

# ANNUAL REPORT

2012 – 13



**SWAMI VIVEKANAND SHIKSHA SAMITI, (SVSS)**

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## **Foreword**

**Dear well-wishers and friends,**

*This gives me great pleasure to present to you the Annual Report 2012-13*

*As many of you know, Swami Vivekanand Shiksha Samiti(SVSS) is a community development organization. We work both in poor urban slums and in rural communities.*

*Presently, we are working on issues like Livelihood and sustainable agriculture, Women Empowerment, Legal issues, microfinance,, women's health, water and sanitation, Vocational trainings, Watershed Development and fostering communities and their institutions(Producer company)& Micro credit.*

*The essence of our programme is that people themselves must participate, with increasing awareness and sense of responsibility, in the planning and implementation of projects material to their own well-being.*

*We believe in a set of values and practices which plays a special role in overcoming poverty and disadvantage, knitting society together at grassroots and deepening democracy. Learning is integrated into all aspects our activities, thus building and supporting the personal skills, knowledge, abilities and resilience of people.*

*Women's issues and problems remain in the core of our concerns and their empowerment is integrated in all our programmes.*

*Our strategy includes, among other things, an action plan that indentifies, for every outcome, specific actions, timescales, suggested evidence of success and indicators and people responsible for delivery.*

*We try to promote affordable technologies and services that are unique yet appropriate and economically viable. We recognize the interconnection between poverty and environment and, therefore, try to promote sustainable resource management practices, systems and policies. This environmental focus is integral to our strategies and a major consideration in every aspect of the work carryout. We take care to avoid sacrificing the interest of future generations to meet the needs of the current generation.*

*Finally, on behalf of the Board of Members I would like to thank all our donors, supporters and the villagers for their continued support. Special thanks to all my colleagues for their absolute commitment. They are the real strength of SVSS. I am proud to be associated with them. We invite you to remain in touch and help us in our endeavors.*

**With best wishes,**

**Sincerely Yours,**

**Dhirendra Kushawaha**  
**Secretary**

## About Swami Vivekanand Shiksha Samiti (SVSS)

SVSS is a grassroots action organization working with poor communities in villages. Enhancing poor people's livelihoods in a sustainable way and enabling the poor communities are the focus of our programs. The Mission of the organization is to build institutions for innovation in the development work and reaching significance to bring positive changes in the lives of poor. SVSS was established in the year 1988 based at Bhopal.

SVSS has been working in 7 districts Bhopal, Sehore, Raisen, Vidisha, Annuppur, Shahdol, Dindori and Singroli covering 16 development blocks over 494 villages of Madhya Pradesh & 2 district in Chattisgarh. SVSS address a number of gender and equity issues in their complexities ranging from skill up-gradation, trainings for self employment, health awareness, access to legal rights & entitlements and help them acquire the skills and capacities for using the opportunities and exercise their rights, water and sanitation to handholding support for economic independence with greater focus on promotion and protection of livelihoods & sustainable agriculture.

## Annual Review: April 2012 – March 2013

### Sustainable Agriculture Program

**Name of Programme - Agriculture Extension Reforms through 'Agriculture Technology Management Agency' (ATMA)**

**District Covered:- Shahdol, Singroli, Anoopur, Dindori & Vidisha covered 12 block in Madhya Pradesh**

**Supported by: - Farmer Welfare & Agriculture Development Dept. Govt. of M.P.**

While the land and water resources development programme creates a basis for productive agriculture, the agriculture productivity enhancement programme under atma project aims to optimize agriculture productivity. Interventions are designed with the participation of farmers in technology development and dissemination. adopting the principle of technology development (PTD). During 2012-13, SVSS has covered 852 families under agriculture productivity enhancement programme under the Atma Programme. The details are given in the following sections.

With an added zeal to the experiences of the year 2012-13, initiative was taken by SVSS in gearing up and energizing the demonstration programme & in its operational areas as one of its prime activities. As the organization had become successful in its endeavor in the earlier phase and set an example for replication in other places, it has taken up the challenge for promoting and making the 2nd year programme a successful one. For creating awareness about the programmes among the farmers a series of awareness meetings have been organized in every village of the operational GPs before the implementation of the programme

### Demonstration (Agri)

Under this programme demonstration of agriculture seed support namely soyabean, has been provided to 60 farmers 12 villages along with organic manure & Multi-micro nutrient, IPM, for application. For encouraging organic farming and as the cattle wealth is not much in the area, we motivate farmers for the Vermi compost units. During the reporting year, 52 farmers had opted for this programme with the equal numbers of vermin compost units. Most of the farmers use the vermin compost for organic farming and those who are either landless or have less land sell the worms with good returns.

### Demonstration (Allied)

#### Promotion of Vegetables Crops

In recent years, we have been giving good deal of focus on the cultivation of vegetables on small patch of land of small and marginal farmers. Under the demonstration (allied) we have demonstrated 20 demos on various vegetables, while large numbers of farmers are opting for traditional method of vegetables cultivation, there are now many farmers who are raising creeper vegetables under trellis (Mandwa) system. There are several advantages of this method of vegetables besides very high level of production. During the year, under report, 78 new farmers opted for this method of vegetables



cultivation. Farmers themselves started using cheaper material for this system using Bamboo, Teak etc which is under experimentation at present.

Besides above crops, our farmers have started opting for turmeric, ginger, onion,garlic ,onion etc at good scale and earning handsome amount. Finally, the tribal farmers are on way of becoming progressive farmers by adopting new crops, better agriculture practices and earning good amount on marginal land.

#### **Promotion of Horticulture & Agro Forestry**

We have successfully demonstrate the 4 no demos plots of horticulture & floriculture crops and agro forestry in the programme, SVSS has been supporting farmers to undertake horticulture plantation especially in the land which are left fallow normally and short duration crop like papaya as intercropping. Cumulatively 18 horticulture plots have been developed by the farmers which is a massive achievement in backward region. During the year 2012-13 about 10 farmers had opted for floriculture crops and half of them opted for roses.



