



Annual Report 2019-20

Board Members

| | |
|----------------|--|
| President | N Samson , GRAM, Nizamabad |
| Vice President | G Nagarajan , IRDT, Dharmapuri |
| Treasurer | Pradeep Esteves , Context India, Bangalore |
| Member | HR Prakash , ARTIC, Srikakulam |
| Member | Raja Menon , Jeevike, Kolkatta |
| Member | Shivalingappa Ghanti, SAMUHA |
| Secretary | T Pradeep , SAMUHA, iSquareD, aKasmika, Bengaluru |

Auditors

**Rajagopal & Badri
Narayanan**, Bengaluru

Ofc of the Director

| | |
|---|-----------------------|
| Director | Narayanswamy M |
| Director, Social Justice | YJ Rajendra |
| Deputy Director, Disabilities | B Hampanna |
| Deputy Director, Operations | SS Ghanti |
| Deputy Director, Sustainable Agriculture | D Saravanan |
| Asst. Director, Koppal | MB Kukanoor |

Institutional Advisors

| | |
|-----------------------------------|---|
| Strategic | Somashekar Hawaldar |
| Mental Health Gender, Learning | MR Manohar Sanghamitra Iyengar |

SOCIAL INCUBATION

To-date, SAMUHA has incubated the following independent entities that continue to work in development.

- **Mahiti**, an internet resource group for non-profits Tel: +91.80.49058444
www.mahiti.org
- **Suvidya**, an educational resource group Tel: +91.9980131765
- **Jana Sahayog**, an organization of People Living in Slums Tel: +91.80.22128565
- **Samraksha**, an organisation working in health and development with special focus on reproductive sexual health and HIV/AIDS Tel: +91.80.26604563 www.samraksha.org
- **iSquareD**, an organisation focusing on social enterprise. iSquareD or i2D takes its name from the 3 words “Innovation, Internet and Development.” Tel: +91.80.23519569
- **Samarthya**, an organisation working with People with Disabilities. Samarthya takes its name from the Sanskrit for ‘Potential’. Tel: +91 8530 234449 www.samarthya.org
- **aKasmika**, a privately held IT resource group, focuses on building GIS/MIS Data Backbones to bring primary data centre-stage in decision-making Tel: +91.80.23510327

SAMUHA is especially appreciative of the consistent support it has received over the years from:

- MS Rajagopal of M/S Rajagopal & Badri Narayanan, Chartered Accountants, who continue to provide on-going institutional advice over and above the call of audit
- SCI Germany volunteers who continue to provide cross-cultural learning and valuable field support to our communities

SAMUHA acknowledges and is thankful for the support it received from the following organisations and individuals during the year.

Partners

- Hindustan Unilever Foundation
- Ford Foundation
- Samuha Overseas Development Association
- Deaf Child Worldwide
- Give India Foundation
- Carers Worldwide
- Service Civil International
- Association of People with Disability
- National Trust
- Samaj Pragathi Sahayog
- Karnataka Gramin Bank

Friends

- Olive Travers

PUBLIC ACCOUNTABILITY

The following disclosures are based on Credibility Alliance Norms and pertain to the last audited period.

DETAILS OF BOARD MEMBERS AS OF 31ST MARCH 2020

| Name | Position on Board | No. of meetings attended | Reimbursements in Rs. |
|----------------------|----------------------------|--------------------------|-----------------------|
| N Samson | President | 3 | 9805 |
| G Nagarajan | Vice President | 3 | 0 |
| Pradeep Esteves | Treasurer | 0 | 0 |
| HR Prakash | Member | 1 | 12586 |
| Raja Menon | Member | 0 | 0 |
| Shivalingappa Ghanti | Employee Director (Member) | 1 | 0 |
| T Pradeep | Secretary | 3 | 0 |

*Rs.8,66,148 was paid to Shivalingappa Ghanti as salary for his services as Deputy Director, Operations.

*Rs.4,85,788 was paid to T Pradeep towards consultancy & professional charges towards developing and maintaining a GIS/MIS Data Backbone for the HUF-SAMUHA Partnership in his capacity as Proprietor, aKasmika, an IT resource group. The data backbone has the capacity to host 100,000 farmers at the household and plot levels and provides aggregated reports at household, village, Gram Panchayat, taluk, district, state, India and partner levels.

DISTRIBUTION OF STAFF ACCORDING TO SALARY LEVELS AS OF 31ST MARCH 2020

| Slab of gross salary (in Rs) plus benefits paid to staff (per month) | Male staff | Female staff | Total staff |
|--|------------|--------------|-------------|
| Less than 5000 | 0 | 0 | 0 |
| 5,000 – 10,000 | 10 | 16 | 26 |
| 10,000 – 25,000 | 74 | 20 | 94 |
| 25,000 – 50,000 | 10 | 0 | 10 |
| 50,000 – 1,00,000 | 4 | 0 | 4 |
| Greater than 1,00,000 | | | |

INTERNATIONAL TRAVEL

No International Travel was undertaken by any of the Personnel and Board Members in this financial year.

STAFF REMUNERATION [Gross yearly salary + benefits] IN RUPEES

| | Name | Designation | Remuneration (in Rs.) [Gross yearly + benefits] |
|---|--------------------|---------------------------------|--|
| Operational Head of the organisation: (including honorary): | Narayanaswamy M | Director | 8,98,200 |
| Highest paid person in the organisation (staff or consultant): | D Saravanan | Deputy Director, Agriculture | 12,60,024 |
| Lowest paid person in the organisation (staff or consultant): | Mairunbee | Cook | 92,316 |

