

Annual Report of CARMDAKSH 2014-15

About CARMDAKSH

CARM-DAKSH (Centre for Action Research and Management in Developing Attitudes, Knowledge and Skills in Human Resources) was set up in 1991 as a Society registered in New Delhi, and with its head office at Delhi. The founding members of CARMDAKSH were eminent civil servants from Madhya Pradesh- Dr. Ishwar Dass and Shri Sharad Chandra Behar who were able to motivate a highly diverse set of people with rich experience and expertise to join hands in creating the organisation. In the initial years CARM-DAKSH focused on providing training inputs to various Government and Public Sector organizations, as well as in developing manuals for the use of these organizations. During this period CARM-DAKSH worked for organizations like the Department of Health, Govt. of Madhya Pradesh, MP Electricity Board and various District Rural Development Agencies. Practically all the work of CARM-DAKSH was confined to the undivided Madhya Pradesh. The distinguishing feature of CARM-DAKSH was that it worked with experts on an assignment basis. This mode of functioning continued from 1992 to 2002. In September 2002, a new leadership took over the functioning of the organisation. While remaining committed to the mandate of CARM-DAKSH the focus shifted to the rural development sector.

The decade of 2000 saw CARM-DAKSH evolving from a capacity building organisation to a more hard core implementing agency with a geographical focus on the tribal belt of North Chattisgarh. While capacity building and training continues to be an important part of its work, it is implementation of programmes that has become more central. CARMDAKSH was approached by the Thapar group to become part of its CSR initiative in Raigarh district in 2009. CARMDAKSH has been managing this collaboration effectively since 2009. The year 2014 marks the tenth year of field operations of CARMDAKSH in Chattisgarh. In this decade CARMDAKSH has developed and nurtured several successful partnerships with eminent donors like the National Foundation of India, WaterAid, SDTT (Sir Dorabji Tata Trust), UK Aid supported PACS (Poorest Areas Civil Societies) programme, NABARD, TRIFED and CSR project supported by KWPCCL.

The vision of CARM-DAKSH is to have a society that:

- Is Caste less and Equitable
- Promotes wide cultural diversity or pluralism
- Promotes Community action. (as opposed to an individualistic approach to living)
- Accepts Gender Equity
- Ensures decentralization of Power and Authority

Mission of CARMDAKSH:

The mission of CARMDAKSH is to support organisations, groups or persons to develop Knowledge, Skills, Attitudes and Values appropriate and/or necessary for working towards its vision

About Intervention:

CARMDAKSH started its intervention in Oct 2003 in cluster of 10 villages in Kota block of Bilaspur district. By 2010 it extended its reach to six blocks of four districts. More than one third of the programme area of CARMDAKSH is the poor and tribal pockets of the region where more than 70% of the households are below Poverty Line. Scheduled Tribes (ST) and Scheduled Castes (SC) constitute a significant proportion of the population. Most of the area is under rain-fed agriculture with erratic rainfall, poorly managed livestock rearing and collection of forest produce are the main livelihood sources for the people we work with, supplemented by wage income from seasonal and local migration. A large majority of the target

families remain food insecure for a period of 3 to 6 months. The area is characterized by poor infrastructure, poorly developed markets, weak public services and limited financial institutions. In some areas people have to travel almost 35-40km to access a bank.

Women play a key role in managing the affairs of the household. They manage everything from household chores, livelihoods- agriculture, livestock management and collection of market produce- as well as marketing the produce. They bear the burden of coping with illness and hunger at home when men migrate in search of work.

It is in this context that CARMDAKSH began work with women from poor households with the objective of enhancing their participation in socio-economic development, build their capabilities to make their families food secure. We start our intervention in a new area by organising women into small help group (SHGs) around saving and credit. Later we engage both men and women to help them to increase their incomes through different programs. Different programs taken up by CARMDAKSH include :

1. Livelihood through -Intensification and diversification of agriculture and nonfarm Activities
2. Water Sanitation and Hygiene
3. Strengthening the Community Based Organisation (especially women headed SHGs) to access their rights and entitlements
4. Skill building through vocational trainings

About the Intervention in 2013-14

1. Community based Organisation - women headed SHGs. farmers club

Objective:

To strengthen the village level traditional institutions for responsive local governance and address developmental, livelihood issues and gender disparities.

CARMDAKSH intervention is through formation of women headed SHGs. Focus is to bring the women in the mainstream who were topographically, socially and economically excluded. In most villages CARMDAKSH begins work by promoting poor women's SHGs, with 10-15 women. Apart from providing saving and credit service to members, SHGs are a platform for women to come together to share their worries and concern. With time this SHGs form as a cohesive group with specific norms, values and systems. About 10-15 mature SHGs in a walking distance (of 3-4 km in other villages) are organized into a Cluster, which is a forum for learning, discuss on the issues of SHGs, extend support to other SHGs and window for interaction with external agencies such as banks and government agencies. Women use microloans exclusively for improving the situation of their families. SHG members were empowered so that they appreciate the need to raise their voices against injustice, demand for entitlements, take part in decision-making, and become a part in the implementation of program. Awareness among the members about the participation in self governance through gram sabha where they can access their benefits and entitlements.

