



Patriot, knowledgeable, ethical, progressive society

# **EMPOWERMENT FOR BETTER LIFE**

## **ANNUAL REPORT 2018-19**

## **Preface:**

It's our great honor to share with you Dishantar's Annual Report for 2018-19. This report comes to you with pride, as it is a collection of our significant accomplishments from the past year. "Empowerment for better life" was an underlying theme for Dishantar's work in fiscal year 2018-19.

Women empowerment through entrepreneurial intervention was focus of Udaan project in Dahivli, Mundhe and Kolkewadi villages from Chiplun block. Udaan project created space for women to get engaged in income generation activities without disturbing their household chores and other responsibilities.

Annapurna activities were continued in Vehele Rajvirwadi, Kalvande Satinwadi, Moravne Khalchiwadi, Moravne Guravwadi and Mandavkhari. This was third year of Annapurna project. The experience was enriching as we have tried to associate the farmers' activities with available government schemes and there was lot of work engagement with line departments. Replication with enhanced scale of activity can be stated as one of the phenomenon of Annapurna project.

New projects on water conservation and sanitation – construction of R.C.C. bund in Kamthe and setting up 76 toilet structures in Pophli village proved instrumental in solving prolonged problems of underprivileged communities in the region.

Dnyanyadnya project has continued its activities of educational kit provision, course book bank and scholarship for higher education.

This year was very special as our President; Mr. Rajesh Joshte received Rural Journalism Award (National Award for Excellence in Journalism) from Press Council of India (highest press authority of India). He received The Laadli Media Award (for reporting on reservation and participation of women in panchayat raj institutions) from Population First and he also received Best Reporter award from

Ratnagiri Saras (an initiative of D.R.D.A., Zillah Gramin Jivanonnati Abhiyaan, NABARD and Zilla Parishad Ratnagiri).

Oil and Natural Gas Corporation (O.N.G.C.) and Dominion Diamond (India) Pvt. Ltd., the pioneer partner contributed greatly to strengthen our effort of empowerment for better life. We are also grateful to our funding partners – Kansai Nerolac Paints Ltd., Sri Sai Swadhyay Mandal, Late Dr. Tatyasaheb Natu Memorial Hospital, Chiplun Municipal Council and individual donors, programme support partners and institutional partners in activity implementation. Dishantar's journey in 2018-19 is incomplete without mentioning special thanks to Dr. Vikas Natu, Mr. S. R. Deshmukh, Mr. Sadanand Deshpande and Mr. Ramdas Jadhav.

Thank you all for your sustained support to our journey. Your support has strengthened our contribution for social and economic transformation with empowerment for better life.

**Seema Yadav**  
**Secretary**

**Registration Details:**

<b>Registration Act</b>	<b>Registration Date</b>	<b>Place of Registration</b>	<b>Registration No.</b>
Society Act, 1860	14.03.2013	Ratnagiri	MH- 4982
Trust Act, 1950	06.05.2013	Ratnagiri	F- 4964
Income Tax Act, 1961 Section 80G(5)(vi)	30.09.2015	Pune	PN/CIT (Exemp.)/Tech/80G/197/2015-16/5716

**Other Accreditations:**

- **Organization Id as per Planning Commission's NGO Partnership System:**  
MH/2013/0058861
- **Guide Star Number (GSN):** 6320

**Our Bankers:**

<b>Bankers</b>	<b>Savings Bank A/c</b>
Bank of India, Chiplun Branch	141110110011839
Ratnagiri District Central Cooperative Bank	140111001100007

**Funding Partners:**

- Oil and Natural Gas Corporation Limited
- Dominion Diamond (India) Pvt. Ltd.
- Kansai Nerolac Paints Ltd.
- Sri Sai Swadhyay Mandal
- Chiplun Municipal Council
- Late Dr. Tatyasaheb Natu Memorial Hospital

### Programme Support Partners:

- Shree Siddhivinayak Ganpati Mandir Trust, Prabhadevi, Mumbai.
- Block Agriculture Office, Chiplun
- ATMA (Agriculture Technology & Mgmt. Agency), Chiplun
- Durgveer Pratishthan, Mumbai
- ‘Amhi Girgaonkar’, Mumbai