PUBLIC MONEY

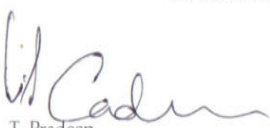
- BALANCE SHEET AS OF MARCH 31st, 2020

SAMUHA : BANGALORE BALANCE SHEET AS AT MARCH 31, 2020

| LIABILITIES | Sch. No. | Amount Rs. | Amount Ps. | ASSETS | Sch. No. | Amount Rs. | Amount Ps. |
|---|----------|-------------|--------------|----------------------------------|----------|-------------|--------------|
| GENERAL FUND | | | | FIXED ASSETS | 3 | | 9324788.06 |
| Opening Balance as on 01.04.2019 | | 2924771.68 | | | | | |
| Less : Excess of Expenditure over Income for the year | | 2890286.37 | | CURRENT ASSETS | | | |
| Less: Transferred to capital fund for acquisition of assets | | 0.00 | 34485.31 | Cash at Banks | 4 | | 20063309.18 |
| CAPITAL FUND | | | | LOANS & ADVANCES | | | |
| Opening Balance as on 01.04.2019 | | 10564058.28 | | Programme Expenses Advance | 5 | 140698.00 | |
| Add : Additions during the year | | | | Salary & Staff Emergency Advance | 6 | 32500.00 | |
| - From General Fund | | 0.00 | | Other Advances | 7 | 74032505.11 | |
| - From Donor | | 153853.00 | | Deposits | 8 | 527320.00 | |
| Less : Withdrawn during the year | | 10717911.28 | | Loan to MMVSSNs | 9 | 10411278.96 | 85144302.07 |
| - Written down value of assets sold | | 12000.00 | | | | | |
| - Assets Written off | | 25826.62 | | | | | |
| Depreciation for the year | | 1355296.60 | 9324788.06 | | | | |
| CORPUS FUND | | | | | | | |
| As in Last Year | | | 1017242.00 | | | | |
| EMERGENCY FUND | | | | | | | |
| Opening Balance as on 01.04.2019 | | 2971215.95 | | | | | |
| Add : Fund Collected from Employees | | 299309.00 | | | | | |
| Add : Interest from Employees & Bank Interest | | 42319.00 | | | | | |
| | | 3312843.95 | | | | | |
| Less : Expenditure Incurred during the year | | 27353.00 | 3285490.95 | | | | |
| LOANS LIABILITIES | 1 | | 45288013.00 | | | | |
| CURRENT LIABILITIES | 2 | | 55582379.99 | | | | |
| | | | 114532399.31 | | | | 114532399.31 |

Place : Bangalore
Date : 05-12-2020

For SAMUHA


T. Pradeep
Secretary


Pradeep Esteves
Treasurer

As per our Report of Even date
For RAJAGOPAL & BADRI NARAYANAN
Chartered Accountants

M.S. Rajagopal
Partner
M.No. 020244 and Firm Reg.No. 0030245



-INCOME and EXPENDITURE ACCOUNT AS OF MARCH 31st, 2020

SAMUHA : BANGALORE

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2020

| EXPENDITURE | Amount | | INCOME | Sch. No. | Amount | |
|-----------------------------------|-------------|-----|--|-------------|--------|-------------|
| | Rs. | Ps. | | | Rs. | Ps. |
| To PROGRAMME EXPENSES | | | By Grants (Net) | 10 | | 19208962.60 |
| " Agriculture & Farm Expenditure | 17373204.50 | | " Donations | 11 | | 1181581.28 |
| " Disability | 5386958.41 | | " Programme Income | 12 | | 20613091.00 |
| " Health, Education & Environment | 93322.00 | | " Other Income | 13 | | 12000.00 |
| " Integrated & Rural Development | 20997876.28 | | " Bank Interest | | | 661667.00 |
| To ADMINISTRATION EXPENSES | | | | | | |
| " Agriculture & Farm Expenditure | 378812.00 | | " Depreciation | | | |
| " Disability | 114847.36 | | - Withdrawn from Capital Fund | | | 1355296.60 |
| " Integrated & Rural Development | 222567.70 | | | | | |
| " Depreciation | 1355296.60 | | | | | |
| | | | " Excess of Expenditure over Income for the year transferred to Balance Sheet | | | 2890286.37 |
| | 45922884.85 | | | | | 45922884.85 |

For SAMUHA

Place : Bangalore
Date : 05-12-2020

T. Pradeep
Secretary

Pradeep Esteves
Treasurer

As per our Report of Even date
For RAJAGOPAL & BADRI NARAYANAN
Chartered Accountants

M.S. Rajasoful

M.S Rajagopal
Partner

M.No. 020244 and Firm Reg. No. 003024S



- RECEIPTS and PAYMENT ACCOUNT AS OF MARCH 31st, 2020

SAMUHA : BANGALORE

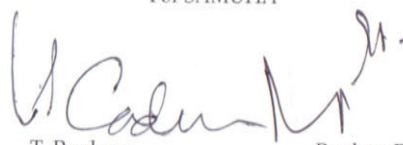
RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2020


| Receipts | Sch. | Amount | Payments | Sch. | Amount |
|------------------------------------|------|--------------------|------------------------------|------|--------------------|
| | | Rs. Ps. | | | Rs. Ps. |
| To Opening Balance : | | | By Purchase of fixed Assets | 1 | 153853.00 |
| - Cash at Banks | | 25336695.75 | " Loans Liability | 4 | 2994099.00 |
| " Sale proceeds from Fixed Assets | 1 | 12000.00 | " Deposits | 7 | 27752.00 |
| " Grant/Income Received | 2 | 41819154.88 | " Expenditures Incurred | 8 | 48303559.57 |
| " Other Advance | 3 | 1412842.48 | " Programme Expenses Advance | 9 | 82597.00 |
| " MMVSSN Loan | 5 | 2386111.64 | | | |
| " Salary & Staff Emergency Advance | 6 | 344090.00 | | | |
| " Staff Emergency Fund | | 314275.00 | | | |
| | | | " Closing Balance : | | |
| | | | - Cash at Banks | 10 | 20063309.18 |
| | | <u>71625169.75</u> | | | <u>71625169.75</u> |

For SAMUHA

Place : Bangalore

Date : 05-12-2020


T. Pradeep
Secretary


Pradeep Esteves
Treasurer

As per our Report of Even date
For RAJAGOPAL & BADRI NARAYANAN
Chartered Accountants



M.S Rajagopal

Partner

M.No. 020244 and Firm Reg. No. 003024S



DISABILITIES

Coverage: 1352 PWDs (People with Disabilities), 212 villages, Koppal and Raichur districts of Karnataka.

SAMUHA runs disability projects catering to a wide array of needs.

DISHA CENTRE IN KOPPAL

A daycare and school readiness programme for 0-10 age group children under DISHA scheme was run with support from the National Trust. During this year the centre has supported 10 children with different disabilities such as cerebral palsy, intellectual disability, multiple disability and autism. The Centre conducted parents meeting every month to review progress. It also conducted awareness sessions for frontline Govt. functionaries (RBSK, ANMs, ASHA workers, ICDS teachers, School teachers and NGO staff). During this period 6 awareness programmes were conducted with 180 participants.

Niramaya health insurance scheme under National Trust

This year, 91 children were assisted to apply for Niramaya health insurance scheme (31 new applications and 60 renewals) under the National Trust. Rs 70,000 in claims were received by the parents of children under this scheme.

