



ANNUAL REPORT

2014-15



**Dilasa Janvikas Pratishthan,
Aurangabad (MS)**

2014-2015

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PREFACE

Dilasa Janvikas Pratishthan is continuously taking efforts towards sustainable rural development through different approach and strategy. As a part of its approach, Dilasa has implemented various projects with integration and holistic development.

Dilasa believes in creativity & innovation with existing projects to address the field problems. During 2014-15, Dilasa focused on integration of natural resource management, people's organization, skill development, family development and livelihood enhancement of rural India.

Dilasa is also involved in monitoring, evaluation, learning & documentation of projects implemented in past by NGO's & government departments. The objective is to streamline the development programmes in the right manner and directions to speed up the pace of socio-economic development of rural communities.

In this context, Dilasa tried to set up few model on pilot basis which will help in planning & implementation of development projects in coming future.

I, am very grateful to publish annual report 2014-15 with insight of progress achieved during the year.

We are grateful to our donor agencies and well wishers for their constant guidance, support and encouragement. We appreciate the commitment and loyalty of our staff and the encouraging response of our partner farmers for their active participation in our programmes, for their sustainable future.

Mr. Sanjeev Unhale
Secretary

OUR FUNDING PARTNERS

Our major funding agencies in addition to other agencies during 2014-15 are as follows:

- **NABARD Head office, Mumbai**
- **NABARD Regional office, Pune**
- **Coca cola India foundation**
- **Vasundhara Watershed Development Agency, Pune**
- **FINISH Society, Lucknow (UP)**
- **MACP, ATMA, Department of Agriculture, Pune**

OVERVIEW

About Organization:

Dilasa Janvikas Pratishtan is the Non Government Organization (NGO) working for the rural upliftment since 1996 with efforts to give solace to the villagers by improving the condition of water, soil and vegetation along with the empowerment of women & rural livelihood enhancement. The Aurangabad based organization, which was established by Mrs. Anagha Patil, Associate Professor in Psychology and Mr. Sanjeev Unhale, renowned journalist of the region, spread the tentacles in more than 3024 villages in the backward Marathwada, Vidarbha, Northern Maharashtra and Pune Regions.

Vision

Dilasa Janvikas Pratishtan shall be a professionally managed NGO committed to uplift the environmental, social and economic status of rural people. Dilasa interdisciplinary team shall be equipped with innovative, entrepreneurial and empowered professionals continuously trying to accomplish global benchmarks. Dilasa shall foster a culture of caring, mutual trust and continuous learning while implementing sustainable natural resource management

With a multi-disciplinary team of qualified and experienced Civil Engineers, Water Resources Engineers, Agriculture Engineers, Agriculture Experts, Livestock experts, management professionals, Social Mobilizers, most of them being women, Dilasa is working on the vast canvas of Watershed development. The first watershed Kaccheghati was developed as a showcase, and NABARD considered it as the 'Text Book of Watershed'. With a zeal to carve out the village with the ridge to valley approach, Dilasa treated approximately 3,25,809 hectares of land under watershed within a span of a decade. Presently Dilasa is Resource Support Organization (RSO) of NABARD in Marathwada under Indo-German Watershed Development Programme (IGWDP) and Vidarbha under NABARD Holistic Watershed Development Programme (NHWDP). Dilasa implemented aquifer management project in Aurangabad, which is considered as a step further in the overall watershed concept. The approach of water sector expanded when Dilasa made all the endeavours to implement 341 water supply schemes in Jalna and Beed districts under Jalswarajya Scheme. Even, the field of irrigation was not spared because the organization is working for the capacity building of Water Users Associations (WUAs) in Marathwada region. On this backdrop, Dilasa received *John D. Rock Feller Scholarship* for Multiple Use Services (MUS) of Water.

Women development is another thrust area of Dilasa. The organization formed more than 1554 Self Help Groups (SHGs) in Aurangabad district. It was strongly felt that SHGs are assumed as a mere tool of income generation and not of sustainable livelihood activity etc. Dilasa changed this concept with its realistic results by transforming SHGs into Self Enterprise Groups (SEGs). This result oriented transformation boosted the concept of the SHGs and gave birth to Nirmiti Bachat Gat Bazar in Aurangabad and popped up on its own Global Marketing Technique / network in Pune, Nasik, Mumbai for SEGs made ethnic products. It is indeed a path-finding work in Women Empowerment as has been widely accepted and honoured by general public.

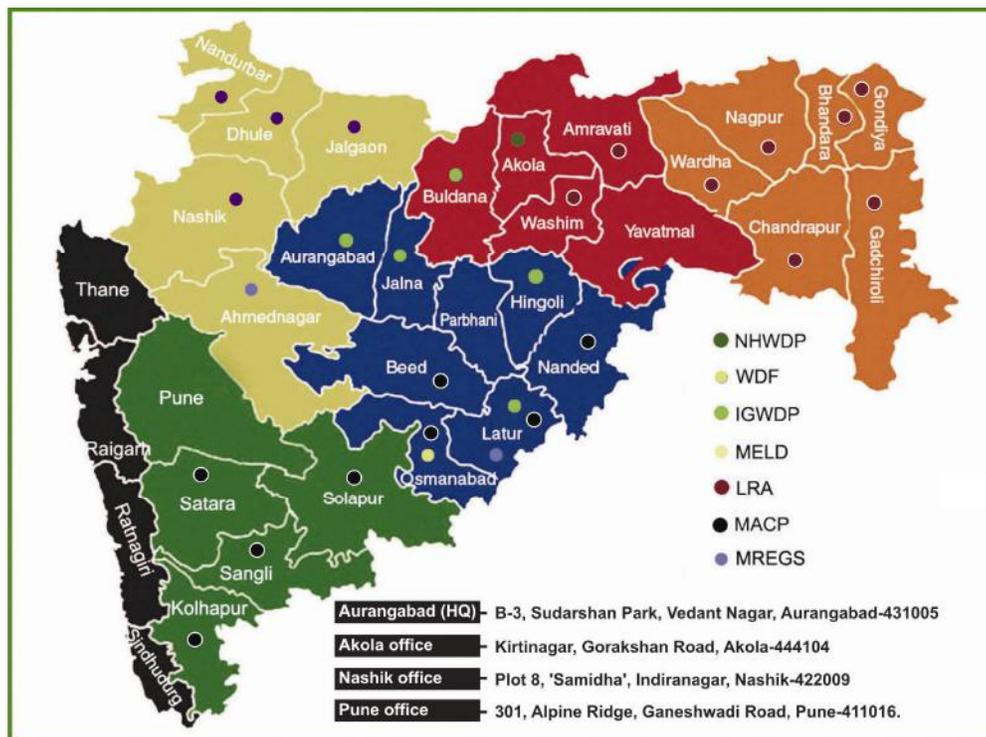
Dilasa is a forerunner in its unique gesture of innovations. Dilasa is the first NGO to introduce/develop Hot Water Chulla, different low cost structures in watershed and gradually shifted and ultimately established Rural Technology Park in Aurangabad as narrated below. First of its kind amusement for the residents of Aurangabad and the surrounding rural areas.

Over the years it has developed its technical expertise and gained rich experience in the areas of Community Mobilization, Capacity Building of stakeholders, Training of different target groups, Preparation of IEC material, documentation in print and electronic media, women empowerment, etc. Through its activities Dilasa has been able to reach out the rural people in the Marathwada, konkan and Vidarbha region.

