

KANCHAN SEWA ASHRAM

ABOUT US

Kanchan Sewa Ashram (KSA) was set up in the year 1994 in Muzzafarpur district in Bihar, with an aim to fulfill the unmet needs of the disadvantaged people of the community. Though we started with a small team, we serve thousands of families, bringing a smile on their faces. Today, KSA stands tall as one of the foremost NGO in the district, having spearheaded action programmes in education, healthcare, micro-finance, environmental protection and rehabilitation. Encouraged by the results, KSA has now broadened its reach to cover the district of Darbhanga.

KSA focuses on the mode of collective working in order to bring about the required changes. The major issues where we have already brought noticeable changes are livelihood and empowerment of the community. In the years to come, Micro Finance will also be among the most talked achievements of KSA.

VISION STATEMENT

Our vision is to uphold down to up approach and put sincere efforts for empowering the poor and downtrodden community. We want to build an environment based on mutual cooperation and proper representation, where poor and disadvantaged, mostly women, can get their due and rights in every sphere of life.

MISION STATEMENT

Our mission for the work, with dedication and true feelings, is the development of underprivileged section of the society. We want to reach to hundred thousand families by the end of 2010, with different developmental programmes and make their livelihood sustainable.

To fulfill our mission, the main objectives we have are:

- To work for over all development of the lower strata of society, those who are perched at the lowest rung of the social ladder that have been exploited since ages like Mushars (rat eaters), Pasi, Harijan, Netua and other marginalized communities.
- To organize village level groups of men, women, farmers, artisans and provide them with credit facility as loan, grant or revolving fund.
- To help blind, old, dependable people and other physically challenged people.
- To provide opportunities for poor men, women and unemployed youth for gainful employment.
- To develop basic infrastructure facilities like sanitation, roads, canals and safe drinking water in the villages.
- To promote welfare activity for the helpless people.
- To promote the cultural activities and preserve the culture and tradition of the society.
- To establish centres for health and immunization.

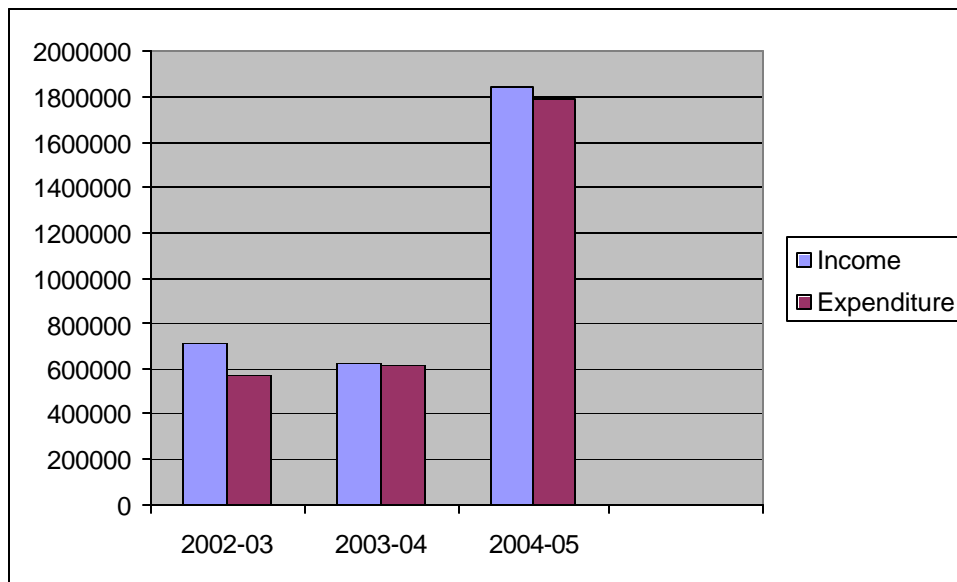
- To provide employment through Stitching, Embroidery and Appliqué Work; mainly among the rural women.
- To develop skill through Vocational Training among rural women and link them for some Income Generation Programme for their sustainability.
- To promote saving habit among the poor, especially women through SHGs.
- To work for all round development of the poor and marginalized sections of the society, with special focus on women, aimed at National Development.
- To educate, organize and empower women, poor, unorganized men and youth to promote a liberating force, aimed at social justice, economic growth and self reliance.
- To develop natural resources to increase agricultural productivity and work for the sake of environment conservation.
- To establish gender equality in society at all levels.

