

Heritage , Culture , Art & Education Development Society



ANNUAL REPORT

2008 - 2009

Office

C/o - Samarth Apartment, B -203 , Satavali Road , At. Post . Lanja,
Tal. - Lanja ,Dist. - Ratnagiri , Maharashtra State , Pin Code - 416701

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□ **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 and such other subjects in Ratnagiri District for Women , children & youth .

The Sanstha is doing the work of formation of Self Help Groups and capacity development of the SHGs., Making available the working capital to SHGs . Giving inspiration for starting business & creating awareness among women about Health of women & children , nurturing the environment and cleanliness , fundamental rights of women and other social issues about women . Since last 3 years, the SHGs are proved the helping hands to the poor women .

The sanstha has formed 305 Self Help groups under Central Government sponsored Swarna Jayanti Gram Swarajgar Scheme in Lanja, Ratnagiri, Rajapur, Dapoli, Khed and Mandangad talukas . Out of this 211 groups are of Women , 55 of men, 35 groups are mixed and 3 groups are of Physically handicapped persons . 7 APL groups. Because of this, the sanstha is related to 673 youngsters and 2491 women.

The sanstha has made available the working capital of Rs.39, 20, 700 /- to 230 SHG's.The sanstha has given the trainings of Basic concept , Leadership development,Audit transaction , Participation & controlling & awareness of entrepreneurship & thereby has developed the capacities of 200 SHGs .

The sanstha has developed the capacities of SHG's & individual self employed persons by giving Basic guidance & skill development training to 583 self employed persons under SGSY. The sanstha can make the work of forming of SHG's with the help of District ERiural Development Agency, Ratnagiri. The Rajmata Jijau Self Dependence award for the year 2008 of Rural Development Department of Maharashtra Government was received by Founder Santosh Kamble.

□ **Introduction**

Heritage sanstha was registered before 15 years . The sanstha has received valuable cooperation of various persons & organizations in these 15 years .

The sanstha has entered into contract with District Rural Development Agency, Ratnagiri for forming and running the Self Help Groups under Central Government sponsored Swarna Jayanti Gram Swarajgar Scheme in the year 2005 . Thereafter , our sanstha has started forming the SHG from October 2005. The sanstha has formed Self Help groups in Lanja & Rajapur Talukas after affiliating with District Rural Development Agency, Ratnagiri .

The sanstha has given stress on empowering the capacities of SHGs after forming the SHGs. The SHG's 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 SHG's through exhibitions sponsored by District Rural Development Agency, Ratnagiri. The 8 SHGs could start their own businesses with the help of training of basic direction and skill development given to the Self Help groups & individual self employed persons under SGSY.

□ 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, 230097 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
- Work field of Organization :- Maharashtra state

Founder :- Santosh Kambale

Board of Director (2007 - 2010)

1. Chairman - Shir Babaji Bhikaji Pawar
2. Secretary - Shri Narayan Benda Kadam
3. Treasurer - Shri Sandesh Sitaram Kambale
4. Member - Shri Pravin Babaji Kolapate
5. Member - Shri Mukund Shivram Sinde
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 (Land No . 802A)

Chartered Accountant- R . V. Sansare & Co , Ratnagiri

Vision

Creation of the self dependent , peaceful and non - violent society , following the values of Equality , Humanity , Morality , Equal justice & equal opportunities .

Mission

The Heritage organization will make the youth , children & women in the society self dependent, self relied & mature by making them aware about their fundamental rights; by making their unity; bringing awareness among them, by developing their capacities & thus empowering them by giving them quality education, bringing gender equity among them and making protection of the environment which will give them healthy life & create permanent source of income and livelihood .

End users

Children , Youth , Women .

□ Objectives

1. Letting the children , youth & women known their rights .
2. Forming Groups , Big Groups and forming cooperative credit societies & organizations of children , youth & women
3. Making capacity development of children, youth & women
4. Empowering and capacity building of children, youth and women
5. Making attempts for giving good health of children , youth and women
6. Making available the permanent employment to youth and women
7. Uplifting the lifestyle of children , youth & women by giving them quality Education .
8. Participating the women in Panchayat Raj, by developing the hidden qualities among them
9. Enabling the Sthanik Swaraj Sanstha
10. Making the environment so nourished that it will become it healthy for children , youth & women.
11. Developing the condition of girls & women in the society by bringing equality of gender in the society.
12. Changing the view of the society to participate both the men & women equally.