In the year 2012-2013 several activities related to health, water, sanitation and hygiene, women empowerment were undertaken. Community participation, capacity building of different target groups/ stakeholders was the main focus of these programmes.

Operational Area:

Following MAP show the operational area of organization in the state of Maharashtra:

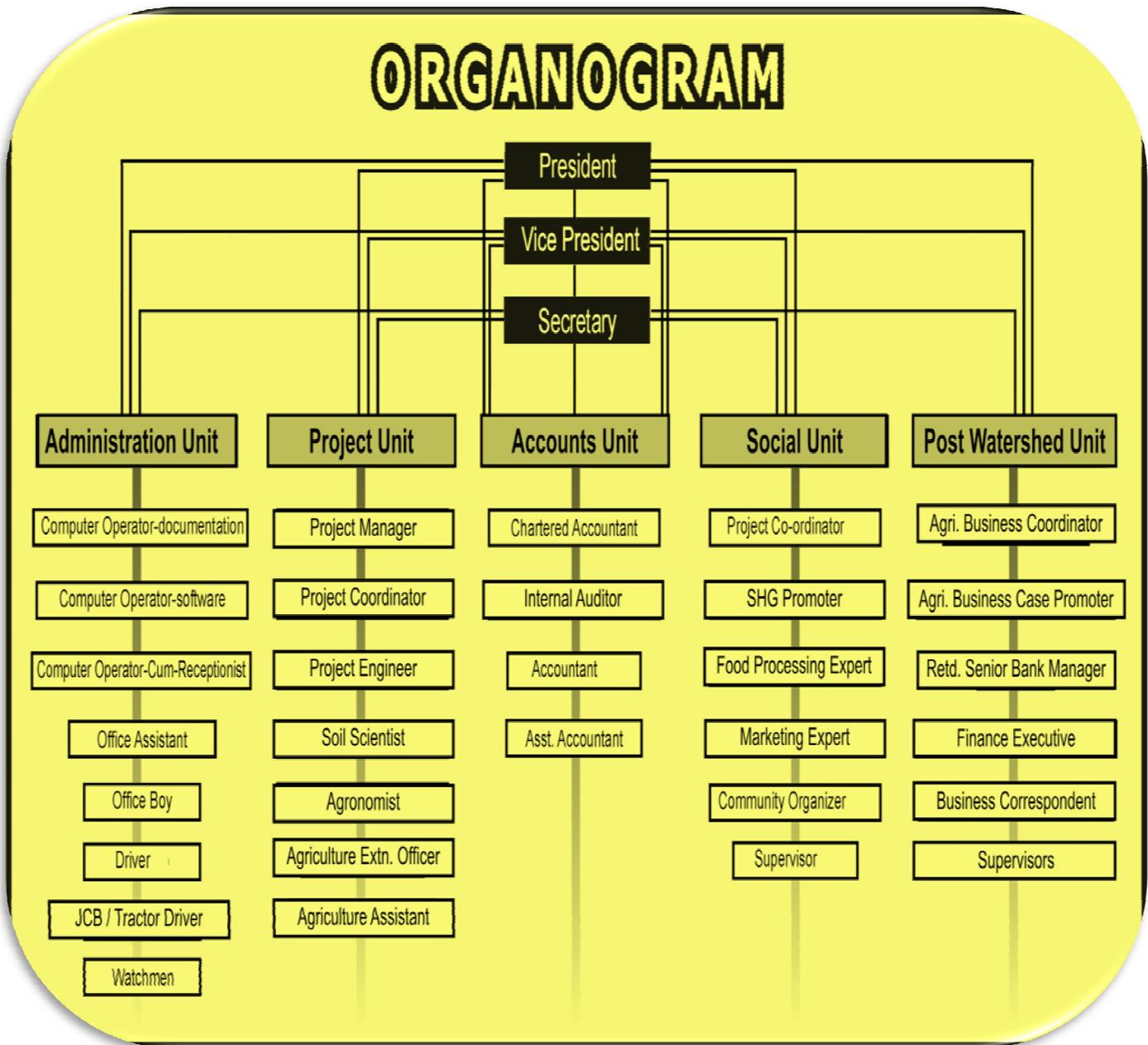


Organizational Structure

The Details of Governing Council of organization is as follows;

Name	Designation	Educational qualification	Experience (years)	Present Role
Dr. Anagha Vasant Patil	President	MA., Ph.D	18	Organization Leadership
Ms. Vaishalee Janardhan Khadilkar	Vice-President	ME	16	Technical & Managerial Role
Sanjeev pandharinath Unhale	Secretary	M.A MMCJ,DHE	18	Publication & Social Mobilization
Mrs. Vanita Vaibhav Vaidya	Treasurer	M.COM	11	Finance
Ms. Sharmila Suresh Swami	Member	B-Tech	8	Engineering
Mr. Parwaiz Nadeem Abdul Hafiz	Member	B.Com	11	Accounts
Sunanda Dilip Bhatlawande	Member	MA, LLB	18	Legal
Seema Rajaram Mundale	Member	M-Tech	13	Engineering
Vrushali Bhusan Vaidya	Member	M.S.C, Geology	8	Geologist
Shivranjan Satish Pawar	Member	B.E, M.B.A	9	Engineering
Vandana Vinayak Gole	Member	M.A	11	Marketing

Organogram of DILASA is as follows:



Our Mission:

“To uplift the environmental, social and economic status of rural people by implementing sustainable natural resource management. To promote holistic, integrated approaches to women’s empowerment, conservation and regeneration of nature.”

MAJOR PROJECTS DURING 2014-15:

- A. Study of "Situation Assessment & measures to mitigate farmers' suicides in Marathwada region by Department of Economic Analysis & Research – DEAR, NABARD, Mumbai**

- B. Watershed Development Programme- Girsawali sponsored by coca cola India foundation.**

- C. Better cotton Initiative (BCI) by own contribution**

- D. Integrated Tribal Development programme under Tribal Development Fund (TDF) sponsored by NABARD Regional office, Pune.**

- E. Monitoring, evaluation, learning & documentation (MELD) under IWMP by Vasundhara Watershed Development Agency, Pune**

- F. FINANCIAL INCLUSION IMPROVES SANITATION AND HEALTH [FINISH] PROGRAMME**

- G. Formation of Common Interest Groups (CIGs)/Farmer Interest Groups (FIGs)/Producer Groups (PGs) for Crops, in Beed, Latur, Osmanabad, Solapur and Nanded districts under MACP, Govt of Maharashtra state**

A. STUDY OF "SITUATION ASSESSMENT & MEASURES TO MITIGATE FARMERS' SUICIDES IN MARATHWADA REGION

The Department of Economic Analysis and Research of NABARD appointed Dilasa Janvikas Pratishtan to conduct a detailed study into the "Situation assessment & measures to mitigating farmers' suicides in Marathwada Region." The objective of the study was to assess and validate the root cause of large numbers of farmer suicides in Marathwada and to suggest remedial measures/ interventions to stop suicidal cases in future. The findings from the study would be used to: 1) Suggest agrarian policies and interventions to improve the situation of agriculture particularly in Marathwada and for similar drought prone area in general; and 2) Suggest localized strategies to the farmers to combat the agrarian crisis based on their local geographic conditions.

