

ANNUAL REPORT OF NAVACHETANA FOUNDATION FOR THE YEAR 2007-08

1. PREFACE

At the Out set we are very pleased to present the Annual Report of Navachetana Foundation, for an year which is very important in the history of the Organisation. We have been able to make significant progress in The Micro Finance Initiative of Navachetana Foundation which was started as a self sustaining project of the organization is today on a very stable foundation and is taking a prominent shape. The Objective of the Organisation is going to be met with the long term impact on the lives of the people.

The Micro Finance was launched on 16th April 2006, with disbursement of the loans to around 80 women of Haveri, by the year end has reached out to 7500 women. The progress though is small when seen with the Vision of reaching out to 1 million Customers by the year 2010, injects confidence of meeting our set mission.

The Natural Resource Management as tool for enhancing the livelihoods of the farmers is being materialized by the SUJALA Project in Byadagi Taluka of HAveri District.

We are very thankful to ICICI Bank for recognizing our vision, mission and more so ever in our capacity to be their trusted partner in reaching out the poor women through the Micro Finance. They are not only our first Financial support agency but also have carried us with them in inculcating in us the aggressiveness and efficiency.

All this could not have been possible if not for the tireless, sincere and hard work of the key staff, field staff. The support of the Board of directors in all our endeavors will take Navchetana Foundation a long way in the future.

2. INTRODUCTION

Navachetana Foundation was founded with the "**Mission**" is "**To Promote Social Enterprises that generate Mass Sustainable Livelihoods, with an Integrated Approach, focusing on Financial services, Technical guidance and Marketing assistance.**" Adopting new and innovative approaches is very crucial in meeting out the set mission. And the "**Vision**" is "**to work with one million poor families by 2012, with marked difference in the socio economic status of marginalized families.**"

Navachetana Foundation was founded to mainly work with a focused attention on Rural Development with special attention on promotion of Livelihoods. The organisation was registered as **Shri Doddaveereshwar Vividoddesh Khadi and Gramodyog Kaigarika Sangha**. In the initial years the organisation focused on awareness building on various developmental issues concerning the rural areas.

Later in 2003, it was felt that the organisation should have a wider vision so as to be an effective organization in a making a difference to the lives of the poor people. Hence in 2003, the organisation made necessary amendments to its byelaws and renamed itself as **Navachetana Foundation**.

The professional approach along with the widened objectives brought in new energy and spirit into the organization. The years hence have proven to be effective both in terms of quality as well as quantity of reach to the targeted community.

Navachetana Foundation is a registered under **Karnataka Societies Registration Act 1960** at the District Registrar's Office, Haveri, with registration number **45/1999-2000 dated 27th August 1999**. The organization is also registered under **Section 12 AA (b) of Income Tax Act 1961 in the year 2004-05**, with registration number **T-564/68/12A/CIT/DVG/04-05** and also registered under **Section 80G (5) (VI) of Income Tax Act 1991 in the year 2004-05**, with registration number **564/70/80G/CIT/DVG/04-05**

