

Heritage, Culture Art & Euducation Development Society



ANNUAL REPORT

2007 - 2008

Office

C/o -Samarth Apartment , B-203 , Satavali Road , At . Post. Lanja ,
Tal. Lanja , Dist. Ratnagiri , Maharashtra State , Pin Code - 416701
Telephone No. : 02351- 230697, Mobile - 9422054385 , 9403506449
Email - heritagekonkan@gmail.com

□ Executive summary

Since the year 1994." Heritage , Culture Art & Education Development Society" is doing the works on the subjects of Education , Health , Empowerment , Gender Equity , Environment & such other subjects in Ratnagiri District for Women , Children & Youth .

Since the year 2005. Sanstha is doing the work of formation of SHG's & capacity Development of the SHGs. Making available the working capital to SHG's. Giving inspiration for starting business & creating awareness among women. Since last 2 years , 8 SHGs has started their own businesses .

The sanstha has made available the working capital of Rs. 6 79, 300 to 38 SHGs , by regular & continuous follow up . The sanstha has given the trainings of Basic concept , Leadership Development, Audit transaction , Participation and controlling & Awareness of entrepreneurship & thereby has developed the capacities of 95 SHGs.The Business Development training is given to 8 SHGs & skill Development is increased of 104 self employed persons.

The sanstha can make the work of forming of SHG's with the help of District Rural Development Agency Ratnagiri.

The Sanstha has been awarded and admired by Taluka Level SGSY Committee & Lanja Panchayat Samiti for the work of forming and maintaining of the SHG's under Swarna Jayanti Gram Swarojgar Yojana.

□ Introduction

" Heritage " sanstha was registered before 14 years . The sanstha has made its own road from very difficult situations in these 12 years . But the cooperation of various persons & organizations has made this way easier .

The sanstha has entered into contract with District Rural Development Association, Ratnagiri for forming & running the SHG's under Central Government sponsored Swarna Jayanti Gram Swarojgar Scheme , in the year 2005. There after , our sanstha has started forming the SHG from October 2005. In last six months the volunteers of sanstha has formed the SHG's of poor & needy men & women.

The sanstha has formed SHG's in Lanja & Rajapur Talukas after affiliating with District Rural Development Association , Ratnagiri .

The sanstha has given stress on empowering the capacities of SHGs after forming the SHGs. The SHGs has enhanced their capacities with the help of various trainings like Basic Concept , capacity building Development of leadership,accounts keeping,participation & control,training of entrepreneurship etc .

The businesses of the SHGs has been started and the sanstha has sold the products manufactured by these SHGs through exhibitions .

□ About Organization

- Name of Organization :- Heritage, Culture Art & Education Development Society
- Registered address :- C/o - Samarth Apartment , B - 203 , Satavali Road , At. Post.Tal.-Lanja, Dist. Ratnagiri , Maharashtra State, Pin Code 416701
- Telephone Nos. :- 02351- 230697, Mobile - 9422054385 ,
- E Mail :- heritagekonkan@gmail.com
- Registration No. :-
Under Society Registration Act 1860 - Maharashtra / 1472- Ratnagiri
Dated 18 / 10 / 1994
Under Mumbai Public Trust Act - F- 1462- Ratnagiri , Dated 29 / 12 / 1994
- Date of Establishment:- 26th July 1994
- Workfield of Organization :- Maharashtra state
- **Founder** :- Santosh Kamble
- Board of Director (2007 - 2010)
 1. President - Shir Babaji Bhikaji Pawar
 2. Secretary - Shri Narayan Benda Kadam
 3. Treasurer - Shri Sandesh Sitaram Kamble
 4. Member - Shri Pravin Babaji Kolapate
 5. Member - Shri Mukund Shivram Shinde
 6. Member - Smt.Nutan Rajaram Kadam
 7. Member - Sou.Manisha Mohan Mathkar
- Life Members - 23
- Property - Possesig land admeasuring 3 acres worth Rs.10, 20, 000 /- At. Jawade , Tal. Lanja (SHG No . 802-A)
- Chartered Accountant - R . V. Sansare & Co , Ratnagiri

□ The programmes undertaken by The Sanstha

- Formation of Self Help Groups & their maintenance
- Construction of groups & Capacity development
- AIDS Awareness programme for women
- Health awareness programme for adolescent girls
- Training of Panchayat Raj for women members of SHGs
- Training of law for women
- Study Tour
- Training for office bearers of the SHGs
- Federation training of the SHGs .
- Training under SGSY - Empowerment to SHGs

□ Achievements of the Sanstha

➤ Formation of Self Help Groups & their maintenance

Formed 70 SHG's in 15 villages. Working capital of Rs.679,300 made available to 38 Groups. And Revolving funds of Rs.215,000. Dapoli- Formed 6 groups in 2 villages. Ratnagiri - Formed 16 groups.

