuti Programme on -08/03/2018 for 35 members.
- ❖ Location – Ramdurga Taluka Batakurki Tanda Village.
- ❖ Programme inauguration by – Local Z.P. Shri.Yadwad,
- ❖ Trainer – Smt. Ankita Goudar.
- ❖ This Programme beneficiary Ramdurga taluka Channapur Tanda Village poor women utilize the training.

b) Tailoring Training Programme for women

The above programme is organized for beneficiary of the 40 SHG group leaders participation in the programme the faculty for T.D.S.S. Pune and Local donors have given the awareness about income generation activity.

- ❖ Tailoring programme on- 22/03/2018 for 65 members
- ❖ Location – Ramdurga
- ❖ Programme inauguration by –Yadwad (Z.P.)
- ❖ Trainer – Smt. Ankita Goudar.
- ❖ This Programme beneficiary Ramdurga taluka Kalmad Tanda Village poor women utilize the training and also they became aware of self employment to work in their house only instead of searching work in other places the financial assistant was provided by T.D.S.S. Pune and Local donors of the Village.

c) Bricks Production Training Programme for Youth Committee.

The above Programme is organized for beneficiary of the 40 SHG group leaders 80 members participation in this programme. The faculty for TDSS Pune and local donors has given the awareness about income generation activity so youths are very happy and satisfied with the work and satisfactory income. This Programme beneficiaries Village Ramdurga of Ramdurga Taluka. Poor Youths committee members availed the benefits of the training Programme.

Table: Beneficiaries and their Income generation activities

Sl No.	Village	Particulars	Number of Beneficiaries	Amount (Rs)	Profit/ Impact
1.	Kalmad DLT, Krushna Nagar, Kalmad SLT, Channapur Tanda, Bannur Tanda	Buffalo and Cow rearing	71	640000	Each member gets an income of 61/- Rupees per day by selling 4 liters of milk

2.	Batakurti Tanda, Dadibhavi Tanda, Torgal Tanda, Salapur Tanda	Sheep and Goat rearing	301	668000	By selling a three/ four months old lamb a member gets 600/- to 700/- Rs.
3.	Ramdurga	Household materials made out of bamboo	68	55000	Each member earns about Rs. 70/- to 80/- a day. They are able to purchase bamboo on wholesale basis.
4.	Yallammannagud Tanda, Badli Tanda, Yakkundi Tanda, Kagihal Tanda, Murgod Tanda, Halki Tanda, Sogal Tanda, Hanchanal Tanda	Agriculture	64	96000	Better agricultural yield. Freedom from money lenders. They are able to buy seeds and manure on wholesale basis.
5.	Saundatti Gram Panchayat	Bricks Productions	41	18000	Per Day per head Rs.110/- Profit
	19 Villages	Total Rupees	545	1477000	

4. Training Programmes

The training programmes were tailor designed according to the needs of the women. The following training programmes were conducted during the project period.

a)Awareness Generation Programme on Health Sanitationand Hygine Education .

The Standard of living of the rural people is on their health conditions and hygienic practices. Our organization has found in the rural areas that, people are expending high portion of their income to hospitals and losing their working capacity. Because they are not aware properly about how to use drinking water, how to keep cleanliness in the home

and around the home and usage of latrines. Therefore our organization has conducted in this programme for creating awareness among the rural mass about importance of health sanitation and hygiene education in 12 villages of Ramdurga Taluka of Belgaum District especially 48 women are taking active participation through profits they are also helping this family.

b) Awareness Generation Programme on importance and wage of individual Household latrines.

Neravu Society has conducted this programme under 26 members in 5 villages of Ramdurga taluka for development of intention among the rural about use of H.H.L.S. It has also demonstrated construction of Twin Pit Latrines.

c). Awareness Generation Programme on Prevention of HIV/ Aids.

AIDS is transmitted mainly by sexual contact with infected prostitutes and home sexual., it is also transmitted by contaminated syringes, needles and shaving blades, intra uterine transmission to Festus is also possible. Therefore Neravu Society has conducted awareness generation Programme in 10 Villages of Ramdurga taluka of Belgaum District about Prevention of spread of AIDS among the people especially among the rural folk majority who are illiterate.

Sl No.	Date	No. of Beneficiaries	Place of Training	Subject
1.	04/01/2018	26	Batakurti Tanda, , Torgal Tanda, Salapur Tanda	SHG documentation and leadership qualities
2.	08-2-18 to 17-2-18	81	-do-	Formation of Village development committee, its duties and responsibilities
3.	03-3-18 to 06-3-18	31	Hanamapur Panchayat	Loan repayment and Community health

4.	13-3-18	29	Batakurki Panchayat	Animal Husbandry and Dairy farming
5.	15-3-18 to 18-3-18	36	Mudakavi Pachayat	Making of Household articles out of Bamboo
6.	17-03-18	31	Bannur Samudaya Bhavan	Economic and Social awareness programme
7.	19-3-18 to 20-3-18	36	Dadibhavi Samudaya Bhavan	Importance of Education Superstition and beliefs and their effects. Gender equality
8.	27-3-18	49	Samudaya Bhavan Ugargol	Health Sanitation & Hygine Education

Through these training programmes the members were made aware of the government schemes and basic benefits available to those below poverty line. These training programmes helped the women and youth to understand the functioning of SHG's and its benefits. The members participated enthusiastically in the meetings and have understood SHG rules and regulations. They are able to make savings in the shortest possible time frame. About 60% of the total members are literate and maintain SHG documents.