Status of women headed SHGs

Sn	District	Block	No of panchayats	No of SHGs	No of Cluster
01	Bilaspur	Kota	52	349	07
		Gaurella	20	21	10
02	Korba	Pali	52	260	12
		Podiuproda	10	10	0
03	Raigarh	Pussore	6	54	7
04	JanjgirChampa	Dabra	3	33	4
	Total		143	727	40

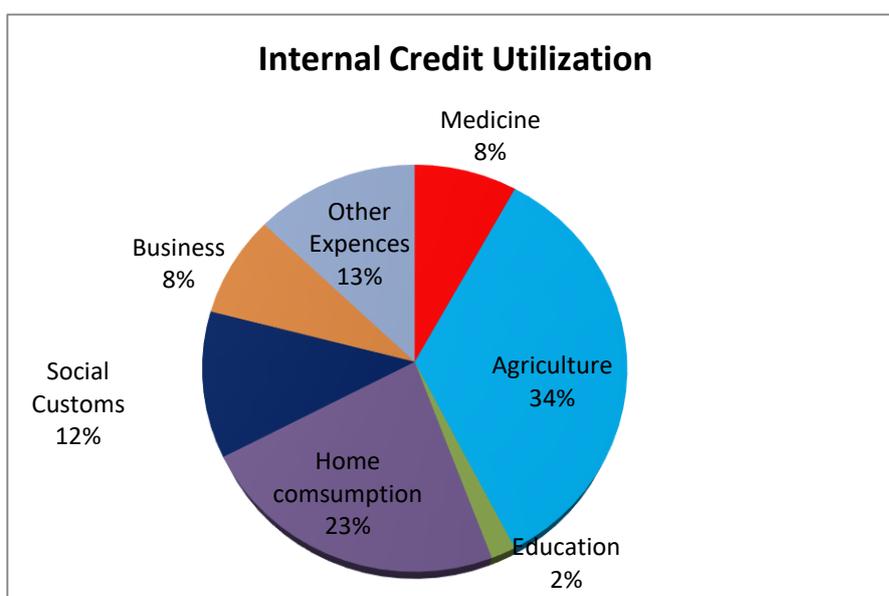
1.1 Internal Lending Pattern:

SHGs had empower its members financially to contribute in the decision making process of the family. Regular saving among the members had increased their corpus which had created provision to address their personal issues.

Frequently, the women are in need of monetary support to meet their crisis. In the past, women members would go to the moneylender who charges almost 10% interest to the money. To address this crisis, the SHG facilitate inter lending among its members, collectively deciding whether a woman or family is in need and if the reasoning for requesting a loan is appropriate. The loan is given to the member at a 3% interest rate per month to be paid back within the time frame SHG proposes. The interest on the interloans is common income for the women, including the borrower. As a result, the women are not incurring exorbitant interest payments to the moneylender. Data of KWPCCL Project where 96 SHGs are formed, inwhich 40 SHGs had taken loan in last quarter of 2014-15

# of SHGs did inter-lending during the qtr.	# of women accessed loan	Amount for productive loan (Rs in lakh)	Amount for consumption loan (Rs in lakh)	Total amount of inter-lending (Rs in lakh)
		a	b	(a+b)
40	79	1.20	1.63	2.83

Internal Credit distribution in last Quarter (Jan-Mar 15) shows the status of loans gone for different purposes



In almost all the cases the decision to sanction loan to its member is within the SHG and no one can influence their decision. Inabsence of this SHGs, the members had to depend for loan from outside with annual interest of 120%. The members had to repay an amount of Rs 800820 with interest of Rs 133470. This amount is drained out from the community. With SHGs they not only reduces the burden of interest from 10% to 5% but this amount of 5% interest is earned by the SHG which can be used to meet the expenses of SHGs and give dividends to its members.

Some of the challenges

a. No regular support (resources) available to sustain this SHGs.

The groups have been formed from among the poorest of the poor in the community. This is a section of society that have had restricted opportunities or even been denied education. As they come together as a Self Help Group they are eager to learn. The Community Facilitator needs to provide training

inputs in a systematic manner relevant to the groups. Training modules are initially centered on various aspects of Institution Building. The topics for the first training modules are generally:

- ✓ Concept of Self Help Group
- ✓ Savings, loans and credit management
- ✓ Communication and Leadership skills
- ✓ Goal setting and preparing action plans
- ✓ Problem solving and conflict resolution
- ✓ Basic Business skills

This CBOs need support for longer time and also needed qualitative inputs. To provide them handholding supports we need Community Resource Persons (CRPs) to do the follow up. These CRPs need regular training and exposure to support these SHGs. Since funds are not directly available to support these SHGs, CARMDAKSH is facing lot of challenges.

b. Poor response from financial institutions:

In this region bank is the only alternative for financial institutions and there are very limited branches in remote areas. There is regular transfer of Branch managers which had direct impact on implementation.

1.2 CARM_DAKSH Approach towards SHG Promotion.

- ◆ SHGs are groups of 10-20 rural poor women in a neighbourhood, organised around small thrift and credit
- ◆ SHGs meet regularly (weekly) to transact their business
- ◆ Capacity building of SHGs by bringing awareness about rights and entitlements, so that they can participate in local governance to raise their issues of concern.
- ◆ CARM DAKSH organises and nurtures groups, sets strong systems, help develop bank linkages, and then moves on to livelihood projects with SHG members

1.3 CLUSTER LEVEL APPROACH

Since SHGs are formed around tola, hamlet or ward and have very small reach to the part of the whole community. In a village when 6-8 SHGs are formed they were brought under bigger institutions called Cluster. The idea is that the Cluster emerges as forum that the SHGs can use as a support system, and yet would have very low costs of running, ensuring long term sustainability.

ROLES OF THE CLUSTER

- Forum for peer learning.
- Organizing collective action
- Integrating and Cross learning forum.
- An opportunity to keep in touch with the group
- Able to support other SHGs help in sorting out problems, addressing village level issues, act as Make a list of issues that the group would require assistance from the other groups—talking to the bank manager; talking to some individual group member who is not repaying a loan; visiting the block office for availing some scheme, etc.

1.4 FEDERATION

Two federation is formed, one at Pussore block of Raigarh district registered as Mahanadi Mahila Poultry Sangh under Cooperative. Another in kota block in Bilaspur district as Mayamaya Mahila Sangh not yet to get registered.

