



# PRAYAS

ORGANIZATION FOR SUSTAINABLE DEVELOPMENT

## ANNUAL REPORT 2009 - 2010

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## **Preamble**

Glad to write that PRAYAS has completed twelve years with significant impact in the working areas with economic & social development programs. Since beginning PRAYAS is working with & for marginalised community like Tribal, socially backward and minority community of rural and urban slum areas of Madhya Pradesh & Gujarat state.

We have been making an incessant attempt towards sustainable development of the deprived and needy people of the working areas of the organisation. PRAYAS has made efforts to enable marginalized sections of the society such as deprived tribal families, women associate in sex work by force, uncared disabled, socially backward castes and other minorities families in the districts of Kutchh, Dahod, Surendranagar of Gujarat state and Alirajpur district of Madhya Pradesh and Sivsagar of Assam state to lead a dignified life.

PRAYAS' philosophy has always been, and will be, to concentrate its efforts on working directly at the field level. In fact by working at the grass root level, PRAYAS on one hand tried to address the capacity building needs of the community in order to empower them socially & economically and on the other hand played advocacy role to protect the rights of the community.

During this year, Prayas focused more on economic empowerment of women through established more financial partnership with different agencies and scaling up Microfinance program. PRAYAS implemented its Microfinance program directly as a "PRAYAS Jan Vikas Bhandol" and through the promotion of women SHG Federations- KMEM, Rapar, Kutchh and AMSSS, Bhabra, Alirajpur (MP).

I would like to express my gratitude to our Board of Trustees for providing guidance to us and our economical and social capacity building partners for their sincere financial support to promote and sustain our work. At the same time, I would like to thank the staff of Prayas of all units. Their competence and committed contribution has helped the organisation in achieving another very significant and satisfying year. I am confident, this spirit and determination of our staff will continue enabling Prayas to further make substantial and sustainable positive changes in many more lives.

***Bhadresh Rawal***

*(Director)*

***Dilip Dave***

*(Trustee)*



## **1. Organization Profile**

### **1.1 Inception of the organisation**

In November 1997 PRAYAS was established as a non-governmental organisation. It is registered under the Societies Registration Act (1860) and the Trust Registration Act (1976). Since its initiation, PRAYAS has been working in close cooperation with communities in its target areas, the government and other non-governmental organisations to promote sustainable development for the disadvantaged and marginalized people of the society. The priority has continuously been to create a participatory process for the needy and vulnerable people and all our activities focus on encouraging community-based activities in order to provide self-sustainable livelihood options. PRAYAS believes that only active participation by the beneficiaries can start the path of development; development of the people, by the people and for the people.

### **1.2 Vision**

PRAYAS envisions a society where people have better social and economic opportunities with access to financial services and awareness of rights and duties.

### **1.3 Mission**

Unite socio-economically deprived people, empower through economical and social interventions to 1, 50,000 households by 2015. (Contribute to UN MDG)

### **1.4 Objectives by 2010**

- To develop Community Based Organization (CBOs) of mainly women, this will act as primary forums for majority of interventions of Prayas.
- To establish a sound and professional microfinance program to provide access to financial services to those who are underserved.
- To strengthen CBOs by making them aware of their rights and empowering them to assert these rights to protect themselves against any form of exploitation.

### **1.5 Approach/Strategy**

- To organize underserved, deprived, and destitute people - especially women & children/youth - and unite them.



- Build up the capacity of CBOs to establish a self-sustaining system of CBOs for social and economic changes.
- Disaster preparedness is incorporated in all programs and activities as Prayas is working in disaster prone areas.
- Promote local self-governance for sustainability of the program's impact.

### 1.6 Brief history

Since January 1998 PRAYAS is working for the poorest sections of Indian society consisting of mainly backward, schedule caste and schedule tribe families of Jhabua District (MP) and Dahod District (Gujarat). At first, the organization engaged in community-based natural resource management through watershed management in order to improve the livelihood of the tribal community. According to recent World Bank estimates around 220 million Indians are living below the poverty line, one of the worst affected areas is Madhya Pradesh where PRAYAS is also active.

Subsequent to the Kutchh earthquake in 2001 PRAYAS was actively involved in the support of the affected areas. Since then, the organization has continued to carry out various activities in Kutchh and Surendranagar, district of Gujarat. Currently, the organization is working in Alirajpur of MP state, Anjar, Dahod, Surendranagar and Kutchh, district of Gujarat state, in the Assam state with one unit in Kamrup and one in Sivsagar. Since 2009 PRAYAS also has a unit in Adipur, Gujarat.

The core activities of PRAYAS in these areas are community-based natural resource management, capacity building of village communities (focused on women), savings and credit program, income generation activities of group members, strengthening local self-governance, drinking water & sanitation, and backing issues of basic rights and duties.

Working areas	Villages	Urban Slums
Bhabra, Alirajpur	34	0
Jhabua, Jhabua	3	0
Jesawada & Dahod, Dahod	15	0
Anjar, Kutchh	8	21
Gandhidham, Kutchh	1	15
Rapar, Kutchh	10	20
Adipur, Kutchh		
Surendranagar	8	9
Kamrup, Assam		
Sivsagar, Assam		
<b>Total</b>	<b>79</b>	<b>65</b>