➤ Capacity Development of Self Help Groups

Lanja - Parted training of Basic concept , income & Expenditure accounts , accounts & audit , participation , control & entrepreneurship training to 40-50 Groups.

Rajapur - Given training of Participation & Control & Business awareness training.

Ratnagi - Parted training of Basic concept , income & Expenditure accounts, accounts & audit , participation , control & entrepreneurship training to 10-15 Groups.

Dapoli Given training of Capacity Building, Leadership Development , Audit recording to 6 Groups

➤ Training of Business Development

Lanja - Training of Business Development to 8 SHGs . Skill Development training to 86 Self Employed persons .

➤ AIDS Awareness programme for women

Participation of 195 women of SHGs . Guidance about the disease AIDS given to women . Given information about the adverse effects of this disease. HIV AIDS , diseases occurring from consumption of tobacco , Health & cleanliness , Social changes , Emotional changes & guidance for their rights and duties .

➤ **Health awareness programme for adolescent girls**

Participation of 189 adolescent girls from SHG's. Direction about Hygienic cleanliness , Social changes , physical & emotional changes in adolescent girls , their rights & duties . The misunderstanding in the minds of women & girls was removed .

➤ **Panchayat Raj Training for the women of SHG's**

Participation of 168 women . The information about the working of Sthanik Swaraj Samiti. Realization of their rights . Information about te opportunities to the women in Panchayat Raj .The participant women got practical knowledge due to guidance & description of their experience by Woman Sarpanch of Grampanchayat and Ex - Sabhapati .

➤ **Legal Training for the women of SHG's**

Participation of 185 women . The information about various laws was given to the women .

➤ **Study Tour**

The information about various types of business conducted by the SHGs in Ratnagiri Taluka .

➤ **Training for Office bearers of SHGs**

The guidance was given about group empowerment , responsibilities of office bearers , Health of women & children . Nourishment and cleanliness of the environment . The legal rights of women & awareness of all these issues among the participant women .

➤ **Federation Training of SHG's**

Participation of 195 women in the training programme for the traing of forming the Federation of Chief Members of the SHGs .

➤ **Empowerment of SHGs. Under SGSY Programme**

Given training of Group Empowerment to 104 Self employed in Ratnagiri Taluka .

➤ **Domestic Violence Act 2005 for protection of women from domestic violence**

The work of publicity & spreading this act in Lanja & Ratnagiri talukas . Meetings in 27 villages with 145 SHG's. Participation of 211 men and 1222 women. Brought awareness among the women . The women became alert about usefulness of this act .

Awards won by the Sanstha

The sanstha has been awarded by Taluka Level SGSY Samiti & Panchayat Samiti Lanja for Formation and maintenance of SHG's under Swarna Jayanti Gra Swarojgar Yojana .

□ Projection Accomplishment

■ Formation of Self Help group

- Lanja - Formed 70 SHG's . In 15 villages . Among them , 53 women , 12 gents & 5 mixed groups. In these groups , 564 women & 194 gents participated . The working capital of Rs . 6 ,79, 300 . made available to 38 groups . Made available the revolving fund of Rs. 2 ,15,000 .
- Dapoli - Formed 6 groups in 2 villages . Among them - 2 women and 4 mixed groups are there . In 6 groups 71 women and 8 gents are there , who contribute Rs.1620 per month .
- Ratnagii - Formed 16 SHG's in Tonade, Pomendi Budruk, Karwanchiwadi , Someshwar , Panwal , Tembhye , Khedshi , Pomendi Khurd villages. Among them - 7 women groups , 4 gents groups & 5 mixed groups . In these groups, 122 women & 55 gents are there . The monthly contribution to the tune of Rs .4890 is made by them.

■ Capacity Building of Self Help groups

Lanja - Parted trainings of Concept to 50 groups; capacity building to 45 groups; Leadership Development training to 14 groups. Given training of Accounts transaction to 32 groups , Participation & control training to 49 groups . Given training of Entrepreneurship awareness to 32 groups .

Rajapur - Given training of Participation and control and training of Entrepreneurship awareness to 24 groups .

Ratnagiri - Given training of Concept to 21 groups. Training of Forming of SHG's, Leadership development, audit, records , Participation & Control and Entrepreneurship awareness to 15 groups .