(a) Mahanadi Mahila Poultry Sangh (MMPS) (Present Context of Last Quarter Jan Mar 2015)

During this Quarter the Mahanadi Cooperative run total 25 shades under its supervision. Cooperative provides all input materials and technical support needed to run these units. All the documents related to beneficiaries are maintained at cooperative level. Marketing of this poultry birds is also undertaken by the

cooperative. For kalma, bonda and bade bhandar village one lady volunteer is identified by the cooperative who take care and regular monitoring of all the beneficiaries in these villages. And the beneficiaries pay 80 paise per kg to this volunteer for the service.

In this quarter out of total 37 sheds supported, 25 sheds had taken up the activity and started rearing the birds. In this quarter the total mortality of birds and chicks taken together stands 427 which is due to cold and unhygienic temperature. This quarter Mahanadi earns a profit of Rs 15490 from feed shop. Details of Mahanadi Feed Shop:

Particulars	Quantity (50 kg/per bag)	Profits
Total poultry bags	525bags	5250/-
Total chicks available	6539 pic	6539/-
Total Cows bags	20 bags	200/-
Total medicine (Amount)	Rs 36832	1200/-
Total		13189/-

(i) Revolving Fund In MMPS

The Revolving fund is pooled in women's cooperative and loan is given from different activities. These ranges from purchasing sewing machine, procuring seeds for vegetable cultivation to start poultry activities.

Status of revolving during the last quarter (Jan to Mar 2015)

Activities	Total Revolving fund extended up to 31-03-2015	Recovery due up to 31-03-2015	Recovery of revolving fund up to 31-03-2015	% of Recovery against due
Poultry Farming	2164164	1950857	1452837	74.4717
Mobile repair Shop	50000	50000	50000	100
Sewing Machine	46475	46475	46475	100
Agri. Promotion	150000	150000	96,770	64.5133
IGA activities (detergent powder, papad making etc)	78000	23400	5000	21.3675
Tailoring Shop/ Cooperative outlet	30000	30000	15000	50
TOTAL	2518639	2250732	1666082	74.024

(ii) **Mahamaya Mahila Federation:** The cluster had membership of more than 100 SHGs and is formed in kota block. The Federation is under the process of registration and had planning to take up vegetable cultivation as livelihood option. Beside these federation took up the issues of SHGs and act as pressure group in this region.

1.5 Participation in Governance

Regular meetings, capacity building programs and exposure of CBOs member had led to empowerment of the members. In 2014-15 about 000 SHG members participated in the process of local governance (panchayati raj) and represented as people representatives at different level.

Name of the Block	Villages	Janpad members	Panch	Sarpanch
Pali	12	8	106	20
Pussore	9	1	21	07
Kota	26	5	101	15
Gaurella	20	0	49	06

2. About Rights and Entitlements

- To enable the community members for accessing MNREGA provisions and utilizing it productively for management for management of Natural Resources and enhancing food security

(a) In 2013-14 under PACS Program

- Mobilising SHG members to participate in the gram sabha. In one of the intervention village Mittunawagoan we analyse that the attendance of women in gram sabha increases from 12 to 87% (during 2012-2014) whereas the total percentage of women in Gram sabha increases from 1% to 18%. This data is compared with status of gram sabha with start of the project.
- With exposure about rights and entitlements, members of SHGs are now identifying other entitlements like old age pension, pension for physically handicapped, single women, ration card etc. Awareness among the members of SHGs had made it possible to built pressure among the PRI members and other stake holders to regularise the provisions.
- Village Umaria dadar 9 members of SHG went with written application to block office on 8th July 2014 to raise the issue of delay payment for 280 people. Everybody received the payment on 5th Oct 2014 and it got cleared.
- In village Nagoi 12 members including PRI members, SHG member went to block office on 22nd Aug 2014 to raise the issue of delay payment for 889 people. But there is no response after two months they went to zilla panchayat on 13th Oct 2014. Till date payment for 200 people is received and 689 awaited.
- In village Dhangawa SHG members from SC community took up the issue of connecting road to gram sabha and got it sanctioned under MNREGA
- In village Andul members of three SHGs took initiative to support one of its member against domestic violence
- Women came forward to ban liquor in the village, form MNREGA samiti to monitor MNREGA, monitor MDM, raise issues against 14 women who are not getting PDS.

(b) Microplanning: Micro planning at the village level had provided opportunity to the excluded community to participate in the process and raise their concern. Initially planning is done by sarpanch with few selected members from the community. But the process of microplanning at grassroot level (ward/hamlet wise) provided opportunity to all the community members to participate in the process and articulate their concern and need. In this regard we are able to complete 23 microplans (15 in kota block and 8 in Gaurella block) and able to submit 06 microplans in the gram sabha (1 in kota and 5 in gaurella). Other plans could not be put in gram sabha because the gram sabha of the respective village is pending till date. The individual activities identified in this 23 microplans cover 7201 beneficiaries

Sn	Particulars	Total beneficiaries	ST	SC	OBC	Gen
1	Total Family	7201	4668	501	1710	322
2	Toilet	3141	2066	278	708	89
3	Cow shed	743	591	32	114	6
4	Goatry shed	319	278	10	31	0
5	Poultry	60	50	8	2	0
6	Land levelling	355	305	19	24	7
7	NADEP	13	13			
8	Dabri	2	1	1		
9	Field bunding	2	2			
10	Well	23	16	2	5	
11	Awas	2	2			
12	Vermicompost	20	17	3		
13	Dabri	2	1	1		

Other plans could not be put in gram sabha because the gram sabha of the respective village is pending till date. In one of the village Mittunawagoan 81 individual toilets got sanctioned which is demanded by the SHG members but the work is not yet started. When talked to sachib he said it is told from Janpad to hold the things because of crisis of fund.

- **To ensure access and control over community forest land and ownership over individual forest land for enhancing livelihood.**

It started with the training of GPS to collect information both for community and individual claim. During this training FRC members are given training on handling of GPS machine. CARMDAKSH staffs along with FRC members jointly put their efforts to do the GPS survey.