50 children were assisted to submit applications for UDID cards, of which 10 children have received their cards and have started receiving pensions.

DEAF CHILDREN EDUCATION PROJECT

During this period 191 children were covered from Koppal and Devadurga locations.

Peer groups: During this period, peer groups were formed in 32 schools to support 42 deaf children while at school. The formation of these groups has helped make both the schools and schooling comfortable as the deaf children found greater cooperation, inclusion, mutual learning, as well as integration into sports and cultural activities.

Parents of deaf children attended a disability grievances meeting conducted by Koppal District administration. The Deputy Commissioner agreed to appoint an audiologist for assessment of deaf children. After continuous efforts, audiologists have finally been appointed for the District Hospitals at Koppal and Raichur.

Establishment of learning centers: 13 learning centers (10 in Koppal and 3 in Devadurga) were promoted during the year. 13 resource parents are running these centers weekly. The project provided training to these resource parents. 50 deaf children benefited from this activity.

No. of Deaf Children supported in ICDS: 16 children

No. of Deaf Children supported in Primary Schools: 168 children.

Awareness on Govt. schemes: A session was conducted on Government schemes for all the children and parents. Awareness was provided about audiograms, UDID cards, 5% reserve fund, opening of bank accounts, monthly pensions, scholarships etc.

World Deaf Week: World Deaf Week was celebrated from 23rd to 29th of September 2019 in collaboration with the District Legal Cell Authority, local clubs and the Prathidwani organization of People with Disabilities.

World Deaf Day: On 29th September 2019 World Deaf Day was celebrated at Koppal and Devadurga. Over 500 people gathered for the event. This was attended by the District Disabled Welfare Officer, Deputy Director of Women and Child Development Department, ENT specialist, the Chairperson of Indian Red Cross Society for Koppal branch, Inner Wheel Club and other local associations.

World Disability Day: On 3rd December 2019, World Disability Day was celebrated at Koppal and Raichur. Nearly 50 children participated in sports activities and won prizes on the occasion. Shashank, a deaf child from Jalahalli village of Devadurga Block got a District award for his amazing paintings.

Training for ICDS staff: The project organized one-day training for ICDS staff both at Koppal and Devadurga. 27 members attended and information was given about techniques for early identification of deafness in children, motivating parents and integrating into ICDS centers.

Review by State Disability Commissioner: At Samuha's, the State Disability Commissioner visited Koppal on 22nd of November and had a series of review meetings with district authorities. After the review, the District Administration agreed to procure all the necessary equipment including BERA machine for the purpose of advanced diagnosis of deaf children under NPPCD (National Programme for Prevention and Control of Deafness) programme.

District Level Committee as per 2016 RPWD Act State Rules: Samuha was invited to join this district committee. Samuha also recommended Rajavali, a deaf representative, to be on this committee. After the committee formation, the first meeting was held at Koppal on 8th of November and issues of UDID Card, deaf children education and other Government schemes were taken up.

School teachers training: a two-day teachers training was conducted on deafness, identification, 2016 Act and provisions and importance of inclusive education, at Koppal on 23rd and 24th of February 2019. A one-day training was conducted at Devadurga on 20th of February. Totally 34 teachers participated.

Winter camp: A five-day short stay camp was conducted in Koppal from 25th January 2019. 26 children participated in Devadurga from 22nd to 24th January. One more camp was conducted in March at Koppal. Totally 31 children and 38 parents attended.

SUPPORT FROM GIVE INDIA

Give India donations supported 66 people with disabilities who received 7 Tricycles, 4 Wheelchairs, 12 Sewing machines, 8 Mobility aids and 2 Hearing aids. In addition, 18 persons with spinal cord injuries received rehabilitation services, while 15 children with disabilities received Early Intervention and Education services.

CARERS PROGRAMME

Coverage: 300 Carers, 336 PWDs from 15 Carer groups in 70 villages in Koppal taluk received rehabilitation information and guidance from the project.

During the period 147 group meetings were conducted for 15 groups. Totally 195 carers attended these meetings. These groups are facilitated by the representatives of each carer group and staff. During the meetings, enrolment for UDID, Ayushman Bharath, accessing 5% reservation fund, advocacy at Gram Panchayat, bank accounts opening, Niramaya health insurance, livelihood opportunities, self employment opportunities, etc, were discussed.

On 3rd and 4th of February 2020, the project conducted Capacity building training for the Carers Association representatives and group representatives.

The project celebrated Carers Day programme in collaboration with Inner wheel Club, Carers Worldwide, Sri.Akkamahadevi Mahila Mandal and Vishwachetana Carers Association on 14th of February 2020 at Koppal. The highlight of the programme was that Koppal MP Sri Sanganna Karadi inaugurated the programme and delivered a speech. Totally 160 carers and PWDs participated.

Three representatives of Vishwachetana Carers Association attended Regional Workshop organized by Carers Worldwide, NIMHANS, DNA and Commonwealth Foundation on 26th of September at Bengaluru. During the workshop all the three carers shared their experiences and also achievements of Carers Association.

COMMUNITY BASED REHABILITATION

Assessment and follow up outreach clinics: 27 clinics were conducted at Hiresindogi, Hitnal, Yelburga, Ballari and Raichur. 52 Children benefited from these clinics. Four special camps were conducted at Devadurga and 65 children attended. During these camps the counselling services were provided by Manohar, Institutional Counsellor, from Mysore.

Early intervention centre: 182 new C/PWDs from Devadurga and 255 new C/PWDs from Koppal, as well as a total of 685 C/PWD received services 85 children were referred to the District hospitals for general health and epilepsy issues.

Clubfoot corrections: 8 children received corrections through plasters, and were later provided with ankle foot orthosis.

Home based service: Staff visited 105 villages and provided rehabilitation services to 341 C/PWDs. The services included assessment, counselling, info on Govt. schemes and therapeutic activities.

Tailoring Training: 10 women with disability/caregivers benefited from regular tailoring training and 15 members from refresher courses. All the 10 candidates obtained sewing machines from the project and started self-employment in their villages. Two self help groups of 18 members are functioning and received tailoring training from the project.

Bank of Nutrition: 50 plants and vegetable seeds were distributed to parents, caregivers and PWDs.

SCI Volunteer programme: Mohammad Parsa, a German SCI volunteer, came to Samuha in Sep '19 and is assisting with fundraising and the development of new projects and partnerships.

