

ANNUAL REPORT 2020-2021



SAMPADA TRUST



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FOREWORD

It gives me great pleasure to present the Annual Report of Sampada Trust for the year 2020-21.

It has been yet another year of activities with multiple effects. Our objective of empowering communities including the women in rural areas continues to draw strength from the increasing number of participants in developing micro-enterprise for sustainable livelihoods. A huge number of women are today independent and true entrepreneurs after having availed the trainings and business development services helping contribute to their family income.

Alongside, there have been associated benefits such as girls continuing with their education instead of dropping out of school at the primary stage itself, better healthcare facilities, and participation of women in local governance, improvement in the standards of hygiene and cleanliness and an overall betterment in their lives.

Through experience and interaction we have realized that marketing of products made by women entrepreneurs and the farmers that has been felt important during the COVID is very important aspect and needs to be focused on. Efforts will be made in the direction to provide the rural products urban markets in coming year.

We now look forward to an equally interesting 2021-22

Warm Regards,

Crispino Lobo

Executive Director

Sampada Trust

INTRODUCTION

Sampada Trust, with its head office at Ahmednagar, Maharashtra, is a professionally managed Non-Governmental Organization registered on November 21, 2002 as a Trust under the Bombay Public Trust Act 1950. The organization began as an informal outreach program of Watershed Organization Trust (WOTR). Sampada Trust undertakes a variety of activities like women empowerment, Health and sanitation, Livelihoods development through micro-enterprise and micro-insurance. Sampada Trust provides women empowerment services by formation of Self Help Groups (SHGs) of the poor women, their capacity building, training, extension of services relating to developing their livelihoods and insurance facility to the rural poor women in Maharashtra.

VISION, MISSION AND IDENTITY

Vision

- The poor are empowered and enabled to secure sustainable livelihood opportunities and live a better life with dignity.

Mission

- To mobilize the creative potential of groups and individuals by empowering them and providing financial, entrepreneurial and customized services in order to secure and enhance their quality of life.

Identity

- We are a team of professionals sensitive and committed to excellence and to meeting the highest expectations of our partners and above all our clients, the poor.

BOARD OF TRUSTEES

Sampada Trust is governed by a four-member Board of Trustees.

Mr. Asoke Basak Chairman Retd IAS Former Additional Chief Secretary (Home), Government of Maharashtra	Dr. Marcella D'Souza Managing Trustee MBBS Takemi Fellow (Harvard University)
Mr. Crispino Lobo Executive Director MA MPA (Harvard University)	Mr. Yogesh C Nanda Trustee Ex-Chairman NABARD

OVERVIEW OF SAMAPADA TRUST

Sampada Trust provides women empowerment services by formation of Self Help Groups (SHGs) of the poor women, their capacity building, training, extension of services relating to developing their livelihoods and insurance facility to the rural poor women in Maharashtra.

Sampada Trust focuses on the 4 thematic areas:



SDGs Addressed

1 NO POVERTY



2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



5 GENDER EQUALITY



8 DECENT WORK AND ECONOMIC GROWTH



WOMEN EMPOWERMENT:

There is no denying the fact that women in India have made a considerable progress in almost seven decades of Independence, but they still have to struggle against many handicaps and social evils in this society. It is ironical that a country, which has recently acclaimed the status of the first Asian country to accomplish its Mars mission in the maiden attempt, is positioned at the 29th rank among 146 countries across the globe on the basis of Gender Inequality Index. The women in rural areas possess no assets, do not have their own funds and have little access to other resources and holds a secondary status to that of a man. Since ages, women are actively involved in the domains of child production, rearing and upbringing them. As such, decision-making, leadership like qualities and activities have been considered to be out of reach of women. They are also thought unfit to enter the political realm and undertake the task of Governance however due to constitutional amendment, it has been possible for them to undertake the tasks but the men are seen active at the institutions make decisions on behalf of the women.

Sampada Trust through its women empowerment programme aims at providing women an opportunity to prove themselves to be equal to the task that men pride themselves to be capable of doing. It is observed that the women come together and prove themselves and discovered new horizons.

Sampada Trust established women Self Help Groups (SHGs) of the rural women mobilizing them. The Self Help Groups are federated at the village level into an apex-body organization locally known as Samyukta Mahila Samitis or SMS or Village Organisation (VO).

The process starts with awareness creation amongst the members of SHGs regarding women's status, their health, child health, nutrition, sanitation and hygiene, legal rights, economic upliftment, inculcating saving habits, improving access of women to formal credit and also involving them in the social development activities and involving women in local level planning.