3. ORGANIZATIONAL STRUCTURE

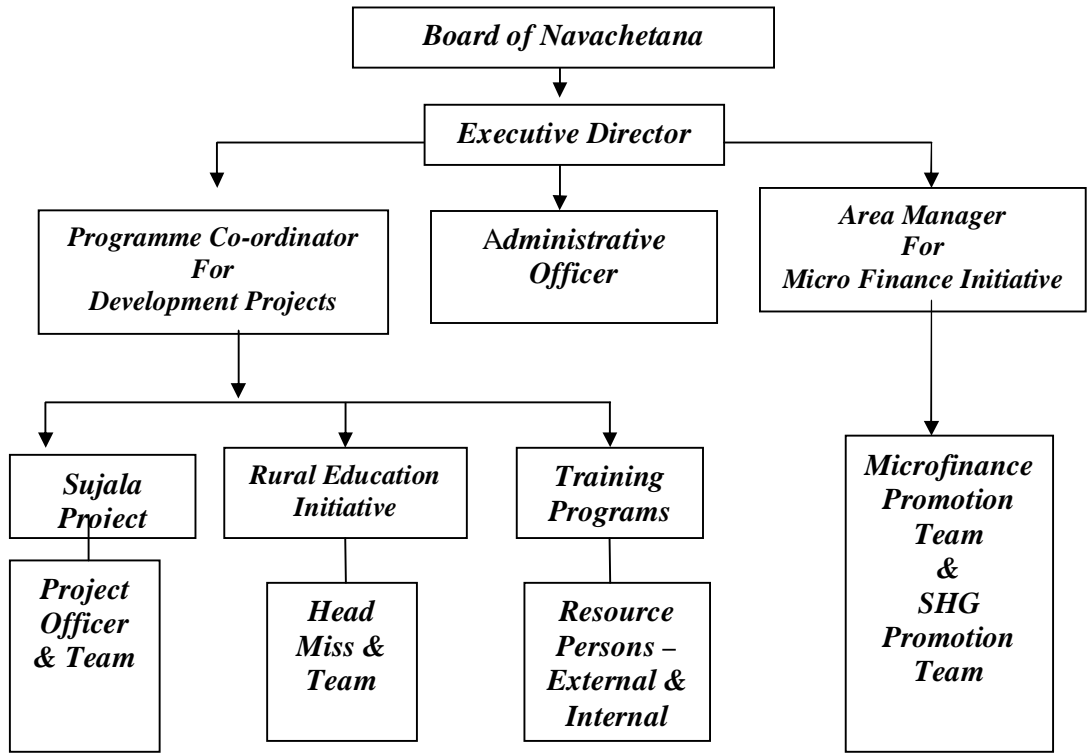
The running of the organization is entrusted to a Governing body of nine members, including the President, the Secretary, Vice-President, and six board members. The Secretary is a fulltime employee and works as Executive Director and is entrusted with the sole responsibility to run the organization. All the decisions are based on consensus with board members and are to be approved in the board meeting. The office bearers of the managing committee and the board members are chosen from among the members on the basis of consensus once in every year.

The present Board of Directors of organization is presented in the following table

SI No	Name and address	Position held
1	Mr Korgal Veerupakshappa,Haveri	President
2	Mr. Nagendra V Mali,Haveri	Secretary
3	Mr Govardhan Rao, Kustagi	Vice President
4	Mr H R Nagaraj, Mumbai	Member
5	Mr Shivayogi B Torgalmath,Haveri	Member
6	Mr. Gangadhar E K. Bangalore	Member
7	Mr. Niranjan Sheelavanta,Bidar	Member
8	Mr Maruti F B, Haveri	Member
9	Mr. Manjunath K, Haveri	Member
10	Mr. B.R.Guttal	Member

11	Vishal Chndagude	Member
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4. ORGANOGRAM.



5. AREA OF OPERATION.

The activities of the organization have spread in six districts of Karnataka state. The detail of activities under implementation in each district is presented in the following table.

S.No	District	On going Projects
1	Haveri	1.Sujala watershed project- The World Bank assisted Sujala watershed project is under implementation in Byadagi taluka since 2004
		2.Micro Finance Initiative: Since 2006, involved in Micro credit business with financial support of ICICI Bank, in all talukas of the district.
		3.SHG-Bank Linkage Programme - Involved in promotion of self help groups, capacity building and bank linkage to the existing groups with financial support of HDFC Bank and other schedule banks, in all talukas of the districts
		4.Navachetana Vividhodesh Souhardha Sahakari Niyamith (NVSSN) – is a sister concern, supporting backward and forward linkage in marketing and financial support to self help groups involved in livelihood IGA activities in Haveri and Byadagi taluka. Since 2007, involved in facilitating the production and marketing of Agarabathi products.
		5.Karnataka Public School: since 2007, running the free primary, primary and secondary school, to provide better education to the children’s in rural area.
		6.CAPART Project – Training programme for self help group members on “Women Empowerment through Income Generating Activities”, to increase their household income for better quality of life
2	Dharwad	Micro Finance Initiative: Since 2006, involved in Micro credit business with financial support of ICICI Bank, in all talukas of the district.
3	Davanagere	Micro Finance Initiative: Since 2006, involved in Micro credit business with financial support of ICICI Bank, in all talukas of the district