## 2. Organizational Structure

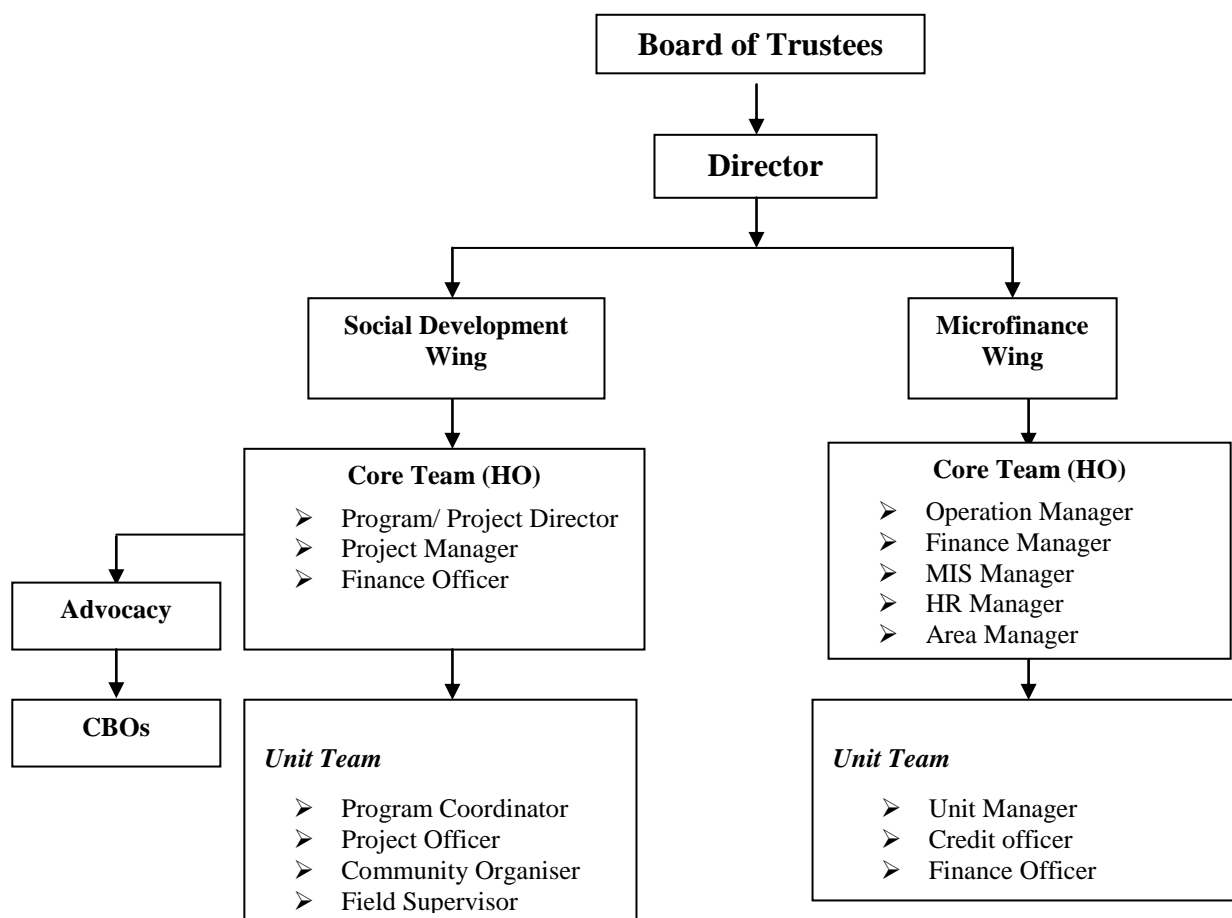


Figure 1, Organizational Structure PRAYAS

## 3. Governing Board

	Name	Designation	Occupation
1	Ms. Jayshree Vyas	Chair person	Director, SEWA Bank, Ahmedabad
2	Mr. Bhadrash Rawal	Director	Director of PRAYAS
3	Mr. Dilip Dave	Trustee	Project Director, PRAYAS, Dahod & Bhabra
4	Mr. Arun Joshi	Trustee	Head, GVT Training Center, Ratlam (MP)
5	Mr. Nilesh Desai	Trustee	Director, Samapark, Jhabua
6	Mr. Rahul Bist	Trustee	Partner, M2I Consulting Comp.
7	Ms. Anita U. Pandey	Trustee	Initiator, Kutchh Network for HIV Positive people



## 4. Programs

### 4.1 PRAYAS Jan Vikas Bhandol (Microfinance mF)

#### 4.1.1 General Information

In the conventional banking system, it is hard for poor people to engage in a reasonable loan agreement. Because of lack of collateral poor people are urged to borrow at astronomic high interest rates varying between 5 to 10% on a monthly basis. PRAYAS has developed strategy in order to provide loans to group members accompanying a simple process and interest rates of only 15% annually. Along these lines the people receive better credit terms for, inter alia, setting-up a business, clearing their old debts, and construction of a house.

In addition to that PRAYAS also wants to empower women, because their position in backward communities is often very weak. With the use of micro-credit women can become cost-winners and will have more power in society. Furthermore, it is considered that women are more responsible in handling the money.

In April 2006 PRAYAS initiated its microfinance services in Dahod and Kutchh district offices. This program is called Prayas Jan Vikas Bhandol (PJVB). The microfinance program is a separate entity of PRAYAS, thus not linked to the other activities of the organisation. Consequently, separate operational staff is hired for the mF branch of PRAYAS. Reasons for the separation are to maintain credit discipline, create specialization in staff and to facilitate clear evaluation of the programme to judge its accountability and performance.

PRAYAS is continuously collecting term loans from various financial/banking institutions and funding agencies in order to be able to provide credit to its group members. PRAYAS distinguishes two groups to provide financial services: Self Help Groups (SHGs) which consist of 10-20 women and are formed in rural, & semi urban and Joint Liability Groups (JLGs) which consist of five women of urban slums. The purpose of SHGs is to encourage the group members to save small amounts of money every month and guide them through the whole process of opening and managing an own bank account. Additionally, internal loaning within one group at low interest rates is stimulated. When SHGs require additional credit, PRAYAS offers small loans to the individual members, based on the client's needs. This is all facilitated through capacity building and active monitoring of the group during monthly meetings.

Since January 2008, PRAYAS started forming JLGs consisting of solely female members to satisfy customer demands. JLGs are formed with the specific purpose of disbursing loans to the



people. The idea is that the whole group carries the liabilities of its group members, and therewith they are stimulated to repay their debt and have a clear financial administration. Five members are selected, based on their current income generating activities.

Whereas at the start of the mF program PRAYAS encouraged women to be part of SHGs, it is now focussing on creating JLGs. Reason for that is that SHGs require a lot of time and effort in order for the SHGs to serve its purpose, whereas JLGs are much more reinforcing its members without guidance of the organization. So far PRAYAS has a total of 266 SHGs consisting of total 2756 members and 1476 women JLGs with a total of 7379 members.