Dapoli - Given training of Capacity Building , Leadership Development , Audit records to 6 groups .

● Training for Business Development

Given Business Development training to 86 Self employed persons of 8 SHG's in Lanja Taluka . The sanstha gave direction of erecting the proper & profitable

businesses to SHG's. Also the guidance about bank finance for economical turnover & the repayment Programme of bank finance was given to them .

▪ Loan for business Project

The sanstha gave guidance to the SHG's to erect profitable businesses. Also the bank finance was made available to these SHGs . Therefore the following Self Help groups could start their own businesses. The Flour mill and Rice mill was started by Swaraj SHG of Kuwe - Guravwadi and earned good profit. The loan of Rs. 2.00 lacs was given to this SHG. Subsidy is of Rs. 70,000/-. The business of Cashew nut processing was started by Dnyaneshwari SHG of Veravali Khurd –Mandavkarwadi . The bank finance of Rs. 2.00 lacs was made available to this SHG. Subsidy is of Rs . 90, 000/-. The business of Cashew Nut processing was started by Pragati SHG - Padvan and Disha SHG-Asode. Both these SHGs . received loan of Rs.2.00 lacs each. Loan of Rs. 2.00 lacs was sanctioned to Navneet Women SHG, Nivsar for business of goat farming . Rs. 2.00 lacs loan was sanctioned to Mangalmurti SHG , Nivsar for business of Cashew Nut processing .

• Traces of change

The Sadguru SHG of Devadhe - Manachegao has grabbed the contract of preparing nutritious food for Anganwadi children and made available the livelihood for the member women of the SHG . This SHG earned profit by plantation of groundnuts on cooperative basis . The Kulith Flour was prepared and sold by Dnyaneshwari and Muchkundi SHG of Veravali Khurd-Mandavkarwadi . The profit was earned by 23 women from these two groups . The plantation of sunflower was made by Ahilyabai SHG - Salape on land of 2 acres . Besides the internal crop of Groundnut , Tamrind , Moong , Chavali was received and profit was earned . The cooperative farming was made for consecutively 3 years by Laxmi Mahankali and Dattaguru SHGs of Prabhanvalli-Nangarpale . In these 3 yrs , both these SHGs earned income of Rs . 12000/- . The plantation of Nachani was made on Laterite stone land by Mangalmurti & Navneet SHGs of Nivsar - Sada Shindewadi and earned income of Rs . 9000 /- The cooperative farming was made successfully by both of these SHGs .

• Domestic Violence Act-2005 for protection of women from the domestic violence

The work of publicity & awareness about the Domestic Violence Act 2005 was made by the Sanstha .The meetings were held with 145 SHGs in 27 villages . In these meetings , 211 men &1222 women were participated . The awareness was brought preferably among the women . Now the women has started discussing about the usefulness of this act .

▪ AIDS Awareness programme for women

The programme of Awareness of AIDS disease was held at Lanja on 01.12.2007 for getting known the adverse effects of this disease to women . 195 women of SHG's were participated in this programme . The guidance about HIV-AIDS , diseases from tobacco , health and hygiene , social change , emotional change was given . The awareness was brought among the women & girls about their rights & duties .

▪ Awareness programme for Adolescent daughters of women members of SHG

Participation of 150 girls from the SHG's. The direction was given about the health , cleanliness , social changes , physical & emotional changes , rights & duties etc . The misunderstandings in the minds of the participants was vanished through this Programme .

• Panchayat Raj Training for women of SHG's

The Panchayat Raj Awareness programme was conducted on the event of Anniversary Savitribai Phule on 03.01.2008 at Lanja for giving information about the working of Panchayat Raj & making practical participation of the women of the SHGs . 168 women participated this programme .The information & guidance about the rights & duties of women & the opportunities to women in Panchayat Raj was given in this programme. The Woman Sarpanch and Ex Sabhapati explained their experience at this time .

• Training about the law for women

For upgrading the knowledge of women members of the SHGs about the laws for women & getting the women familiar about this law the Training of Legal provisions was conducted on 24 . 02 . 2008 . 185 women participated this training . Guidance about different laws was given at this time .

• Study Tour

The study tour was arranged for watching the different businesses conducted by the self help groups in Ratnagiri Taluka.

• Training for the office bearers of the Self Help Groups

In the training for the office bearers of the SHG's , the information about empowerment to Groups , responsibilities of the office bearers , was given Health of women and children , nourishment of the environment & cleanliness , the legal rights of women & other social issues were discussed & directed .