#### **Farmer Farm Field School/Exposure Visits**

The Purpose of Farmers field School (FFS) is the extension of technologies through a participatory and trickle down approach along with grooming of local leaders for future extension.FFS is a virtual in situ school where the farmers are given hands on training on various productivity enhancement technologies with primary focus on learning by doing. During the period 12 farm school established in the various villages, block and different district. Typically one FFS would cover 50-80 farmers from one village and cater to their training needs on Good Agriculture Practices (GAP). These farmers are taught progressive farming practices through participatory learning. Front line Demonstration (FLD) plots are used to exhibit specific techniques in isolation and farmers are encouraged to experiment on their own fields. There are also inter and intra village exposure visiting other farmer's field school initiatives agriculture universities, and KVK.The objective here is to expose farmers on various agriculture technologies, test and validate them under their own management conditions so as to improve adoption of technologies by the farmers.

#### **Capacity Building Programme**

The community Institutions that are groomed for the agriculture productivity enhancement programme at the village level include SHGs, activity based Livelihood Groups & Kishan clubs for general agriculture technology promotion, vegetables growers groups etc. The concept of lead farmers/ Achiever farmers is practiced to engage them as agents for dissemination of farmers preferred technologies developed through the method of farmer field school. The total training conducted by us is 36 numbers during the reporting period. The significant amount of resources and time are spent for the capacity building of the farmers for agriculture technology development and dissemination. For all these activities, Technical inputs were provided by the department of Agriculture during this period. Moreover, progress of the activities is being reviewed jointly by the ATMA team and SVSS.



#### **Name of Programme:- Pilot Project on Augmenting Productivity of Lead Crops Activities through Adoption of Sustainable Agriculture Practices**

#### **District Covered :- 5 Village / Gram Panchayats in Sehore Madhya Pradesh**

#### **Supported by:-National Bank for Agriculture & Rural Development (Nabard), Madhya Pradesh Regional Office**

In past 30 – 40 years government and market have promoted agriculture dependent on high yielding varieties of seeds, hazardous pesticides, chemical fertilizers and costly inputs. Their long-term effect on soil health, water quality and other environmental concerns like biodiversity and biotic flora has complicated the health and human existence problem.

Moreover costly agri-inputs have made agriculture unviable for small landholders who form 80% of farming community in the country. With this understanding SVSS is working with small & marginal farmers promoting Low External Input Sustainable Agriculture (LEISA) practices.

During the Reporting period the 256 small & marginal farmers have reclaimed 8.71 acres of agriculture land by biological method. They used green manure cultivation and decomposed it into the soil. Some farmers did it by decomposing Wheat/Soyabean straw or cow-dung. 196 of them have taken 2 crop on the treated land. 1200 small & marginal farmers in Sehore block of Sehore have adopted LEISA practices. These practices include use of



compost, neem (*Azadirachta Indica*) cake, context specific non-terminator seeds, micro-nutrients and Integrated Pest Management techniques like use of neem oil, amrit pani (cow urine decoction). Practices like mix cropping, inter-cropping, reduced seed rate and crop rotation are also adopted. Participatory Varietal Selection and Promotion (PVSP) is one of the central interventions under the productivity enhancement activities of SVSS, it has been practiced for over a decade. Seeds of improved varieties of crop can increase production levels significantly. In the selected five villages of SVSS, the adoption of varieties is still not a common practice among farmers, especially in resource poor areas which is dominated by small and marginal farmers. To overcome these shortcomings, SVSS initiated participatory varietal Selection and promotion (PVSP) methodology.



This is a systematic and participatory method that identifies the felt needs of the farmers for suitable crop varieties and provides them a basket of choice of varieties. Farmers test the seeds under their own management practices for a couple of years against the performances of their existing varieties. This process results in identification of “farmer Preferred” varieties which is then multiplied and distributed to a wide range of farmers of that cluster through a localized seed production and distribution system.

The benefits of the varietal replacement through PVSP method have been studied several times through external study. Each of them have confirmed significant improvement in the productivity within the range of 25-50% due to change in variety while the input costs either remained constant or reduced. Besides productivity enhancement, the pvsp has helped to diversify the varieties given, thus reducing the risk of pests and diseases. The adoption rate through this method is found to be very fast and cost effective.

It is pity of our poor farmers that most of them do not get cheaper and improved variety of seeds. All over the country, including our project area, there is need to ensure adequate and timely supply of improved seeds. Under the initiative of nabard, we have taken up seeds multiplication programme of improved variety of wheat, soyabean in our project area of Bilikisganj Cluster. Considering various factors and technical parameters, our farmers selected variety of JKKV University. In rabi 2012, our farmers have opted for seeds multiplication programme in 35 acres which would be sown by about 566 farmers in Khariff 2013. These seeds are duly certified and as they are produced by our own farmers, they would be much cheaper.



Development of local cadre of people (mainly youth) with handson training is another important strategy. Local people are recruited and their capacities developed as service providers, who go on to take leadership positions and become the backbone for SVSS's Programme implementation.

Development of local cadre of people (mainly youth) with hands on training is another important strategy. We follow a systematic strategy for recruitment and training of the local people as service providers called the “village Resource Persons (VRPs)”. These VRPs gradually become backbone of the programme implementation in the local area. There is a systematic pathways followed for the VRPs to absorb responsibilities from the professional staff. There are 5 VRPs across project area. Immediately after recruitment, a 7 days standard residential induction training followed by 3 days field exposure followed. And within one year of their joining VRPs undergo training on gender, institutions building, agriculture based livelihoods etc. Refresher trainings are conducted time to time on programme and technical issues based on the knowledge gaps and skill upgradation. On an average a VRP undergoes atleast 8-10 training module both generic training and programmes related modules every year. Efforts are being made to introduce systems, so that community institutions/ beneficiary farmer can bear the cost of technical services provided by the VRPs.