The methodology of the study included interviews with the relatives of suicide victim's house, case assessment, focused group discussions, statistical analysis (descriptive statistics like sum, mean, frequencies and percentages as well as advanced statistics such as logistic regression and Spearman's rank correlation). To compare and contradict the condition of suicide victim's house and a sample of non-suicide farmer was also interviewed.

The key inference that emerged from the study is that a chain of distress events led to farmers' suicides, which can be termed as the "domino effect of agrarian distress." Climate change and traditional cultivation patterns trigger this chain of events - low crop yield which further leads to low crop income per acre, inability to repay the loans, further taking new loans to meet household expenditures and lastly the inability to cope with debt burden and income loss resulting in farmer's suicide. The study found certain psycho-sociological factors i.e. symptoms related to depression which included helplessness, hopelessness, a guilt complex and restlessness, etc. among the victims that caused the inability to cope with debt burden and income loss, which finally led to the suicide.

Climate change as a trigger event has been stated by a majority of the kin of the suicide victims houses. When the respondents were asked about the natural calamities responsible for their agricultural woes, **82% responded 'yes' to drought, while 79% affirmed 'yes' to hailstorms in the year 2014.** A significant 63% of houses where farmers suicides occurred were declared total crop failure. This was also substantiated by a graphical correlation between monthly unseasonal rainfall (excessive/deficit) and the occurrence of suicides in the year 2014. The months where excessive or deficit rain had occurred witnessed an uptick in suicide cases across the Marathwada region.

Faulty and costly agricultural patterns were the major factors and many victims' houses attributed increased cost of cultivation, low crop yield and therefore, low crop net income as distress factors. 64% of houses where suicide cases occurred stated increased cost of cultivation as one of the main distress factors troubling them. 48% added that lack of remunerative prices for agricultural produce was also responsible for their agrarian woes

and 50% blamed it to low agricultural productivity. Suicide victim-houses received a net income of only Rs.2000 per acre of soybean and Rs.1000 per acre of cotton. Moreover, farmers declared a crop yield of merely 3.5 quintals per acre for soybean and 4.2 quintals per acre for cotton and both were below the state and national averages. Unscientific agricultural patterns also emerged as the cause for excessive alkalinity of soils from the case of farmers residing in the well-irrigated Godavari basin.

The inability to repay loans is evident from the fact that all the victims houses had massive outstanding loans. When the kin of the victims were asked to recall their active loans outstanding with various sources over the past three years, it came to light that 72% houses had at least one loan outstanding. The average loan amount outstanding was highest with private informal moneylenders at about Rs.1 lakh per house. Taking new loans to meet the daily needs of house was also evident from the finding that repayment of loans accounted for 45% for the expenditure of the victim's house.

When asked about distress factors, 50% mentioned debt notices and follow-ups while 41% termed it to moneylender debts. Even most of the case studies revealed huge indebtedness of farmers, most of their assets under the possession of the banks and moneylenders bullying tactics vitiated the situation. Moreover, many of them stated the farmers were in great distress because of major expenditures mounting due to their daughters marriages. This was the reason which came to the fore in many of the cases.

The inability to cope with debt burden and low income from agriculture is visible from the anxiety and depression indicators that were visible in the suicide victim before his death.

About 44% respondents experienced discomfort, while 54% underwent bouts of depression and despair in the victim before his death. Addiction to drink and smoking was also observed in about 30% of the victims. Some of the case studies substantiated this fact by highlighting the farmer's addiction to alcohol before his death. The ways in which suicide was committed also shows a certain psychological inability to cope with the distressed situation – 48% committed suicide by hanging and 41% by taking poison. The logistic regression analysis also shows certain anxiety and depression factors as statistically significant -- farmers having a tense relationship with family members and nursing a sense of guilt had experienced suicidal thoughts, missed family affection, looked alienated with feelings of hopelessness, lack of emotional support and staring at a bleak future, show signs of addiction to drink and acute anxiety, seem to have the higher probability of committing suicide.

This scenario changed the way the situation was tackled by non-suicidal farmers. 82% of these farmers said that the good advice from their wives and relatives helped them surmount their problems more effectively. This indicates the importance of a strong support system that helped the farmers to cope with adverse situations. Around 42% farmers admitted that resorting to *bhajans* emerged as a way to face the critical situation..

The report recommends that every event in the chain of events causing the “domino effect of agrarian distress” need to be tackled separately. This will ensure an integrated approach towards agrarian distress.

B. WATERSHED DEVELOPMENT PROGRAMME- GIRSAWALI

Brief about Girsawali Watershed

The larger objective of Girsawali watershed with supported of Coca Cola India Foundation is to create livelihood opportunities through natural resource management. Girsawali is in drought prone area and the agriculture is entirely dependent on monsoon. The landless labours as well as farmers with marginal lands were therefore required to migrate outside for the livelihood. There are Maratha predominant communities staying in this village.

Girsawali watershed is located at a distance of 10 km from Phulambri situated in Phulambri block and district Aurangabad. Watershed is at 40 km from Aurangabad city. The area of watershed of 403.16 ha comprises of Girsawali villages. The actual implementation of the programme of watershed development started from April 2013. The average annual rainfall in this watershed is only 535 mm while the soil is of silty loam and silty clay type. Consequently the entire agriculture is rainfed with very less agriculture production. During year 2014-15 the village is facing severe drought and variation, gap in rainy season. However, because of watershed activities supported by Coca Cola India Foundation, the livelihood of the villagers is still in safe. Kharif crops are giving good yield in village Girsawali as compared to non watershed villages near by area.

Implementation Phase Activities:

In continuation to works carried out till October 2014, the demand for farm bunding activity was very encouraging. Farmers were eager to do farm bunding activity in order to conserve the moisture within their land in severe drought condition. Before 2015 monsoon almost every farmer in series of serial gut numbers have completed the farm bunding activity within available budget.



Stone Outlets:

Stone outlets are important structures in farm bunding activity so that the excess water from the farm will flow safely outside the farm. Because of outlet, there will not be any water logging within the farm. This is low cost structure builders with stones only. The shape of the stone is made in trapezoidal manner so that water will safely flow over it.



Small Earthen Gully Plugs:



This is a typical earthen structure in which 4 to 5 ha. catchment area water can be stored. This is typically effective in undulating land. The earthen material is compacted in such a manner that it will act just as a stone. The excess water slowly gets flowed through the outlet of earthen gully plug. The stone pitching on upstream side is necessary to safeguard the earthen structure.

Gully Plugs:

Under afforestation activity in Girsavali village, series of gully plugs are constructed. Gully plug is a small structure across the gully. It reduces the velocity of water. It is economical structure in which only stones are placed without any cement and concrete. Picularity of the structure is within the series of gully plug good soil conservation is observed. A good quality soil is trapped in gully plugs. In Girsavali total 51 gully plugs are completed in small gullies and hilly area.