❑ **The programmes undertaken by The Sanstha**

- Secondary school at Jawade , Tal. Lanja , Dist. Ratnagiri
- Formation of Self Help Groups and their maintenance
- Construction of groups and Capacity development
- Formation of Federation Group
- Campaign against Tobacco
- Camp of women members of SHGs
- Training under SGSY Basic training and skill development training at Rajapur.
- The programme for publicity and spreading of the Domestic Violence Act 2005
- Training for Panchayat raj Awareness
- Health awareness programme for women
- Programme for Awareness about environment

❑ **Achievements of the Sanstha**

- **Started Secondary school at Jawade , Tal. Lanja , Dist. Ratnagiri**
The education of 80 girls upto 10th standard complete. Result of the school 92%. More than 160 students passed 10th standard Examination.
- **Formation of Self Help Groups and their maintenance**
Lanja - Formed 25 Self help groups in 9 villages. 19 Womens group and 9 groups of men. In 70 groups 620 women and 128 men members. Working capital of Rs.16,07,400/- made available to 65 Groups. And Revolving funds of Rs.7,40,000/-. Mandangad Formation of 7 groups in 4 villages. 6 women group and one group of men. Ratnagiri and Dapoli Made available working capital of Rs. 2,75,000/- to 11 groups. Revolving fund Rs. 1,10,000/-.
- **Capacity development of Self Help Groups and project**
The capacity of the SHG was developed due to the five types of training such as basic concept, their work, keeping accounts, taking meetings and financial transaction. Business of 10 groups started. Disbursement of loan of Rs. 19,50,000/-. Subsidry of Rs. 8,65,000/-received by the groups.
- **Camp of women of Self Help groups**
The women members of the SHGs got the information about the government schemes in this camp.

- **Empowerment training programme** for the SHGs in Ratnagiri taluka under SGSY. The basic direction and skill development. Parted training of empowerment to 435 self employed persons of 42 SHGs. Training of Basic direction and skill development given to 74 self employed persons of 8 SHG.
- **Health Awareness programme for women**
Participation of 165 women members of SHGs. Guidance about the disease of AIDS, diseases from tobacco was given to women. Given information about Health and cleanliness, Social changes, Emotional changes and guidance for their rights and duties.
- **Formation of Federation of Self Help Groups**
The unity could be achieved in the SHGs and women due to formation of Federation of SHGs.
- **Campaign against Tobacco**
The awareness was brought among the participants about the diseases like cancer occurring due to consumption of tobacco.
- **Panchayat Raj Awareness Training for the women of SHGs**
The information about the working of Sthanik Swaraj Samiti. Realization of their rights. Information about the opportunities to the women in Panchayat Raj.
- **Domestic Violence Act 2005 for protection of women from domestic violence**
The Family consultation and assistance centre started at Lanja. Formed 10 Adhar Gat. 13 cases were registered in the centre. Adjustment was made in 7 cases. 5 cases of domestic violence are lodged in the court of law. The aware has been given to 3 cases . 2 cases are pending.
- **Environment awareness programme**
The misunderstanding about the serpents was diminished due to this training.
- ❑ **Awards won by the Sanstha**
 - Awarded by Office of District Anti Addiction Publicity Officer, Ratnagiri for best publicity and spreading the work of getting rid of Addiction.
 - Awarded with Certificates by Office of District Anti Addiction Publicity Officer, Ratnagiri to the members of the sanstha Aparna Pawar, Sandip Kambale, Chandrakant Kambale, Founder Santosh Kambale for the work of publicity and spreading of Addiction-control programme.

- The sanstha has been awarded by Taluka Level SGSY Samiti and Panchayat Samiti Lanja for Formation and maintenance of Self Help Groups under Swarna Jayanti Gram Swarojgar Yojana .
- Founder Santosh Kambale won the award “Rajmata Jijau Swawlamban Puraskar” of Rural Development Division of Government of Maharashtra for the year 2008 for the Social Journalism in respect of the publicity given by him, which will be helpful for the Self Help Group formed under Central Government sponsored Swarnajayanti Gram Swarojgar Yojana.