REHABILITATION OF PEOPLE WITH SPINAL CORD INJURIES (SCI)

- 57 persons with SCI received services for three months at NSRC Hosur Cross
- 198 persons with SCI received home based rehabilitation services
- 69 mobility aids were provided
- 93 livelihood assessments were done for SCI clients and 45 persons established livelihood activities, while 10 persons went back to their previous jobs.
- 89 people were sent for medical referrals
- 93 people received urinary kits, and
- 33 persons were helped to create accessibility in their homes.

Spinal cord injury day celebration: Spinal cord injury day was celebrated at Koppal on 13th September, 2019. 150 people participated. Sri Gavisiddheshwara Swamiji of Koppal attended the programme. Other guests present were Dr JS Ashwath Kumar and District Disabled Welfare Officer.

Therapy camp: A therapy camp was conducted for about four days at Gavisiddheshwara Ayurvedic Medical College. 14 SCI clients and 14 carers attended. Similar camps were conducted in Gulbarga and Raichur. Totally, 22 SCI people and 22 carers attended these.

Awareness program: During the year, 1332 medical college students, degree students, NGO staff, self help group members, MRWs and VRWs, ICDS and school teachers received orientation on Spinal Cord Injuries.

Wheelchair training: Kumareshan, a resource person visited NSRC 3 times and was provided advance life training for SCI people which covered moving from wheelchair to jeep, wheelchair to bed, management of basic wounds, therapy etc.

Counseling service: Mr. Manohar from Mysore visited NSRC 5 times and provided counseling services for 50 people.

Physiotherapy: Hevanna, Physiotherapist from APD, visited NSRC 6 times and provided inputs on physiotherapy techniques.

Aids and appliances: 428 PWDs received support towards provision of aids and appliances. 318 repair and maintenance services were undertaken.

CASE STORY - ESHWARI

Eshwari was born with deafness in Gunalu village of Yelburga taluk, Koppal district. Her father has studied up to 12th standard and is engaged in agriculture. Her mother is a housewife and has studied up to 5th standard. Eshwari has two brothers, of whom, one is studying in 10th standard, while the other has studied up to 6th standard and is engaged in household activities.



Eshwari's deafness was suspected at the age of 8 months by her parents because of her lack of response to sounds. The parents took the child to the local doctor. After examining the child, she was referred to an ENT doctor for more advice. The parents took the child to the ENT doctor at Hospet. There, the doctor examined and confirmed deafness and referred her to AIISH Mysore for detailed diagnosis. As per the advice of the doctor, the parents went to Mysore. At Mysore, the child was completely assessed and provided with a BT Hearing Aid. Then they advised parents to stay there for 2 years for training but the parents couldn't stay there and returned to their native place. At the age of three, she was identified by Samuha through a village friend. After the identification, she was completely assessed and goals were set. As per the goal, counseling was given to the parents. Then the child's file was opened and, accordingly, a program was given for the child. The CBR worker enrolled Eshwari at the ICDS center. At ICDS, the teacher co-operated very well. The home-based programme was continued for the child and she was provided with sign language skills. Through sign language, she learnt Kannada and English alphabets, body parts, weeks, months, colors, names of her friends, etc. After ICDS, she was admitted to 1st standard in her own village. CBR staff visited the school as well as her home and provided ISL, Kannada, English and Maths learning inputs as well as and relevant

instructions. She also attended short stay camps regularly. In the camps, she was provided with a refresher course and she learned ISL, reading, writing, mathematics, etc.

She is now studying in the 4th standard. She is found to be very active and has been observed to be very quick in learning and understanding signs. Her ambition is to be a graduate and work for the progress of deaf children.

Disability coverage:

| S No. | Type of disabilities covered | Total |
|--------------|--|--------------|
| 1 | Blindness | 32 |
| 2 | Low Vision | 7 |
| 3 | Locomotor Disability | 298 |
| 4 | Intellectual Disability | 155 |
| 5 | Mental Illness | 34 |
| 6 | Cerebral Palsy | 186 |
| 7 | Speech and Language disability | 349 |
| 8 | Muscular Dystrophy | 6 |
| 9 | Acid Attack Victim | 1 |
| 10 | Autism Spectrum Disorder | 1 |
| 11 | Multiple Disabilities including Deaf Blindness | 21 |
| 12 | Others – Chronic health conditions | 7 |
| 13 | Spinal Cord Injuries | 255 |
| | Total PWDs covered | 1352 |
| | Male | 467 |
| | Female | 885 |
| | 0-6 years | 220 |
| | 7 to 18 years | 401 |
| | 18 years and above | 731 |
| | Total Caregivers covered | 300 |

SUSTAINABLE AGRICULTURE

Coverage: 6794 canal irrigated paddy farmers and 12,214 ha in Devadurga and Sindhanur Taluks of Raichur District and Karatagi Taluk of Koppal District

In 2019-20, the HUF-SAMUHA Partnership (HSP) project enrolled 6794 Project farmers with 12,214 ha for Kharif. Of the 12,214 ha of area covered, 11,894 ha were under paddy and the rest were under other crops.

For the first time in 6 years, 78% of project farmers in both the UKP and TLBC command areas, were able to cultivate paddy in Rabi-Summer due to availability of water.

About 40% farmers in Karatagi unit and 74% farmers in Sindhanur cultivated short and medium duration varieties instead of the normal long duration cultivar BPT-5204 in this region. This has been a major shift in the TLBC command areas due to various climate changes issues faced by these farming communities.

Seasonal workshops and periodical meetings cum trainings were conducted for these farmers. As a result of improved water management practices, the farmers generated an average net additional gain of Rs 5,580/acre for Kharif and Rs 3,287/acre for Rabi. Rs 23,647/acre additional income was generated by tail-end farmers because of assured irrigation. 4,538 tons of increased paddy production was recorded in both seasons. This includes 819 tons from the tail-end area.

3697 farmers practiced Line planting in 15,732 acres, while 190 farmers practiced DSR (Direct / Dry Seeded Rice) in 737 acres during Kharif. 649 farmers produced NPM (Non-Pesticide Management) paddy in an area of 1061 acres during Kharif 2019. 7263 farmers including 469 women labourers were trained in various crop management practices in paddy.

11,693 women benefited because of reduced exposure to synthetic pesticides in the fields. Of the 7001 farm households including tail-end farm families, 5008 households are small and marginal while 2320 are SC/ST households.