HISTORY

KSA was started in the year 1991 by a few local youths and university friends, to work for the upliftment of the disadvantaged people in the society. Initially, we did not have any mission but gradually, we realized the conditions under which the downtrodden masses of the society survived. This gave a direction to our organization. We got the support from the local villagers and hence, our organization was registered in the year 1994. We started in a small village but have today reached out to 4 blocks and 159 villages in the Muzzafarpur district.

The current secretary of our organization, who is also one of its founders, Mr. Vijay Kumar, along with the team, set out on the voyage in 1994 with a mere Rs 6,000 in hand but the nineteen initial members manfully encountered every challenge, be it in terms of financial resources or delivery capabilities. Their firm resolve has helped KSA to grow to a larger team of 43 members. What's more, the headcount continues to rise as KSA enhances its geographical and sectoral presence.

The growth experience of our organization can be judged from the income and expenditure in the three year period from 2002-03 to 2004-05. This is given in the graph below:



OUTREACH

The geographical areas of operation where our programmes have been implemented are Muzzaffarpur, Sitamadhi, Seohar, Vaishaili, Samsatipur, Dharbhanga, Madubani, East and West Champaran districts of Bihar. In all these districts, the following programmes have been started:

1) Self Help Group (SHG)

KSA commands the largest share in the activities initiated in order to promote the SHGs. There is a vast majority of women members in these groups. The promoters of SHGs are increasing gradually. But the question that we are facing is regarding the quality of the groups. Many groups have received loans for the first time and its efficient usage is a task which they have to perfect themselves in.

SHGs have proved to be a necessary tool to bring about social and economic development in the society. We set up our first SHG in the year 1999. In the 6 years since its establishment, we have set up more than 300 SHGs. We have an efficient record keeping system.

Many such groups have been combined into clusters for an easy management of the entire process. 4 such clusters have already been formed. There are a total of 329 SHGs under these clusters, with 4821 members.

The details about the SHGs are given in the table below:

S.No	Name	No. of	Total	Total	Lending	Due for	% of
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	of block	SHGs	women members	Savings (in Rs0	from own savings	recovery	recovery
1	Sakra	276	3785	2947230	13188825	10159400	99
2	Muraul	23	317	272660	1558200	2046050	98
3	Mushari	30	390	72350	210800	151850	96