4	Gadag	Micro Finance Initiative: Since 2006, involved in Micro credit business with financial support of ICICI Bank, in all talukas of the district.
5	Shimoga	Micro Finance Initiative: Since 2006, involved in Micro credit business with financial support of ICICI Bank, in all talukas of the district.
6	Belgaum	Micro Finance Initiative: Since 2006, involved in Micro credit business with financial support of ICICI Bank, in all talukas of the district.
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6. PROJECTS UNDER IMPLEMENTATION

Navachetana Foundation is active in the area of rural development since 1999 and implemented various projects with community participation. At present, following projects are under implementation in different districts of the state

6.1. SUJALA watershed development project.

Soil, water, vegetation and livestock are the basic resources on which human and other living beings are dependent. Water is the primary necessary for the survival of plants and animals. Agriculture is the main source of livelihood in India. More than 70% of Indian agriculture is dependent on rain water. The Rain water as a natural resource is to be conserved and utilization of these will be in a harmonious and integrated manner. This helps to meet the growing demands of human and livestock population.

Therefore, the strategy for water resource management to conserve the accessible water resources for benefit of rural communities is the need of the hour. In recent years, integrated participatory watershed development projects have been implemented to address this problem. Navachetana Foundation is entrusted the work of Field NGO under the prestigious SUJALA watershed development project in 15 selected villages of Byadagi taluka of Haveri district. by the Watershed Department, Government of Karnataka.

Project Objectives

- The key development objective is improving the productive potential of selected watersheds and their associated natural resource base in predominantly rainfed farmlands in the project area.
- Strengthen community and Institutional arrangements for natural resource management.
- Strengthen the capacity of communities in the project villages for participatory involvement in planning, implementation, social and environmental management, maintenance of assets emanating from local level development programs, and to have the implementing department operate in a more socially inclusive manner, within the framework of convergent watershed development plan.

Project components.

- Capacity building to strengthen institutions
- Participatory watershed protection, development and management
- Introduction of appropriate farming systems and practices (including farmer driven research extension, demonstrations, etc.) for increasing farm production and productivity.
- Empowering vulnerable groups to take up alternate income generating activities.

Impact/outcome indicators

- Household income has increased – agriculture income has increased, income from non-land based activities has increased.
- Crop yields have increased.
- Ground water is recharged, soil erosion is reduced
- Fuel and fodder production is increased. Milk production is increased
- Community based organizations are involved in managing the watershed resources.
- Vulnerable families have taken up viable income generation activities and the vulnerable groups have developed sufficient linkages to support such activities.

Project profile and progress

S.No	Description	Remarks
1	Title of the project	Sujala watershed development project
2	Sponsored by	Government of Karnataka with Financial Assistance from The World Bank
3	Implemented by	Navachetana Foundation, Haveri
4	Location	Shankaripura sub watershed, Byadagi taluka, Haveri district
5	Duration	4 Years and Six Months
6	Area covered	7164 Hactares (12 micro watersheds)
	Villages	Hirenandihalli, Bidarakatti, Kervadi, Chinnikatti, Nagalapura, Kalagonda, Masangi, Kurdvirapura, Shankaripura, Thimkapura, Hedigonda and Shidenur, Mallur, Ingalagundi and Thippalapur.
7	Major activities	
7.1	Entry point activities	14
7.2	Social mobilization Trainings	192
A	SHGs	108
b	Area groups	72
c	Executive committees	12
7.3	Soil and water conservation	

	Field bunding	244480 running meters
	Waste weirs	952
	Farm ponds	29
	Recharge pit	593
	Check dams	03
	RRS	02
	Boulders check	27
	Diversion channels	2334
	Recharge of dried well	21
	Percolation tanks	01
	Tank desilting	08
	Percolation tanks	01
	Tank desilting	08
7.4	Horticulture	645 hectares
7.5	Forestry	327 hectares
7.6	Livestock	
	Village based trainings	23
	Cattle shed and manger	20
	Crop border plantation	120
	Health camps	14

Impacts:

As a result of integrated, participatory watershed development approaches, awareness regarding the importance of natural resources, their sustainable use and management has been created among the watershed communities. Slowly, farmers are realizing the effects of soil and water conservation activities. They are also experiencing the increase in the crop yield in the treated lands. Increased crops yield and enhancement of employment opportunities are reducing the people's migration. Availability of water in water bodies even during the summer season is a mark of improved ground water table in the watershed area. The soil conservation and water resource development enhanced vegetative coverage and improvement in micro environment leads towards sustainable development in the area. Enhanced income in landless families results improvement in their quality of life and social status in community. Strong community based institutions developed to sustain the programme even after the project.