Water Absorption Trench & CCT :

For hilly area of Girsavali, it was not possible for the labours to excavate water absorption trench as it was very hard strata. With the help of machinery 1 m x 1m trench is excavated after some rainfall in the month of June. As per the satellite images of Girsavali the hilly area is having good ground water potential. Hence, if water absorption trench and CCT is made on hillock, it will contribute more ground water recharge to the whole Girsavali area. CCT lines are made with specific



distance which is technically appropriate on hillock. The technical supervisors took all care to preserve the small bushes and some forest plants available in hillock during excavation by machine. In Girsavali only 2 heavy rain showers arrived during year 2015. On 7th June and on 18th September 2015 the rainfall was around 18 hours. The existing percolation tanks, all the completed farm bund, gabion structures were fully stored during the rains. After these rains not a single rain drop in Girsavali area. Hence, it was not possible for grass seeding on CCT and Tree plantation as mentioned in the plan. Other wise it will not get survived because of no rains.

Livelihood Activities:

Considering the changes in precipitation pattern with respect to timing and quantity, there are more chances of crop failure and decrease in the crop production. It causes impact especially livelihoods on small and marginal farmers. With the financial support from Coca Cola India Foundation, it was planned to have a budget for livelihood activities as a demonstration for the remaining farmers as well as nearby villages farmers.



Dilasa has implemented these livelihood activities in a very systematic and participatory manner. Initially, a poultry shed from Sahyadri Industries Ltd. has been introduced in the village with the interested families. A resource from Sahyadri Industries conducted meeting along with Dilasa Team in village Girsavali and narrated the complete costing of this activity of 120 poultry birds. Two families from

the village came forward and Dilasa processed the activity through their 10% contribution of Rs.4000/- each. Rs. 8000/- is kept as their maintenance amount and order for 2 poultry sheds of Rs.40,000/- each is given to Sahyadri Industries. Dilasa staff is keeping the track of poultry activities with Sahyadri Industries through the Veterinary Doctors visiting poultry activity in a regular interval. Vaccination and other services are regularly provided to the beneficiaries. The economics of poultry activity is in a such a manner that every month they are getting minimum Rs.3000/-. when the birds are fully growth.

During this year severe drought, two families for which the demonstration of livelihood activities has been made are running successfully poultry activity. This small activity is supporting them in a very low productive agriculture income.

Drip Irrigation in Girsavali:

Every year the rains get more unpredictable and our farmers bear the brunt. To fight against climate change efficient water use is of prime importance for agriculture. Though drip is not included in the proposal of Girsavali supported by Coca Cola India Foundation, Dilasa team specifically make convergence so as to get direct benefits to the farmers. It is observed that the flow of credit for micro irrigation interventions is not accessible to the farmers and limited resources available to them. Hence, small and marginal farmers could not get accessibility to the micro irrigation hence, Dilasa acts as techno-financial support group to these farmers. Dilasa made convergence with Netafem Financial Services and Ratnakar Bank Ltd. for getting loans to Girsavali farmers for drip. Dilasa team is acting as facilitator in between the farmers and financial company as well as micro irrigation company.

With this intervention the impact of drip installation is very huge and the farmers are getting almost double income than flood irrigation. Under the situation of drought farmers are realizing its importance to the larger extent. More and more demand of the Girsavali farmers for micro irrigation installation which is very good sign of efficient use of water by them.

Water Storage Structures:

Water storage structure is beneficial for protective irrigation. In case of erratic rainfall, the stored water will be utilized by the farmers for irrigation, animal water requirement, etc. Two water storage structures are built in Girsavali each having capacity of 675000 litre. These structures will be helpful for the farmers during electricity shutdown period which is almost 12 hours in the villages. Under such situation farmer can lift the water from the dug well and store it in the storage structure so that he can provide irrigation by gravity.

Water Storage created in Girsavali

During the year 2013 to 2015, Girsavali watershed works are almost completed and the above table shows the amount of water retention in the village. Because of the water storage, it is seen commonly in almost every field that good amount of moisture available. Because of moisture availability in the farm the farm produce is with ample quantity can before watershed. e.g. production of jawar was just 2 quintal per ha. before watershed works but now in the same field the production is 10 quintal per ha. Similarly, the cotton production is almost 25 quintal per ha. as compared to the nearby village where the watershed works are not carried out which is just 7 quintal per ha.



Another impressive impact of Girsavali is that the concurrent drought situation from last 4 years the villagers are not migrating and this year they are surviving for drinking water without any tanker in the village.

C. BETTER COTTON INITIATIVE (BCI):



Under BCI, 1351 farmers are being trained for sustainable production of better cotton of international standard. We have provided technical, financial and market support to these farmers for whole cotton production cycle. In addition to economic gain we have also aware them about best practices which are better for their health, child education, women health and having freedom of association. The

first training was provided before sowing in the month of June for Better cotton system and integrated nutrient Management. Second training was given in the month of August for integrated pest management and child labour issues. The third training was provided in the month of October on effective water management and decent work practices. The grown cotton was then evaluated for better cotton through self assessment, 2nd party and 3rd party credibility checks.

In short, we are providing them end to end solution for sustainable agriculture through cotton crop, which is major cash crop in the area.

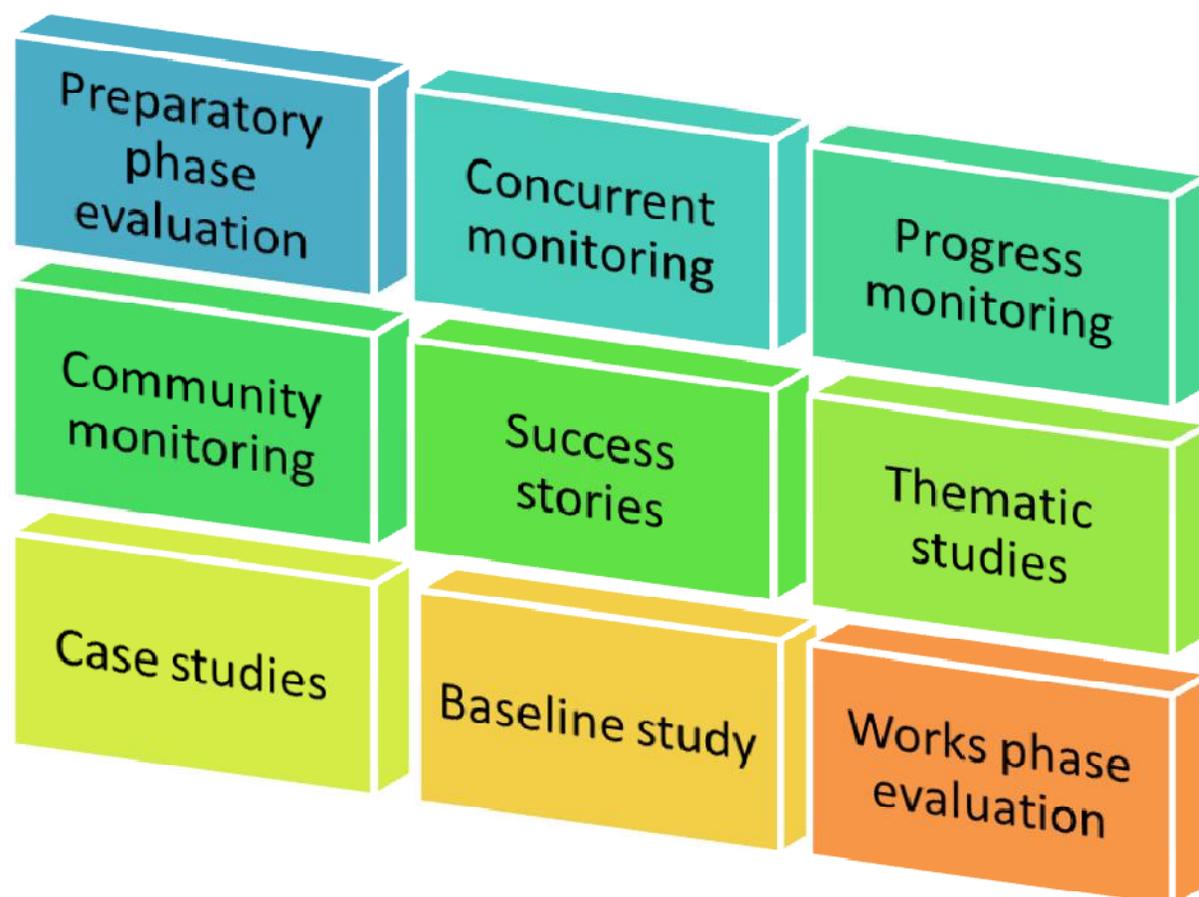
D. INTEGRATED TRIBAL DEVELOPMENT PROGRAMME (WADI)