CAPACITY BUILDING TRAINING PROGRAMS:

Capacity building enables us to develop competencies and skills that help in making the project more effective and sustainable, thus increasing the potential to enrich lives.

Training plays an important role as it helps the SHGs in expanding their knowledge base, brings about changes in the attitudes of the women/groups. Also, imparting new skills builds upon their existing skills and develops their capacities to further take up new ventures and social developmental activities. This further strengthens SHGs and helps in the development of shared/collective leadership in the SHGs, as well as among the federations (SMS) formed.



SELF HELP GROUP (SHG) FORMATIONS:

Meetings have been undertaken in order to form the Self Help Groups (SHG). The importance of the SHG formation was discussed in detail with the women. In all **201** SHG are formed involving **2219** women.

SELF HELP GROUP (SHG) MANAGEMENT TRAINING:

SHG management training program have been conducted for the existing as well as newly formed SHGs. The main focus was to explain the need and importance of self-help groups. The participants were explained the rules and regulations of SHG's along with the account and record maintenance for SHG's. In all **334** women participated in the SHG Management Training.

ENTERPRISE DEVELOPMENT TRAINING PROGRAM:

The enterprise development training program is taken up to provide support to the women so as to generate the source of income for them and their families. The main aim of the training is to initiate livelihood activities on a small scale for the SHG women.

ENTERPRISE ORIENTATION TRAINING:

Enterprise Orientation Training Workshop was conducted for SHG women. The major objective was to bring in women from project villages and induce them with the management capabilities which would enable them to organize (and lead) women development projects in their respective localities. The need and importance of the Entrepreneurship development was discussed in detailed depth. In all from all the project villages **752** women are benefited.

ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES:

The Entrepreneurship Development Programmes motivated the women to start their small enterprises. Entrepreneurship Development Program conducted attended by total **262** participants.

Sampada imparted trainings to women in those village to support them for increasing in income & develop capacity building in rural area's youth & women. Now, women are ready to start their own business like tailoring, cloth business, kandap machine, grocery shop, bangal business, beauty parlor etc. Some enterprises promoted by women is shown below.



SMART AGRICULTURE:

INTEGRATED PEST AND DISEASE MANAGEMENT & INTEGRATED NUTRIENT MANAGEMENT:

This activity implemented under the smart Agriculture was conducted through setting up of Plots for Organic cultivation of Horse gram and Wheat for value addition, technology transfer, cultivation practices & cultivation of residue free crops. Total 70 plots of wheat and 30 plots of horse gram (100) plots for cultivation of wheat and horse gram were setup in 09 villages in cluster.

Sampada organized Farmer's field school for village farmer provide technical knowledge of packages of practices, IPDM & INM, high yielding variety & low cost input methodologies to increases yield & reduces cost of cultivation. During the year there were conducted 23 FS with having total 539 participants are attained the FFS. More than 50% farmers participating in the FFS adopt the practices, 30-40% report increase in the income. The average yield increased was recorded 1.7 Quintals per acre however the market rate fetched of Rs.1700/- per quintal for traditional crop was increased by Rs.500/- per quintal (29% more) due to non-use of pesticides and fertilizers thereby fetching an additional income of Rs.3,84,750/- in 42 acres.



DEVELOPING BEST PRACTICES & SETTING UP UNIT FOR PHEROMONE TRAP, SOLAR LIGHT TRAPS AND BIO PESTICIDE PREPARATION UNITS:

The farmers' setting up these units in their field reduces cost of cultivation 10% by minimum uses of chemical pesticides increases yield of crops. They have set up solar light traps units, Pheromone traps & Bio pesticide preparations units in the villages.



PROMOTION OF KITCHEN GARDENS

The activities under the livelihood Support are conducting for Landless Farmers & Women that provide them seeds & Nursery Plants to growing nearby house on the aspect of the produces sustainable vegetables & Fruits their kitchen garden for family consumptions.

Kitchen garden supports households makes available nutritious food throughout the year and also saves around 500-600 per month for each family.



LINKAGE GOVERNMENT SCHEMES & SUBSIDIES:

Community was aware of all the Govt Schemes and subsidies. Networking with all officials to access those schemes. We conducted camp on AH MAHABMS schemes at with 71 participating attended and had filled form & documented for same schemes.