In 2019-20, as per the Reference plot methodology, the Project achieved a total water saving of 87.32 BL (Billion Litres) with an average water savings of 1.75 million litres/acre during the two seasons. As of Mar-2020, HSP had achieved a cumulative water savings of 248.09 billion litres from 82 villages

This Demand side achievement helped 207 tail-end farmers with 151 ha receiving assured irrigation. Of these, 175 are small and marginal farmers.

A total of 1,14,207 person days was generated due to increased production in paddy (1,05,188) and assured irrigation in the tail-end villages (9020).

197 farmers Club representatives participated in meetings related to water issues faced by project farmers and addressed some of the issues with local CADA (Command Area Development Authority) officials.

427 farmers at Deodurg (UKP Command area) marketed 2189 MT of NPM paddy to Safe Harvest Pvt Ltd. JSMBT a CBO, procured 69 MT of NPM paddy, using its own resources to explore local retailing of NPM Rice..

As part of mass information and communication under Radio programme, a total of 24 agriculture and water management modules, were covered under narrowcast programme this year. This generated 10,284 listener units. Similarly, there was a broadcast of experience-sharing by 24 project farmers through AIR Raichur and Hospet during this year. This generated 1,874 listeners. 2 videos on DSR and NPM were produced during this year as support extension modules for the project team. 4 Issues of “Raitha Badhuku”, a project newsletter, were published and were supplied to project farmers.

Case Stories

NPM approach - Low Cost Method: Farmer Siddappa, Govindapalli

Govindapalli is a small village 35 kms away from Devadurga town and has around 180 residents. For the last five years, the HSP project has been working with 52 farmers who have formed the Shri Anajaniah Raitha Koota, where farmers learn and practice water management and non pesticide management in paddy cultivation. Knowledge transfer was deepened through FFS (farmer field school).

Siddappa has been part of the water management program for the last 5 years. He has been practicing water and non pesticide management in his 2-acre land.



“I have been cultivating non pesticide management in paddy and I can confirm it is one of the best and beneficial methods of cultivation. We can save around 4000 rupees per acre and also get a good yield.

“Five years ago Samuha team members told us in detail about growing paddy with less water. When we raised questions about its feasibility, the team asked us to try it in one acre each on a trial basis. They told us to retain one to two inches of water in the paddy field and apply fertilizers in phases in measured quantities and not to use any synthetic pesticides. They also cited examples of successful NPM farmers. I decided to try it in my land and during the first year I got the same yield as the earlier years but my saving was about Rs.4000 on one acre.

“We farmers never keep accounts of the money spent on agriculture; also we have little knowledge of manure and fertilizers, their measure, application and usage. We blindly buy whatever the shopkeeper gives us. During the last five years we have learnt a lot and now we maintain accounts of every spending. We write it down in a notebook and are well aware of proper use of fertilizers, neem cake and their benefits and we are well versed with preparation of bio formulations. We have gained immense knowledge in agriculture

After the first year we were happy with the results and so in the second year I extended to two acre again I was able to save an average of Rs 4000 per acre and was happy to eat poison free food and also feed chemical free fodder to my cattle. Farm Gate Procurement (FGP) service by JSMBT was also very much useful to me, as I got payment in the stipulated time without any stress and uncertainty, which happens here in the region.

This year from two acres the yield was 90 bags and expenditure from sowing to harvest is Rs.39500. I earned a net of Rs 82900. Compared to other farmers I am able to save R. 4000 per acre as an additional saving which is a big amount for a farmer like me and we can use that

money towards household expenditure. I am happy about the NPM approach and will continue the same method of cultivation” says Siddappa.

PUBLIC RESOURCES

MGNREGA in Raichur district: The HUF-SAMUHA Partnership continued to facilitate and monitor how much work was being implemented under the original Rs 208 Crores MGNREGA perspective plan that it had facilitated the Raichur Zilla Panchayat to undertake in 2016.

HSP monitored the implementation of Rs 76.92 Crores of MGNREGA works till March 2020 in 262 villages across the 5 blocks of Raichur district.

During the year: 1119 NRM assets, 1550.36 Ha land development, Rs 23.99 Crores in wages, and 963,643 Person days were achieved.

| S No. | Name of Work | April 19 to March 2020 | | | | Total Amount |
|-------|-------------------------|------------------------|----------------|----------------|-------------------|--------------------|
| | | Unit | Acre | Ha | Total Person days | |
| 1 | TCB | 314 | 1374.85 | 556.61 | 56651 | 14,106,117 |
| 2 | Farm Ponds | 211 | 1024.87 | 414.92 | 55882 | 13,914,485 |
| 3 | Check Dams | 7 | 53.1 | 21.49 | 7859 | 1,956,922 |
| 4 | Tank Desiltations | 303 | 465.02 | 188.26 | 463279 | 115,356,489 |
| 5 | New Tank Constructions. | 90 | 95.21 | 38.54 | 132226 | 32,924,231 |
| 6 | Tree Planting | 1 | 0 | 0 | 458 | 114,148 |
| 7 | Nala-Bund | 8 | 53.81 | 21.78 | 4000 | 996,095 |
| 8 | Borewell -Recharge Pit | 2 | 0 | 0 | 266 | 66,234 |
| 9 | Open Well Desilting | 48 | 196.855 | 79.69 | 7907 | 1,968,732 |
| 10 | Open Well Construction | 0 | 0 | 0 | 0 | 0 |
| 11 | Horticulture | 0 | 0 | 0 | 0 | 0 |
| 12 | Counter Trenches. | 135 | 370.37 | 149.94 | 98390 | 24,499,216 |
| 13 | Soak Pit | 0 | 0 | 0 | 0 | 0 |
| 14 | Sericulture | 0 | 0 | 0 | 0 | 0 |
| 1 | NRM Total | 1119 | 3634.085 | 1471.28 | 826918 | 205,902,669 |
| 2 | Others | 135 | 195.325 | 79.07 | 136724 | 34,044,325 |
| | Total | 1254 | 3829.41 | 1550.36 | 963643 | 239,946,994 |

MGNREGA in Koppal district: In the same period, 159 NRM assets, 176.4251 Ha land development, Rs 1.67 Crores, and 67,379 Person days were also achieved in Koppal district.