### Institutional Partners in Activity Implementation:

- 27 Junior Colleges from Rural Ratnagiri
- 21 Village Councils from Ratnagiri district
- 20 women SHGs with 333 members
- 6 farmers groups with 149 members
- 3 Youth groups with 48 members

### REFLECTIONS (QUANTITATIVE & QUALITATIVE)

Shree Siddhivinayak Course Book Bank activity has completed 6 years of partnership with Shree Siddhivinayak Ganpati Mandir Trust. It's a pro-student activity. Book bank is being instrumental for rural students. Positive changes in academic results of colleges are indicating the efficacy of the course book banks.

**23290 students have taken benefit of 27 book banks consist 2366 syllabus book sets with 16995 books worth Rs. 1211,807/-**

### Dnyanyadnya Scholarship Recipients 2018-19

S.N.	Student Name	Course Name	Scholarship (Rs.)
1.	Ankita Zore	3 <sup>rd</sup> Year Degree in Electronics & Telecommunication	30501
2.	Namrata Bhuvad	S.Y.B.Com	50000
3.	Yojana Deshmukh	MPSC Coaching in Kolhapur	30000
4.	Shefali Chavan	1 <sup>st</sup> Year B. Pharm	20000
5.	Sagar Karanjkar	B.Sc	5500
6.	Bhagyashri Yadav	I.I.T. Entrance	30000
<b>Grand Total:</b>			<b>166001</b>

This was 5<sup>th</sup> year of Dnyanyadnya Scholarship Programme. Individual sponsors are primary source for this scholarship. Sponsors trust and support has strengthened the base of this programme. We maintain complete transparency, home visit for student identification, ongoing progress monitoring, sustained updates about students' progress and of course students' commendable response in terms of progress are the key to success of Dnyanyadnya. Amount disbursed in these 5 years have reached **Rs. 619000/- for 4 boys and 8 girls.**

### Acknowledgement by Eminent Sir Dorabji Tata Trust



*Dishantar has been implementing Dnyanyadnya Scholarship project from last 5 years. Acknowledging this effort at grass-roots, Sir Dorabji Tata Trust had evaluated Dishantar's efforts and made available registration to Dishantar on the SDTT's platform of educational grants. This was the first year of affiliation with SDTT and SDTT had sanctioned an educational grant of Rs. 280000/- to 29 students identified by Dishantar for scholarship.*

## School Kits Recipients 2018-19



The School Kit program aimed at providing underprivileged children from the rural areas new & quality education aid at the beginning of academic year. This is an effort to encourage them to attend schools and reduce the dropout rates. A school kit contains a school bag with notebooks, fully equipped pencil or geometry box and other educational aids such as writing pad, drawing kit, Tiffin, water bottle etc.. The School Kit program is a program that helps socially conscious people to contribute back to society. Many of us have experienced the joy of having new school bags, books, pencil, geometry boxes on the very first day of the school. Through this initiative we aim to create the same happiness for the underprivileged children. This year 136 students from remotest areas of Vehele, Mundhe, Nandivase, Ovli, Posre, Devkherki and Dahivali villages were given this support.



## Annapurna Project

Annapurna project is being implemented in partnership with Dominion Diamond (I) Pvt. Ltd. and was initiated in 2016-17 on pilot basis in Vehele Rajvirwadi of Chiplun block from Ratnagiri district and in 2017-18 it was replicated in Kalvande Satinwadi. Annapurna project brought forward a cadre of women farmers working professionally in agriculture activities. Group farming, organic



farming, mechanized farming, improved package of practices, direct marketing of vegetables without any intermediaries were some of the project highlights.

This project empowered women farmers involved in the project and also mobilized farmers across district. Enhanced economic and social status, dignity, enhanced knowledge about improved POP and organic farming; were some of the privileges enjoyed by Annapurna members. In this year (2018-19), replication of Annapurna took place in 2 hamlets of Moravne village viz. Khalchiwadi and Guravwadi. Now, 172 Farm Entrepreneurs (Female 96 / Male 76) are engaged in the Annapurna replication intervention.