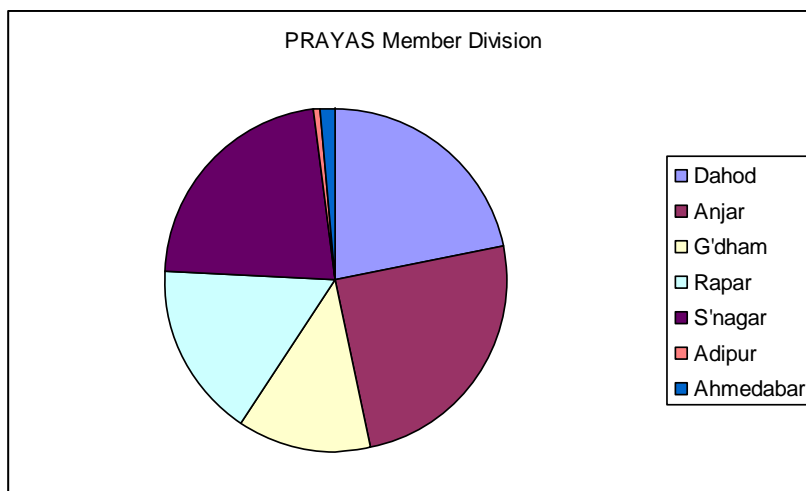


Figure 2, PRAYAS Member Division

### Micro Insurance

PRAYAS also offers micro insurance to its members in collaboration with an external insurance agency. Micro insurance is a voluntary decision for the members. However; the insurance is compulsory for the members having a loan from PJVB. At the moment, PRAYAS is offering micro insurance in association with Birla Sun life Insurance company.

## 4.1.2 Unit Offices

### Gujarat

Although Gujarat is considered one of India's wealthier and most industrialised states still a part of its population is living in a deprived situation. In addition to that, the already weaker part of the society was greatly affected by the earthquake in 2001, especially the districts of Kutchh & Surendranagar were one of the worst damaged areas. This incident gave PRAYAS reason to react to the situation and to start a microfinance program in Gujarat.

Following that, PRAYAS revised its mission and developed an operation policy with help of M2I consulting company so as to start a microfinance (PJVB) program in Dahod, Anjar, Rapar, Gandhidham, Surendranagar, Ahmedabad and since 2009 also in Adipur.

#### 4.1.2.1 PJVB Anjar

The Anjar unit is the corporate office of PRAYAS and initiated the PJVB program in April 2006 with targeting various communities i.e. Dalit, Muslim, Koli, Rabari, and other socially deprived communities of rural and urban areas. The poverty level in these areas even increased after the Kutchh earthquake because the community was not able to cope with the effects of the disaster due to a lack of resources - both on community and domestic level. PRAYAS intends to help the local communities to escape from the poverty trap. Therefore, PRAYAS started different microfinance products in order to personalize the service to the desires of the people. Currently, the Anjar unit is the largest mF unit of PRAYAS counting 2,366 members.



#### 4.1.2.2 PJVB Dahod

The PRAYAS unit in Dahod runs a PJVB program at rural villages in Jesawada, Garbada Block of Dahod District which is an underprivileged district next to the Alirajpur District in Madhya Pradesh. The first project of this unit focused on increasing the low agriculture productivity and lowering unemployment rates which are the main determinants of the underdevelopment of the region. The Dahod unit has started Nabard SHG linkage program in year 2002-03 for 100 SHGs

of Garbada Taluka, which has grown to 39 SHGs and 343 JLGs by now. In the period 2009-2010, FWWB, Indian Bank, AMSSS Federation Bhabra and DG Gramin Bank supplied this unit with a term loan.

#### 4.1.2.3 PJVB Gandhidham

In December 2007 PRAYAS opened a new office in Gandhidham in order to offer the necessary assistance to its clients. The Gandhidham office is providing microfinance services in an urban backward area consisting of some of rural villages of Gandhidham. This industrial area is mostly inhabited by people that migrated here from all over the country due to better labour opportunities. In the past year this unit received term loans from FWWB, Indian Bank, HIVOS revolving fund, Canara Bank and SIDBI.

Gandhidham unit's social wing is working on HIV/ AIDS issues with core group commercial sex workers and MSM. As a consequence some of the clients are from core group families.

#### Financial Inclusion Orientation Program

PRAYAS Microfinance program is not providing saving facility to members due to the legal status of the organisation. Members who are willing to save the money can be served by this program.

#### Objectives

Financial inclusion program will be carried out with following objectives;

- To orient group members about objectives and significant importance of savings from existing income.
- To ensure link with formal banking system through opening of saving accounts of women members.



#### Project participants

The women group members of Gandhidham urban slums will participate in the program. Around 25 members will attend in each workshop. Total 100 members will participate in total 4 orientation program.

#### 4.1.2.4 PJVB Rapar

PRAYAS is also situated in one of the most backward areas of Kutchh, Rapar, located on the boundary of the desert with frequently coping with draught years. The community mostly consists of Koli, which work in the local businesses like coal making, agriculture, or labour work in nearby irrigated areas and salt pan industries.

The people targeted by PRAYAS are mostly households which are trapped in a vicious cycle of deprivation and vulnerability. Although the households need to increase productivity and generate assets to rise above the poverty line, they are constantly constrained and incapacitated by external factors. Therefore, the Rapar unit started providing microfinance services to mostly semi urban areas of Rapar town and nearby villages where the KMEM federation is not. During 2009-2010 this unit received a term loan from FWWB, Indian Bank and Dena Bank, Rapar.



#### 4.1.2.5 PJVB Surendranagar

At the PRAYAS unit in Surendranagar most group members are from Muslim minorities and socially backward schedule casts. The working area consists of urban and industrial slum areas of the district town. The main uses of the provided credit in the Surendranagar area are petty businesses, created out of household appliances and skilled work.

In 2009-2010, the unit received a financial term loan from FWWB, SIDBI, and Indian Bank, in order to continue providing microfinance services to its existing beneficiaries and the possibility to increase this number.