For tribal families in Akola & Nashik district, Dilasa is implementing integrated tribal development under WADI programme. During the year, Dilasa has covered 2000 tribal families under this programme. Under the programme, we have established orchard development of 1 acre for all participating families in addition to support of solar lantern, hand tools, water tank and also drip system to needed families.



E. MONITORING, EVALUATION, LEARNING & DOCUMENTATION (MELD):

Responsibilities of the Dilasa as a MELD agency under IWMP



The following are the monitoring and evaluation activities carried out as a MELD agency:

Concurrent monitoring

- a. Process & progress monitoring: Conducting concurrent process monitoring and collection of field data in the projects and presenting the monthly reports at district level and quarterly cumulative progress monitoring reports at Agriculture Division level is done. Dilasa also provides crucial feedback to the WCDC in the form of monthly reports as part of concurrent monitoring.

b. Facilitation for community based monitoring: Dilasa facilitates support for community based monitoring for qualitative assessment of achievement against plan and community action. Community based monitoring is a half yearly joint review exercise of Watershed Committee and PIA. Dilasa conducts community based monitoring exercise in one WC of each project and provide facilitation support in one another WC village of each project. Community monitoring process is an initiative introduced in the month of June 2014. This process is a half-yearly monitoring process, the demonstration for which was held on 17th June 2014 at Navlewadi village, Pune to give a better understanding to the core team members about how the entire process was to be conducted. Core team members attended the demonstration process to get cognizance of the entire process. A two-day training programme was then held to illustrate the same to the core and field members; the details for the training are as follows:

A schedule was prepared during the training for conducting the community monitoring process in all the four districts by the core team members and the field monitors for the month of July 2014. Concurrent monitoring process is a monthly process started from the month of December 2013 after finalization of the formats at VWDA. Training is given to the field monitors and review meetings are conducted occasionally for bringing all the field monitors on the same level of understanding. Field monitors, along with the core team members decide upon the schedule for concurrent monitoring on 5th of every month as per the convenience and availability of the members.

- Process followed by Dilasa MELD for concurrent monitoring
- Discussion with Dy.PM regarding monthly concurrent schedule.
- Email communication to district for sharing schedule and District is sending letters to PIA's
- Contact with PIA's for PIA-WDT level monitoring
- Selection of WC and conduct WC level monitoring
- Records verification may be after the site visits at block level
- Report writing by field monitors and formats filing

Completed community based monitoring in 4 districts of Nasik Agriculture Division.



Community monitoring in Panakhed, IWMP no - 15 in Dhule district by MELD

Just listing out the problems will not serve the purpose hence MELD team members facilitate WDT's in processes like LAP preparation basic data collection formats sharing with Batch III projects, SHG account opening process narrated by team members to WDT's. Our experience shows that there is improvement as per suggestions in monthly reports not on paper but on the site. MELD monitors are attending PIA's review meeting at district level so that monthly monitoring report can be shared with PIA and district.

Discussion was held at Divisional commissioner, Nasik and MELD reports were shared with the Divisional Commissioner.

Nasik district December, January and February 2014 reports show improvements in some of the parameters Similarly, Jalgaon district December 2013 and January 2014 reports show improvement in parameters like village level institutions, project management etc.



Concurrent monitoring in Satana block of Nashik district

Marathi translation of the concurrent reports is done exclusively by Dilasa as a MELD team for preparing the summary of batch wise concurrent monitoring reports. These Marathi reports give the concise and important aspect of the observations which require immediate attention of the district to take necessary actions.

Dilasa believe that evaluation is 'to improve' and 'not to prove' or find faults. Close Coordination is done with division level and district level teams so as to get acquainted with the programme schedules and the hurdles involved in the same. Compact formats, questionnaire is designed for process & progress monitoring and shared with the MELD team members. Discussion with the PIA team members regarding activities and response from the community based organizations.

MELD Agency is to measure processes, outputs, outcomes to assess the conformity of all the activities involved in the projects and to serve as a feedback channel to WCDC, VWDA. Dilasa as a MELD agency is involved in conducting periodic evaluations and community based monitoring. Impact assessment and documentation of observations is important task. Concurrent monitoring will provide scope for corrections

Periodic evaluation:

- a) Phase-wise Evaluation: Dilasa conducts phase-wise evaluation of projects. This is a primary responsibility of the core team members of Dilasa along with assistance from our field monitors. Phase-wise evaluation is conducted for all the projects in selected sample areas (selected sample projects) on utilization of 60% fund for the specific phase of the specific batch at State level. Such phase-wise evaluations have been completed for preparatory phase for Batch I,II and III and the same is to be started for the works phase.
- b) Impact assessment: Dilasa MELD will carry out the impact assessment to establish net impact of the projects related to productivity, social, economic, environment and such other indicators. Data has been collected on project basis from a variety of sources viz; household surveys, focus group discussions, MIS data, etc. Dilasa will collect the baseline data of the project from the sample villages. The sample is selected which represents the project as a whole. Designed the draft questionnaire and the then before /after parameters will be analyzed. Reports of impact evaluation based on satellite data have been made available by Maharashtra Remote Sensing

Application Centre (MRSAC), these will be studied by GIS specialist in MELD team.

Learning & Documentation:

- a) Thematic / Special Studies: Dilasa has started working on the thematic studies on key issues and learning events as identified by WCDC/ VWDA. Thematic studies have been selected at district level. These would have broad project coverage and normally would include every project as sample in a minimum of two themes. Already thematic studies have been started with sample size of 5 villages each in the division.
- b. Case studies on significant change: Identification of good practices and significant changes in different aspects of the project activities have been started by Dilasa within a specific project or one specific aspect in cluster of projects and document case studies. Documented more than 15 case studies in 4 districts.