### Key activities conducted:



- Training on improved Package of Practices
- Agriculture Exposure Tour
- Provision of Capital Fund for mechanization & eliminating hurdles in round the year farming
- Orientation on Resource Mobilization (Line Depts. & Other Sources)
- Resource Mobilization from Agriculture Department
- Training on crop management & protection measures.
- Training on developing market linkages



**Appreciation:** Annapurna Group from Vehele received state level 'Rajmata Jijau Swavalamban Puraskar 2019' from Maharashtra State Rural Livelihood Mission. They received certificate, trophy and prize of Rs. 7,000/-. The award was given by Hon. Governor of Maharashtra state.



### Capital Support:

Provision of capital fund for farm mechanization as well as inputs for farming has proved instrumental in group agriculture development activities. Decision regarding procurement was taken by group members in a meeting. Accordingly, provision of power tiller, rice threshing machine and fencing was made available from project. Details are as follows:

S.N.	Particulars	Group	Amount (Rs.)
1.	VST SHAKTI VWH 120CT85 Tiller with Rotary & Tynes 16 (cover, toolkit, handle, catalogues, wheel changer)	Jai Ganesh Farmers Group Moravne	175000
2.	Provision for Fencing	Bhagyashri Farmers Group Vehele	25000
3.	Provision for Fencing	Navratna Farmers Group Moravne	75000
4.	Paddy Thresher	Navratna Farmers Group Moravne	25000
		<b>Total:</b>	<b>300000</b>



### **Key outcomes**

*Pragati and Bhagyashri farmers group (Annapurna group) from Vehele have got Rs. 6 lakhs loan sanctioned for the agriculture activities. Group has also taken second hand Tata Ace Chhota Hathi vehicle for transportation. Women SHG from Moravne Guravwadi has received loan of Rs. 1 lakh from Umed campaign. Annapurna group from Vehele had received subsidy of Rs.72000/- for rice demonstrations in Kharif season.*

### **New CSR partnership for Annapurna Project:**



This year Kansai Nerolac Paints Ltd. had provided CSR partnership to Dishantar for Annapurna project. We had a working experience of this partnership as we had implemented women empowerment project in partnership with this esteemed company in 2014. This year they have supported Annapurna project. Mandavkhari village has been finalized for this partnership intervention. The project has been initiated in the last quarter of the year. We hope the project will reflect bright colors for women empowerment and livelihood betterment.

## Udaan Project

Udaan project deals with making women aware about programmes which could gainfully utilize their services and skills in relation to their involvement in income generating activities. This would also help in generating self-employment and rural entrepreneurship. Entrepreneurship skills can help in building confidence and self awareness through income generation.

We have finalized 3 SHGs for 1<sup>st</sup> year intervention of Udaan project. These SHGs were selected on the basis of their solidarity, interest in income generation and basic skill available with them to initiate income generating activity. Aradhana SHG from Mundhe Vikaswadi, Jai Hanuman SHG from Dahivli Kumbharwadi and Waghjai SHG from Kolkewadi were the 3 selected groups that have initiated income generation activities under Udaan project.



### Key activities conducted:

- Identification of 35 Potential Women Entrepreneurs.
- Identification of entrepreneurial activities for 3 SHGs namely Aradhana SHG from Mundhe, Jai Hanuman SHG from Dahivli and Waghjai SHG from Kolkewadi from Chiplun block of Ratnagiri district.
- Exposure visit to Varna women business hub.
- Training on selected income generation activities and its' management.
- Setting up 3 income generation units.