#### 4.1.2.6 PJVB Adipur

In 2009, a new unit at Adipur was opened to cover the newly formed slums created by the partition of India. Due to the partition, many immigrants with Indian nationality but living in Pakistan moved back to this area in search of better employment opportunities. The Adipur area is located between Anjar and Gandhidham and former clients from Adipur were served by the Gandhidham office. But because of the immigration issue PRAYAS saw the need to open a separate unit at Adipur to serve its clients. This unit office already serves 14 JLGs with a total member count of 95.



#### 4.1.2.7 Important Data PJVB

In the following table, the consolidated data for the PJVB program is shown:

<b>Prayas Jan Vikas Bhandol at a glance</b>	<b>March '09</b>	<b>March '10</b>
<b>Reach</b>		
Total members	6,574	10,135
Total No. of Groups (SHGs & JLGs)	871	1,742
No. of women SHG	385	266
No. of members- SHG	4,144	2,756
No. of women JLG	486	1,476
No. of members- JLG	2430	7,379
No. of active borrowers	3,231	6,017
No. of clusters	18	18
No. of cluster coordinators	18	18
No. of unit offices	6	7
<b>Finances</b>		
Cumulative disbursement (Rs)	620.84 Lac	1,109.27 Lac
Cumulative No. of loans disbursed	8,265	15,763
Portfolio outstanding (Rs)	128.60 Lac	235.09 Lac
PAR-60 %	1.11 %	0.12%
Repayment rate	99.40 %	99.85%
Annual Interest rate	15 % flat	15 % flat
<b>Total Borrowing from Financial Institutions</b>		
Total amount (Rs)	102.65 Lac	200.17 Lac
No. of partners borrowed from	5	7

In the table below the data for the separate units for March 2010 are listed:

	Total	Anjar	Gandhidham	Surendranagar	Rapar	Dahod	Ahmedabad	Adipur
<b>Reach</b>								
No. of SHG	266	76	28	4	119	39	0	0
No. of women JLG	1,476	312	182	454	100	343	26	19
No. of members	10,135	2,366	1,206	2,120	1,616	2,112	130	70
No. of active borrowers	6,017	1,287	796	1,513	521	1,789	16	95
No. of clusters	18	3	2	2	7	2	1	1
<b>Finances</b>								
Cumulative No. of loans disbursed	15,763	4,181	1,917	3,020	1,742	4,678	130	95
Cumulative disbursement(Rs)	110,926,790	31,628,650	12,421,000	16,969,000	12,135,000	36,323,140	525,000	925,000
No. of loans outstanding	6,017	1,287	796	1,513	521	1,789	16	95
Portfolio outstanding (Rs)	23,508,712	5,363,861	3,064,406	5,437,705	1,846,075	7,449,500	13,275	333,890
Average amount/borrower (Rs)	3,907	4,168	3,850	3,594	3,543	4,164	830	3,515
Repayment rate %	99.85 %	99.86 %	100 %	100 %	99.71 %	99.75 %	98.77 %	100 %
PAR-60 %	0.12 %	0.07 %	0.00 %	0.00 %	0.88 %	0.00%	58.00 %	0.00 %
Tot. outside borrowing (Rs)	10,265,486	5,921,179	3,556,000	3,400,000	932,557	6,957,005	0	100,000



### **4.1.3 Federations**

PRAYAS has also set up two self-sustainable federations, Azad Mahila Swayata Sahkari Samittee (AMSSS) in Bhabra and Kutchh Mahila Ekta Mandal (KMEM) in Rapar. These two federations were started to generate economical and social development in their areas, also covering a microfinance program.

#### **4.1.3.1 AMSSS Federation Bhabra (Madhya Pradesh)**

According to recent research of the World Bank, the Madhya Pradesh is one of the most deprived areas of India, which indicates the importance of PRAYAS' presence in the area. AMSSS is already situated there since 2000-2001 but registered under MACS in 2006. The federation aims to increase access to financial services on a sustainable basis for the poor, mainly tribal population. In this process PRAYAS acted as a facilitator and trainer in the development of this federation. The idea of the federation came from PRAYAS with the purpose of creating a system which is self-sustainable and managed by the beneficiaries themselves.

Since its initiation, PRAYAS offered a lot of help to AMSSS, dealing with connecting the federation and banking institutions, providing AMSSS members with many social development services regarding capacity building and orientation in order to reassure the sustainability of AMSSS. Because of the aid offered by PRAYAS and a certain time of development, AMSSS is currently capable of directly running its activities in the microfinance field. It has developed its own Governing Board and its own rules and regulations and enhanced its network with other micro credit and insurance institutions. Nowadays, PRAYAS is only engaged in providing services like advocacy and health & education which are needed for the growth of the federation. AMSSS is thankful to PRAYAS and other organizations for their support until now. It is expected that AMSSS will be absolutely self sustainable in the near future and helps to build a better world.



#### 4.1.3.2 KMEM Federation Rapar

The other federation of PRAYAS, KMEM, was created in 2003-2004 by SHG members coming from the remote villages and urban backward areas of Rapar. The SHG members have Koli, Parkara Koli, Dalit and Muslim roots. The KMEM was registered in 2004-2005 under the Trust Act and the Society Act. The federation consists of three clusters; Rapar Urban, Ramvav and Suvai. KMEM now counts 160 SHG members, divided in 24 SHGs respectively.

In order to maintain itself, KMEM generates own capital through membership fees, service charges, share capital, a revolving fund and interest received from disbursed loans to the SHGs. In addition to that, the federation raises additional external debt funds from commercial sources to strive for financial independence, this year CARE RLF supplied some funds. With the acquired capital, KMEM is able to serve the needs of its clients.

In the table below the data for AMSSS and KMEM for March 2010 is exhibited.

	KMEM federation	AMSSS federation
<b>Reach</b>		
No. of SHG	24	110
No. of members	160	1,655
No. of active borrowers	125	1,455
No. of clusters	3	3
<b>Finances</b>		
Cumulative No. of loans disbursed	596	n/a
Cumulative disbursement (Rs)	6,746,289	37,80,314
No. of loans outstanding	125	n/a
Portfolio outstanding (Rs)	819,627	28,56,690
Average amount/borrower (Rs)	6,557	n/a
Repayment rate %	97.51 %	95.82 %
PAR-60 %	6.26 %	0.85 %
Savings with group (Rs)	746,870	23,44,500
Interest Rate to members	11.50%	24 % declaring



## 4.2 Social Development

PRAYAS' mission entails that all people should have good economic and social living conditions. According to PRAYAS, both financial accessibility and social development should be combined in order to achieve sustainable development. With its activities PRAYAS aims to achieve the situation where all people of all classes have the possibility to meet his/her basic needs. Therefore, it is important to discourage social inequity and promote an unbiased governance system, which gives everyone the opportunity on a better future.