The training programmes have minimized gender inequality. The girl who would otherwise study only the primary school is now able to complete her higher education. The importance of educating the girl and thereby a family was stressed upon.

Village Development Committee's were formed in four villages, namely, Dadibhavi Tanda, Yallammannagud Tanda, Badli Tanda, Yakkundi Tanda, Kagihal Tanda, Murgod Tanda, Halki Tanda, Sogal Tanda, Hanchanal Tanda

and Ramdurga. Each Village Development Committee consists of 20 members. Through these committees they meet the concerned authorities and are aiding in the development of village infrastructure. They approach the concerned authorities for development of roads, drinking water facilities, bus transport facilities for school students, electricity, housing facilities for the poor and widow and retirement pensions. The VD Committee functions with the support of the people, village leaders, Shri siddhivinayak Banzara Education Sangh and elected members of the Panchayat.

5 . Education

Twenty-eight girl students of the backward rural areas were selected for government scholarship and sent for higher studies to Yallammannagud Tanda, Badli Tanda and Ramdurga.

In order to earn money children from poor families used to go to work in factories, garages, groceries, bars, hotels, as cleaners and helpers on lorries and taxis, and work as coolies. Owners used to make them work for long hours with pay. Physical and mental harassment was commonplace. Neravu identified such children and brought it to the notice of the government and got the children enrolled in the government “No Child Labour Programme”. They also brought together the parents of such children and educated them about the evils of child labour.

Savings Bank accounts were opened in the names of fifty children under this programme. The government made mid day meals available to these children and also deposited Rs. 100/- per month in their accounts. Apart from teaching the simple and basic education to these children, they were engaged in activities like office file making, jewelry, envelopes candle making, tailoring and painting which enabled them work from home and also earn some money to support their families. Most of these children, freed from the clutches of owners now go to the child labour schools. There are situations wherein the parents are

forced to employ their children and take them away from schools. Neravu society tries hard to educate such parents. Out of the fifty selected students, twenty five to thirty of them are regular school goers.

a) Child Labour & Traffic Programmes

The society conducted Child Labour and trafficking Programme in rural area to teach them about the awareness of child labour and child rights and education benefits the society also held conference to teach the awareness of benefit of child along with the parents and members of SHG & Yuvak and Yuvathi Mandal's to fight against the child labour and see that every child in the area go to school to learn education protestation were also held regarding child labour system.

Childcare

The organization has been sanctioned with National Child labour school sanctioned by central Govt. running at Ramdurga about 60 students are studying in this school.

6. Health Programme

Shortage or no "Primary Centers" in the village has caused immense problems to the people in the rural areas. They have to travel far in order to get treatment for minor and serious ailments.

Taking this into consideration the Village Development Committee stepped in and made facilities for ANM nurses to operate in the villages. They have been continuously approaching the authorities in order to make available emergency hospitals in the villages. On 02 Feb 2018 Neravu society and Ramdurga Rotary Club organized a free eye checkup camp at Ramdurga Samudaya Bhavan. About eight people from ten villages were treated free of cost. Out of these, fourteen people were operated for cataract.

a) Health Checkup Camp.

Our organization organized the free health checkup camps in Galaginamada Villages 130, peoples were treated in the health checkup camps Dr. Mallannavar and Patil has given the general diseases, cleanliness precaution for the health and organized about reproduction health camps.

7. Women's Federation

Two hundred and fifty five SHG leaders from thirty five villages participated in the federation meetings at different centers. The following topics were discussed during the meeting.

- 1. “ Khatri Udyog Yojane”** :- Agricultural Laborers are employed only during the harvest season. The rest of the year they left with no employment . Hence they migrate to different cities in search of jobs. In order to prevent this migration and to provide the people below poverty line with employment the government has come up with “Khatri Udyog Yojane”. Under this programme the government operates through the panchayat and employs one person for 100 days with a wage of Rs.35/-, two Kgs of wheat and four Kgs of rice per day. The VD committee is persuading the government to treat the women labourers equally as men.

Along with this, basic benefits, government schemes and violence against women, gender inequality and such issues are taken up. The concerned authorities are also called for such meetings and instant decisions are made. The federation enabled the women to voice out their problems, make suggestions and find solutions to their problems.

8. Results/Impacts

The SHG members are regular for the SHG meetings and there is consistency in their savings. They are confident about themselves and maintain their own accounts books. Revolving fund is used with care and only in case of emergencies. They are punctual in repaying loans from the SHG and Banks. There is awareness among the members about education and its benefits. Its importance is well understood by them. They are eager to educate their children. they address their community issues and development programme through the “Village Development Committee”. The women boldly speak out the problems and obstacles faced by them in the federation meetings. Since the authorities and concerned officials also participate in the meetings the women try to find solutions to them during the meetings itself. Self Help Group have made a big difference in their lives. They are motivated and find the trainings in personality development, social and economic development beneficial. The SHG members are united and live in communal harmony.

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