| April 19 to March 2020 | | | | | | |
|------------------------|------------------------|------------|---------------|-----------------|--------------------|-------------------|
| S No. | Name of Work | Unit | Acre | Ha | Total Person Days. | Total Amount |
| 1 | TCB | 98 | 316.17 | 128.004 | 9930 | 2,472,570 |
| 2 | Farm Bunds | 8 | 19.6 | 7.93 | 2056 | 511,944 |
| 3 | Check Dams | 3 | 0 | 0 | 1392 | 346,608 |
| 4 | Tank de-Silting | 15 | 0 | 0 | 37575 | 9,356,173 |
| 5 | New tank constructions | 0 | 0 | 0 | 0 | 0 |
| 6 | Social forestry | 0 | 0 | 0 | 0 | 0 |
| 7 | Nala-bund | 0 | 0 | 0 | 0 | 0 |
| 8 | Borewell recharge fit | 0 | 0 | 0 | 0 | 0 |
| 9 | open well desilting | 0 | 0 | 0 | 0 | 0 |
| 10 | Open Well Construction | 0 | 0 | 0 | 0 | 0 |
| 11 | Horticulture | 35 | 96 | 38.86 | 15210 | 3,787,290 |
| 12 | Counter Trenches. | 0 | 0 | 0 | 0 | 0 |
| 13 | Soak pit | 0 | 0 | 0 | 0 | 0 |
| 14 | Sericulture | 0 | 0 | 0 | 0 | 0 |
| 1 | NRM Total | 159 | 431.77 | 174.8057 | 66163 | 16,474,585 |
| 2 | Others | 3 | 4 | 1.619 | 1216 | 302,784 |
| | Total | 162 | 435.77 | 176.4251 | 67379 | 16,777,369 |

Report on PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

During this period PMFBY entered the Rabi season by sharing the experiences of the Kharif crop cutting experiments to create awareness in all 81 villages.

Major activities during this period:

1. 81 Farmers Club Meetings were held on PMFBY at village level.
 - a. The meetings were conducted by the PMFBY Coordinator and provided information related to crop cutting experiments and claim related topics, and about the coming Rabi crop. Totally 4517 farmers attended.
 - b. Farmers raised questions related to 18-19 Paddy crop claims. Subsequently, major claims were released to their respective Accounts.
2. 16 Village level Awareness Meetings.
 - a. 153 members participated in these 16 sessions. During this meeting, 7 members



were helped to correct mistakes in their records.

- b. Documentation continues to be a major challenge, because Aadhar and bank details were not matched, etc.
- c. This mismatch has multiple consequences. In Masarkal village, for eg, the list shows that the claim amount has been received in his bank account, but the bank has not verified this. The co-ordinator and claimant met with the concerned Asst. Director of Agriculture. The issue was that the farmer had two accounts in Corporation bank with different locations. The Corporation bank from Raichur advised the farmer to visit his other bank in Secunderabad, their earlier account. When the person went and enquired, he found the amount was lying with the same account. We estimate that there is nearly Rs 20 Crores lying with the banks in some form or the other.

3. Three Water Vedikes meetings at project sites at Sindhanur, Devadurga and Karatagi.

- a. 84 members attended. Here the farmers also received information relating to crop cutting time tables. As a result, farmers participated in 10 crop cutting experiments. This enriched their knowledge and understanding.



4. Three Taluka level Workshops for introducing the Rabi crop enrolments, and related crop cutting experiments.



5. The workshops were organized by Project farmers who mobilized Rs 8670 worth of food items to feed the workshop participants. The place was also arranged by the farmers in Masarkal, Jambunathalli and Timmapur. 157 members participated. The assistant director, Department of Agriculture, and PDOs were actively involved.

| <u>Year wise enrollment status: Sep 19 to Mar 20.</u> | | | |
|--|---------------|-------------|-------------------------|
| S No | Season | Year | Non Loan Farmers |
| 3 | Kharif | 2019-20 | 2546 |
| 4 | Rabi | 2019 -20 | 359 |
| | | | 2805 |

MICRO CREDIT

Coverage: 36,756 women, 4002 SHGs/JLGs, across 394 villages in Koppal and Raichur Districts

JanaraHana is the micro credit programme of SAMUHA.

JanaraHana works through 3 Mutually Aided Cooperative Societies (MACS) in Devadurga, Tavaragera and Hasgal that work as apex bodies for their respective members and SHGs/JLGs.

SAMUHA works as a Business Correspondent for Pragathi Krishna Gramin Bank for Raichuru and Koppal Districts for promotion and credit linkage of SHGs and JLGs. This operation is presently administered through 12 branch offices in 2 districts. As part of this, during this financial year, Rs 65.50 Crores credit was disbursed.



Case Story: Toward Self-Reliance

Women should develop a perspective for saving. With the intention of supporting the rural women to lead a life of economic independence and dignity Samuha established MunjavvuSouhardhaSahakari (thrift cooperatives) and formed self help groups under it, which allow women to save and also avail loan from their local bank. Women avail loan for agricultural activities and other livelihood opportunities. These Women have engaged themselves in many income generation activities and are moving towards self reliance.

Subhadramma from Arekera is one such woman whose journey towards self reliance has been noteworthy.

Subhadramma belongs to a family of five. Ten women from her street/woni formed the Anushree Self Help Group four years ago. They have saved Rs 82,500. She says "Every year we borrow and repay within a year and take a new loan . This year Rs 300,000 was sanctioned to the group

Subhadramma thought of a income generation activity, after discussion with her husband. She opened a small spice grinding mill in front of her house, "I grind around 10 to 15 kg of dry chillies a day, and charge Rs.30 per kg and if I purchase and grind the dry chillies myself, I charge Rs 130 per kg and earn Rs.30 per kg. I earn around Rs 350 to 400 per day after the expenditure towards maintenance and electric charges."

Subhadramma's main occupation was pottery but now as the demand for pots have reduced. She has involved herself completely in the spice grinding business. She says "As I availed loan through the group the burden of repayment has reduced. The interest rates are low and we are paying a little of interest and capital so we do not feel the burden of the loan. Within eight days of loan repayment we can avail a new loan. If I had borrowed a loan from a neighbor at a rate of interest of 3% we would not have been able to save anything, earnings would have gone for loan repayment only."



Subhardramma along with her chilli grinding mill has expanded her business to a small grocery store. This year she borrowed from her group and started her own grocery shop. Money earned from chilli grinding goes into paying the loan and she earns around Rs 200 to 300 from the grocery business which she uses for household expenditure. The extra income has helped the family to lead a life of independence. The children are getting education and her husband supports her in her activities. She happily shares "The group members meet once a month and do both saving and loan repayment. With this we are able to understand banking activities".