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**Name of Programme:- Fostering Communities and their Institutions/Promotion of Producer Companies of farmers**

**District Covered:- Sehore, Bhopal in two block of M.P**

**Supported by:-Organization itself with Farmer Contribution**

Social organization, participatory approach and gender dimension are the key elements in our overall schemes of institutional model. SVSS promotes agriculture based livelihood initiative for small holders. At the most basic level, communities are organised in “purpose- specific” community groups such as self help groups(SHG) for thrift & credit, watershed committees, producer group(vegetable, seed-wheat, soybean), Farmer Clubs(FC) and farm field school. While some of these primary groups are generic in nature(viz.SHGs) and broad based in the type of work they do, others are livelihood or activity specific groups. Household may have multiple memberships in these groups that are formed and nurtured at the village level. All these primary groups have their distinct identity in terms of name and norms of functioning.



As the primary level groups evolve a cluster of 15-20 villages are federated into higher level groups, such as farmer producer company(FPC) which are then integrated with agri business markets. While a PG continues with its core function, the FPC at the secondary level also takes up other tasks such as agribusiness, provision of support services such as extension services, and most importantly, serves as a platform for lobbying.

To address gender dimensions in all its programmes, women’s participation in CBOs and in all capacity building initiatives is mandatory and closely monitored, according to prescribed standards. Since 2011 SVSS has been promoting “Collectives of small & Marginal Farmers” as farmer producer companies in M.P. The objective of this activity is to integrate small farmers with the organized markets to increase their return from agriculture. In short, the idea is to integrate farmers with the supply chain of the agriculture commodity.

In SVSS’s Model of farmer producer companies, 1200-1500 small farmers are organized and registered under the producer companies act. A professional management team, comprising of one agribusiness professional and two community organizers provide support to the FPC from inception on their day today business as well as help in developing their governance system.

Smt. Krishna from village Bijore of Sehore district in M.P is now one of the shareholders of the Rewa farmer producer company Pvt Ltd. She became a member in the year 2010. She took up the seed production programme and earned Rs 10000/- as premium price. She earned a profit of Rs 24000/- from 15 qtls of soybean crop. Thus her total profit amounted to Rs 34000/- by 6 months. She realized the benefit of seed production.

Also she has encouraged many other farmers to join the company by demonstrating new varieties of crops in his field. In year 2012 she arranged 75 qtl. Certified seed of wheat from surrounding villages and these farmers also gained profit. Since last one year they are producing foundation seed by taking breeder seed from the producer company. The company is sharing the profits with them. Other farmers from nearby village are getting information about availability of seed, fertilizer, pesticide of producer company from them. They are giving information of innovation in agriculture to other farmers, like professional agriculturists. They have encouraged all farmers of nearby area to join the Producer company. In the training given under this program all the farmers learnt how to maintain productivity of soil and how to grow more crops by minimizing chemical pesticide. By now Krishna has been able to multiply his cows from 2 to 12 cows, the dung used for gobar gas and manure. She is elected as one of the executive members of the producer company due to her interest and performance of progress in a year. Undoubtedly her dedication and passion is profitable for the company.

During field implementation, it is realized that small farmers agri business organization can effectively work and can deliver their services properly in cluster of 15-20 villages with membership of not more than 1500 farmers in initial years of 2-3 years when they are targeting effective services of backward & forward support. Our current strategy focusses on:

1. Establish producer companies in a cluster of 15-29 villages comprising membership of 1200-1500 farmers at the most.
2. Give priority in informing and nurturing exclusive women farmers producer company.
3. Considering the higher level need of producer companies, we are in the process of establishing a FPC support cell to provide support on the critical issues like organizational development. FPC Governance, Market linkage, brand



development, Monitoring & evaluation, financial linkage and linkage with other government and non government farmers' institutions support programmes.

**Name of Programme:- Farmer Club Promotion (FCP)**

**District:- Sehore, Bhopal**

**Supported by:-Nabard**

Agriculture has been the backbone of the country's economy, as about 60-70% of the population still depends on farming activities for their livelihood security. The growth in the sector, which has declined over last decade, is now poised to register an increase from the current level 2.5% to 4% as aimed at by Govt. of India. Despite these measures, the challenge before us is how do we increase production/productivity and income earning of farming communities through adoption of new and appropriate technologies and establishment of linkages with markets (both domestic as well as global).



SVSS team has facilitated 305 farmer clubs with total membership of 4575 farmers in district Sehore of Madhya Pradesh & 99 Farmer clubs with total membership of 1485 farmers in district Bhopal in Madhya Pradesh, with active support of Regional Rural Banks & Cooperative banks.

The key role of SVSS is to dissemination of locally appropriate technology, development of skills for enhancement of production and productivity in project areas in addition to credit counseling and recovery of loans. Adoption of appropriate technologies by farmer clubs will improved productivity would generate additional credit demand from formal banking institutions over a period of time and improve farmers' income margins. Keeping this in view and also in the light of agriculture distress, being faced by farmers in different villages, SVSS provide the facilitation support to farmer clubs for promoting transfer of technology for production enhancement and improved productivity in agriculture and farm related activities.

**Name of Programme:- Water Sector Programme & Micro Watershed**

**District:- Rajgarh**

**Supported by:- CSR/Public Donation**

Land and water Resource development remains a core activity in SVSS's strategy to develop rural livelihoods. Where over 70% of the people depend on the land. SVSS's multi-disciplinary and integrated approach, therefore is based on the premise that the most significant opportunity for livelihood enhancement in this context exists in the restoration and management of the available natural resources.

Most of our activities revolve around water and watershed. As far possible, water become our entry point activity provided there is technical scope, demand of people combined with the availability of necessary funds.

**Lift Irrigation Pumps**

At the end of 31<sup>st</sup> March -2013 2 new lift irrigation schemes were constructed at the time of reporting. Barring electricity and water problem during the year most of L.I schemes operate about 80-90% of the designed command areas.