With the purpose of achieving this goal PRAYAS is grateful to its partners, donors and other organisations, which made it possible to come closer to the ideal of PRAYAS.

The table below lists all projects implemented by PRAYAS during the year 2009-2010:

Programs	Unit area	Donor
Holistic Child Development Program	Bhabra	ChildFund India
HIV/AIDS Awareness Campaign	Anjar, Gandhidham, Bhabhra	GSACS, ChildFund India
Community-based flood risk management (CBFRM) and livelihoods	Assam	Asian Development Bank
Disaster risk management program	Assam	GoI & UNDP
National Rural Health Mission	Assam	
Awareness girl's education	Assam	
Village Health & Sanitation Trainings	Anjar, Dudhai	Health Department, Government of Gujarat



## 4.2.1 Programs

### 4.2.1.1 HIV/AIDS Awareness campaigns

According to recent estimations, more than 90% of HIV transmission in India is related to unprotected sexual intercourse or sharing of injecting equipment between an infected and an uninfected individual. Not everyone in the population has the same risk of acquiring or transmitting HIV. Much of the HIV transmission in India occurs within groups or networks of individuals who have higher levels of risk due to a higher number of sexual partners or the sharing of injection drug equipment.

These main High Risk Groups (HRGs) of individuals who are most at risk include:

#### *Female Sex Workers (FSWs)*

FSWs have many sexual partners during their life. Generally, fulltime FSWs have at least one client per day, or at least 30 clients per month, adding up to nearly 400 per year. The exact amount of clients differs widely among FSWs. The higher risk of FSWs is reflected in a substantially higher prevalence of HIV among them than in the general population. In India, Sentinel Surveillance data has shown that HIV prevalence is generally 10-20% or more, which is more than ten times higher among FSWs than among pregnant women attending antenatal clinics.

#### *High risk Men who have Sex with Men (MSM), and Trans Genders (TGs)*

MSM and TGs are another important HRG who are highly vulnerable to HIV and are also a strategically important group for focusing HIV prevention programs. It is important to know that not all MSM have many sexual partners, and are therefore not at a substantially increased risk for HIV compared to others.

However, there are MSM subpopulations which do have high rates of partner change as well as high number of concurrent sexual partners, and those that often engage in anal sex with multiple partners are at particularly high risk, since HIV is more transmissible through anal sex than by other sexual practices. Members of the transgender population who have many male partners are also at high risk, since many of them engage in anal sex. Because many men who have sex with high risk MSM and transgendered individuals also have other partners, both male and female, targeted interventions for these HRGs are strategically critical to controlling the HIV epidemic.

□ *Injecting drug users (IDUs)*

IDUs are a third HRG for which targeted interventions are of critical importance. HIV is highly transmissible through the sharing of needles and other injection equipment, so it can spread very rapidly within networks of IDUs who share injecting equipment with each other. Once HIV prevalence is high in the IDU population, it can expand quickly into their sexual networks. Some IDUs are also sex workers, which can quickly link HIV transmission in the IDU networks to transmission in the larger high risk sexual networks.

The broader transmission of HIV beyond these HRGs often occurs through their sexual partners, who also have lower risk sexual partners in the “general” population. For example, a client of a sex worker might also have a wife or other partner who is at risk of acquiring HIV from her higher risk partner. Individuals who have sexual partners in the highest risk groups and other partners are called a “bridge population”, because they form a transmission bridge from the HRG to the general population.

HRG members or HRGs have many sexual partnerships with different bridge population members, who in turn have at least one partner in the general population.



Given this pattern of epidemic transmission, it is most effective and efficient to target prevention towards HRG members to keep their HIV prevalence as low as possible, and to reduce transmission from them to the bridge population. PRAYAS is engaged in creating awareness to reduce the transmission of HIV/AIDS and other Sexual Transmitted Diseases (STD) by changing the high risk behaviour of targeted core groups. This is done by creating Community Based Organizations of Female Sex Workers (FSW) and Male having Sex with Male (MSM). The objective is to make the target group aware of the importance and use of safe sex, resulting in an actual behavioural change.



PRAYAS carried out series of events for enabling environment for prevention of HIV AIDS with following stake holders.

- Sensitization workshop with Police Staff and advocates.
- Networking with like-minded NGOs of the district.
- Orientation of issues to Media representatives.
- General check up on health status and treatment camps with Indian Medical Association.
- Advocacy with Govt. Doctors, DOTS Staff and Paramedical Staff.
- Orientation to Self Help Groups members.
- Orientation to Religious Leader and Community Leader
- Formed Youth Forum for awareness to adolescent boys and girls.
- Sensitization of issues of MSM with Trans Gender Group (Math).
- Awareness rally with school students.

In order to give an overview of the outreach of PRAYAS awareness program, consult the table below.

Target Group	Outreach (No. of persons)
MSM	947
FSW	785
Clients of Sex Workers	204



#### **4.2.1.2 Capacity building of Village Health and Sanitation Committees in Gujarat State by Jan Swasthya Abhiyan**

##### **Background**

Jan Swasthya Abhiyan (JSA), Gujarat, has taken a lead in conceptualizing the plan of action for Community Monitoring of health services through village level committees to ensure access to quality health care services. The Government of Gujarat has supported this concept by releasing the Government resolution regarding the formation and functioning of these committees at various levels.

As per the directive of the state government, the formation of VHSCs has been accomplished. Apart from the government authorities, a large number of voluntary organizations in the state have been actively involved in the process of formation of these committees in their respective outreach areas. Capacity building of these VHSCs is now required to ensure they understand and perform their roles of community level planning and monitoring as envisaged under National Rural Health Mission.