TOWARDS STRENGTHENING OF NON-PESTICIDE MANAGEMENT OF AGRICULTURE AND TWEAKING MARKETS IN FAVOUR OF SMALL HOLDER FARMERS

Coverage: Small and Marginal Farmers across partner States

SAMUHA is a founding member of the NPM Initiative and through this, SAMUHA has been working with Safe Harvest to expand urban markets for safe food, strengthen a credible standards-based supply chain, and increase income of small farmers producing pesticide-free food.

SAMUHA was engaged in the following activities in 2019-20:

1) Capacity building of organizations in NPM Practices:

Capacity building of farmers and volunteers associated with partner organizations located in Karnataka, Gujarat, Bihar, Telangana, Tamil Nadu, Maharashtra, Chhattisgarh, and Madhya Pradesh was continued in this year also. The activities included training of farmers and volunteers of partner organizations on NPM cultivation practices, maintenance of quality standards of various agro commodities and value-addition of primary-agricultural produce.

2) Capacity building of organizations to handle supply chain logistics and credit access

The tie ups and relationships facilitated and established in the past for access to credit between the financial institutions and partner organizations has been continued amongst the most of partners.

3) **Developing a market linkage for NPM produce**

Over the years we conducted multiple outreach exhibitions in Bengaluru, Hyderabad and Chennai with the intention of creating awareness among urban consumers on the benefits of pesticide-free food.

One of the more significant exhibitions we took part in repeatedly over the years is the 'National Organics and Millets Mela' conducted every year in Bengaluru by the government of Karnataka. Participation in this huge event helped generate great awareness and interest among urban consumers about the advantages of pesticide-free food.

Over the years, the project has conducted multiple direct consumer outreach events by enabling us to reach out to apartment complexes, grocery stores, super and hypermarkets, health events, fitness centers etc. Also conducted direct community engagement events in apartment complexes, residential colonies, schools, etc.

Also developed a significant amount of In-store promotional material to educate buyers on the benefits of NPM products at the point-of-sale. Hired space and do sampling activities in modern retail outlets across Bengaluru, Hyderabad, and Chennai that greatly contributed to generating awareness around NPM.

TOWARDS BUILDING STRATEGIES TO ENABLE INCREASING ACCESS OF SMALLHOLDER FARMERS IN RAINFED REGIONS TO URBAN MARKETS FOR SAFE FOOD

The following activities were carried out in this year:

1. Pilots on Aggregation, Quality up-gradation and Storage

The following initiatives were taken to ensure that quality non pesticide produce is aggregated. Trainings were also given at partner level to farmers handling the produce.

Karnataka:

- This year, JSMBT with support from the project took up processing of paddy into rice on a pilot basis and retailed rice instead of paddy to understand the processes involved in sale of rice. This has helped them to build a better understanding and they will take up on job work basis milling, storing, cleaning and retail packaging of rice for a retail market player.

Madhya Pradesh:

Ram Rahim Pragati Producer Company Ltd (RRPPCL) is being supported to shift its entire focus from sale of primary commodities to value added products. Support from the project has helped them to shift to selling wheat flour instead of wheat. RRPPCL post harvest of rabi 2019-20 has shifted to supplying wheat flour, Bengal gram, Kabuli Chana of retail quality and has transitioned from being a mere supplier of primary agri commodities to a marketer of retail quality NPM products capable of handling job work for bigger retail players.

Gujarat:

Pilots were conducted on two agri commodities in Narmada district of Gujarat with 3 FPOs promoted by Aga Khan Rural Support Programme. The two agri commodities were Tur (Pigeon Pea) and Mung. The FPOs were able to raise funds for procurement from a NBFC which were utilised to make timely payments to farmers who would have otherwise been forced to sell in distress. The produce was cleaned, graded by the FPOs and sold to an organised market player by the 3 FPOs. The FPOs would have been in a position to earn more by selling dal instead of the primary commodity.

Maharashtra

Auctorem Solutions A pilot project on aggregating NPM groundnuts focussed exclusively on marketing aspects has been taken up in partnership with Auctorem. The partnership has helped farmers to adopt NPM practices and sell their produce as pesticide free in the market helping them realise a price which is 20% higher than the price available to conventionally produced groundnuts.

Bihar

Aga Khan Foundation, Samastipur, A pilot was planned to be undertaken in Bihar in partnership with the Aga Khan Foundation. Due to untimely rains the pilot's could not be commenced even though all the ground level preparations had been done. The Covid situation in March 2020 made it impossible to run the pilot in this rabi also. It is going to be taken up in therabi season of 2021.

2. Testing of agri-commodities pre and post processing including testing in FSSAI accredited laboratories to ensure quality

The Food Safety and Standards Authority of India (FSSAI) over the last one year has taken a number of significant steps to enable adoption of a higher standards of quality of food products. Now it is mandatory for all agri commodities in retail markets to be tested for synthetic pesticides. The NPM produce is tested in FSSAI accredited labs for 127 different pesticide compounds as recommended by the FSSAI in Food Safety and Standards (Organic Foods) Regulations, 2017 (Jaivik Bharat Standards). 10 new commodities were taken up for testing. The test reports are documented and are used as material for training farmers and for raising awareness amongst consumers. The lab report is the authentication for the products being 'Pesticide Free' which is critical for gaining trust of market players and end consumers.

NPM Products from the following locations were tested:

Karnataka - Gram Chetna, Bagalkot – RedLobiya, Jowar

Andhra Pradesh - Timbuktu Organics – Groundnut

Tamil Nadu - SEEDS, Arupukkottai – Foxtail Millets, Barnyard Millets, Kodo Millets, Little Millet

Uttarakhand - Vizhuda Organics – Jaggery Powder, Khandsari Sugar

Integrated Sustainable and Ecological Development Agency – Amaranth Seeds, Chillies

Madhya Pradesh - RamRahimPragati Producer Co Ltd : Wheat Daliya

Assam - Mahila Shakti Kendra – Black Pepper

3. Development of a market linkage for NPM produce

For development of market linkage in Bengaluru, Hyderabad and Chennai, we have focused on spreading awareness about NPM agri commodities. The communication has also been about the difficult geographies where such commodities are being cultivated and it being grown mainly by small farmers.

At retail outlets, for purposes of a direct interface with consumers, promoters are employed. Promoters are trained regularly about the NPM network, latest developments on the pest management front, partner organizations, stringent testing procedures and sustainable agriculture.

Participation in the following exhibitions allowed NPM Practices to be shared with prospective clients. The aforementioned communication materials were used for the same.