**Community Checks Dams / Masonry Water Harvesting Structure/ Rainwater Harvesting**

There are now totally 05 checks dams installed by us with the support of Government and others. In all with 394 acres in one season benefitting 209 household and approximately 2289 people.

**WELLS WITH A DIFFERENCE**

**RECHARGE WELLS** are simple structures to direct the muddy runoff rainwater flowing in the villages to the ground water system. From the recharge well, the wastewater filters through the soil and emerges in potable water wells nearby. In spite of this benefit, it can be difficult to motivate the villagers to build recharge wells, as their positive effects are not visible immediately. In total there are nine recharge wells across four villages and we expect these numbers to increase at a faster pace as the villagers begin to realize their long-term value.

**OPEN WELLS** are a source of drinking water for the village. These wells are also used for other activities like washing clothes and watering animals.



Because of this, the well water can become contaminated. It is best to have platforms around the open wells and channel the dirty water to a soak pit. To date, the SVSS's has constructed 4 such wells.

### **WATER LITERACY CAMPAIGN**

Water literacy is about the community making well-informed choices. Local wisdom says, "Where water is running make it walk, where it is walking make it crawl, and where it is crawling make it stop". This sums up the essence of water management in rural India. At every opportunity, we emphasize that rainwater must be percolated into the ground before it picks up contaminants while flowing on the ground surface. Furthermore:

- The VLI is facilitated to conduct a "community water audit" through which it must comprehend the extraction of water from the ground versus its replenishment. This quantitative information is a powerful communication tool to positively influence the community in water conservation.

- Villagers are taught

- a) How traditional open wells maintain the water balance, whereas the bore wells and tube wells cause the exploitation of ground water

- b) How by replacing the open public water outlets in the streets with a comprehensive model consisting of a stand post with a tap can lead to clean streets. By following this simple intervention, the wastewater flows into an enclosure leading to a soak pit through an underground pipe. This ensures that there is no slush on the streets and women can easily collect water from the tap without having to stand in the mud.

- c) How chiseling of the agricultural land before the onset of monsoons results in the percolation of the rain water, thus reducing the number of irrigations needed for a crop

The emphasis on water literacy has proven central to the achievements of the water management program, and is echoed at all venues – Family Life Education centers, Farmer clubs meetings, Self Help groups, schools and health platforms.

The Integrated Water Management is beginning to Show Results It is heartening to see the significant change that the water program has made in the villages. People are beginning to understand the direct impact of water harvesting and conservation on the prosperity of their village. For example, they are now willing to participate in projects with a long gestation period. The presence of check dams has created scenic vistas in the villages. Water is present throughout the year in the check dam of Kurawer giving a new look to the previously arid landscape. This is bringing an attitudinal change in the villagers and people from other villages are realizing the need for water harvesting.

### **Village Cleanliness and Sanitation Drives**

Most of the diseases prevalent in rural India are due to lack of sanitation and poor quality of drinking water. Ground water gets contaminated from field defecation and excess use of pesticides and fertilizers — causing gastroenteritis, jaundice, diarrhea, typhoid, and other diseases. Part of the problem is that the villagers are often unaware of the issues, and do not appear to mind the buildup of public garbage or want to change the latrine habits to which they are accustomed. A cleanliness drive is an integral part of the SVSS's activity. It includes promoting soak pits, stand posts with taps, latrines, street sweeping and garbage disposal.

Soak pits are initially introduced to homes that are closest to the three or four main village streets, so that their domestic water does not flow into these streets. Sunita Mewada of , village of Kanchariya says, "The street facing our main entrance used to be dirty, filled with stagnant water, and a breeding ground for Mosquitoes. My three children often slipped in it and came home crying. Now it is a blessing to have a soak pit in front of the house — my kids can play in this area while I don't have to worry about their safety". With this kind of enthusiasm, we had expected the adoption of soak pits to happen quickly but unfortunately by the end of 2012 only about 20% of homes have soak pits. We believe that after a critical mass is reached, we should witness an exponential growth. It seems we need to benchmark such critical mass data for all the interventions in order to make our "Integrated, Sustainable Village Development" model replicable. Once the village streets are dry, it is easier for the VLI to hold discussions with the community on the importance of keeping them clean. Two sweepers per village have now been hired in village, for which the villagers and the Panchayat contribute collectively. Building on this, the SVSS is planning to introduce a more elaborate environmentally-friendly garbage disposal and recycling system. Latrines are a key step in the promotion of public health. Low cost sanitary latrine technology is available to hygienically detoxify the waste in a contained area twenty feet above the ground water level. The SVSS's first introduced these latrines to the villages in 2008. We built demonstration models in the community centers and Family Life Education centers. Our field staff promotes the benefits of latrine use at all its forums. However, latrines are not yet popular with the locals. This is partly due to the villagers' unsatisfactory experiences with technically flawed latrines that were previously provided by other organizations. As Kachariya a villager , explained, "Latrines get



clogged and smell — we are better off in the open fields”. This made us realize that we have to raise awareness on the key technical aspects when installing new latrines.

**Name of Programme:- Community Action for Justice under Project Access to Justice for Marginalized People**

**District:- Sehore , Sehore block covered 44 villages in M.P.**

**Supported by: - Dept. of Justice, GOI and United Nations Development Programme (UNDP).**

Women’s resource rights are their legal ownership of resources. These are land, housing, & livelihood. To sustain ownership of resources credit, information, Para legal training as well as access to services and amenities is prerequisites. The Project Community Action for Justice(CAJ) have shown a path to make women’s land rights a reality, there is a strong need for policy and law reform with gender equal approaches. Similarly strategies to be adopted which aim at creating and ensuring gender equal planning and recognition of women as equal contributors in building economic assets at several levels.

The cadre of WSHAG will thus fill very important gap that exists presently. Simultaneously the created cadre will work towards community mobilization by helping the vulnerable women in clearing pending, land claims thus paving way to equal access to common property. Since WSHAGs is part of the existing network of CBOs, they enjoy a relationship of trust and are strategically located to bring `awareness among the women is to disseminate legal awareness effectively and mobilize the marginalized groups to access justice.