(i) A total of 1763 survey is done in cluster of 9 villages for individual claim

(ii) 6 CFR which is submitted at SDLC level in Oct 2013 and 1 CFR in Apr 2014. RTI is filed to know the status, after which the file from SDM office is moved to Forest department. Three fresh CFR are in gram sabha level and submitted at SDLC total 10 CFR.

(iii) Community were mobilised and awareness were built on FRA and regular training and capacity building program of FRC members put the things in track.

(iv) RTI were filed for 6 CFR cases which are submitted at SDLC from Oct 2013, to know about the status. This had moved the process and documents are sent from SDM office to forest department.

(v) Individual cases, FRC members of one village (out of 9 village in the cluster) called Amgoan had completed GPS survey of 200 cases and proper documents were prepared. Then FRC inform the forest and revenue department for verification of cases at the ground level on 28th dec 2014.

(vi) Exposure in Ghadchiroli (Maharashtra) with FRC members and staffs: A two day exposure with 30 members in Ghadchiroli districts of Maharashtra from 28 to 30 June 2014 in an organisation called Shristi. A total of 30 staffs were part of the exposure visit in which 20 members are from different FRC, 7 CARMDAKSH staffs and 3 community members.

3. Livelihood Approach

1. Systemic Root Intensification in Paddy Crop

CARMDAKSH started its intervention in the villages, where farmers are growing Paddy as main crop. The crop is rainfed with few patches where irrigation is available through bore. All other tribal and small farmers depend on rain for their crop. Since the area is exposed to inorganic input, farmers use chemical input. In this regard it was decided to introduce SRI practice in the area to reduce the input cost and reduce the risk due to erratic rainfall.

Exposure visit for Farmers:

It was shared with farmers and decided to have an exposure of the SRI practice before introduce at the field level. Farmers were selected from each village for exposure visit to area where SRI practice had been adopted by farmers in Paddy crop. The focus is that farmer can have direct dialogue with the farmers who had done SRI. When compare to his tradition practice SRI had following

- Input requirement is less (3kg seed in comparison to 35 kg seed)
- Labour requirement is less
- Water requirement is less
- Single plant bears 40-50 tillers in comparison to traditional one where a single plant bear 2-3 tillers.

OTHER APPROACH :

(a) Organized workshop on SRI:

To aware the people of all the villages it was decided to organize a workshop on SRI at cluster level where farmers from nearby villages comes to in a platform and had open dialogue on SRI practice. In this program REAO (Rural Extension Agriculture Officer) is invited from the agriculture Dept. to provide some basic information about the cultivation of SRI. Farmers participated in the program from nearby villages. In the workshop farmers were mobilized for SRI in Paddy and their queries were taken up along with the all technical inputs about the SRI. In this workshop RAEO provided some inputs or IEC material (folders) to the villagers.

(b) Training and Demonstration on SRI by the Resource Person.

For the selection of the farmers for SRI we organized 2 days training program in all the selected villages. For these we identify community resource person from the village whose get exposure and training on SRI practice. They helped us to select/ identify the farmers who want to do SRI after the training and demonstration. They used some material for the demonstration for seed treatment, selection of seeds, nursery preparation, How to transplant in main field, use of weeder machine and all the techniques used for these and also clarify their doubts/queries about the SRI and about the traditional practice.

- Availability of water.
- Labour required
- Input requirement etc.

In year 2014 Kharif, about 3200 farmers adopted SRI package of Practice in Paddy in 66 villages in kota block of Bilaspur district and Pussore block of Raigarh District in 2901.53 acre of land. Total Production of Paddy in this land is about 62956 Qt which is about 52% increase in their previous production. Average increase in acre is 7 Qt per acre by adopting SRI package.

2. Vegetable Cultivation

Vegetable cultivation is considered one of the major sources of food security and income generation among the rural community. The ever increasing demand of vegetables has to be systematically met and would be achieved only by promoting better cultivation mechanisms within the rural areas. It has been seen that vegetable cultivation is one of the best options for providing additional incomes to small and marginal landholders. The overall goal of the project is to enhance rural livelihoods by providing scientific knowledge to the farming community for promoting and enhancing vegetable cultivation, thereby leading to rise in income, as also improved dietary habits. Farmers living in remote rural areas face severe food insecurity. Small landholdings and backward and traditional agricultural techniques mean that the harvest lasts only for four months, after which they need to migrate in search of seasonal employment as labourers. The population therefore is stricken with poverty and malnutrition. CARMDAKSH strengthens livelihood capabilities of rural poor and creates sustainable income generating opportunities.

Since the area is rainfed and there is very little or few patches where irrigation is available. Hence it is planned to introduce vegetable cultivation in Kharif season at small level in their backyard.

Vegetable Cultivation as Viable Unit.

Initially our support is to bring the vegetable cultivation as additional income by supporting it to move from subsistence to better practices. Good quality seed is introduced with proper POP. we step forward to move vegetable cultivation from backward wadi to viable unit. Six farmers initiated vegetable cultivation in big scale to add up their income. Average a farmer earns income of Rs 5617 from it.

Vegetable is mainly grown in their backyard wadi for their own consumption, few of them sell the part of the produce in the local haat as supplement income. Since vegetable is grown with local seeds available in the haat or from their own house without any proper input doses, resulted in poor productivity of the crop. We had mobilised farmers for vegetable cultivation and provided them with good quality of seeds but lower coverage in terms of the area resulted in small quantity production.

Our initial focus is to provide nutritional supplement to the families who are small and marginal farmers and could not effort to include vegetables in their daily diets. Along with this few farmers were identified and given training and support for enhance vegetable cultivation in big way to open opportunity for additional income. Last three years we had mobilised and supported famers for vegetable cultivation, initially the focus is to include vegetable cultivation in their backyard wadi which can be included in their daily diet. Area is rainfed and in absence of proper irrigation farmers could not go for large scale cultivation of vegetables hence they produce in small scale for consumption purpose only.