6.2. Micro Finance Initiative

Introduction

Over 35-40 percent of rural population in India is living in poverty, deprived of basic amenities and food security. This is the vicious cycle chronic in any developing country. Unemployment and Under employment are the major cause of poverty in rural and semi urban area. Women folk are worst affected because most of the projects are not focused towards the empowerment of women. Organising of women into Self Help Groups (SHG's) and Joint Liability Groups (JLG's) of women and their

potential in the economic and social development process has resulted in the emergence of a new sector called **Micro Finance**.

Micro credit has the potential to breakup the vicious cycle of poverty and ensures prosperity, leading to better quality of life. There is a lot of scope for promoting and Strengthening of micro enterprises in rural and urban area for production, processing and value addition to the products. Micro credit is in greater demand and effective utilization is possible with the support of backward and forward linkages in marketing and technical services provided to micro enterprises.

In this context, Navachetana Foundation has initiated micro credit services in the places where is has already carried out other developmental projects. The aim of this project is to increase the income levels of households and empowerment of women through the provision of a range of livelihood activities.

In the year 2005, Navachetana Foundation started thinking about venturing into Microfinance initiative in Haveri district. The organization has taken the serious thought about micro finance operations and started to explore the possibilities. Further, we started to gain the knowledge by attending workshops, conferences and meetings on microfinance, by visiting successful Micro Finance Institutions and by gathering information from various sources. This has helped the organisation to grasp unlimited opportunities to serve the poorest of the poor by means of financial services.

Subsequently, Navachetana Foundation requested for Institutional Development Services from BASIX, Hyderabad, to strengthen microfinance program implementation capabilities of the organisation. Indian Grameen Services, a group company of BASIX agreed to provide Institutional Development Services after the initial assessment was conducted with Navachetana Foundation. They provided necessary services till the organisation be able to start its micro finance activity.

In the mean time, ICICI Bank was approached by Navachetana Foundation for the financial support in reaching out to poor women through partnership loans. The organisation started full pledged operations by establishing of branch office at Haveri in the in March 2006 and formally the loans to 80 members were disbursed on 16th April 2006. Thus the organisation has initiated its micro finance activity in Haveri district and extended to the neighbouring five districts by opening five new branches, one each in Davanagere, Shimoga, Hubli, Belgaum and Gadag.

Objectives

Micro credit programmes extends small loans to very poor families for self-employment projects that generate income, allowing them to care for themselves and their families. Aim of launching this microfinance initiative from Navachetana foundation is to promote mass livelihood activities on sustainable basis. Navachetana Foundation will work with an integrated and result oriented approach

focusing on financial services, technical guidance, marketing assistance and motivation.

Approaches adopted.

Navachetana Foundation has adopted Grameen model of Bangladesh for credit to help the poor families to help themselves to overcome poverty, The most distinctive feature of the approach is that this is not based on any collateral or legally enforceable contracts. It is totally based on "trust" and peer pressure and not on legal procedures and systems. It offers for creating and strengthening the existing self-employment initiatives for income-generation. It provides service at the door-step of the poor women who are already too busy earning their bread and butter.

Organization has developed a clear cut strategy and brought out a "Operational Manual" which lays out the rules and regulations for carrying out the Micro Finance Activities from selection of the members to loan disbursement and further collection of the repayment. "Human Resource Management Manual" is also in place to look into all the matters relating to selection and management of the human Resource.

Basically priority is given to those not reached by formal financial institutions and are presently into a self-employment activity. These clients will be ensured easy access to the financial services of the organization if they can form into a group. Once the group is formed and clients agree to the terms and conditions of the organization in lending is ensured, the process of appraisal and execution of documentation and Loan Disbursement will happen. 50 Weekly installments will be collected from respective Joint Liability Groups at their doorstep to minimize the operating cost.