One strategy to break out of this vicious cycle and strengthen access to justice of the marginalized groups is ti promote awareness and understanding of rights and entitlements and the redress mechanisms especially amongst the marginalized communities. An innovative approach to achieve this goal is to develop the capacities the capacities of women self help advocacy groups of persons drawn from CBO’s, Aganwadi / Asha Worker/Teacher already engaged with assisting marginalized communities on different issues. This group is trained to create a cadre WSHAGs (hereafter referred to as WSHAG’s).

Based on the observation that in some areas, the non-tribal’s have occupied lands of socially excluded groups by way of mortgage due to hand loaning or purchase since couple of generations and the people of the locality adopt the traditional practice of sharing parental property among the sons instead of making daughter a shareholder. As the socially excluded communities like ST/SC/ OBC, women and minority groups of the area are less educated, they barely understand about any law of the government on land or about forest policies. For this SVSS under the network of Women self help advocacy group (WSHAGs) implemented the access to justice project supported by UNDP in one blocks of sehore after the baseline survey through this project those landless communities have been sensitized on land and forest rights Act In these one block. Block level sensitization meetings have been conducted.

It is well known that Social Audit is a great means of sensitization of the plans, programmes, policies & laws of the Govt. In context of NREGS, it is a process that enables Government to assess and demonstrate it’s social, economic and environmental benefits and limitations of the various stakeholders directly or indirectly related to the relevant schemes. Owing to this ethics, Women Self help advocacy group (WSHAGs) forum conducted Social Audit in 10 nos. of GPs of Sehore block with a view to bring transparency, accountability & call for consent, participation, empowerment of the rural mass at the same time to urge upon the redressal of grievances with the support of District Rural Development Agency (DRDA) Sehore. During the Social Audit programmes, nos. of observations came up to the notice like huge central assistance lost due to non-fulfillment of conditions and receipt of Utilization Certificates (UCs) not watched in majority of GPs. Moreover, it was also marked that Unspent Grants not credited to Govt. Accounts, Procurement of material without inviting Tenders / Quotations, Receipts and payments not entered in the Cash Books, Non-realization of Taxes, Rent and License fee, Loss of revenue due to non-leasing of Gram ponds / tanks,, orchards, etc.



Accounts not maintained properly, no bank reconciliation statements prepared, important records like Muster rolls, Measurement Books (MBs), Works Register etc. not maintained, Irregularities in Muster Rolls, execution of works. All these issues were recorded, discussed & shared with the community towards their role in bringing transparency in the developmental work.

**Name of Programme: - Vocational Training Courses**

**District: - Sehore**

**Supported by: - Self Supported**

Vocational education in India aims to develop skilled manpower through diversified courses to the needs of specially the unorganized sector and provide justice to himself-employment skills in people through a large number of self employment oriented courses.

One of the weakness of the Indian education system is that it does not give due importance to vocational training. As a result, there is a discrepancy between the need for skilled workers and skilled workers available. Each year, we churn out millions of graduates who do not have the specific skills required by the market. If this trend continues, our economic growth would hurt the long term. To change this first thing we must change our mindset. In india, people are obsessed with attaining a graduation degree and usually top- down training. This has led to a situation there where on the one hand, it scores of unemployed graduates and on the other hand, there is a huge shortage of skilled workers To remedy this training programs need to be promoted in a big way.

It has been providing computer literacy campaign in Desk top publishing to disadvantaged women & youths of the areas of block & district Sehore with the objective to strengthen their economic empowerment. It has also

been providing computer training to unemployed youth of Bhopal & Indore city. During the reporting period this year we have trained 268 trainees and 85% placement is done in various organizations.



**Name of Programme:-Skill Up gradation Training (Vocational)**

**District: - Bhopal**

**Supported by: - MPHVN, Govt of M.P.**

SVSS undertook the organizing of women members of SHGs interested in forming Zari Zardosi artisan groups for widening their scope for additional livelihood development. Bhopal being the hub for zari- zardoshi goods offered itself as an ideal base for a viable livelihood project . The project aimed to create beautiful hand-crafted zari- zardoshi products made by underprivileged women who would be taught to become skilled in the use of thread scrap to make a range of lifestyle products.

In keeping with M.P. Hasteshilp & Hatekarha Vikas Nigam initiative for providing Business Develops Services for small manufacturing units, Commercial Banks became the partner for implementing the framework for this micro enterprise that offered a chance to impact the growth prospects of women groups already involved in micro finance activity. In the context of significant impact of the Zari Zardoshi products industry in the area, Nabard became the partner institution for promotion and financing of this small scale venture.

After ascertaining the various relevant connections pertinent to the leather products manufacturing and marketing, SVSS undertook a cursory study regarding the prospects for the zari Zardoshi products.

**Name of Programme: - HIV Awareness Programme**

**District: - Katni Village- kemore**

**Supported by: - ACC Ltd**

It has been 20 years when the first case of HIV was detected in India. Majority of this period has gone in believing that only sex workers, truck drivers and homosexuals can become infected. It was believed that our culture and values will

protect us from HIV. But the number of infected is increasing every day. HIV infected persons were subjected to stigma and discrimination. HIV is fuelled by gender inequality, migration, poverty and exclusion.

With the understanding that everyone is at risk and prevention is the only tool against the spread of HIV, Svss worked on creating awareness & organized street plays on HIV/AIDS in Kenmore factory gate No-2 of Katni district of M.P. An intensive coverage of 1800 workers & truck drivers.