##### **Rationale**

The Government of Gujarat has shown interest in entrusting the responsibility of capacity building of VHSCs to JSA, Gujarat. As JSA members have been instrumental in developing the refining the concept of Community Monitoring in the State, it is imperative that JSA members with rich experience of community level work and of grassroots mobilization be invited for building capacities of VHSCs (training) and helping them become fully functional (mentoring). FRHS, one of JSA members and also known for its technical expertise in the field, will coordinate the project on behalf of JSA partners.

##### **Objectives**

During Phase-1, JSA in collaboration with SHS/DHS, will pilot test Training and Mentoring (T&M) Process for building capacity of VHSC in the state. At the end of this phase, the T&M process will be evaluated based on a set of outcome indicators agreed upon with the state.



PRAYAS						
District	Kutchh				Dahod	
Block	Anjar		Gandhidham		Garbada	
No. of VHSCs selected as per the MoU	51		7		34	
Baseline Survey & Orientation meeting Completed	51		7		34	
Members attended Orientation meeting	FHW	20	FHW	3	FHW	2
	ASHA	50	ASHA	7	ASHA	69
	AWW	50	AWW	7	AWW	72
	Community Member	400	Community Member	20	Community Member	68
	Government officials	20	Government officials	4	Government officials	
No. of two-day PHC level training completed	4		1		3	
No. of VHSCs covered in two-day training	51		7		34	
Members attended one-day PHC level training	FHW	15	FHW	3	FHW	0
	ASHA	35	ASHA	7	ASHA	62
	AWW	30	AWW	7	AWW	21
	Community Members	20	Community Members	10	Community Members	15
	Government officials	5	Government officials	2	Government officials	2
Follow up Meeting at VHSC	51		7		34	

### 4.2.1.3 Bhabra (Madhya Pradesh)

PRAYAS is active in the Bhabra Block of Alirajpur district since 2005. The organisation has been implementing development programs in 9 villages with the support of ChildFund India. These villages are predominantly tribal villages and majority of the families are deprived and underprivileged. The proposed project villages are Amankuwa, Devali, Barjhar, Ringol, Sejawada, Bada Khutaja, Borkundia, Badgaon & Borkara. The project area is situated in the western part of the Madhya Pradesh bordering the state of Gujarat. It is one of the most backward places and consists mainly of tribal communities with weak socio-economic status and unavailability of fundamental facilities. During the past year, PRAYAS organized several awareness and health meetings, training sessions, video shows and focus group discussion with the linkage of government departments, child participation and protection program with child/youth groups. These projects have improved the quality of education, health and livelihood situations in the project areas.

#### A) Holistic Child Development Program with ChildFund India - Bhabhra

At first, PRAYAS provided only holistic child development program in this area while it gradually came to the conclusion that there is the need to work on health, education, livelihood and child protection issues as well. In order to pursue sustainable development in all areas, the organisation organized group meetings, awareness camp, sensitization meetings, focus group discussions and government department liaison meetings for the last three years.



#### B) Health & Nutrition

In order to increase the institution's delivery, PRAYAS has been undertaking regular sensitization meetings, counseling sessions with family, pregnant & lactating women and community awareness camps in the project area. Furthermore, forty Traditional Birth Attainers (TBAs) of the area were contacted and trained with the help of the government health department and they also got acquainted with the need for birth registration. We also provided disposal delivery kits to them for delivery at home although the project is promoting institutional



delivery. In addition to that, the project made linkage with the government hospital in Jhabua for treatment of RTI/STI cases. And the community improved their knowledge about HIV/AIDS & Malaria and its prevention measures. This year PRAYAS initiated and completed a Pulse Polio program in cooperation with the government; about 1140 children benefited from this polio program. Another project was done in collaboration with several different health institutions, such as the RTI/STI camps with Jeevan Jyoti Family Hospital (Meghnagar), District hospital (Jhabua), Mission Hospital (Jobat). During these camps 149 patients were identified and referred to the district hospital and Jeevan Jyoti hospital for treatment. In the table below the outreach of these projects is exhibited.

<b>Activities</b>	<b>2008-09</b>	<b>2009-10</b>
<b>RCH</b>	<b>Beneficiaries</b>	<b>Beneficiaries</b>
Counselling meetings with pregnant women & caregivers for ANC/PNC and dietary habits	149	168
Counselling of pregnant mothers on ANC/PNC	416	389
Linkage meetings with government health department	12	11
Sensitization of community on Adolescent rights	934	1256
Children health camps	744 children in 7 camps	947 children 9 camps
Capacity building training and sessions with community	336 in 15 sessions	417 in 21 sessions
Capacity building training and sessions with Staff	28	23
<b>HIV / AIDS</b>		
HIV video show	2214 people	2355 people
Class room discussion about HIV	105 students	316 students
Referral Cases of RTI/STI for treatment	56	173
<b>Malaria Awareness</b>		
Malaria awareness through cultural activity & video shows	2173 villagers in 10 awareness program	2413 villagers in 12 awareness program
Sensitization Meetings for Malaria with CBOs	69 meetings including 1449 villagers	81 meetings including 1947 villagers
Mosquitoes prevention bed net	100 families	100 families
Training on Malaria prevention & Cure to Staff & community volunteers	34	39
<b>Nutrition</b>		
Nutrition awareness campaign	9 villages	9 villages
Positive Deviance Hearth Program with Malnourished children and family	162 children & 174 caregivers in 5 villages	193 children & 157 caregivers in 8 villages
Kitchen Garden Management with families	300 families	1000 families
Refferal services to Nutritional Rehabilitation Center (NRC), Alirajpur	38 malnourished children	29 malnourished children

### C) Early Child Care & Development (ECCD)

Thanks to the early child care & development, a pre-school education facility was provided to 520 children at the 9 Balwadi centers in areas not covered by Government ICDS. In these centers, the children (from the age of 3 to 6 years) improved their learning about identifying alphabet, poem telling and self hygiene practice.