Loans given only to creditworthy, hard working and member of a solidarity group that mutually guarantees for loan and is capable of repaying back in time. Organization has made provision of necessary support services such as book-writing, training. Insurance policy by Name Suresh from ICICI Prudential is made mandatory. Utilization of the loan amount by clients effectively is ensured after the disbursement.

ICICI Bank has introduced core-banking solution on pilot basis, in order to bring effective tool for micro finance operation at gross root level. For this purpose, they selected 5 institutions at different location in the country. Navachetana Foundation is one such institution selected from Karnataka. This was started in July 2007 with help of FINO. In the beginning, training was given all existing staffs those involved in micro finance operation and FINO software was installed in all location. FINO card enrollment started with help of FINO in the beginning, later stage it was done by well-equipped staff from Navachetana Foundation. Each LSA is carrying the POT handy machines for daily operation at customer doorstep. The day was start with BOD and ends with EOD, to update the core-banking solution.

So far, 11287 are enrolled for FINO cards, out of which loan disbursed to 1065 activated customer cards

Loan products

The organization came out with the two Loan products namely Mahalakshmi and Kamadhenu to meet the credit demands of the people of Northern Karnataka. Following are the details of the loan products.

SI	Name of the Loan Product	Interest Rate	Tenure	Cash Security	LP F	Registration Fee	Loan Amount	Methodology	Insurance
1	Mahalakshmi General Purpose Loan	15%	50 Wks	10%	2%	Rs 100	5000/- & 10,000 /-	Grameen (JLG)	Compulsory
2	Kamadhenu Dairy Purpose Loan	15%	50 Wks	10%	2%	Rs 100	5000/- & 10,000 /-	Grameen (JLG)	Compulsory

Summary of Micro credit portfolio as on 31.3.2008

SI No	Particulars	(Rs. Lakhs)	Cumulative
1	Working Area		
a	No of Villages		52
b	No of Slums		289
c	No of Talukas		27
2	GROUPS INFORMATION		0
a	No of Centers		939
b	No of Groups		3084
c	Total No of Clients		15418
3	LOAN PARTICULARS: I st Cycle		
a	Loan Disbursed Centers		648
b	Loan Disbursed Groups		2443
c	No of Loans Disbursed		12215
d	Amount disbursed		62680000
e	Amount recovered		52326907

4	II nd Cycle	0
a	Loan Disbursed Centers	118
b	Loan Disbursed Groups	460.2
c	No of Loans Disbursed	2301
d	Amount disbursed	22990000
e	Amount recovered	8983850
5	Total I an II Cycle	0
a	Total Loan Disbursed Centers	766
b	Total Loan Disbursed Groups	5526.6
c	Total No of Loans Disbursed	14516
d	Total Amount disbursed	85670000
e	Total Amount recovered	61310757
f	Total Outstanding	24359243
	Staff PARTICULARS	
a	Active Borrower	6212
b	Average Loan Size	5902
c	Avg Outstanding per borrower	3921
d	Repayment rate	100%
e	Avrage Per LSA Member	670
f	Avrage Per LSA Acrive Borrower	270
g	No.of LSAs	23
	PAR < 30 Days	0
	Total Suraksha Insurance Policy of ICICI Prudential.	9875

Apart from ICICI Bank, the organization is also approached SBI Bank, ING Vaishya bank, ABN Amroo, FWWB, Sadhana, Basix, Indian Overseas bank, SIDBI and HDFC bank to explore alternate sources of fund to microfinance, They were visited the organisation to access the feasibility study and strengths in handling the money in micro finance. So for, FWWB, BASIX and Indian Overseas bank are came forward to invest money in micro finance through Navachetana Foundation.

Karnataka Public School: Concept, Permission, started from & progress etc.

SHG-Bank Linkage Programme:

Self Help Group, as a people's movement, emerged as a powerful tool of socio economic empowerment of the poor and vulnerable communities especially women. This will provides an unique opportunity for the socio-economically deprived women to engaged themselves in community development and earn their food leads sustainable rural livelihood through women empowerment

Navachetana Foundation involved in formation and nurturing of Self Help Groups, in skill development, help them to access credit linkages with formal financial institutions and channalise the group effort for various development activities.