An exposure visit for the Village Health Guides to the Voluntary Counseling and Testing Centre at Ursula Hospital afforded them the opportunity to gain additional inputs about the role of safe drinking water and sanitation, appropriate nutrition to prolong the life of HIV positive people along with ART. Simulations were conducted to develop skill and confidence in VHGs to conduct awareness sessions in community meetings. After training they conducted HIV/AIDS awareness sessions in SHG meetings that focused on reproductive health sessions for Home Birth Teams. They also provided training in other small group meetings in the community. A booklet in local language was published for all participants and Village Health Committees to share information about HIV/AIDS in simple terms.

**Name of Programme: - Aser Survey ( Annual Status of Education Report)**

**District: - Sehore block - Sehore, Ichhawa, Astha Nasrullaganj, & Budni covered 35 villages in M.P**

**Supported by: - Pratham**

The annual nationwide Aser Survey (Annual Status of Education Report) on learning levels in district sehore under flagship of Pratham, the SVSS has given the responsibility of doing the baseline survey.

An innovative exercise that engages citizens across the country in understanding and tracking children's ability to read and do basic arithmetic. Aser has been an excellent example for building nationwide local participation by involving ordinary citizens in understanding the current situation in elementary education. Its significance in setting the quality agenda in education is widely acknowledged in government and policy circles both in India and internationally.

**Name of Programme: - Formation of SHGs & their Stabilization**

**District: - Sehore Block –Nasrullaganj**

**Supported by: - Nabard**

Self Help Groups (SHGs) are a proven tool to economically empower women and increase their participation in the family and community. Almost all indicators of our Self Help Groups (SHGs) are positive. Over 95% of the members are saving regularly. There is no default in loan repayment, and the share of productive loans *versus* consumption loans is steadily increasing. The SHG women are receptive to new ideas, as they have directly benefited from the SVSS's activities. They become keen to improve conditions in their villages and are trained by the SVSS on various development issues. These women spread positive messages among other women in the community. The following table illustrates the overall performance of SHGs, facilitated by the SVSS

No. of SHGs	106	Bank Loan	Rs. 2200,00 lakh
Total Membership	1575	Productive loans	Rs600000lakh
Total Collection	Rs 17,58,00 0 lakh	No.of Villages covered	34villages

**Group Entrepreneurship**

The women's SHG was formed in 2009 Jai Bilatebaba SHG, and they decided to start a group enterprise. With training from the SVSS they set up a nursery for growing Gliricidia (a green manure) and Pongamia (a biofuel). Each woman took turns guarding the nursery, and in three months the saplings were ready for sale. The SVSS purchased this produce and marketed it at subsidized rates in several villages as per its promotional plan.

The SHG made a profit of Rs. 117,480. Out of this the ten women members shared Rs. 80,000 among themselves; they kept aside Rs. 10,000 for their SHG fund and will use the remaining Rs. 27,480 to rent land for another nursery. These women, who are mostly landless laborers, have planned other group enterprises so that they can have income throughout the year.

The Income Enhancement program focuses on agriculture and entrepreneurship. It facilitates the setting up of mutually beneficial working relationships between appropriate parties to generate means of supplementing the villagers' income. In 2012, the SVSS continued promoting crop diversification, inter-cropping, integrated pest management, raised bed cultivation, chiseling, drip irrigation, and vermi-composting. In order to promote chiseling, the SVSS introduced a scheme of cost sharing with the farmers. About 400 acres of land was covered under this scheme. Though the results vary from crop to crop, all farmers reported higher production and better quality of produce. Furthermore, the number of irrigations needed to grow the crops was significantly reduced. The use of chiseling is thus spreading fast as a positive agricultural intervention in the neighboring villages.

### **Programme Name:- Micro Finance & Micro Insurance**

**District:- Sehore block Sehore**

**Supported by: - Organization Corpus fund**

SVSS's Microcredit program is based on the understanding that in an augmented natural resource condition (achieved through NRM interventions) – an appropriate credit mechanism can pave the way for productive investment in farming and its diversification, thus creating more employment and income generation opportunities.

The MF programme is borne out of the reality that the quantity and quality of credit available to villagers through formal institutions of finance continues to be poor, and there is high dependency on moneylenders, with interest rates varying between 120 and 150 percent per annum.

SVSS launched its micro finance activity in 2008 in Sehore district of Nasrullaganj block M.P, later extended it to Sehore block. Until 2007, the programme focused on linking SHGs with banks. However, this model has its limitations: most significantly delays on the part of banks to finance, and from 2008, SVSS took recourse to direct on lending to the groups as well, alongside continuing with the efforts of direct bank linkage of SHGs and other CBOs like Farmer Producer Company.



SVSS's microfinance programme spread amongst the marginalized women in M.P. in interior rural pockets for micro finance where financial services are poor. To achieve convergence and sustainable livelihood for the clientele the microfinance programme is generally started in the "already working" area of SVSS. During the reporting period SVSS has disbursed the loans to mostly Joint Liability Groups (JLGs) in Sehore block of Rs 213,825 lakh among the women members.

Micro Insurance is an important component of SVSS's Microcredit programme. SVSS extends insurance to all its JLG/SHG members who have taken loan. It is a life insurance which also covers disability. It is a group policy which is purchased from the life insurance corporation of India. The insurance coverage is between Rs 5000 - 10000/- depending upon the size of the loan of the member.

### **"Radio Awaaz"- Community Radio**

"Radio Awaaz" is a community radio service promoted by SVSS in May - 2012 in Sehore block of Sehore district of Madhya Pradesh, with the objective to increase awareness of individual rights, address local social issues, promote local art and culture, share relevant market information and create an alternate educational space.

Radio Awaaz is allocated frequency (91.2 Mhz) for broadcasting. The station is built in Village Panchayat Rajukhedi in block & district Sehore. We are looking forward to complete the licensing process soon and start the broadcasting. It is expected to cover about 200,000 populations in 10 km radius from the station. It is managed by a trained team of 4

members and a large team of volunteers. During the year the program production capacity increased from 3.5 hours to 12 hours per day.