Innovative methods applied by Dilasa as a MELD Agency

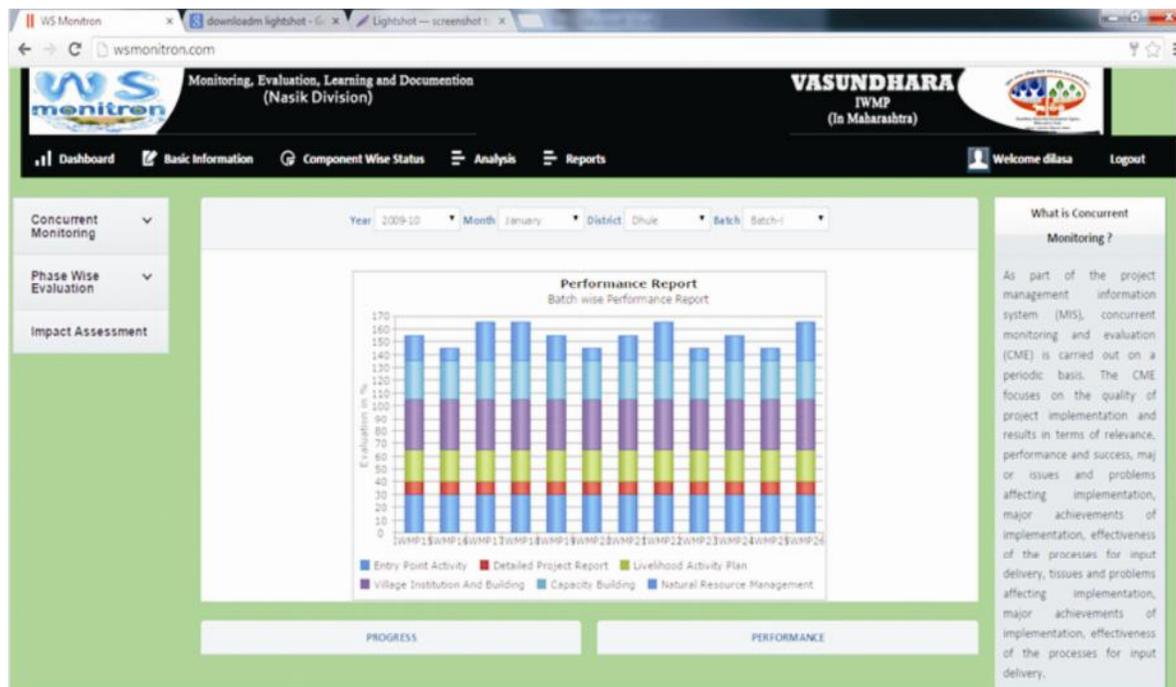
Software generation:

Dilasa is the only MELD agency to have proactively developed software for recording the data collected at the field level. The underlying motive to come up with such an innovative concept is to get unbiased analysis of the Monitoring and Evaluation of all the projects. Concurrent Monitoring is a monthly process for a period of 5 years. Under this, for every district has to furnish 60 reports, same case for 4 districts. Manually handling these reports and to bring out observations and their synchronization with the proposed process as mentioned in the common guidelines, it becomes necessary to imbibe it in the form of a software so as to automatically generate and sync through coding. We can also identify if the process is on track or lagging behind. Similarly, in the future there are going to be different types of Monitoring and evaluation to be conducted



by MELD and consolidating the same is not going to be manually possible. It will also be helpful to the district and the PIA for consolidated compliance tracking progress.

Database management: As maintenance of proper database related to MELD activities and making it available to VWDA, use of software is necessary in which data will be maintained and analyzed as per the parameters.



Meetings and discussion with the software development team

Dilasa MELD team has actively maintained relations with the software development team and a meeting regarding the software preparation. Also a discussion with the software team members was held at Dilasa headquarters in Aurangabad for first screen generation on 09.11.2013-10.11.2013. On 03.01.2014, discussion was held with the software team on the concurrent monitoring observations and their suggestions in Pune. On 17.04.2014, meeting regarding the correction in the first screen generated was held in Pune. On 29.04.2014, discussion with the software team, Dilasa & planning and monitoring team of JDA was held at Nashik MELD office. A meeting was organized in Aurangabad office for discussion with the software development team on 15.06.2014.

F. FINANCIAL INCLUSION IMPROVES SANITATION AND HEALTH [FINISH] PROGRAMME

Name of Implementing Partner : Dilasa Janvikas Pratishtan

Location : Phulambri, Dist. Aurangabad

Reporting Period : **January to March 2015.**

Introduction :

Dilasa Janvikas Pratishtan & Rural Development Organization (Finish programme Office) implemented the Total sanitation campaign under Swacha Bharat Mission. Dilasa will be directly responsible for securing finance for construction of sanitation systems and promotion of its usage.

For sanitation to have impact on health, sanitation should be safe and be coupled with good hygienic practices around use of the sanitation assets. The health impact of sanitation furthermore depends on concentration of sanitation, or pockets of density. Taking this into consideration RDO FINISH programme will also focus on incentivizing Dilasa towards sanitation densities vide a mechanism called Output Based Aid (OBA).

Brief Report on Activities Carried Out & Result Achieved :

1. IEC Activities :

TYPE of Activities	No. of Events Organized	Approx No of People Reached	Remarks
Exposure Visits	2 visits organized for baseline survey	12 GPs visited	Data collected of 5000 beneficiaries

Impact / Case Studies :**2. Interactions with Agencies :**

- a. Government : Interactions with Dy. Chief Executive Officer, Zilla Parishad progress of total sanitation campaign and data collected for primary baseline survey. As per the discussion with Dy. CEO, it was decided to meet CEO, ZP on 10th April in this regard. Dy. CEO committed to support for data collection and its formatting.
- b. Financial Institutions : Interaction with SKODA and one another companies regarding financial support for the programme. We have also discussed with the Chief General Manager, NABARD, Pune.



G. FORMATION OF COMMON INTEREST GROUPS (CIGs)/FARMER INTEREST GROUPS (FIGs)/PRODUCER GROUPS (PGs) FOR CROPS, IN BEED, LATUR, OSMANABAD, SOLAPUR AND NANDED DISTRICTS

About Project:

The Government of Maharashtra through Government of India has received a credit from the International Development Association for implementation of Maharashtra Agricultural Competitiveness Project (MACP). A part of the credit is intended to be applied to procure the services of Services Provider for Formation of Common Interest Groups (CIGs) / Farmer Interest Groups (FIGs) / Producer Groups (PGs).

The Project Development Objective of the MACP is to increase the productivity, profitability and market access of the farming community in Maharashtra. This would be achieved by providing farmers with technical knowledge, market intelligence and market networks to support diversification and intensification of agriculture production aimed at responding to market demand. Farmers will also be assisted in establishing farmer organizations, developing alternative market channels outside of the regulated markets and in supporting the modernization of promising traditional wholesale markets. The project has three components viz., (i) Intensification and diversification of market led production; (ii) Improving farmer access to markets by promoting alternative markets and modernizing existing APMCs, and (iii) project coordination and management.

Implementation of the three components will take place across all districts in the State rolled out in three overlapping phases covering ten, eleven and twelve districts, respectively. About four million farmers are expected to directly or indirectly benefit from the Project.

Scope of services:

MACP has hired the services of Dilasa Janvikas Pratishthan for the Formation of Common Interest Groups (CIGs) / Farmer Interest Groups (FIGs) / Producer Groups (PGs) in Phase-II Package No.2 districts of Maharashtra viz. Latur, Nanded, Beed, Osmanabad and Solapur districts.