2) Micro Finance

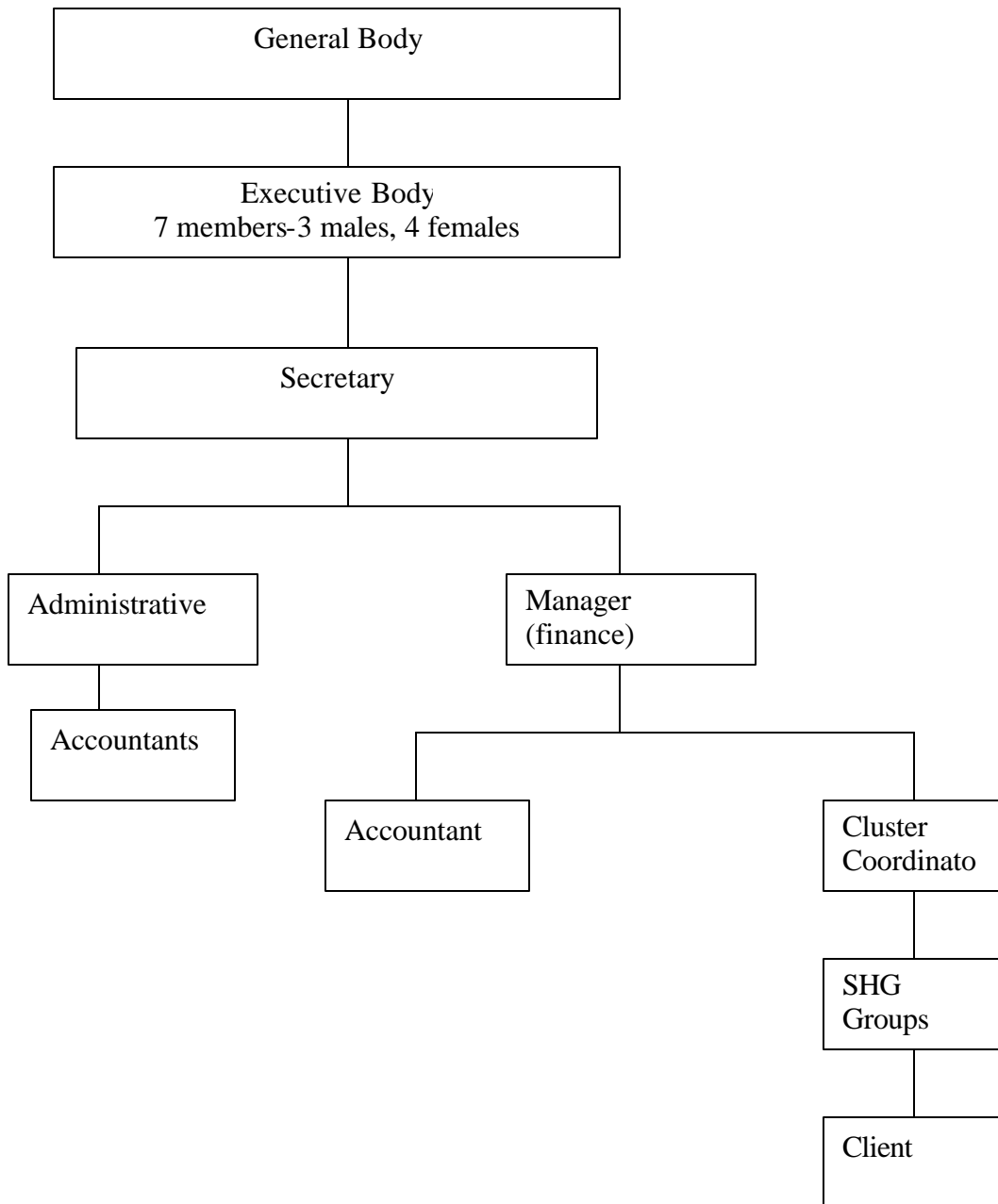
Financial credit has been a major constraint in development. It is estimated that more than 500 million people in the world need access to financial services. Only with this will they be able to earn their livelihood by investing it in a prosperous venture. Commercial banks are not interested in providing credit to the poor people due to the unavailability of collateral by poor. In such cases, they have to resort to the informal means of availing credit. Apart from this, they need other kinds of support too.

Keeping this in mind, we decided to develop SHG model based micro finance. We got RGVN's support for this purpose. We have moved from manuals from SHGs to book keeping to MIS.

Though we are facing financial constraints in starting this programme, we are still trying to make it a sustainable one. At present, our portfolio is Rs. 19 L which will cross Rs. 50 L by the end of 2006.

During 2004-05, we provided Rs. 19.5 L as credit to 265 borrowers under this programme.

The way this department of Micro Finance works can be represented using an organogram:



3) Livelihood Promotion and Sector Intervention

The development practitioners and policy makers have faced many challenges as to how can they help the people below poverty to have a sustainable and meaningful livelihood. Livelihood is a set of economic activities which may include self employment and/or wage employment.

A holistic approach is required to address the problems of the poor. In Muzaffarpur, there are 3 pertinent farm based sectors where we are working in order to establish forward and backward linkages. These are: Agriculture (mainly vegetable cultivation), litchi and honey products.

We are trying to build market linkages for vegetable growers of Sakra block and started forming cooperatives among the Litchi growers in Minapur block to get better bargain. For honey producers, there is hardly any support price that they get. So we are exploring possibilities in the Jhapahan block. We are already providing credit support, which constitutes only 40% of the total livelihood system.

4) Bank Linkage Scheme

Bankers do not find it in their interest to provide credit to the SHGs. The reasons for this are: a) their whole faith and believe is lacking, b) they have their own priorities, c) cost of transactions is very high.

NABARD has provided the support to us for linkages, for 100 SHGs and their bank linkage. 62 SHGs have been linked with the banks to the tune of Rs.6.18 L.