Community action is an integral part of activities in Radio Awaaz. Sustainable agriculture is one of the important areas in which community events are organized this year. Narrowcasting of 35 episodes of *Kisan Mantra* a radio serial on sustainable agriculture was conducted in 15 villages covering 387 farmers. As a result 67 farmers developed as barefoot technical experts of sustainable agriculture practices and 235 farmers have started adopting these practices.

### CREDIBILITY ALLIANCE

As a member of Credibility Alliance and having Accreditation certificate from Credibility Alliance, we have to furnish information under desirable norms as well as under desirable norms, which are furnished in this separate chapter in this annual report of 2012-13.

### ORGANIZATION INFORMATION

**Registered address of the organization :-** M-20/3A, Saket Nagar ,Bhopal-462024 Madhya Pradesh

#### Registration under different Acts

- ✚ Madhya Pradesh Societies Act, 1973 No. 20622 Dt.13.9.88
- ✚ Foreign Contribution Regulation Act (FCRA) 1976 under 6(1) Registration No.063160085 Dt.30/10/2000
- ✚ Income Tax Act, 1961 under Section 12(A) (a) Letter No.SI.No.33/0304 Dt.22.1.2004
- ✚ Income Tax Act, 1961, under Section 80G (5) No. SI. No Letter no. - 09/08-09 Dt.15.10.2008.
- ✚ PAN no. – AABTS7449E
- ✚ TAN no. BPLS13135D

#### Accredited by

SVSS is accredited by **Credibility Alliance for Desirable Norms** prescribed for good governance of voluntary organization. Accreditation valid from 21<sup>ST</sup> October 2009 to 20<sup>TH</sup> October 2014 Certificate Registration No: CA/01.2010-11.

#### **The information of SVSS governing board members as on 31 March 2013 (Valid-30.06.2011 to 29.06.2014)**

Name	Qualification	Position on Board	Address	Occupation	Occupation	Meetings Attended
Mr. P.Ahmed Ali	B.Com,MBA (Management Professional)	President	H.No-641,N4- 'C' Sector, Piplani Bhopal	Management Professional	Business	15/16
Ms.Geetajali Khade	M.A (Sociology , Economics), Special B.ED-Hearing Impaired	Vice-president	M-90/2A, Saket Nagar,Bhopal	NGO Professional & Special Educator(Hearing Impaired)	Service	13/16
Mr. Dhirendra Kushawaha	MSW(Social work),M.A (Eco), M.Com (Mgt)	Secretary	M-20/3A. Ground Floor - Saket Nagar,Bhopal	Social Scientist (Participatory Planning, Monitoring and evaluation and supporting	Business	14/16

				development initiatives)		
Mr. Sujoy Aich	MSW(Social work), M.A(Eco), M.Com(Mgt)	Treasure	M-45/3A,Saket Nagar, Bhopal	Social Scientist(participatory research, Training, financial & organizational Mgt )	Business	15/16
Dr.Vipin Vyas	Doctorate in Water Supply, M.Sc.(Limnology)	Member	H.No-177,E-4,Arera Colony, Bhopal	Environment Scientist & Faculty Lecture	Service	13/16
Mr.Rijwan Khan	Master in Mass Communication Journalism	Member	Sr.MIG-27,IV Block, Sisdari Complex, Bhahabada Road Bhopal	Media Professional	Service	14/16
Mr. Deepak Daniel Pagrare	LLB,MSW(Social Work)	Member	H.No-52,Tagore Nagar, Phase-II, Rishsipuram Bhopal	Administrator & social scientist in various academic institutions as faculty member.	Service	13/16
Ms.Ranu Katiyar	MSW(Social Work)	Member	Kotwali Parishar,Sehore	Management Professional & Health Expert	Service	14/16
Ms. Gazala Mariram	M.Sc (Math)	Member	Gali No-01 H.No-1,Noormahal Road,Peergate-Bhopal	Participation in development & governance & action based research	Service	12/16

**None of the SVSS board members are related by blood or marriage. SVSS held 16 board meetings suitably spaced in the year 2012-13.**

#### **Board Rotation Policy in organization**

We have rotation policy but our Board of Member (Managing member) is reconstituted after three years as per the provision of the Society Memorandum of Association & Article of Association. The members of retiring Board or outgoing Board are eligible to be re-elected / re-nominated in reconstituted Board.

#### **Annual General Body Meeting**

The 23<sup>rd</sup> AGM of SVSS was held in Bhopal on the 24 August 2013. 15 members participated. Besides the adoption of annual activities report for the year-2012-13 and audited accounts for the year-2012-13, appointment of auditors for the year-2013-14 approval of project activities planned for the year-2013-14.

#### **Name and Address of Auditors**

M/s Vikram Singh Raghuwanshi, Chartered Accountants  
61, Saumya Vihar Phase-II Awadhपुरi, Bhopal (MP)

#### **Name and Address of Legal / Tax Consultant**

Mr., S.S. Das, Advocate  
F-1, Plot No:-70, Zone-1, M.P. Nagar, Bhopal (MP)

#### **Name and Address of the Banker of Organization**

S.No	Name of Banker	Address of Branch
1	State Bank Of India(SBI) - FCRA Account	H.E. Hospital Br, Habibganj Bhopal(MP)
2	State Bank of India(SBI)	Sehore Main Br, Sehore(MP)
3	Axis Bank	Bittan Market Br, Bhopal (MP)
4	IDBI	T.T.Nagar Br, Bhopal (MP)
5	Sadguru Nagrik Sahakari Bank Mydt.	B.H.E.L Br, Barkhera Bhopal(MP)
6	Axis Bank	Bilaspur Br.Chattisgarh
7	Narmada Malwa Gramin Bank	Bhopal Naka- Sehore
8	Yes Bank	M.P. Nagar Br, Bhopal
9	HDFC Bank	Arera Colony Bhopal
10	Jila Sahakari Kendriya Bank	Pendra Road Bilaspur Chattisgarh

### Disclosures

- No remuneration, Sitting fees or any other form of compensation was paid to any board member.
- No Travel reimbursement made to board members attending board meetings and other office meetings.
- Remuneration of the three highest paid staff members Rs15000/-Rs 12000/- Rs10000/
- Total cost of National travel by all staff during the year Rs14500/-
- Remuneration of the lowest paid staff member is Rs1500/
- Total cost of international travel by all staff or board members during the year is **nil**.
- 1 No of National Air Travel by 2 member of the organization travel cost sponsored under project.