- Annual edition of Bio Fac in New Delhi, a festival that draws existing and prospective producers, manufacturers and consumers of safe food. Various communication aids such as leaflets, standees, danglers and tent-cards were designed and deployed.

- Events such as marathon and all women sports events in Bengaluru and Hyderabad as 'food partners' to create awareness about pesticide-free products and the processes and protocols of NPM. Residential neighborhoods in particular were targeted to maximize the traction from these events.
- Sampling of select NPM food products in Lotus Bazaar, a store located in the HCL campus, Noida. This was a big opportunity to make software professionals aware of pesticide free range of products.

DONATING TO SAMUHA

We think SAMUHA's work is worth supporting.

If you agree with us, there are different channels through which you can contribute to SAMUHA.

To make a donation, please write a cheque addressed to SAMUHA and post this to:
SAMUHA

Vithalapur Road
Kanakagiri, Gangavathi Taluk,
Koppal District
Karnataka, India,
Pin: 583 283

You can also transfer your funds directly into our A/Cs.

However, because of FCRA (Foreign Contributions Regulations Act) issues, please read the following carefully to make our accounting simpler.

Under FCRA, the source of our donations is critical.

- If you are an Indian passport holder, please make your donation to the SAMUHA Indian Money A/C. The details are given below.
- If you hold a passport, other than Indian, then please send your donation to the SAMUHA Foreign Money A/C.

FOREIGN MONEY

SAMUHA
Bank of India
SB A/c No. 840910100005023
No.71, Richmond Road,
Bangalore 560 025.
SWIFT Code: BKIDINBBCAN
IFSC Code: BKID0008409
MICR: 560013009

INDIAN MONEY

SAMUHA
State Bank of India
SB A/c No. 62087266538,
Kanakagiri, Gangavathi Taluk,
Koppal District
PIN - 583283
IFSC Code: SBIN0020214

You can also donate to SAMUHA through

The SAMUHA website: <http://samuha.org/index.php/support-samuha>

Presently, you have a choice to support our work in 3 categories: Rural Development, Urban Development, Institutional Support.

GIVE INDIA

If you are a Give India supporter, you can log on to www.giveindia.org and make an online donation to SAMUHA.

<https://www.giveindia.org/nonprofit/samuha>

SODA, Canada

If you are in Canada, then please donate to:

SAMUHA Overseas Development Association
Box 27, Summit Lake, BC
V0J 2S0, Canada

SODA is a registered Charity. For details on giving and tax benefits, please contact Hilary Crowley - hcrowley@mag-net.com

<http://www.samuha.ca/>

INTERESTED IN OUR WORK?

If you would like to volunteer or want to tell us how you might be able to support our work, please call Narayanswamy M at +91-9448385412, or e-mail him at ns@samuha.org

SAMUHA Annual Report 2019-20

Published by T Pradeep, Secretary-SAMUHA

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SAMUHA

SAMUHA
Disha Cum vikas Program April to march -2019- 20

- **PARENTS MEETING.**

Every month project was conducted Dish cum Vikash parents meeting, in the meeting discussed about children activities, Children issues, government schemes, RPWD acts 2016, family issues and etc

- **CHILDREN ATTENDANCE .**

In April to March -2019-20 All 10 children monthly 15 days attended in dish cum vikash center, parents and children learnt skill about Motor skills, Self help skills, Sensory skills, social and Emotional skills, Communication, Play and Etc are attended and learned. Remaining days parents practice at home .

- **GOVERNMENT SCHEMES .**

All 10 children having a Disability Identity card , Monthly Pension. Niramya health insurance schema and etc are got.

- **SCHOOL ADMITION .**

All 7 children admitted in mainstreaming school at their village, 3 children in admitted in ICDS (Integrated child development center).

- **MEDICAL REFERRAL.**

In this year all 10 children referred for medical rehabilitation for general health checkup and 5 children have a seizure they got regular medication in Government hospitals.

- **MOBILITY AIDS.**

5 children are regularly using mobility aids like AFO (Ankle foot orthotics) Standing frame, Gaiter, Roletar, Sitting chair

- **National Trust program Information**

On Community stakeholders Like ASHA, ICDS, ANM. Health workers, college students , Teachers , PHC Doctors, VRW, URW and MRW and Etc are provided information about National Trust schemes like DISH, Vikash, Niramya, Garunda and others.

- **Events**

In this year Department for the empowerment of differently abled and senior citizen and Samuha jointly celebrated world disability day at district level and carers day in this program DISH parents and children are attended, in this program 350 children attended .

- **Covid-19**

As per the guidance from Government Disha center children received service through telecommunication, Home visits, What's app, contacted parent and created awareness about the precaution of COVID – 19 and advised not travel unnecessary, frequently hand wash, use mask and maintain social distance. Suggested to maintain hygiene in and outside the home, use only hygiene toys for children while play, frequently change the dress after toileting. Suggested to give more time to children for developmental activities and give nutrition food to children.

- **Children activities at Home level and given training and Information to parents like Physiotherapy/Physical activities-** All parents covered through telephone and given skills like communication, Range of motion, Knee ankle foot starching, crawling, position, and standing ,Walking, fine motor activities with small objects jawar, Rice, etc and practiced at home.
Self help activities- On phone call communicated with all Disha cum vikash parents guided about activities practiceed like Feeding , Brushing, Dressing , Toileting, Combing and Etc.
Communication and Education activities - All the activities skills given to parents like local kannada songs, parts of the body, basic alphabets, storytelling, Family members names, daily activities.
Social integration and behavioral activates- Informed parents to involve other children's, family members, neighbors, siblings while doing activites with children.
- **What's App Group**
Parents who have smart phones and using Whats App, created group and sharing photos and videos related to child health, activities related , nutrition food related and govt. facilities during lockdown period.

- **Nutrition food**

Supported 9 families with food kits during the lockdown time which was raised by organization for corona affected daily wage families. Also suggested parent to give more liquid food & fresh fruits, vegetables and vitamin rich items.

- **Govt. Schemes**

During this lockdown period govt. announces special packages for daily wagers, farmers, and PwDs, Widow & Old age people got Rs.1000/- additional pension for 3 months, Rs.500/- cash transfer to Women's Janadhan Bank A/c for 3 months, free LPG Cylinder distribution under 'Pradhana mantra Garib Kalyan' scheme for 3 months and etc). suggesting parent to got benefit under MNREGA scheme.









Jakariyasain 8year old CP from Koppal

BEFORE APPLIANCES



AFTER APPLIANCES