### Capital Support:

Provision of capital fund for professional training, purchasing machinery as well as raw material has proved instrumental in initiating entrepreneurial activities. Details are as follows:

S.N.	Particulars	Amount (Rs.)
1.	Provision of Training fees	15000
2.	Provision for purchasing Hydraulic Paper Thali Machine for Jai Hanuman SHG, Dahivli	113000
3.	Provision for purchasing Hydraulic Paper Thali Machine for Waghjai SHG, Dahivli	92500
4.	Provision for raw material, exhibition participation for Aradhana SHG	80979
	<b>Total:</b>	<b>301479</b>

### New partnership for Udaan Project:



This year Sri Sai Swadhyay Mandal had provided partnership to Dishantar for Udaan project. We had a working experience of this partnership as we had implemented 'Safe Drinking Water' project in partnership with this esteemed organization in 2015. This year they have supported Udaan project. Aradhana SHG, Mundhe Vikaswadi has been finalized for this partnership intervention. Mandal had supported group for getting machinery and raw material for production of designer bags.

**Yellow Ribbon NGO Fair, 2018 Creativity, Pune:** The Pre-Diwali Yellow Ribbon NGO Fair is an annual event. The fair provides a platform where the NGOs and the SHGs can showcase and sell products made as a part of their income generation activities and generate awareness about the work done by them.

Dishantar participated in the fair showcasing millet, food items (healthy laddoos, makhmalpuri, chiwda, dosa flour, and papads), spices, turmeric, black pepper, cotton bags, curtains, pearl beaded door hangings, etc.

All these items were purchased from the SHGs and women entrepreneurs linked with Udaan activity. Along with Aradhana, Jai Hanuman SHG and Waghjai SHG, 6 local women entrepreneurs made the products available for fair.

Fair was a unique opportunity to learn, share, network, and generate new ideas & awareness about the marketing trends with the urban and rural market.



### **Key outcomes**

- *38 women from 3 Self Help Groups have been activated for initiating income generation activity.*
- *Income generating activities of 3 groups have been initiated.*
- *6 independent women entrepreneurs have been linked with the activity.*
- *Jai Hanuman SHG has done business of Rs. 41,740/-*
- *Aradhana SHG has done business of Rs. 15,000/-*

## **‘Sanitation for All’ Project - Pophli village**

To accelerate the efforts to achieve universal sanitation coverage and to put focus on sanitation, the Prime Minister of India launched the Swachh Bharat Mission on 2nd October, 2014 that aims to achieve Swachh Bharat by 2019, as a fitting tribute to the 150th Birth Anniversary of Mahatma Gandhi, which in rural areas shall mean improving the levels of cleanliness in rural areas.

Many a time underprivileged communities fail to participate in such mission due to lack of funds. Those who struggle for their daily breads fail to give monetary contribution. Hence, Dishantar has initiated ‘Sanitation for All’ project. This year, Dishantar in partnership with Oil and Natural Gas Corporation Ltd. worked in Pophli village from Chiplun block. In Pophli, 76 individual household latrines have been set up for the underprivileged households. Selection process was conducted in partnership with village council.



‘Sanitation for All’ project made it possible for underprivileged community members to get rid of open defecation. This project was a step towards bringing health to underprivileged rural households, enabling and empowering them to improve quality of life.



## **'Water for All' Project - Kamthe**

Kamthe Harekarwadi hamlet was having water scarcity issue for 4 months - March to June. Community used to get potable water from tap water supply scheme of state govt. of Maharashtra. During last 4 months they got water 1-2 days alternate. Tap water supply scheme of the village is on dugwell. This dugwell has 25 ft. depth and has storage capacity of 3.5 lakhs liter water. There is a stream at the distance of 5 mtr from dug-well. People used to build soil bund of 15 mtr length and 0.75 mtr heights but it didn't remain for a long. Hence, soil bund hadn't served the purpose and people used to face problems in getting potable water.

Hence, this project was brought in operation in partnership with Dominion Diamond (India) Pvt. Ltd.. to construct RCC bund on stream to hold water flow-off and enhance water level of dug-well to check water scarcity issue of 159 families with 551 members from Harekarwadi, Tepwadi and Deoulwadi of Kamthe village from Chiplun block



### **Outcome:**

This project has addressed the issue of water scarcity of 159 rural families with 551 members. This initiative was a step towards enabling and empowering them to improve their quality of life by resolving the issue of potable water.