The overall objective of this assignment is to develop, establish viable & sustainable CIGs / FIGs /PGs in project area to undertake various activities such as group based agricultural extension and to work as a member of Producers Association (PA) for bulk purchase of inputs and delivery to individual members; marketing of produce, grading, primary processing and linkages with markets

Process & methodology adopted:**Approach:**

The key features of the assignment are:

- The entire assignment is phased into 5 distinct phases where in 4 key steps will be followed to achieve the assignment objectives.
- Dilasa has consulted MACP throughout the assignment to get their valuable feedback and jointly arrive at the final study design, sampling and field work, list of locations for formation of PG, products for value chain analysis, business opportunities, training themes, and conduct of training, registration modalities, setting up and establishing FCSC and provision of financial and non-financial inputs to PGs / PAs etc.
- Dilasa has conducted baseline survey and social mapping which was base for formation of PGs and PA with FCSC. Dilasa has been in the forefront of devising innovative methods to create insights and implement it effectively.
- A cluster based approach has been adopted to create PGs and then to federate them into a PA. Both the APMC godowns and MSWC godown facility has been considered to demarcate the cluster.
- Dilasa has followed an intense handholding approach and support to producer groups in the formation and registration of the producer groups / producer associations and launching and making FCSC commercially viable and successful entities.
- Regular interactions and negotiations with financial providers including bankers has been carried out to allow access to working and fixed capital for smooth functioning of business enterprises in future.

Phases of Implementation: Dilasa has designed the following matrix captures the purpose of carrying out each step and associated outputs.

Purpose	Key Steps	Outputs
Phase-I Plan		
<ul style="list-style-type: none"> Plan for FCSC activities. Obtain first hand understanding of the districts in the context of the assignment. 	<p style="text-align: center;">Step 1 Inception</p>	<ul style="list-style-type: none"> Team of experts and support staff placed District context obtained. Inception Report.
Phase-II Baseline Survey		
<ul style="list-style-type: none"> To capture baseline indicators that sets benchmark for producer groups and monitoring progress. To understand community groups promoted and community influencers. Share and validate producer group vision through community interactions. Access technical and business skills of project beneficiaries to manage and run producer groups. Understand key barriers and challenges to solution to overcome them. Undertake value chain analysis of key livelihood activities and stakeholder analysis. 	<p style="text-align: center;">Step 2 Baseline survey, social mapping and awareness campaign</p>	<ul style="list-style-type: none"> A baseline report highlighting key indicators. Developed better understanding of social dynamics and community influencers. Identification of potential locations for forming producer groups. Awareness of producer groups created in the catchment areas. List of district wise potential commodities / activities to be promoted at producer group level and designed business module. List of potential partners for input sourcing and output marketing. Project beneficiaries organized into producer groups, selection of executive committee members and group named.
Phase-III : Formation of Groups		
<ul style="list-style-type: none"> Develop producer groups Vision building of 	<p style="text-align: center;">Step 3 Producer Groups</p>	<ul style="list-style-type: none"> Members of the affinity groups organized into Producer Groups.

<p>producer groups to take-up business activities.</p> <ul style="list-style-type: none"> • Help achieve lowering of input cost and maximization of profit. • Poor team understands dynamics involved in developing producer groups 	<p>Formation</p>	<ul style="list-style-type: none"> • Capacitated core staff of producer groups to manage its activities.
<p>Phase-IV : Group nurturing & their capacity building</p>		
<ul style="list-style-type: none"> • Guidelines for running producer group. • Capacity building of producer group members to develop local leadership through orientation and need based trainings. • Offer list of potential commodities / group activities for producer groups to choose from. • Importance of financial transactions and its execution. 	<p>Step 4</p> <p>Developing bye-laws identification and capacity building of group activities the groups about finance transaction & establishing accountability system of PG</p>	<ul style="list-style-type: none"> • Byelaws prepared • PG members capacitated to manage producer groups • Producer groups select key commodities to be taken up (inputs for marketing to group members and marketing agri output to market players) • Community resource persons and book keepers identified. • Documents ready for record keeping and accounts.

The following section details about the process undertaken to above mentioned steps:

Step-1 : Inception

Dilasa deployed experts and support staff for the assignment to discuss with MACP to understand project details and gather secondary reports for further analysis. It undertake a reconnaissance visit to the 5 districts interact with APMCs, PIUs, GPs and select farmer groups in the districts to understand local needs to design and develop programme implementation plan. Finally an inception report has been prepared and submitted to MACP.

Step-2 : Baseline survey, social mapping and awareness campaign

The profile of all the five districts with demographic details, land holding wise distribution of the farmers, living standards, etc. is presented below :

a) Baseline survey

A comprehensive baseline survey map of the existing situation has been conducted by Dilasa as described below.

Survey Methodology

The baseline survey guided by the APMCs and MSWC godowns available in each of the districts. The major produce (grains and Fruits and Vegetables) together with the farmers producing it in large quantities become the basis of conducting the survey.

A quick tour of all the 5 districts will be taken up to gather information about the APMCs in all the 5 districts, their existing godowns, proposed godowns which are under construction. Similar exercise has been done for the Maharashtra Warehousing Corporation's godowns through Maharashtra State Warehousing Corporation's regional offices for this purpose.

Areas of information

The respondents of the baseline survey were farmers (Marginal, Small, Semi Medium, Medium and large) in the district. The following table is a checklist of key information areas that gathered during the survey.

Key Information areas
Profile
<ul style="list-style-type: none"> • Demographic: sex, age, education, family size, earning members, members in farm, farm linked activities, and farm laborers. • Type of occupation, place of work, seasonality, income • Assets ownership : vehicle and landholding • Membership of CBOs: CIG,SHG,FIG farmer club, societies and cooperative etc, roles and responsibilities, savings per month, benefits received and expected willingness to become member of a producer group • History of collective action.

Pre harvest practices
<ul style="list-style-type: none"> • Types of crops grown, area under major crops, number of crops in a year, crop seasonality, year of involvement • Production process – functions involved; from input sourcing to marketing of produce. • Access to cropping technologies: sources of funds for technology adoption: own resources, subsidy involved, subsidized by project or govt, advance by trader, money lender etc. • Sources of information, knowledge and technical support.
Post harvest practices
<ul style="list-style-type: none"> • Crop yield per hectare, total crop yield • Technology used such as harvester etc. • Value addition done in terms of cleaning, drying, sorting, grading, processing, and packaging etc. • Storage : type of facility available, percentage of losses due to storage • Gender role • Sources of information, knowledge and technical support
Market and Support services

- Markets and channels used
- Surplus available for sale, produce sold and consumed, quantity
- Decision for marketing of the produce and individual or collective marketing
- Market channels used and quantity sold in each channel
- Reasons of choosing a specific market channel
- MSP and value of produce sold
- Access to financial services
- Sources: project linked providers, bank, home saving, SHG saving, money lender, shop keeper, and relatives etc.
- Type of business
- Terms of financial services; interest rate, penalty, constraints etc
- Training received – business & technical
- Risk management – weather insurance of crop or produce
- Gender role
- Sources of information, knowledge and technical support

b. Social Mapping

Dilasa conducted the social mapping to address 3 major areas namely – (i) resources map of farm and allied eco systems, (ii) process mapping of major activities and, (iii) problem and solution map. The areas of information of each area are captured in the table below.