Though we have linked the groups, bankers are still hesitant. It is our future plan to link all the groups.

5) Swarna Jayanti Gram Swarozgar Yojna (SGSY)

This was initiated by the central government in order to bring relief to the rural families. We have formed 31 such groups and provided revolving fund to 15 groups.

Though we are facing problems, but we are putting our sincere efforts to work in the favor of the poor.

6) Training and Capacity Building

Training and capacity building are important practices for development. We undertook various such programmes. The list is presented below:

S.No	Name of the Programme	Duration	No. of Participants	Sources of Funds
1	REDP on Lac Bangle	6 weeks	30	NABARD
2	Lac Bangle	6 months	30	Own Source
3	Tailoring	6 months	30	-do-
4	Vegetable Cultivation	1 week in 15 batches	90	Own and Agriculture College, Dholi

5	TOT of MF	1 week	8	KSA and RGVN
6	SHG Training	5 days	30 SHG members	Own Source
7	Accounts training for SHG	3 days	30 SHG members	NABARD
8	MIS	5 days	8 members	RGVN

7) System Development

We developed system for Micro Finance, both manually and on the computer. We also developed MIS and RGVN supported us on Excel. We are generating data about Portfolio quality, Portfolio at risk, efficiency indicators, Delinquency portfolio, financial self sufficiency and operational self sufficiency. It has been introduced in March 2005. We are keeping track of all these transactions.

8) Social Development Initiatives

a) Women Empowerment

We realize the importance of women's participation in the society. So we hold meetings about women's role. We have already conducted 8 programmes on the issue of dowry, political participation of women etc.

The result of all this is that the women in these villages have started opening up. They report about the atrocities being committed on them. They can also report at the SHGs formed and the necessary action is taken.

Another major action taken by us, in the context of women empowerment, is to abolish the practice of female feticide. This is among the major problems in Bihar. Due to this, a declining sex ratio has been observed. We educate the SHGs about this. They further educate the women about its ill effects. This has proved to be beneficial as a slight improvement in the sex ratio has been observed.

b) Adolescent Clubs

The developing world is marked by certain prominent features like high teenage birth rates, lack of family planning etc. This is particularly so in Bihar. So we have started 4 Adolescent Clubs at 4 places: Rajapur, Pipari, Keshopur and Leotan under Sakra and Muraul blocks of Muzzaffarpur. This was made possible with the support from SIDA. A total number of 150 boys and girls have joined these clubs.

c) Mother and Child Care Programme

30 villages have been covered by us under this programme. We provide free immunization and pre and post natal care. Also, training is given to pregnant women.

Last year, 8000 children were immunized and 250 pregnant women were trained regarding pre and post natal care.

9) Panchayati Raj Programme

The Panchayati Raj forms an important body in the villages. It is important for the villagers to get together and address their problems to the concerned authority on a higher level. For this purpose, SHGs, which primarily comprise of women members, play a very important role. These women are fully aware of their rights and assume greater role/responsibilities at the village level. In Bihar, PRI recognizes their important role and has provided 50% reservation for women, for various posts in PRI. In this year's PRI elections, women took a proactive role and participated in the elections at a much greater level.

Through our efforts, 8 women leaders of SHGs had been elected in the previous years, at various levels. The figure for the current year's elections will be more.

10) Programme for Flood Clogging

Water clogging is one of the main problems in Bihar. The reason for this is that 65% of Bihar's land is prone to floods. 16% of the land is clogged. Also, 56.5% of the flood affected Indians reside in Bihar.

Due to the floods and water clogging, farmers lose their land. Last year, there was an unprecedented flood in Muzaffarpur and there were heavy losses of life and property. We worked extensively during this period and received support from TDH,

Germany and RGVN-SDTT. Many activities were carried out by us in order to bring relief to the flood stricken people.

11) Health Programme

Another important issue we are concerned with is imparting Reproductive Health Care. What usually happens in the rural areas is that there is a lack of trained doctors. In times of need, when the young children fall sick because of their weak immune systems and also the poor environmental conditions, parents are forced to move to other districts for treatment. In such cases, they are exploited by the doctors and end up paying a huge amount for the medicines provided to them. Hence they lose their savings which are accumulated with a great difficulty, over a long period.