Salary Distribution as on 31.03.2013	Men	Women	Total
1500-2500	5	-	5
2500-3500	-	-	-
3500-5000	2	1	3
5000-15000	5	3	8
<b>Total</b>	<b>12</b>	<b>4</b>	<b>16</b>

Village level honorary workers mainly employed on seasonal basis and temporary basis are not included in above information as they are in huge numbers due to seasonality of some of our works.

### BENEFITS TO THE STAFF

- ❖ Fairly good annual increment.
- ❖ Reasonable house rent allowance is given with relaxation for higher house rent allowance on actual basis.
- ❖ Annual bonus @ 10 % of annual basic salary.
- ❖ Superannuation Pension Scheme linked with Group Insurance Plan with LIC fully contributed by SVSS @ 15 % of basic salary.
- ❖ Maternity benefits to female staff combined with paternity Leave.
- ❖ Time bound career development - promotion plan, in which every staff has guarantee of minimum three promotions in a span of 10 years.
- ❖ Group personal accident policy.
- ❖ Group personal life insurance plan with Life Insurance Corporation of India covering maximum benefit up to Rs.25,000/- per staff in case of accident and death.
- ❖ Home travel assistance (LTC) once in a year up to a family of four persons to senior staff not having their home town
- ❖ Emergency funds for the assistance in the event of abnormal and chronic sickness.
- ❖ Creation of contributory welfare fund for the staff.
- ❖ Reimbursement of fixed telephone charges provided to senior staff.
- ❖ Working lunch allowance.
- ❖ Shoes allowance.
- ❖ Ample training opportunities in India.

- ❖ Totally free transportation for official work - field as well as to office.

### **Networks/Linkages**

- ✚ Credibility Alliance, Mumbai
- ✚ M.P. Voluntary Health Association, Indore
- ✚ Central India Network on Natural Resource Management-Bhopal

### **Historical Origins, Brief History, Milestone of the Organization**

It was in the year 1987 that a group of young educated people after realizing the problems and difficulties faced by the people living in rural villages & urban slums pave way for formation of a non government organization as envisaged the great Indian seer and role model, **Swami Vivekanand**, keeping in mind the long vision he had and showed us almost 70 years back, the name of organization has proudly set in his **name SWAMI VIVEKANAND SHIKSHA SAMITI,(SVSS)** the organization come into being in the year 1988.

SVSS is a grass root action oriented organization taken vows to work with poor communities in villages for enhancing their livelihood resources in a sustainable manner. Our work includes motivation, mobilization of community members, identification, adoption and promotion of technology, mobilization of resources, fostering of functional mechanisms, and skill development & capacity building, experimentation and fostering mechanisms for sustainable impact, growth & spread.

As agriculture, forests, water system and wasteland face greater pressures from changing climates; the vulnerabilities of poor farmers are going to only exacerbate further if not addressed in time.SVSS is striving towards strengthening local adaptation strategies to this global challenge. SVSS embarked on the journey of ensuring livelihoods with equity and dignity for the poor and marginal communities in M.P. and Chhattisgarh. The organization has consciously chosen to work in areas which are characterized by degraded natural resources base, poor soil and vegetative cover, inadequate infrastructure and absence of adequate irrigation. We have reach 9 District in Madhya Pradesh & 2 District in Chhattisgarh covering 874 villages directly working over 9800 poor Rural Families.

### **Vision**

The Empowerment of the deprived section of society; living in poverty in such a way ,that they could access potential resources and management it's for their own development & the development in area of rural & urban in which they live in.

### **Mission**

To provide support for the people initiatives through a participatory community approach to overcome all developmental limitations including social, educational, technological, political and economical. To develop linkages of women SHGs as an alternative to gain economic independence and to free them from the bondages of debt and poverty and to create a way towards socio-economic change.

### **Operational Strategy**

Guided by the Mission, Swami Vivekanand Shiksha Samiti (SVSS) follows the following operational strategy:-

- ✚ Organizing the community around socially relevant issues.
  - ✚ Developing their capacities for addressing the developmental issues and managing them.
  - ✚ Enabling access to services and provisions being provided by the state and market.
- Aggregating the community based groups and facilitating them to emerge as community based organizations

### **Our Sincere thanks to –**

- ❖ Access to Justice for Marginalized People's supported by United Nation Development Programme (UNDP) & Dept. Of Law & Justice, GOI New Delhi
- ❖ World Vision and Lepra India.
- ❖ National Agriculture Bank for Rural Development (NABARD), Madhya Pradesh Regional Office, Bhopal
- ❖ Madhya Pradesh Council for Science & Technology (MPCOST), Bhopal



- ❖ District Urban Development Authorities (DUDA) Sehore.
- ❖ Madhya Pradesh AIDS Control Society (MPSACS) Bhopal.
- ❖ Farmers Welfare & Agriculture Development Department, GOMP
- ❖ Narmada Malwa Gramin Bank-Regional Office-Sehore, Bank of India-Sehore
- ❖ Various other Donor and Supporters..

## **FINANCIAL INFORMATION**

### **Audited statement of accounts**

Our annual report is published within a week on completion of outgoing financial year. Audited accounts are not furnished in annual progress report. Audited accounts are published after duly auditing which takes about 2-3 months. They include all the schedules and will be available on request free of cost. However, financial information for reporting year is furnished in Chapter, giving un-audited financial progress.

Our audited accounts are full accounts and not abridged balance sheet. However in our audited balance sheet of the year 2012-2013 we will incorporate abridged balance sheet also

**Our system of accounts is on accrual basis.**