In 2013-14 we had promoted 6 farmers to cultivate vegetables in a large scale, so that farmers can earn a income from this by selling in the market and activity can be make viable in the region. In this regard CARM-DAKSH has provided information and mobilised them to avail good quality seeds and technical support to farmer and provided hand holding support for new and advance technology adopted. The detail of the farmers who had adopted vegetable cultivation in large scale and the income they had earn from it are given in the table below.

Vegetable Data-2013-14								
Sr	Name of farmers	village	Cultivate d area (ac)	Time period month	Types of vegs	Total expendit ure	Total income	Profit
1	Anand ram	Palsada	0.80	4	Radish, barbati,	3680	11631	7951
2	Dukhu ram Maghi	mahadevpa li	0.90	5	Pumpkin and barbati	4425	9635	5210
3	Parmeswar sidar	Palsada	0.90	5	Lady finger & pumpkin	4205	8826	4621
4	Manorath Yadak	Tupakdhar	0.60	4	Lady finger & Tomato	4230	10250	6020
5	Ajodhya maitry	Ranbhata	0.80	5	Tomato & culi-flower	6530	12360	5830
6	Susant Chhatar	Ranbhata	0.70	4	Lady finger & Green	3570	7640	4070

Challenges for vegetable cultivation.

- Area is mostly rainfed with few patches having irrigation through boring, so farmers do kharif cultivation and some uthera crop (crop grown with residual moisture of kharif). Hence most of the farmers grows vegetable in kharif
- Produce are sold locally in the haat because of small quantity.
- Due to fluctuation of rates farmers made loss in vegetable cultivation.

3. Mushroom Cultivation

Mushroom production is a lucrative and profitable cottage industry for low income rural households (Lelley, 1988) and is providing full or part time employment to rural poor especially to marginal people. Mushroom is considered as one of the important food items since ancient time and its

consumption is being increased over the period for its significant role in human health, nutrition and diseases. The edible mushrooms are also good source of protein, vitamins and minerals. In present context mushroom cultivation can be one important way to increase employment rate for small, marginal poor farm households for generating employment and earning extra money. They can easily cultivate mushroom in their home yard because it requires small space where mushrooms can be grown.

(a) Status of Mushroom Cultivation in 2013-14

In the year 2013-14, total 33 families had taken mushroom cultivation as an additional source of income. Out of the total 33 families 6 are old families and 27 new families, spread in 10 villages. Total spawn required by this farmers is about 110 kg. Out of 33 families, 27 families cultivate mushroom in 30 bags, 6 families in 40-60 bags and rest 4 families had more than 60 bags per family.

Expenses per family ranges from Rs 200 - Rs 1000, data shows that 23 families had spent around 300 Rs, 6 families around 300-600 Rs and 4 families spent more than Rs 600. The production of mushroom depends on the quality of spawn and the hygienic condition maintain in the room along with room temperature. The worst production is just 2 kg using 4 kg seed and best is 13.8 kg using 2 kg seed. Production ranges between 2.5 kg to 7.2 kg per kg spawn, with average production of 4.82 kg.

Price of the mushroom in local market ranges between Rs 100 to Rs 120 per kg, but most of the families sold at the price of Rs 100 kg. In this a family made a average income of Rs 1544 with average profit of Rs 1200.

If a family grows 10 kg mushroom he may like to made some good income. Ram basti sidar from village Bhandar had done mushroom cultivation previously encourage to take it in bigger way. He took 9kg spawn seed and produce 35.2 kg mushroom and made a income of Rs 4224 with net profit of Rs 3324 in 90 days.

(b) Major Problems in Mushroom Cultivation:

1. Difficulty of Getting Spawn: The yield of mushroom to a great extent depends upon timely availability of spawn. The non availability of good quality spawn is a common problem of mushroom farming in the Raigarh district. Linkage for spawn in explore with KVK, Agri University Raipur, Private entrepreneur. Because of irregular availability of spawn the initiative taken with SHG members get struck after one or two cycles.
2. Lack of Facility for the Storage of Spawn: This is also a problem experienced by the units in the village area. These units buy spawn from distant areas, when they take more units of spawn they need cooling facility for storing spawn, otherwise spawn may be damaged.
3. Lack of Immediate Access to Market: When large quantity of mushrooms is harvested per day, then its marketing becomes a major problem. Since mushroom is an easily perishable commodity, producers in village areas have no access to local markets where they can easily dispose off their produce. Lack of marketing facilities is a cause for the lack of interest among SHG members in taking up mushroom cultivation.
4. Need for Sanitation and Hygienic Conditions: The very first requirement in mushroom growing is sanitation and hygienic conditions. Most of the problems in mushroom growing arise due to improper hygiene. Hygiene covers all the measures, which are necessary to minimize the possible incidence of the pests and pathogens. The damage occurs in mushroom beds due to fungus species, bacteria and diseases is the problem which also affects the quality of mushroom.
5. Seasonality and Wide Fluctuation in the Harvest: The harvest of mushroom mainly depends upon different seasons, so it creates an irregular supply of the output in the market. This irregular supply gives rise to instability in price.

4. Poultry

After having an exposure visit in Jeypore CSR in Orissa, it came out that poultry can be one of the activity that had potential in our area. In this regard we had conducted exposure for the members of SHGs in village sambalpur and krishnapur, where PRADAN is working on Poultry with SHG members. In this exposure 19 members from 4 villages went for exposure. After the exposure there is long discussion with members of SHGs about the activity. Nine members from 3 villages came forward to take up the activity. It was worked out that members will take loan from the revolving fund (received as grant from KWPCCL) to initiate the activity.