COVID-19 RELIEF ACTIVITIES

AWARENESS PROGRAM ON COVID-19

The COVID-19 or Corona Virus Pandemic had spread across the length and breadth of the country. Both urban and rural areas were under total lockdown. This had caused hardships to many as most of us were unprepared. Poor and marginalized were particularly most severely affected but because of lack of awareness and myths floating around the disease, the level of awareness proved one important bottleneck to adhere to preventive measures such as social distancing, ensuring food security to vulnerable households and for providing all possible assistance to the village communities. All the Mahila Pravartak took the initiative and has done the awareness on maintaining physical distancing, using of masks and washing hands with soap and use of sanitizer program on COVID- 19 in our project villages.



COVID VACCINATION DRIVE:

Sampada team organised Co-vaxine vaccination for needy & front worker people near about **680** people were vaccinated during the period.



DISTRIBUTION OF DRY RATION KITS TO THE VULNERABLE HOUSEHOLDS:

The COVID-19 situation and its impact had significantly worsened the life of many poor, small and marginal farmers, especially the families in the rural area mainly single female headed women, unskilled workers, etc.

In this challenging situation, we have distributed to the community dry ration kits to the most vulnerable households. Each ration kit contained around 19 grocery items like cereals, pulses, wheat, sugar, jaggery, oil, soaps, salt, spice powder (masala) and other necessary groceries etc. which have fulfilled their needs for up to 30 to 40 days.

The dry ration kits have been distributed to 1404 beneficiaries across 5 districts.



DISTRIBUTION OF HEALTH KITS:

We selected the frontline workers from our project villages, Asha workers, Mahila Pravartaks etc. All the frontline workers were carrying out the surveys in the project villages but, it was found that they were not having proper health checkup kits. So, we decided to give a helping hand by providing them with the health kits. Each Health Kit comprised of: Infrared Thermometer, Digital BP Monitor and Pulse Oximeter.

The health kits have been distributed to 251 frontline workers across 4 districts.



FINANCIAL SUPPORT TO THE FAMILIES HAVING LOST THEIR FAMILY HEADS IN COVID-19

In our project villages across the districts of Aurangabad, Ahmednagar, Thane & Beed in Maharashtra, many households lost their loved ones to COVID19. Some of these households lost their only earning member to the disease, threatening their families with poverty.

Through our people on the ground, we identified **53** such vulnerable families - poor, marginal or landless households having lost their primary earning member and now in dire need of financial aid, and provided them each with a cheque of Rs. 15000/- .