Merely making available credit will not serve the purpose of the group formation. To ensure proper use of the credit, the organisation is also conducting the activity based training programmes; help to identify appropriate and suitable activities. The organisation also trained the groups in maintenance of all documents and books. The training inputs generally include maintenance of records, how to record and write the proceedings of meetings. This equips the members with skills and qualities required to ensure success of the group for micro finance operations.

Navachetana Foundation having facilitated access to savings and credit through linkages established between Self Help Groups and banks for sustainable livelihood. It is now strengthening availability of financial services to the rural poor through savings, credit and insurance. So far, 269 groups formed in the district spread over in all talukas have collectively saved Rs. 3384020 groups are linked to banks to avail benefits of various government programme and credit for micro enterprises.

In this context, Navachetana Foundation has initiated micro credit services to women self-help groups where is has already carried out other developmental projects by various NGOs and departments. The aim of this is to increase the income level of households and empowerment of women through the range of livelihood activities. In this regard, the organization approached HDFC Bank, for financial support to reach out poor women of SHGs credit linkage with bank. And it was started in 2007, the organisation is involved in promotion of new self-help groups, capacity building, Grading of existing groups, Skill development training on Income generation activities, disbursement and repayment of loan. SHGs credit linkage with HDFC bank started in Haveri taluka in the beginning and in the later stage extended to all talukas of Haveri district.

So far, 133 existing groups were identified for bank linkage and 136 new groups formed in the district spread over in 48 villages. Out of which 55 groups were established credit linkage with HDFC bank. The loan amount of Rs. 4490000 disbursed to 592 groups' member. The loan amount is being utilize for various income generating activities like small petty business,dairy,sheep rearing,agriculture, tailoring ,vegetable and fruit vending etc.

Summary of SHG - Micro credit portfolio as on 31.3.2008

SI No	Particulars	(Rs. Lakhs)	Cumulative
1	Working Area		
a	No of Villages		48
b	No of Slums		0

c	No of Talukas	6
2	GROUPS INFORMATION	0
a	No of Old SHGs	133
b	No of New Groups	136
c	Total Groups member	2959
	Trainings	
	Staff training - Persons	22
	Community Organizer - Field Workers	28
3	LOAN PARTICULARS:	
a	Loan Disbursed SHGs	55
b	Loan Disbursed SHGs members	592
d	Amount disbursed	4490000
e	Amount recovered	355830.25
f	Total Outstanding	4134169.75
4	Staff PARTICULARS	
a	Active SHGs	55
b	Average Loan Size	81636
c	Avg Outstanding per SHG	75168
d	Repayment rate	100%
e	Average Per LSA - SHG	34
f	Average Per LSA -Active SHG	7
g	No.of LSAs	8
5	PAR < 30 Days	0
6	Total Suraksha Insurance Policy of ICICI Prudential.	592
7	Total Cattle Insurance Policy of ICICI Lombard	51

CASE STUDIES

A successful entrepreneur

A widow, Hanumanthamma is living in Krishnanagar slum area at Davanagere. About five years back her husband was died accidentally. She become helpless and didn't know any thing what to do. At this time her brother has advised her to under go training in Agarbatti making. She got trained in Agarbathi making and involved in raw agarbatti making in her house.

Once she get involved and gained confident in raw agarbatti making, planned to start Agarbatti production and supply business on her own. She has been succeeded in it with assistance of her brother. However, she was unable to accept big orders for want of financial support. During the time, Navachetana Foundation has started its micro credit activity in Krishnanagar area.. One of her friend advised her to become a member of group. Thus she had got linkages with the organization and become a member of Spoorthi JLG. After six weeks, she got the loan for improving the raw agarbatti production. Now she is a successful entrepreneur and become a raw agarbatti contract supplier to the leading Agarbatti brand companies in the city. She says that this is all due to micro credit assistance of Navachetana Foundation. From here on wards, she never turn up, providing an employment in Agarbatti making for another ten women in her surroundings.

She says that confidence gained from this activity brought changes in her life. Community is also recognized her hard work and respected by them. She is leading a happy life with her family members.