Activities	2008-09	2009-10
<b>ECCD</b>	<b>Beneficiaries</b>	<b>Beneficiaries</b>
Formation of Balwadi centres	282 children in 7 centres	338 children in 8 centres
Training of Anganwadi workers	1 training for 30 workers	1 training for 24 workers
Formation of BMC	7	8
Training of Balwadi workers and coordinator	3 training cum exposure visit for 16 workers	8 training for 12 workers
BMC capacity building	2 training for 70 members	8 training for 27 members
Session with caregivers	120 caregivers	130 caregivers

### D) Education

Last year (2008-09), Project has done regular sensitizing meetings with PTA, improvement in class room process, teaching method (pedagogy), child friendly environment and avail appropriate teaching learning material are the basic needs to improve the quality education of the



area. Career workshop and counseling sessions ensure proper career planning of the young student. 5 special classes started for 10th standard students with 165 students in five villages to improve education. Under these centers, 135 students have passed in the examination. In School Improvement program, project developed two schools with supporting play ground

develop, garden and develop school structure. Child Friendly village was conducted in two villages with taking school, village, institution and family role for child. Solar lantern was supplied to 5 villages where there was no facility of light.

Activities	2008-09	2009-10
<b>Education</b>	<b>Beneficiaries</b>	<b>Beneficiaries</b>
Teachers trained in Reading improvement program	35	47
RIP centres in Govt. Primary Schools	12 centre for 254 children	14 centres for 286 children
No. of govt. schools under SQIP	2	3
Meetings with Government education Department	12	12
Quality education awareness campaign (GAW)	7 villages & 1155 villagers	9 villages & 1305 villagers
Quality education monitoring in villages	20schools	22 schools
PTA covered	15	18
Setting up of library center in villages	8	10
TLM supported in schools	10 schools	12 schools
Sessions with child on self-hygiene and health	15	18 schools
Special / Additional Classes for 10 students	2 classes for 75 students	5 classes for 165 students
Career Counselling Workshop	2 for 155 students	4 for 205 students

### E) Livelihood Economic Enhancement to Poor Program (Leep)

For enhancing livelihood income and reducing migration of the tribal community, this project assisted them in developing a lemon orchard in their waste land. 68 orchards are developed in the nine project villages and technical inputs for maintaining orchards were provided, enhancing the survival rate of plants to 89%. All orchard units benefited from the technical inputs because of regular family visit & technical horticulture sessions. In addition to that,



210 families were supported in setting up small business activities like; petty kirana shops, bamboo basket making, vegetable vendor, goat rearing, motor viding and cycle repair. These start-ups were provided training on small business management.

The National Rural Employment Guarantee Act (NREGA) created awareness in all the project villages because of sensitization meetings with the government department on addressed issues through social advocacy. Also regular sessions with SHGs, youth clubs and communities are improving the job applications and vacancies in Gram Panchayat. The Azad Mahila Federation conducts regularly meetings with their board members for improving their income with inter-loan process. One federation member also became Sarpanch in the last election. In combination with the NREGA Campaign, an election campaign was done in order to promote the voting system and the role of a good leader. Azad Mahila celebrated Women Day with its SHGs members and Rozgar Guaranty Yojona was discussed with all group members.

Activities	2008-09	2009-10
<b>Leep</b>	<b>Beneficiaries</b>	<b>Beneficiaries</b>
Development of lemon orchard units	49	68
No. of training/sessions to beneficiaries of orchard Management	11	10
Sensitization meetings with government horticulture and agriculture department	12	5
Small business development	110 families	210 families
Small business management training	4	6
NREGA awareness campaign	646 SHG-members and 197 youth group members	748 SHG-members and 207 youth group members

### F) SHG Strengthening

This project has been providing support to women's federation AMSSS and all Self Help Groups to take participation in the development process. At first the project organized a range of activities including capacity building trainings, exposure visits and focus group discussions, in order to enhance the capacity of the group leaders of 250 SHG members and board members. Moreover, all the SHG members were also involved in the NREGA campaign so as to raise their voice for their social rights. This year 3,045 members have joined 250 SHGs in which 1,208 members are considered active. Twelve exposure visits have been organized with the collaboration of the Madhya Pradesh Rural Livelihood Project, Alirajpur.

Activities	2008-09	2009-10
<b>SHG Strengthening</b>	<b>Beneficiaries</b>	<b>Beneficiaries</b>
No. of SHGs	110	250
No. of members	1208	3045
No. of active borrowers	956	1208
No. of SHG trainings for capacity building	12 trainings for 714 members	21 trainings for 843 members
Monthly meetings and cluster meetings	Regular	Regular

### G) Child Agency

72 children/youth groups were formed and provided orientation training in order to improve their knowledge regarding vision building of group formation. They were confronted with the child poverty issues of the area. 54 group leaders got training of child agency and developed their vision regarding a child friendly village. This project has undertaken health, education and child protection issue sessions with children, youth and adolescent girl-groups of the project area. It improved their participation in the development process.



Furthermore, a well-being committee consisting of eight children was formed to stimulate the child protection environment. Regular meetings with this committee were held and involved PRI and SHG-members. At a village level, three creative centers were formed for improving creativity among the children. 29 child-groups benefited from these centers. 25 letter-writing trainings were organized in nine villages and 980 children learned how to write.



<b>Activities</b>	<b>2008-09</b>	<b>2009-10</b>
<b>Child Protection &amp; Participation</b>	<b>Beneficiaries</b>	<b>Beneficiaries</b>
Development of safety standard for schools	15	29
No. of children / Youth clubs	32	40
No. of child club members	503	1463
Training to children on child protection & rights	633	969
No. of families sensitized on child rights and protection	1025	1654
No. of capacity building sessions in youth clubs	36	78
Training to Aganwadi workers on Child Protection	1 for 30 workers	4 for 90 workers
Sessions with Child well being committee on child rights & protection	16 sessions with 158 villagers	29 sessions with 351 villagers
Training to Teachers on Child rights	1 for 32 teachers	3 for 45 teachers
Children Creative Center Formation	2 for 106 children	3 for 136 children
No. villages covered in Child Protection campaign	7 villages	9 villages
No. of children and youth involved in capacity building and skill development activities	1092	1456
Letter writing skill development program	706 children, 16 trainings	980 children, 25 trainings
Children Club supported with Sports material	17	38

#### 4.2.1.4 Assam

The main areas of interventions at the Assam office are community-based natural resource management, capacity building of village communities (with the focus on women), savings and credit program, income generation activities of group members, strengthening local self-governance, drinking water & sanitation, and taking up issues of basic rights.