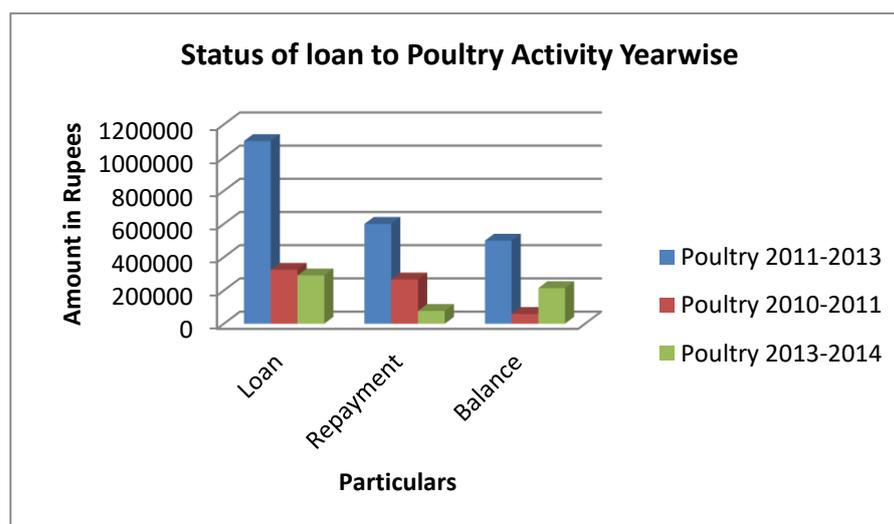
Training and video shows are arranged to built the capacity of the members who had came forward to start the activity. Veterinary doctors from government hospitals were invited as resource person. Later with the increase in the number of beneficiary it is felt that there should be some institution who can take the activity forward. In this regard series of discussion were organised with the members and a women cooperative is formed. It was named as Mahanadi Poultry Mahila Sangh.

Till March 2015

At the end of March 25 beneficiaries are rearing the birds in their shed. In other sheds there is no birds. The present capacity of the cooperative is to rear birds in 25 sheds at a time. Total 37 units are established in this region with support from the Project.

Loan given for Poultry activities to total 37 members is given to Rs 1714764, out of which Rs 942983 is repaid (54.9%) and Rs 771781 is balance till March 2015.

Sn	Support extended	Loan	Repayment	Balance	% of Repayment
1	Poultry 2011-2013	1100000	600340	499660	54.58
2	Poultry 2010-2011	324164	265824	58340	82.00
3	Poultry 2013-2014	290600	76819	213781	26.43
	Total	1714764	942983	771781	54.99



5. WADI Development Support from NABARD

CARMDAKSH is Promoting WADI program for tribal families with support of NABARD. A Wadi of 1 acre of land per family with 2-3 horticultural crops is being promoted. The Wadi intervention is expected to make the fallow lands productive and start providing an additional income to the

participating households. CARMDAKSH is implementing the WADI program since 2008 in Pali Block of Korba district under Tribal Development Fund supported by NABARD. Under this program 1000 families were supported to develop a wadi.

4. Vocational Training

a. Tailoring

The Primary objective of this program is to provide tailoring skills to the adolescent girls from rural areas so that they can create employment opportunities in rural areas. Beneficiaries are selected through various methods i.e., by field visits, by enquiring with the villagers/SHGs/Farmer' club, by request received directly from beneficiaries. They are then shortlisted based on their attitude and approach, education levels, learning capabilities etc. Under this program CARMDAKSH organised the training by linking with Raigarh Polytechnic College (who provide resource person) in villages and cost is being supported by KWPCCL. Training sessions are conducted for a period of 3-4 months and twice in a year and also as per the demand of trainees or whenever there is requirement. It is held for 4 hours every day. At the end of the training adolescent girls are provided with a certificate from Raigarh Polytechnic College. A provision for loan to support this trainees were created in revolving fund so that they can take loan to purchase sewing machine to start earning on their own.

Tailoring activity is being started under CSR with the understanding that girls should be given technical training to enable them to find either self employment or wage employment. Some of the young girls in the rural areas who had studied up to 10th/12th standard but are unable to do anything. This is because they do not know any technical skill and less qualification apart from the general education to get employment. Tailoring training is one of the important technical skills of women/girls because it provides employment and self employment opportunities to rural adolescent girls. This create self confidence of girls and they are capable of using their skill in future for employment.

In 2011-12, we contact Raigarh Polytechnic College for Resource Person with support of KWPCCL CSR team. Raigarh Polytechnic College agreed to provide technical person as resource person under their sponsorship program – Samudayik Vikas Yojna, along with that they will certify the participants on completing their trainings. Under this program they provide technical person to run the program and a certificate . The certificate play positive role for the participants. The program went smoothly for 4 months and participants had actively participated in the training.

Training for 3 batches were organised for the youth girls, with total 82 participants in 2013-14. Out of the total 82 participants 12 had started doing tailoring work at their respective village level, with an average monthly income of Rs 1800 pm. Ms Lata Nishad took a loan of Rs 15000 for opening shop on tailoring. Till 2014, total of 319 girls were trained under this activity, out of which 13 girls had took loan for purchase of sewing machine of Rs 3575 each. All of the them had repaid the loan which they took from the revolving fund.

b. Motor Driving

As rural areas are moving from farm to non-farm, driving is a low hanging fruit for the unskilled workforce as one requires just three months of training. Motor Driving as one of the activity that came out when discuss with youths from the four village. Organised Motor driving Course through local training institute in Raigarh, called Indu Motors. Total 40 participants were identified and two batches were organised to cover all participants. Out of total 38 participants got their license and two of them had completed the training but could not attended the license test drive.