● Federation training of Self Help Groups

The training of chief members of the SHG's was taken for forming federation of SHG's. 195 women participated this training. In this training , the information was given about the structure of federation , working strategy , works , office bearers , their responsibilities , the laws & bye-laws etc.

□ Goal

Enabling of Women, girls and youth & children in respect of educational , financial , political and social view.

□ Objectives

1. Capacity Development of youth in the rural area .
2. Making arrangement of Education for the rural youth .
3. Making unity of rural poor persons by forming of Self Help groups .
4. Making available the facilities of Basic infrastructures , training , market to the SHG's .
5. Making social , Political Development of women .
6. Enhancement of the capacity, skill & goodwill of the poor women through Trainings .

➤ Target coverage

Self Help Group formation project :

Takuka	BPL	Classification of groups according to Category										
Lanja	Groups	SC		OBC		OPEN		Minority		PH	ST	
Ratnagiri	61	Men	Women	Men	Women	Men	Women	Men	Women		Men	Women
Tota	04	04	13	09	27	02	05	00	00	00	00	00
	65	01	00	02	01	00	00	00	00	00	00	00
		05	13	11	28	02	05	00	00	00	00	00

➤ Self Help Group formation project :

Takuka	BPL Groups	No. of men and women in the groups according to Category										
		SC		OBC		OPEN		Minority	ST		Total	
		Men	Women	Men	Women	Men	Women		Men	Women	Men	Women
Lanja	61	31	130	106	246	22	53	00	00	11	159	00
Ratnagiri	04	13	000	22	11	00	00	00	00	00	35	00
Total	65	44	130	128	247	22	53	00	00	11	194	00

➤ New English School Jawade, Tal. Lanja :

Std.	Boys	Girls	Classification of groups according to Category								
			SC		OBC		OPEN		PH	Minority	Total
			Boys	Girls	Boys	Girls	Boys	Girls			
8 th	11	20	00	03	09	14	02	03	00	00	31
9 th	17	13	02	04	14	09	03	00	00	00	30
10 th	17	14	00	01	12	13	03	00	00	00	31
Total	45	47	02	08	35	36	08	03	00	00	92

□ Geographical Coverage

➤ Construction of Self Help Groups

Taluka	Total villages	No. of groups		Total
		Male	Female	
Lanja	07	15	46	61
Ratnagiri	02	03	01	04
Total	09	18	47	65

□ Strategy

- Organization
- Meetings
- Trainings
- Capacity Building
- Regional visits

□ Results achieved / Significant Achievement

Achieved Taluka Level Rajmata Jijamata Jijau Award of 2007 by Saibaba Self Help Group , Kuve Wareshiwadi ,Tal. Lanja. The business of Cashew nut processing is running successfully.



- The Sanstha was rewarded with the certificate for the work of Formation of SHG's & their maintenance by Taluka Level SGSY Committee & Lanja Panchayat Samiti .
- Businesses of 8 SHG's started . Disbursement of loan of Rs. 16 lakhs made for different businesses.
- The Sanstha has become successful to make organization of physically handicapped persons and form their registered organization.



❑ Constraints / Difficulties faced

- Groupism by the political parties & Negative approach .
- Delay by banks in sanctioning the loan proposals to SHGs .
- Obstacles in works due to Constant conflicts, groupism , disputes .
- Lack of business mentality .
- Influence of traditional farming . Therefore, neutral view about other businesses
- Delay in getting subsidy from government .

❑ Lessons learnt

- The organization of self help groups can be built
- Employment oriented direction can be given to the ignored youth in rural area.

❑ Follow up / Recommendations

- Paying visits to Self Help groups & developing the capacities of the SHGs.
- Boosting self confidence among women by constant trainings and visiting successful SHGs .
- Building infrastructure for the work of the sanstha .
- Enabling the Family Counseling and Welfare centre .
- Making available the market to the production made by the SHG's

❑ Sustainability

- Stress will be given on forming of SHG & their capacity building
- This work in Ratnagiri Dapoli , Mandangad & Khed talukas will be expanded

□ Conclusion

The Heritage Sanstha can implement successfully all these programmes with the valuable cooperation of District Rural Development Agency, Ratnagiri, Panchayat Samiti Ratnagiri , Lanja , Rajapur , Dapoli & Grampanchayats , Banks , Leaders and administrative officers , Secondary Education department of Zilla Pasrishad , Ratnagiri Poor , Needy women and all the residents of Jawade Panchkroshi . The sanstha is highly obliged of all the concerned .

Heritage sanstha is proved successful in organizing the women and it is confident to make financial , political & social development of women through the medium of the organizations .