□ **Projection Accomplishment**

▪ **Formation of Self Help group**

- Lanja -Formed 25 SHGs. in 9 villages. Among them, 19 groups of women, 6 groups of men. In 70 SHGs 620 women and 128 men members are there.
- Mandangad Taluka - Formation of 7 groups in 4 villages. Among them 6 groups are of women and one group is of men. In these groups 67 women and 12 men are there and contribution of Rs.1580/- is collected.
- The working capital of Rs.16,07,400/- is made available to 65 groups in Lanja Taluka. The revolving fund is of Rs.7,40,000/-.
- The working capital of Rs.2,75,000/- is made available to 11 groups in Ratnagiri and Dapoli Talukas. The revolving fund is of Rs.1,10,000

▪ **Capacity Building of Self Help groups**

Lanja - Parted trainings of Concept , Leadership Development training , training of accounts and audit , participation and control training to 39 groups ; Business awareness training was given to 19 groups; For empowerment of self help groups and enhancement of their financial position the trainings of Basic concepts, their works, income and expenditure maintenance , taking meetings and financial transaction was given to these SHGs.

• **Training for Business Development**

Lanja - Business Development training was given to 14 self help groups. The 144 self employed persons participated the training. The sanstha gave valuable and useful direction to Self Help groups for erecting their businesses. Besides the information was given to them about the loans from bank for financial turnover and repayment of these loans.

• **Health awareness training**

Lanja - The raining of Health awareness was given to 16 Self Help groups. 168 self employed persons participated

• **Training for Management of sale of products**

Lanja - The training of sale of their products was given to 5 SHGs. 51 self employed persons participated. The direction was given as to how to make the management of sell of the goods produced by the Self help groups.

▪ **Formation of Self Help Groups Taluka - Mandangad**

The training of Basic concept , Leadership Development Training was given to 54 SHGs of Mandangad Taluka. In this training, the direction was given to the participants about need of forming the SHG , Regularity of the meetings the rights and duties of Group leaders and members etc.

▪ **Loan for business Project**

The sanstha gave guidance to the Self Help groups to erect profitable businesses. Also the bank finance was made available to these SHGs. Therefore the following Self Help groups could start there own businesses. The Vitthal Rakhumai SHG started the business of wormy compost at Hasol Kond with the loan of Rs. 2.00 lacs from Bank. The business of Wormy compost was started by Savitrimai SHG at Veravali Budruk. The business of goat farming was started by Muchkundi SHG of Veravali Khurd. At present this group is having 65 goats. The loan of Rs. 2.0 lacs was made available to this group. The subsidy is of Rs. 1.00 lac. The grocery shop was started by Pavnadevi SHG at Kuve Guravwadi. This SHG has taken a loan of Rs. 2.00 lacs and the subsidy is of Rs. 80000/-. The business of wormy compost has started by Shivshankar and Jay Ganesh Kolewadi groups.. The Pragatipath Group of Panhale has taken loan of Rs. 2.00 lacs and started the business of Cashewnut sale and purchase. The Nakshatra SHG of Panjale has taken a loan of Rs. 1.00 lacs for the busness of Goat Farming. The Ganesh SHG of Panhale took a loan of Rs. 3.50 lacs for the production of vegetables including irrigation system. The Mata Ramai SHG of Kurne took a loan of Rs.2.50 for starting the business of Flour Mill and Rice Mill. Swami Samarth SHG, Zapade; Gangeshwar SHG-Korle; Fattaguru SHG-Prabhanvalli groups taken a loan of Rs. 2.00 lacs each for starting grocery shops The business of cashew nut processing has been started by Yashraj SHG-Indavati. The loan of Rs. 2.00 lacs has been taken for this purpose.

▪ **Marching towards self reliance**

Two SHGs in Shiravali produced Kulith flour and earned Rs. 2000/- in 10 days. While one SHG took the summer crop and earn the income of Rs.5000/-. The Leaves plates were produced by Pragatipath SHG of Panhale and earn Rs,3000/-.This SHG earn Rs, 8000/- by selling tea and snacks in the pilgrimage. This SHG also made the turnover of Rs. 50000/- in the business of sale and purchase of cashewnut seeds. The income of SHG was increased by the Ganesh SHG through cooperative farming. The profit of Rs. 10000/- was earned by this group in two months. The business of cashew nut processing was started by Pragati Group of Padvan-Kulyewadi. The Mata Ramai SHG Kurne Boudhwadi, started the business of Flour Mill Rice Mill and Mill of spices. The Nakshatra

SHG of Panhale started the business of Goat farming with the help of loan of Rs. 1.00 lac.

▪ **Awareness of Environment programe**

The programe about the serpents was arranged on 07/06/2008 for bringing awareness about environment among students and women. In this programme 150 students and women were participated. When the students handled the snakes in this programme, the misunderstandings about the snakes was vanished from the minds of the participants.