## Other supportive activities:

**Distribution of bicycles with battery back-up:** Dishantar is associated with Parivartan Kendra platform initiated by Hon. Mr. Suresh Prabhu and Lupin Foundation. As a part of their activities for social betterment, they have provided 2 bicycles with battery back up to the women members from Dishantar's target group.



**Participation & stall in NGO Expo by Live week business:** NGO Expo is a global fundraising and aid event and a collaborative space connecting NGOs, Non-profits, Charities and Foundations to the biggest Individual, Donors, Granters, Philanthropists and Corporations. The two days event encompassed a conference and exhibition with meeting areas. Participation in NGO expo was a novel learning experience for Dishantar.



**Distribution of Domestic Accessories:** As a tradition of Dishantar from its inception, Dishantar has distributed domestic accessories like solar lanterns, blankets, kitchen utensils and clothes to 57 underprivileged households from Nandivase, Swayamdev, Radhanagar and Ganeshpur villages from Nandivase Group-Grampanchayat from Chiplun block. This activity is also deliberated to initiate intervention with new community.





## Visitors to Dishantar:

- *Delegate of Dominion Diamond (India) Pvt. Ltd. had visited Dishantar in January 2019. Visit to Annapurna and Udaan project implemented in partnership with company had been visited by team. Every time delegates have given insights, appreciation and morale boosting experience to Dishantar Team. It's not just a visit it's a macro view from the external visitors that help Dishantar team to strengthen activities base for better performance at grass roots.*



- *Mr. S. R. Deshmukh – Senior Manager (HR & Admn.) Kansai Nerolac Paints Ltd. had visited Dishantar's intervened area and Annapurna project with his HR executive, Mr. Amol Akulkar. Mr. Deshmukh had always been a source of moral support for Dishantar. He was quite enthusiastic to view the grass-roots development initiatives of Dishantar.*

*In the month of January 19, Dishantar had*



*initiated Annapurna project in partnership with Kansai Nerolac Paints Ltd. Mr. Deshmukh visited the project intervention village Mandavkhari in the month of February 19.*

- **Visit of Ms. Nandita Patkar, Marathi Film & Drama Actress:** Ms. Nandita visited Annapurna project in December. Lady with a good social behavior got connected with the community especially women and children very easily. She visited Annapurna Farms with Annapurna members and enjoyed the natural scenic beauty. She also had a candid photo session with women farmers on the farm. She appreciated efforts of Dishantar and Annapurna members to make the pilot and replicable model - a success.



*Dishantar had tried hard this year to make it possible to achieve the better impact on society at large under the theme - empowerment for better life. We really hope future would surely bring some more glorious effects on community's drive for sustainable development*



## Treasurer's Report

We indicate below the important details of the Audited Accounts of Dishantar for the financial year 2018-19:

(In Rs.)

<b>Income</b>	<b>Year ended 31.03.2019</b>
Grant Received	3448852
Donation	346000
Bank Interest	16074
Income from other sources	15305
<b>Total</b>	<b>3826231</b>
<b>Expenditure</b>	
Audit Fees	7080
Depreciation	1152
Programme Expenses	3374436
Programme Support Expenses	234421
Administration Expenses	57495
Surplus	151647
<b>Total</b>	<b>3826231</b>

**Treasurer, Dishantar**

## Financial Summary, 2018-19

(In Rs.)

<b>BALANCE SHEET</b>		<b>As on</b>
		<b>March, 31, 2019</b>
<b>Funds &amp; Liabilities</b>		
Life Membership Fee		3500
Unspent Grant		577850
TDS Liability		1880
<b>Surplus</b>		
Balance as per last balance sheet	244135	
Add: Current Year Surplus	151647	395782
<b>Total</b>		<b>979012</b>
<b>Properties &amp; Assets</b>		
Dead stock		150
Computer		768
Fixed Deposit		450000
Grant Receivable		178600
Cash & Bank Balance		349494
<b>Total</b>		<b>979012</b>

**Note:**

Extracted from Audited Statement of Accounts 2018-19

**Statutory Auditors:**

M/s. Limaye Kale & Co.

Chartered Accountant (FRN with ICAI – 127119W)