In such a scenario, KSA provides relief to these people. We train the doctors in providing the appropriate treatment to the villagers and also educate the mothers in the families about the basic health matters.

We have also started a hospital by the name 'Life Line'. Here, there are specialized doctors and also the service of an OPD. The service charge for using the OPD is Rs. 10 and it's very nominal for other services. Rest of the expenditure is met by contributions and grants.

STRATEGIES

Our organization has the following goals:

- To bring about social changes through empowering the women community.
- To uplift the economic status of women and underprivileged.
- To capacitate the underprivileged section for better livelihood opportunities.
- To aware and empower women for their rights and duties.
- To facilitate the girl children for proper growth and education.
- To mobilize the community to take part in local self government.

In order to achieve these goals, the strategy that we have been following is the community organization. This is an effective tool for development in today's scenario. Awareness is created through SHGs/clusters in the society. Though our entire programme is people oriented, but SHGs/clusters will help in strengthening livelihood of poor women and at the same time, they will work as development agent.

ACHIEVEMENTS

KSA commands a highly trained taskforce committed to deliver critical support to the people of rural north Bihar. Some of our key accomplishments are:

- Through the SHGs, 550 families have benefited and we have also provided linkages of many groups with the banks.
- We have made schools available for adolescent girls. About 350 girls have received formal education.
- The awareness level among the girls has increased. Earlier, they used to get married at an early age but this is not so anymore. Also, education regarding reproductive sex health has been provided to these girls.

- Through the support of NEG, we provided vocational training to 160 SHG members in different small businesses like manufacturing lac bangles, jute bags etc.
- We promoted horticulture activities and distributed fruit plants to the farmers in the villages.
- Last but not the least, we have developed nurseries in the villages in order to ensure good quality saplings.

RESOURCE PROVIDERS

As a team, we have succeeded in achieving the desired direction in all the fields where we operate, though we still have a long way to go. All this has been possible due to the consistent support we received from our funders. The following funding agencies deserve appreciation:

- Rashtriya Gramin Vikas Nidhi
- Rashtriya Mahila Kosh
- FVTF (IGSSS)
- NEG (IGSSS)
- National Minority Development Finance Cooperation (NMDFC)
- NABARD
- State Bank of India (SBI)
- Local people and resources

Some details regarding the projects supported by various agencies are represented in the form of a table:

S.No	Name of the Project	Name of the Funding Agency
1	Small scale business activities	RGVN, Patna
2	Loan promotion scheme through SHG	Rashtriya Mahila kosh
3	Local cultural upliftment through Natak and local cultural activities	Ministry of Culture, Government of India, New Delhi
4	Education centres for girls	IGSSS, New Delhi
5	Women empowerment through vocational skill development	IGSSS, Bangalore
6	Interest free loans for SHGs	National Minorities Development and Finance Cooperation, RGVN (Patna)
7	Insurance for poor	TLG India (pvt.)

	women	Ltd., Mumbai
8	Trade Fair for SHG products	NMDFC, New Delhi
9	Micro Finance for SHG	NMDFC (New Delhi), Rashtriya Mahila Kosh (New Delhi)
10	SHG promotion and bank linkage	NABARD, Patna
11	Relief and Rehabilitation Programme	SDTT, RGVN
12	PACS Programme	DFID
13	Anganbandi Training Centre	ICDS
14	Up scaling of Micro Finance	IDS (UK)