For 2012-13

- For Driving training youths were identified and identified the agency who will conduct the training.
- 30 participants completed the training
- Training commence from 29th Oct 2012
- Agency – Indu Motors (charges – Rs 3700 for 1 month)

- Participant contribution Rs 500, From sanctioned Budget Rs 3000 & request additional support from contingency of Rs 200
- Every participant got license

Total 70 participants (youth) got motor driving training under the CSR support.

c. Electrical Training

Vocational training on Electrical trade were organised at Bade bhandar in third quarter in which youths from the villages were participated in the program. In this trade major focus on domestic electric fittings and electrical appliances. The training is a for a period of 3 months. A Training centre is started in village Bade Bhandar for the Youth (boys) on Electrician trade on Dec 2011. It was planned to conduct this program with convergence from Polytechnic college Raigarh. Despite of our regular followup this convergence didn't work out because Polytechnic college is unable to find a resource person for the training. Finally this program get delayed by one month and CARMDAKSH had identified resource person and started the training. Out of 33 students, 15 students continued their training with 3 month course duration. The training got completed on 29th February as it was started on dec 2011.

d. Mobile Training

Seven youths were given mobile repair training, out of them one took loan from revolving fund to set up mobile shop and run the business successful.

5. WATER SANITATION AND HYGIENE

Water and Sanitation was not the initial thematic focus for CARMDAKSH. However when it started analysing the reasons for loans taken in the SHGs the teams noticed that 40% of the loans taken were for health purposes and many illnesses were related to the poor quality of drinking water and lack of sanitation facilities. CARMDAKSH approached WATERAID- a donor specialising in the WATSAN sector- to support its efforts in Chattisgarh. The first intervention took place in Batra village in Pali block of Korba district.

CARMDAKSH area of intervention is one of the tribal region in the chattisgarh which were socially and topographically excluded from the mainstream. Most of the families in this region are from marginalised section, some areas are very remote and surrounded by forest and valleys. In this region we are applying the inclusive approach to mainstream the WASH. In area where there is no hand pump or source of water is through traditional water source (dhondi/dugwell) we prefer those area at priority to provide protection of water source to provide safe water to the community. Initially under the activity of protection and strengthening of water source we plan to develop on the existing water source but later with inclusive approach we give priority to those who were marginalised or excluded from the mainstream. In this regard we had done 6 dug well protection in which four had been done in those hamlet where there is no approach road.

We also try to mainstream differently able person through supporting construction and the restoration of toilet, in this regard we had constructed 3 House hold toilet for differently able person and support to restoration of one old defunct toilet. We also focus women participation in institutions and our Menstrual Hygiene Intervention programme totally focus on the women and girls so that women also feel equal.

CARMDAKSH demonstrated different models to promote water sanitation and Hygiene (WASH) management. Another new thematic area picked up with the support of WATERAID is Menstrual Hygiene Management (MHM) for women and adolescent girls.

Some of the models promoted are:

- (i) ECOSAN Toilets
- (ii) Community Based Water supply scheme.

- (iii) Protection dug well with establishment of Hand pump
- (iv) Restoration OF School sanitation block with establishment of Force lift pump and incinerators

(a) Sanitation:

(i) CARMDAKSH with support of Wateraid demonstrated its first Eco san toilet in the Dhodipara Hamlet of Batra village in Pali block of Korba district in 2008. Till date CARMDAKSH has helped the community in construction of 54 ecosan toilets in dhodi para. It has also demonstrated ten Ecosan toilets in other villages like Nagoi and Saila Navapara in pali block of korba district. CARMDAKSH has redesigned the model to reduce the cost of ecosan toilets from Rs 16000 to Rs 12000. In 2014. Contribution from community and using the local material along with the new design has helped to reduce the cost of the structure. The human excreta decomposed into manure and it is used in Paddy crop and vegetable crops as organic manure. Human urine is also in horticultural crops.

CARMDAKSH focus is to strengthen the ECOSAN toilet at the field level where leach pit was not successful through regular interface with Janpad, district officials and some fiels demonstration. In this regard CARMDAKSH along with wateraid meet District Collector and share the concept of ECOSAN. Collector had shown interest in the ECOSAN toilet and willing to take up ECOSAN unit at district level approach. In this regard Collector had assign Executive Engineer to visit ECOSAN in CARMDAKSH field area and submit a report to him. Till date EE could not make visit due to ho other commitment but we are in touch with him. He assured us that he will be visiting soon in the field.

(ii) In 2014 with collaboration of District PHED office CARMDAKSH play a major role in mobilisation of community of selected 25 Panchayats in Korba district.

CARMDAKSH took initiative to share its field experience with the PHED department on water quality and surveillance and gave stress how much the issue is important. Department had realised that it is important issue and need to be address inorder to provide safe water to the community. In this regard PHED took initiative to design block level water quality testing and awareness campaign with support of CARMDAKSH. Inclusion of Sanitation in MNREGA had provided space for Janpad Pachayat to increase its role in sanitation which will further strengthen the program at grass root level. After the amendment block coordinator are place at Janpad level and they work closely with cluster coordinator which will establish good coordination between Panchayat and TSC. With Nirmal Bharat Abhiyan (NBA) the provision for construction of toilets is Rs 10000 and under this three panchayats (Nagoi, Kapot & Dumarkachar) were identified where CARMDAKSH is directly implementing the program. Toilet construction in these Panchayats are already started under NBA.

(b) Community demands sanitation right - Gram Sabha

Sanitation is never a issue for the tribal villages residing near forest they have their social custom and tradition. Since it is excluded from the mainstream they were unaware about the importance of sanitation in their daily living. No proper IEC or awareness program had reach to this interior villages which made the situation very bad. Our intervention through awareness and capacity building of community through viable means that is women headed SHGs had laid the foundation of sanitation in their life (in this region). Today community is coming forward to put their demand on sanitation, they are ready to give contribution which was previously not there. In last two gram sabha (Aug 2013 & Jan 2014), 706 people from 14 villages residing in 10 panchayat had raise their voice in gram sabha and put the demand for sanitation facility and safe water in their houses and Mohalla's

(c) Menstrual Hygiene Management is no more a Silence Issue ...