▪ **Health Awareness programe for women**

The programme about Health Awareness was taken at Lanja on 03.01.2009 for bringing awareness about the health among the women members of SHGs. In this programme the information about HIV-AIDS, diseases causing from tobacco, health and cleanliness, social changes, emotional changes and the rights and duties of women was given to the participants. The misunderstanding about the M.C. of female was eliminated.

• **Formation of Federation of Self Help Groups**

The camp of women members of Self Help groups was taken on 25.01.2009 at Ringane for formation of Federation of Self Help groups. In this camp 195 women were participated.

▪ **Training of Basic concept and skill development under SGSY, Tal. Ratnagiri**

The training of Basic concept and skill development is being given to 42 self help groups in Ratnagiri Taluka. In this programme, the Basic concept training was given to 435 self employed persons. 74 self employed persons of 8 SHGs were given training of basic guidance and skill development. The training of different businesses of 9 days each was given to 74 self employed persons.

▪ **Panchayat Raj Training**

The Programme of Awareness of Panchayat Raj was taken on 25.02.2009 at Lanja so as to give information about the working of Sthanik Swaraj Sanstha. The information about the rights and duties of women and the opportunities in Panchayat was described in detail.

▪ **Domestic Violence Act 2005 giving protection to women from domestic violence**

The Sanstha is doing the work of making available the rights for the deserving women. The sanstha has opened Family Consultation centre at Lanja. The sanstha has formed 10 Adhar Groups. 13 cases are lodged in this centre. The adjustment has been made in 7 cases. 5 cases of domestic violence are lodged in court of law. The award has been given to 3 cases and 2 cases are pending.

■ **New English School Jawade , Tal. Lanja**

The facility of education for the poor students in the villages Jawade, Rawari, Bapere, Kante, Majal, Isawali has been made available. 10 girls have completed their education upto 10th standard. The result of the school is more than 80%. More than 160 students have passed 10th standard.

● **Mahalaxmi Saras 2008 - 09 Exhibition**

The tour of the 50 women of Self Help Groups were arranged at Bandra Reclamation to see the Mahalaxmi Saras Exhibition. These women saw the products produced by the Self Help groups displayed in different stalls.

□ **Goal**

Enabling the Neglected , poor women , youth & children and empowering them in view of social , financial & political grounds .

□ **Objectives**

1. Capacity development of youth in the rural Area
2. Making unity of rural poor persons by forming of Self Help groups.
3. Making available the facilities of Basic infrastructures, training, market to the SHGs
4. Making social , political development of women .
5. Enhancement of the capacity , skill & goodwill of the poor women through trainings.

□ **Target coverage**

Self Help Group formation project

Takuka	No.of BPL Groups	Classification of groups according to Category										
		SC		OBC		OPEN		Minority		PH	ST	
		Men	Women	Men	Women	Men	Women	Men	Women		Men	Women
Lanja	27	01	01	08	18	00	00	00	00	00	00	00
Mandangad	06	01	01	00	04	00	00	00	00	00	00	00
Total	33	01	02	08	22	00	00	00	00	00	00	00

Self Help Group formation project

Takuka	No. of BPL Groups	No. of men and women in the groups according to Category							
		SC		OBC		ST		Total	
		Men	Women	Men	Women	Men	Women	Men	Women
Lanja	27	0	10	183	190	00	11	83	00
Mandangad	06	13	12	00	42	00	00	13	00
Total	33	13	22	83	232	00	11	96	00

Basic training skill development training Tal.Ratnagiri

Training	Boys	Girls	Classification of groups according to Category								
			SC		OBC		OPEN		PH	Minority	Total
			Boys	Girls	Boys	Girls	Boys	Girls			
Strengthening	11	20	00	03	09	14	02	03	00	00	31
Of group	17	13	02	04	14	09	03	00	00	00	30
Basis	17	14	00	01	12	13	03	00	00	00	31
Guidance	45	47	02	08	35	36	08	03	00	00	92
And Skill											
Development											

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 No.
		Male	Female	
Lanja	7	15	46	61
Ratnagiri	02	61	01	04
Total	19	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 Self Help Groups and their maintenance by Taluka Level SGSY Committee and Lanja Panchayat Samiti
- Businesses of 8 Self Help groups 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 and 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 Self Help groups

❑ **Sustainability**

Stress will be given on forming of SHG and their capacity building . This work in Ratnagiri Dapoli , Mandangad and 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 and social development of women through the medium of the organizations .