ORGANIZATIONAL STRUCTURE

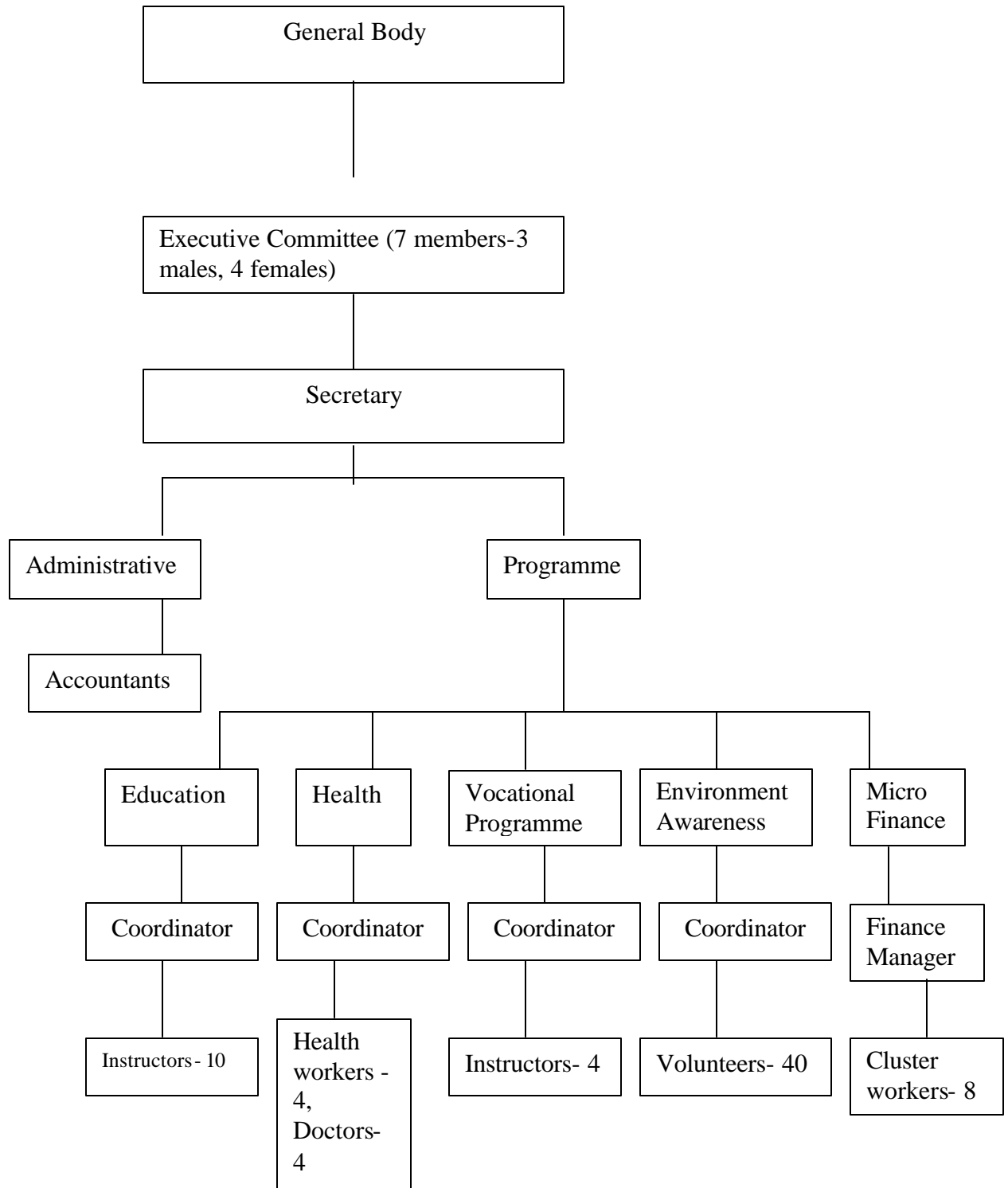
KSA is a registered non-governmental organization (NGO). The organization is managed by an executive committee comprising seven members and headed by a General Secretary.

The administrative and programme implementation departments manage the day to day matters. The administrative department also includes the accounts team.

The programmes are implemented at the grassroots level by a group of coordinators, instructors, volunteers and health workers and doctors in the health sector.

The volunteers occupy the first rung of the organization structure.

The organizational structure has the following look:



CONCLUSION

Established with the express purpose of addressing the education and healthcare needs of the underprivileged, KSA has not only fortified the primary needs of its target groups but has also unlocked the enterprise of the rural poor.

KSA has set sights on attaining high goals in the coming years. Having extended its coverage to Darbanga, the organization seeks to replicate the model in several more districts in the state. The executive committee has set a target of covering 100,000 families by 2010, with different developmental and livelihood sustenance programmes.

Thus our focus is to start new projects in the extended areas of operation and also continue working effectively in the current district of operation, which will promote sustainable development at the village level.