MHM is one of the issue in which no one is ready to speak, a lot of social taboos and myths built around it to create deep silence on it. This had made a severe impact on the issue. It is never considered as important biological process of body and need to be addressed. This clouds of taboos and myths around MHM restricts information from outside, hence whatever understanding they had been used as MHM which is unsafe and sometimes very dangerous for the person. The overall impact of this is clearly visible in school going and adolescent girls because they are confused and under lot of mental stress. Other way the male members of the society (especially adolescent/youths) are curious about MHM and makes the total situation very uneasy for girls.

In this direction our focus is on SHGs, School going girls and drop outs through kishori clubs through capacity building and orientation program on MHM at village and school level. This gave them information and knowledge about what is MHM, Why it is important and important practices to be followed in MHM etc. had created good impact in them.

Key and contributing success

- Since it is age old practices with firm believe on social taboos and myths (generally unhygienic and unscientific) the training and capacity building programs needs to have follow up plan to break the silence. Single training/program is not going to make any impact on it.
- We focus on hygienic practices of menstrual material it may be cloth/pad that depend on the person to person.
- One of the important issue need to be focus is proper disposal of used sanitary material, otherwise the implementation may get derail. We had demonstrated incinerator and working to develop some other option.
- IEC on local materials, short films which is one of the contributing factor.
- Finally sensitizing the male members, youths, PRI members, ICDS, ANM and school teacher to make a difference in the community.

(d) CARMDAKSH can be knowledge hub in the region on the issues of WASH

CARMDAKSH had produce lot of IEC materials in Hindi on the issues of WASH which can strengthen the community and service provides on understanding the issues of wash. Feedback from the community, different stake holders and the demands for information helps CARMDAKSH to produce different kind of materials on water quality, sanitation technology especially eco san toilet, Menstruation and Menstrual Hygiene Management related Issues. The lack of the IEC material in local language on wash also inspire CARMDAKSH to produce different kinds of materials.

OUR FINANCIAL PARTNERS

Collaboration

(a) Collaboration with Government continued: We work with collaboration of Korba district in WASH intervention. Along with that we are working close with Kota and Gaurella block officials on MNREGA and FRA.

Financial Partners

(b) With Support of NABARD CARMDAKSH is implementing WADI program in Pali block of Korba district and SHPI (SELF HELP PROMOTING Institutions) in kota block of Bilaspur district.

(c) PACS Program (DFID) supporting for accessing rights and entitlements for the excluded community

(d) SDTT(JTT) supporting for Expansion of SRI Program, working with more than 3000 farmers

(e) Udhogini is supporting for Lac cultivation with Tribal farmers/families

(f) KWPCCL, CSR initiative helping to promote Livelihood activities in 20 villages.

(g) Wateraid is supporting for WASH intervention

GOVERNANCE

The Board of Trustees met twice during the year. Shri Sharad Chandra Behar as the Chairperson of the Board of Members. The Board invite two persons in Board Meeting one Executive Director Mrs Ranu K Bhogal who was our honorary ED and Program Director, when necessary. The board also has the option of inviting competent persons as special invitees to its meetings.

S. No.	Designation	Name of the person	Educational Qualification	No. of years experience of working in social sector
1	Chairman	Mr. Sharad Chandra Behar	Masters in Political Science, I.A.S (1961)	Retired as Chief Secretary Government of Madhya Pradesh. Experience- 49 years
2	Treasurer	Shri Ranjan Roy	Masters in Economics, LLB, Certified Associate of Indian institute of Bankers (mumbai)	33 years of working in Rural banking
3	Member	Smt. Vineeta Deepak	M.A (Economics), Diploma in Media (FTII Pune)	Regional Head, Associated Press. Experience- 25 years
4	Member	Ms. Meenu Vadera	Post graduate Diploma in Rural Management, IRMA	23 years of experience in development sector
5	Member	Tejinder S Bhogal	PGDRM from IRMA	Has more than 25 years of experience in development sector, independent consultant
6	Member	Partho Rudra	Masters in Rural Development (PGDRM) 1986-88 from Xavier Institute of Social Service (XISS), Ranchi	Has more than 24 years of well rounded experience of working in the development sector at the grassroots and leadership positions. Special strength in Livelihoods, health, governance and elementary education.

Executive Director : Ms Ranu K Bhogal (Honorary)
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HUMAN RESOURCE IN CARMDAKSH

S.N.	Name of staff	Education Qualification	Years of experience	Post
1	Mr. Dip Narayan Banerjee	B.Sc. Agriculture	16	Programme director
2	Mr. Suresh kumar patel	M.S.W B.com	21	Programme coordinator
3	Mr. Tokeer Ahamd	M.A. (Sociology)	13	Programme coordinator
4	Mr. Kamal K Bhardwaj	BA, LLB, PGDCA, PGDBM	7	Block Coordinator
5	Mr. Kapil Narayan patel	M.A	21	Sr. Project Executive
6	Mr. Sujit Kumar Sahu	MSW, MBA (HRM & RD)	3	Block Coordinator
7	Mr. Bihari Patel	MSW	8	Sr. Project Executive
8	Ms. Madhu kalpana toppo	MSW	4	Block coordinator
9	Mr. Balendra mishra	MSW	8	Block coordinator
10	Ms. Maya Gupta	Higher Secondary	5	Senior Field Executive
14	Ms Preeti rajput	BE	1	Project Executive
15	Mr. Pratap Singh Jagat	12 th	05	Senior Field Executive
16	Mr. Umashankar Viswakarma	B.com & ADCA	12	Finance & Admin. Officer
17	Mr. Nasim Beg	M. com & L.L.B.	03	Accountant