##### A) Asian Development Bank Project

With the support of the Asian Development Bank (ADB) PRAYAS Assam committed to a sub-project of Community Based Flood & River Erosion Risk Management (CBRM) and Livelihood Plan in Palasbari (Kamrup District). In Palasbari three villages were selected on basis of a survey by AIFRERM Project Preparatory Technical Assistance (PPTA) and on agreement between the ADB Team and the PRAYAS organization. The villages were selected on the following criteria 1) High flood prone zone 2) High poverty incidence 3) Villages with high influx of migrants vs. low influx of migrants 4) Geographical representation of the sub-project site 5) Accessibility. Consequently, the selected villages are Choudhuri Pam, Rampur and Jamlai.



The aim of the project is to enhance sustainable and inclusive economic growth in flood prone areas along the Brahmaputra River in Assam state.

The assignment will be focused mainly upon effects of floods and livelihood issues at grass root level, i.e. the assessment of the village community and its coping mechanism for flood. This study will be focused upon risk mitigation strategies, along with traditional practices & knowledge. The organization would like to survey through PRA and micro planning exercises to know about the socio-economic condition, health, vulnerability, safety etc, which highlight the livelihood aspects.

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PRAYAS organization would like to thank Asian Development Bank for inviting and engaging the organization in the pilot assignment on Community Based Flood & River Erosion Risk Management (CBRM) and Livelihood Plan in the Kamrup District and completed the work as scheduled.

### Objectives

To reduce communities' vulnerabilities and to strengthen their ability to cope with the flood risks they face. More specifically,

- 1) To assess socio-economic condition and their effects subsequent of the flood.
- 2) To determine the hazards and vulnerability in the region on which the preventive, response and recovery activities would be framed.
- 3) To assess the communities' initiatives towards flood and the strategy for community awareness and education in regard to flood risks.
- 4) Finally, to frame development strategies based on the above analysis.

### B) Disaster Risk Management Program - GoI AND UNDP

The organization indulges in various activities related to GoI & UNDP disaster risk management program at Kamrup District. In the Kamrup District 130 Village Disaster Management & Response Plan were prepared and 500 volunteers were trained in first aid and received search and rescue training. PRAYAS has a block master trainer for first aid / search and rescue trained under Civil Defence. PRAYAS is also looking for gender mainstreaming in its training programs.



### **C) National Rural Health Mission**

PRAYAS Assam worked under the National Rural Health Mission in order to mobilize the community for health and hygiene (sanitation). It basically entailed the mobilization of community towards the program and formation of the village level health and sanitation committee in public health centers. All sanitation work under the Boko Block was covered by PRAYAS Assam. During floods basic medicines will be distributed among the affected people and in relief camps, if necessary providing first aid training to volunteers.

### **D) Awareness Generation**

Girls' Education & Universalization: a Drama for Community under Sarba Siksha Abhijan. The aim of this project is to enhance the girls' education & create awareness of the benefit of education in their future endeavor.



### **Objectives**

- 1) To develop awareness among the community towards the girls education, so that the girl child will get equal opportunity.
- 2) To establish proper arrangements for girl education and necessary benefits reach to each girl child.

### **E) Other works**

Next to its programs, PRAYAS Assam has also done social audit of NREGA under Chamaria Block. In addition to that, the organization was involved in the formation of SHGs by basically giving guidance towards sustainability and providing legal advice to twenty SHGs in Nagerbera.



## 5. Partner Organizations & Donors

The PRAYAS team would like to thank the following institutions for their trustworthy (financial) support in the year 2009-2010.

Social Development	Microfinance Development
<ul style="list-style-type: none"> <li>• ChildFund India</li> <li>• Asian Development Bank</li> <li>• CASA</li> <li>• CBFMR</li> <li>• GoI &amp; UNDP</li> <li>• GSACS</li> <li>• Health Department, Government of Gujarat</li> <li>• NRHM</li> <li>• WASMO</li> </ul>	<ul style="list-style-type: none"> <li>• Canara Bank</li> <li>• Dena Bank</li> <li>• Dena Gujarat Grameen Bank</li> <li>• FWFB</li> <li>• HDFC Bank</li> <li>• Indian Bank</li> <li>• Mass Finance</li> <li>• SIDBI</li> </ul>

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## 7. List of Abbreviations

AIDS	- Acquired Immune Deficiency Syndrome
AMSSS	- Azad Mahila Swayata Sahkari Samitee
AWW	- Angawadi workers (government pre-school)
BCC	- Behavior Change Communication
BMC	- Balwadi Management Committee
CBO	- Community Based Organizations
CBFRM	- Community Based Flood and Reverbank Erosion Risk Management
CCF	- Christian Children Fund
CSR	- Corporate Social Responsibility
DOTS	- Direct Observation Treatment Services
DRMP	- Disaster Risk Management Program
ECCD	- Early Childhood Care & Development
FSW	- Female Sex Workers
GAW	- Global Action Week
GDP	- Gross Domestic Product
GSACS	- Gujarat State Aids Control Society
HIV	- Human Immuno-deficiency Virus
ICDS	- Integrated Child Development scheme (run by government)
IDU	- Injecting drug users
JLG	- Joint Liability Group
Leep	- Livelihood Economic Enhancement to Poor
LIC	- Life Insurance Company
MSM	- Male having sex with male
NRC	- Nutritional Rehabilitation Center
NREGS	- National Rural Employment Guarantee Scheme
NRHM	- National Rural Health Mission
PDS	- Public Distribution System
PJVB	- Prayas Jan Vikas Bhandol
PLWHA	- People living with HIV AIDS
PRI	- Panchayati Raj Institution
PTA	- Parents Teachers Association
RIP	- Reading Skill Improvement Program
RTI	- Reproductive Track Infection
RTI	- Right To Information



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SEWA	- Self-Employed Woman's Association
SHG	- Self Help Group
STD	- Sexual Transmitted Diseases
STI	- Sexual Transmission Infection
SQIP	- School Quality Improvement Program
TBAs	- Traditional Birth Attainers
TLM	- Teaching Learning Material