Activities	Area of information
Resource map of on-farm and allied eco system	<ul style="list-style-type: none"> • Mapping of present infrastructure facilities (markets, mandis, institutions etc. • Players in related operations – input dealers/ retailers, Agri implement sellers, extension workers, Agri-cooperatives, traders, sugar mills/ other processing mills, govt institutions like KVK, etc. Pvt. Agencies like ITC e-choupals,etc.
Process mapping of major activities	<ul style="list-style-type: none"> • Step wise process map of pre and post production operations to understand how each phase is executed. • Variations in process by type of crop / activities, farmer's profile, marketable surplus, road connectivity and approachability to market

	<p>place</p> <ul style="list-style-type: none"> • Activities undertaken by CIGs, SHGs, FIGs, farmer field schools etc. and their envisaged integration in producer groups.
Problem and solution matrix	<ul style="list-style-type: none"> • Deeper understanding of problems faced in various operations • Local solution tried and tested, unresolved problems • Social obligations if any • Unmet needs

c. Awareness Generation:

The awareness generated on mobilizing small and marginal farmers, SHG members and other affinity groups to initiate their own producer group. Dilasa has created awareness to ensure that people get clear information about the producer group as narrated below.

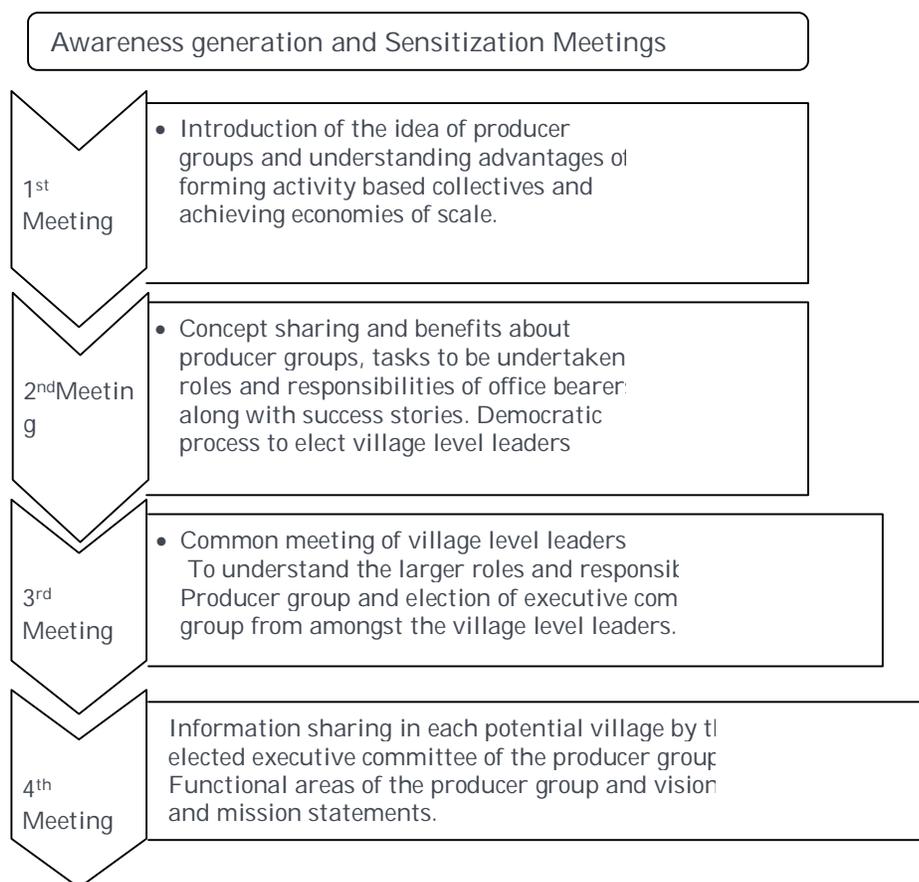
Features of Producer Groups

- Inclusion of the small and marginal producers with special focus on the SC/STs
- Caters to drudgery reduction and address need based issues
- Has smooth communication between different tiers
- Has capacitated, rotational and able leadership with women encouraged to occupying important positions
- Reflects high levels of ownership of members
- Has fair and transparent management system
- Has integrated sustainable enterprises for income generation like collective marketing and processing centers

Each such meeting will be conducted in the villages using special IEC materials for awareness generation like flipcharts, posters, pamphlets, audio-visuals using laptops etc. Dilasa was very keenly working for changing the mindset of the people with the different tools of Information, Education & Communication (IEC). DILASA has on its roll the band of Media Experts, Technologists, Engineers, Trainers, Communication specialists, Scholars in the cultural fields. Dilasa is poised to take a leap forward with its specialization in IEC techniques/products and specialised skills. This IEC is not confined to only posters and colourful paintings, but it is a systematic strategy for better impact of project. The awareness generation and sensitization meetings at each village have the following objectives and outputs.

- The awareness generation programme continue for a month through regular interactions between the producer group leaders and common members.

- Within the given time period series of meetings (as mentioned below) has been conducted in each of the identified clusters.



Step 3 & 4 : Producer Groups formation, Capacity Buidling of Group Activities and establishing accountability system

From the 1st step wherein potential locations for producer groups are identified and awareness campaign starts, District team members under guidance of team leader holds meetings with the producer groups to share the concept and activities of the PA and motivate them to become its members.

After formation of PG,s Capacity building of all PG membes has been conducted through series of trainings with expert resource persons & training materials on group dynamics & technical knowledge. Hence, a participatory approach including a no. of meetings with the PG will be conducted to finalize the training plans and started trainings accordingly.

FINANCIAL STATEMENT (2014-15)

THE BOMBAY PUBLIC TRUST ACT 1950.

SCHEDULE IX (VIDE RULE 17(1))

NAME OF THE TRUST : - DILASA JANVIKAS PRATISHTHAN

REGISTRATION NO. :- F- 2458 (AURANGABAD)

BALANCE SHEET AS ON 31.03.2015

FUNDS & LIABILITIES	SCH.	Rs.	PROPERTY & ASSETS	SCH.	Rs.
TRUST FUND OR CORPUS FUND	A	4,819,961.00	FIXED ASSETS	D	12,262,859.00
SECURED LOANS	B	47,671,678.90	DEPOSITS AND INVESTMENTS	E	70,029,494.00
LIABILITIES, PROVISIONS & ADVANCES FOR EXPENSES	C	79,101,000.00	ADVANCES & OTHER RECEIVABLES	F	40,664,024.00
INCOME & EXPENDITURE A/C.		6,477,557.77	CASH AND BANK BALANCES	G	15,113,820.67
Surplus as per Last B/s.		8,931,880.26			
Less : Deficit during the year		2,454,322.49			
TOTAL		138,070,197.67	TOTAL		138,070,197.67

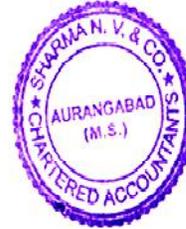
The above Balance Sheet to the Best of our belief contains a true Account of the Funds and Liabilities and Properties and Assets of the Trust

FOR DILASA JANVIKAS PRATISHTHAN




SECRETARY
PLACE :- AURANGABAD
DATE :- 10 / 07 / 2015

AS PER OUR REPORT EVEN DATED
FOR SHARMA N. V. & CO.
CHARTERED ACCOUNTANTS




(N.V.SHARMA)
PROPRIETOR
MEMBERSHIP NO. 31540