Out of the clutches of money lenders

In order to mobilize micro enterprises for rural and urban poor, work with an integrated approach, focused on financial service and marketing assistance to generate income for their livelihoods. While operating its micro credit activity, make efforts to involve women in development process through credit groups called Joint Liability Groups. One such a group, namely Khwaza Gareeb Naavaz JLG, was formed in last year at Ranebennur in Haveri district. All the members belong to Muslim community and earned their livelihood through small enterprise and laborer work before the formation of JLG.

In the beginning, they were not aware of micro credit and thought that it was not easy to get the loan without guarantee. With continuous efforts and motivation of our staff, they started believe in us and they themselves form a joint liability group even though their community leaders were opposed. Now they are all active members under the micro credit activity of Navachetana foundation and got loan of 2.0 lacks. The amount is being utilized for trades and business like teashop, panshops, Grcery, fuelwood and guarrage etc.

Since beginning, repayment was done in their weekly meeting as per repayment schedule and it is being collected and deposited to bank. Group has maintained hundred percent recovery rates and expecting another loan under top up.

Abhidabanu Byadagi is one such member, benefited under micro credit and loan amount is being utilized for establishing of small guarrage in the town. Earlier, she was involved in Beedi making, and her husband and son were working as laborer in guarrage. Now, the family income is more than Rs.3000/- per month. She says that it is all due the micro credit services of Navachetana Foundation.

“Earlier we don’t get the loan from bank and exploited by private money lenders. We always acknowledged Navachetana Foundation, to get rid of this vicious cycle and helped us in time” Says a group member of Khwaza Gareeb Naavaz

Out of poverty

Girijavva koppaladavar is a forty-year-old widow living with her two children, in Nagendra matti village. It is a peri urban place of Haveri town. She is an active member of Mahaboob Subhani JLG, formed in the year 2005. Group has been linked under the micro credit activity of Navachetana Foundation. Majority of the members belong to Muslim community. There are twenty active women members in the group and all are landless laborer worked as housemaid and agriculture labor in landlord houses.

Girijavva koppaladavar is one such member. She was worked as agriculture labor to take care of cattle in landlord houses. She was opted dairy for her livelihood, and involved in milk production and sale by purchasing of one buffalo under micro credit service. The second animal also purchased in second loan assisted under top up loan. Now she has an asset of three animals and her average milk production is 8-10 liters per day, earning an average income of more than Rs 100.00 per day from sale of milk.

Since beginning, her group has maintained hundred percent repayments and is involved with family members in one or other income generating activities. She says that micro credit activity of Navachetana Foundation has brought changes in her life. She is leading a happy life with her family members. All members in her group, acknowledges the Navachetana Foundations efforts in bringing them out of the poverty line.

Woman with a mind

Majula Jalihaal is a housewife. Two years back she has completed her intermediate. At that time, she had a dream, to continue her education but family condition was not coping up this. In order to respect parents and family situation, she got married. She thought that her life was more secured and living happily with her husband. In a very shot time, she came to know that life is not that what she was expected; slowly begins to understand the situation in her house. They were living with diseased brother of her husband. She is residing in a rented house and her husband is only the bread earner in the family, all others depend on him. He was running an auto rickshaw, income earned from auto rickshaw is not enough to meet family

expenses, hospital and for repayment of loan. In beginning she worried, helpless and accustomed to the family conditions. In the mean time, she visited her friend where she saw the Agarbatti making. Her friend told her about the Navachetana Foundation activities. The very next day, she has rushed to Navachetana office in Nagendramatti and trained in Agarbatti making. She started Agarbatti making.

Now she is earning an average income of Rs.120-130 per week. She repay the Auto rickshaw loan. Navachetana Foundation has already started its micro credit activity in the area. She is also one of the active members in Ganapathi JLG centre and got assistance of Rupees Five thousand loan in first cycle and rupees Ten thousand in second cycles. This amount is being utilized for repayment of her husband Auto rickshaw loan. The income earned from Agarbathi making was used to repay the micro credit loan weekly. She says that neighbourers also get involved in agarbatti making because, she trained them. She acknowledged the Navachetana Foundation for providing an additional employment like us more than five hundred members in this area. This is all due to micro credit activity of Navachetana Foundation.