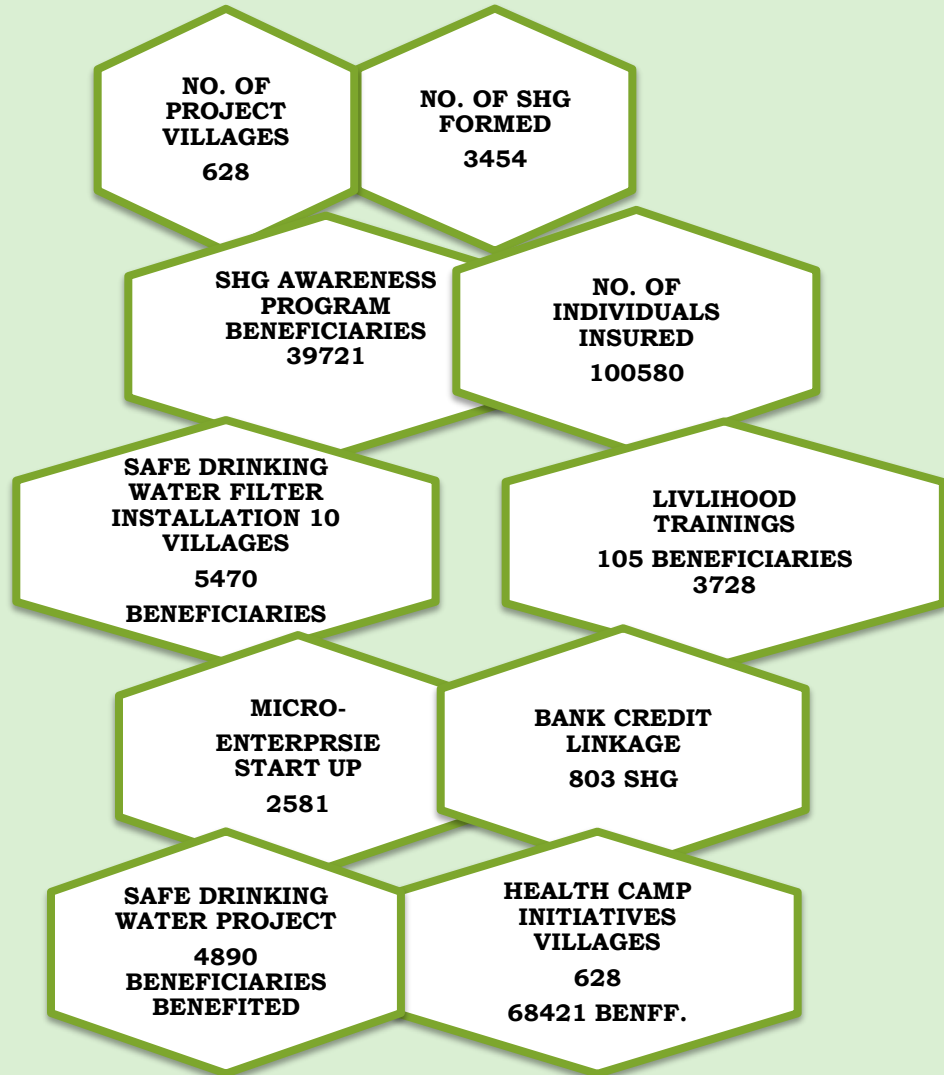


MICRO INSURANCE:

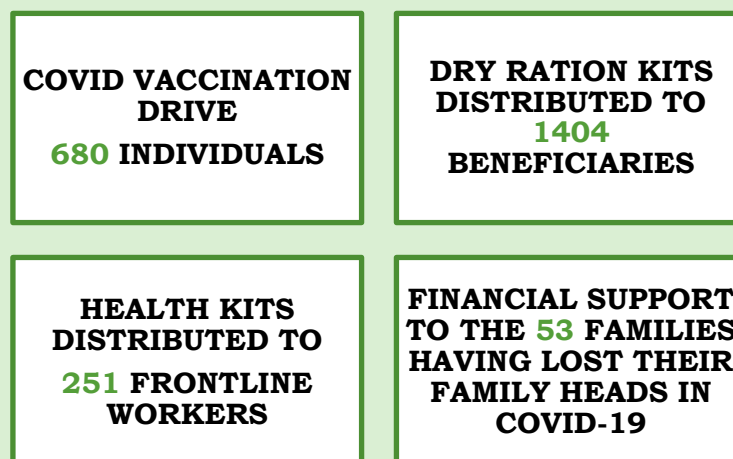
Sampada Trust provides insurance to the women in the villages as social security. It has tie up with the leading insurance providers KOTAK Mahindra Life Insurance Com. ltd for providing Life insurance policies for the women and their spouses to cover any type death. Also Sampada Trust is insured Livestock for secure women's cattle. Last year total 936 cattle (cow, buffalo, bullock etc.) are covered. For providing cattle policy Sampada is working with Bajaj Allianz General Insurance com ltd.

Sr. No.	Name of Policies	No. of life insured during the year	Claims settled & Amount
1	KOTAK RAKSHA GROUP MICRO INSURANCE (Life term Policy)	10396	30 settled (Rs. 850000/-) 8 in process (Rs. 230000/-)
2	Bajaj All. Gen Ins Com Ltd.	936 cattle	13 settled (Rs.271500/-)

SAMPADA AT A GLANCE:



COVID RELIEF ACTIVITES AT A GLANCE :(2020-21)



PUBLICATIONS

SHG Proceeding Book (Marathi/English) - A simple and easy to fill in pro-forma to maintain records and minutes of SHGs.

- SMS Register (Marathi/English) - Assists the SMS to maintain accounts and records of the SHGs.
- Udyojakata Parichaya (Marathi) - A booklet on entrepreneurship awareness.
- Janavarancha Sangopan Shastra (Marathi) – A booklet with valuable information on care and management of livestock.
- Shelipalan
- Dughdh Vyavasay
- Kukkut Palan
- Film: Sowing Seed of Empowerment (Marathi/ English).
- Film: My Place under the Sun (Marathi/ English).
- Film: We Help Ourselves (Marathi/English).
- Film: Rise of the New Dawn (Marathi/English).

ENABLERS AND DONORS

Sampada Trust is grateful for the support of:

- National Bank for Agriculture and Rural development (NABARD)
- Government of Maharashtra, Dept. of Animal Husbandry, Dept. of Agriculture.
- Watershed Organisation Trust (WOTR)
- Union Bank of India
- Maharashtra Gramin Bank
- KOTAK Mahindra Life Insurance Com. Ltd
- Bajaj Allianz General Insurance com ltd.
- Royal Sundaram General Insurance company ltd.
- Dr. & Mrs. S.H.M. Modi Hormus House Benevolence Trust Fund

SAMPADA TRUST

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